

DETERMINANT OF PURCHASE INTENTION ECOMMERCE CUSTOMERS C2C IN MEDAN CITY

¹Sukardi, ²Eko Agus Darmadi, ³Megasari Gusandra Saragih

ABSTRACT--This research tests the determinants of the purchase intention mediated by perceived use fullness and trusts. The samples used in this study were 150 respondents who were customers of the largest online shope consumer to consumer in Medan City, Tokopedia, Shopee and Bukalapak. Samples were taken with nonprobability sampling techniques through a purposive sampling approach. The analysis method is SEM with AMOS-20. It was found that Perceived easy to use (PEU) has a significant effect on perceived UseFulness (PUF), trust and purchase intention (PI). Reputation and familiarity have a significant effect on trust. Trust has a significant effect on PUF and purchase intention. Perceived use fullness a significant effect on purchase intention. Trust is a partial mediation of the influence PEU, reputation and familiarity to purchase intention. PUF is a partial-mediation effect Perceived easy to use, against a purchase intention.

Keywords--Perceived easy to use (PEU), Reputation, Familiarity, perceived UseFulness (PUF), Trust, Purchase Intention.

I. INTRODUCTION

It is predicted that in the year 2020 retail e-commerce sales in Indonesia will continue to increase. This development is supported by the rapid technological advances that have facilitated the ease of shopping for consumers. The Birth of Generation Z (Gen Z) who was born in the digital era also contributed to the growth of e-commerce in the homeland. Shopping online has also become one of the interesting activities because it provides a new experience in shopping for consumers. This is one of the reasons consumers start switching from previous to the market to buy an item (offline), and now start switching digitally by simply visiting the shopping site. The opportunity of great open innovation and shifting people's lifestyles is becoming one of the strengths of the e-commerce business.

¹ Business Administration Study Program, Politeknik Tri Mitra Karya Mandiri, Karawang, Indonesia, ids.sukardi@yahoo.co.id

² Business Administration Study Program, Politeknik Tri Mitra Karya Mandiri, Karawang, Indonesia ekoagus.darmadi@gmail.com,

³ Management Study Program, Universitas Pembangunan Panca Budi, Medan, Indonesia, megasarigusandrasaragih@dosen.pancabudi.ac.id.

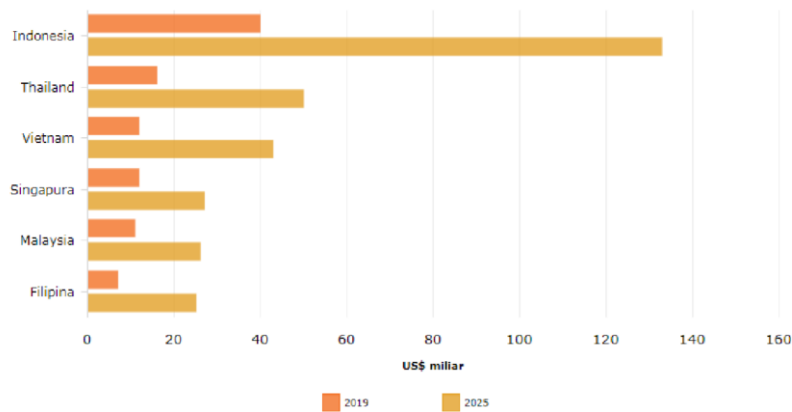


Figure 1: Projected E-commerce sales in Southeast Asian countries Source: Temasek, 2019

Google and Temasek research showed Indonesia to be the largest contributor to the digital economy in Southeast Asia in 2019 to 2025. Indonesia's Digital economic value in 2019 is predicted to reach the US \$ 40 billion and will grow more than tripled to US \$133 billion in 2025. Thailand finished second with a digital economic contribution of the US \$16 billion in 2019. Thailand's digital economic value in 2025 will increase by 212.5% to the US \$50 billion. Vietnam was third with a digital economic value of the US \$12 billion in 2019 and will reach the US \$43 billion in 2025. The full ratings can be seen in the chart below. The E-commerce is the leading driver of the digital economy in Southeast Asia thanks to a variety of exciting promotions, entertainment available in the app, and faster delivery. The e-commerce market in Southeast Asia predicted to increase from the US \$38.2 billion in 2019 to the US \$153 billion in 2025.

Table 1: Online ranking of Shopee in Indonesia

	blibli	BUKALAPAK	JD.ID	LAZADA	Shopee	tokopedia
Good reputation	14.8%	13.0%	12.9%	13.7%	10.9%	14.3%
Cheaper product price	6.5%	15.1%	11.0%	13.5%	18.0%	13.3%
More product selection	6.5%	14.6%	5.2%	11.3%	13.0%	16.8%
Authentic products	13.9%	3.9%	19.5%	7.2%	4.2%	4.3%
Good customer service	12.0%	8.9%	5.2%	6.5%	7.7%	8.8%
Fast delivery	7.4%	6.0%	8.6%	10.0%	7.6%	5.8%
Free delivery	13.0%	6.8%	14.8%	10.6%	18.4%	3.2%
Easy return policy	6.5%	5.7%	2.9%	5.4%	4.5%	5.3%
Easy navigation on site	4.6%	7.0%	3.3%	3.8%	3.5%	9.3%
More payment options	9.3%	8.9%	11.0%	13.4%	5.3%	8.4%
Better mobile app	4.6%	9.6%	5.7%	4.4%	6.8%	9.4%
Loyalty program	0.0%	0.3%	0.0%	0.0%	0.1%	0.0%
More promo	0.9%	0.0%	0.0%	0.0%	0.2%	0.9%
More secure	0.0%	0.3%	0.0%	0.1%	0.0%	0.2%

Source: DailySocial dan eIQ, 2019.

The list of top 6 players happens to have a balanced portion between the C2C (Consumer-to-Consumer) Category: Bukalapak, Shopee, Tokopedia; and B2C (Business-to-Consumer): Blibli, Jd.id, Lazada. From a reputation assessment, each has a fairly balanced number, Blibli and Tokopedia find the highest number. Valuation of reputation is generally based on consumer confidence formed from several factors, including product assurance, service quality, and the effectiveness of the system presented. JD.id and Shopee are the most recent players, both

of which have different ways to mingle in competition with existing top-players. From the assessment table above, Shopee has the top rankings in cheap product affairs and free shipping costs. While JD.id strengthened the brand with the guarantee of genuine sales products.

The rise of online sales encourages all businessmen to compete to provide quality online services with a variety of convenience in shopping, speed of delivery and a wide range of products and services offered (Saragih, 2019a). The amount of convenience provided by e-commerce C2C but does not indicate there is a doubt in the presence of consumers to transact on the ecommerce website. This is because there are often scams when shopping online and the products offered cannot be attempted directly by consumers (Razdan, 2014). In addition, when there is a lot of extortion in the use of credit cards also cause separate unrest in the customer's mind (Saragih, 2019b). The problem of trust in C2C Ecommerce, the platform only serves as an intermediary between buyers and sellers, where the increasing intent of customer purchases depends on the trust owned by the customer (Kwahk, Ge & Park, 2012; Chen & Ching, 2013). In addition to the facilities perceived by the C2C e-commerce customers, PUF obtained also becomes a high consideration of customers to want to transact in e-commerce C2C (Dachyar & Banjarnahor, 2017).

These problems are certainly causing a bad reputation for C2C e-commerce as well as a barrier to growth C2C e-commerce. So a high understanding of the intent of purchase is crucial to effective C2C e-commerce transactions, especially to know the customer's perspective on C2C e-commerce. The customer's degree of transaction in e-commerce also greatly determines the level of customer confidence in shopping, the more frequent and familiar with online transactions will minimize the chance of an error in the Transaction and easily detect any fraud in online shopping.

II. LITERATURE REVIEW

2.1 Perceived Ease of Use

In 1989, Davis developed the theory of the Technology Acceptance Model (TAM) to predict user behavior in system acceptance and when using the system. User behavior when using a system is influenced by the PEU and benefit Perception (Davis, 1989). This study was later widely used in e-commerce (Chandio et al, 2013, Dachyar & Banjarnahor, 2017). This variable is measured using indicators developed by Dachyar & Banjarnahor (2017).

2.2 Reputation

Reputation is important element in the e-commerce business. Because the success of the company depends on good bad in its reputation. Where customers are not meeting directly with the seller, then the good name of the e-commerce company is very concerned by the consumer. The company's reputation is the basis of consideration for the majority of consumers in taking various important decisions, such as buying goods or services produced by the company, subscribing to and recommending company products to others (Sutojo, 2004). The reputation variables in this study were measured according to the opinions of Dachyar & Banjarnahor (2017).

2.3 Familiarity

Luhman says that familiarity is a prerequisite to the creation of the "(Dachyar & Banjarnahor, 2017). Familiarity encourages the understanding of current entity activities while the trust manages beliefs surrounding the activities of the future entities (Gefen, 2000). Familiarity is the understanding of buyers through the web (Kim et al., 2008). The familiarity variable is measured according to the opinions of Dachyar & Banjarnahor (2017).

2.4 Perceived Usefulness (PUF)

PUF according to Davis in Surachman (2013) is a belief of someone that by using a certain information technology system will improve its job performance. Furthermore, according to Venkatesh and Davis in Devi and Suartana (2014), PUF is the level of individual belief that the use of technology will improve its performance. This variable is measured according to the opinions of Dachyar & Banjarnahor (2017).

2.5 Trust

Trust is one of the factors that can create customer loyalty. To create a long-term relationship, trust proves to be able to provide satisfaction to consumers (Gronroos, 2000). Trust is also a process of calculating between costs with the results perceived by the customer (Doney & Cannon in Aydin & Ozer, 2005). Trust is measured by 4 indicators according to the opinions of Dachyar & Banjarnahor (2017).

2.6 Purchase Intention

In an online sales, the intention to reuse a website is considered a major component of reuse intention. Based on TAM literature, the consumer's intention to reuse a website is influenced by consumer attitudes towards the use of existing technology on the website (Koufaris, in Kabadayi & Gupta, 2011). The consumer behavior to revisit implies that website content is powerful enough to make consumers return. The PI was measured according to the opinions of Dachyar & Banjarnahor (2017).

2.7 Conceptual Framework

The following conceptually illustrated in this study:

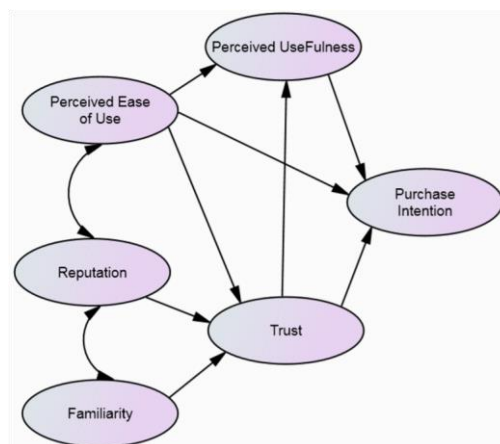


Figure2: ConceptualFramework

2.8 Hypothesis

PEU and PUF in using an information system will affect the intent of their behaviour to use certain technologies (Hongyao, 2013). Further Javernpaa et al., (2000) states that a reputable company will maintain the trust of consumers. It was also said that the customer's purchase intent depended on the customer's trust (Kwahk, Ge & Park, 2012; Chen & Ching, 2013). When online websites can be trusted then customers will be able to benefit from e_commerce (Chen & Ching, 2013). Lack of customer confidence can be the cause of customers not wanting to transact in e_commerce (Kim et al., 2008).

The following hypotheses exist in this study:

1. PEU a significant effect on PUF e_commerce customer C2C in Medan city.
2. Trust a significant impact on PUF e_commerce customer C2C in Medan city.
3. PEU a significant effect on the trust of C2C e_commerce customer C2C in Medan city.
4. Reputation significant affects the trust of C2C e_commerce customer C2C in Medan city.
5. Familiarity a significant affects the trust of C2C e_commerce customer C2C in Medan city.
6. PEU has a significant effect on the PI e_commerce customers C2C in Medan City.
7. PUF a significant effect on the PI e_commerce customer C2C in Medan city.
8. Trust a significant effect on PI e_commerce customer C2C in Medan city.
9. Trust to process the influence of PEU to PI e_commerce customer C2C in Medan city.
10. Trust dissemination of reputation influence to PI e_commerce customer C2C in Medan city.
11. Trust dissemination of familiarity influence on PI e_commerce customers C2C in Medan City.

III. RESEARCH METHODOLOGY

Types of quantitative methods research with associative approaches. The population is the largest customer of online shop consumer to consumer in Medan, Tokopedia, Shopee and Bukalapak. The Nonprobability sampling method with a purposive sampling approach is used in sample determination. Hair (2009) said for the determination of the sample in SEM between 100 to 200 Reponden. Where the number of indicators multiplied by 5-10.. In this study there were 27 indicators, $27 \times 5 = 135$. Plus 15 samples in case of outlier data. The number of samples became 150 respondents.

Table 2: Number of samples

N	Name of Online Shop	Samples o
1	Tokopedia	50 respondents
2	Bukalapak	50 respondents
3	Shopee	50 respondents
Total		150 respondents

Data collection techniques use questionnaires with a Likert 5-1 scale. Data analysis techniques by using the path analysis by using SEM through the help of Amos 20.0. The indices used to test the feasibility of the model are as follows:

Table 3: Model Feasibility Testing Index

Goodness Of Fit Index	Cut-off Value
χ^2 C-square Statistics	df, $\alpha = 5\%$
Probability	$\geq 0,05$
CMIN/DF	$\leq 2,00$
GFI	$\geq 0,90$
AGFI	$\geq 0,90$
TLI	$\geq 0,95$
CFI	$\geq 0,95$
RMSEA	$\leq 0,08$

Sumber: Ghozali (2013)

Hypothesis test According to the opinion of Ferdinand (2014). The mediation test with Sobel Test (Barron & Kenny, 1989) was developed by Preachers & Hayes (2001).

IV. RESULTS AND DISCUSSION

4.1 Results

4.1.1 Uji Confirmatory Factor Analysis (CFA)

The following will be presented indicator values of the CFA test results:

Table 4: CFA Test Results

No.	Indicator	Value	Cut of value	Description
1	X1.1 <---	PerceivedEaseofUse	,778	0,60 Valid
2	X1.2 <---	PerceivedEaseofUse	,788	0,60 Valid
3	X1.3 <---	PerceivedEaseofUse	,794	0,60 Valid
4	X1.4 <---	PerceivedEaseofUse	,801	0,60 Valid
5	X1.5 <---	PerceivedEaseofUse	,804	0,60 Valid
6	X2.1 <---	Reputation	,760	0,60 Valid
7	X2.2 <---	Reputation	,799	0,60 Valid
8	X2.3 <---	Reputation	,743	0,60 Valid
9	X2.4 <---	Reputation	,739	0,60 Valid
10	X3.1 <---	Familiarity	,714	0,60 Valid
11	X3.2 <---	Familiarity	,762	0,60 Valid
12	X3.3 <---	Familiarity	,788	0,60 Valid
13	X3.4 <---	Familiarity	,787	0,60 Valid
14	Z1.1 <---	PerceiveduseFulness	,791	0,60 Valid
15	Z1.2 <---	PerceiveduseFulness	,755	0,60 Valid
16	Z1.3 <---	PerceiveduseFulness	,770	0,60 Valid
17	Z1.4 <---	PerceiveduseFulness	,751	0,60 Valid
18	Z1.5 <---	PerceiveduseFulness	,741	0,60 Valid
19	Z2.1 <---	Trust	,694	0,60 Valid
20	Z2.2 <---	Trust	,688	0,60 Valid
21	Z2.3 <---	Trust	,777	0,60 Valid
22	Z2.4 <---	Trust	,727	0,60 Valid
23	Y1 <---	PurchaseIntention	,751	0,60 Valid

24	Y2	<---	PurchaseIntention	,781	0,60	Valid
25	Y3	<---	PurchaseIntention	,726	0,60	Valid
26	Y4	<---	PurchaseIntention	,783	0,60	Valid
27	Y5	<---	PurchaseIntention	,777	0,60	Valid

According to Table 4 it can be noted that the indicators of each variable are valid, judging by their value greater than 0.60. Therefore this model is worth testing for the next stage.

4.1.2 Model Conformance Test

A model conformance test is done to see how far the construct can meet the Goodness of Fit (GOF) criteria. The following will be presented images of model conformance tests:

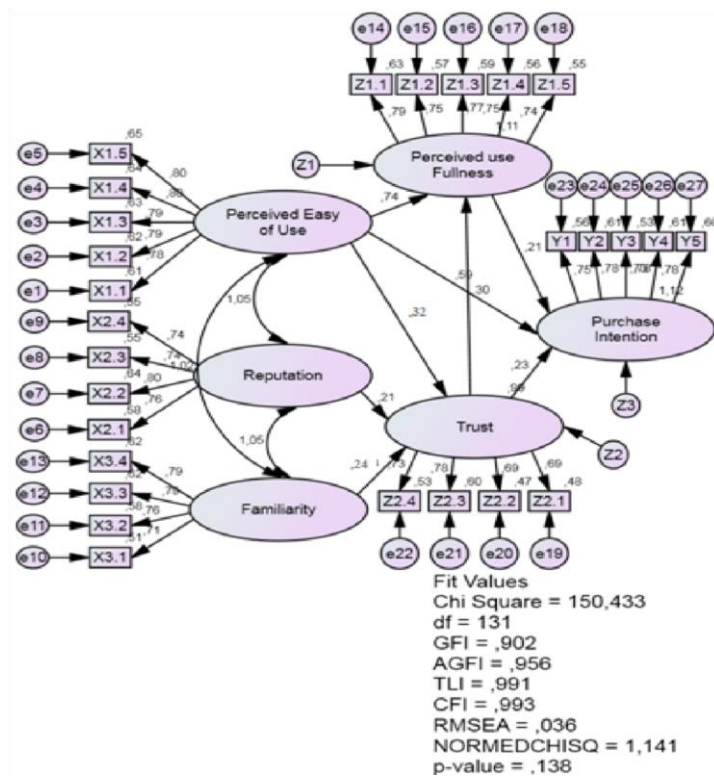


Figure 3: Model Conformance Test

In Figure 3 It can be seen that the construct used to form this research model has fulfilled the criteria of GOF. This indicates that the model is eligible for use.

4.2 Discussion

Ferdinand (2014) says if the value of probability (P) is smaller than 0.05 is said to be significant and the C. R (Critical Ratio) C. R value greater than 2.58 means that the hypothesis was accepted. To see how large the impact of independent variables (PEU, Reputation and Familiarity) or dependent (PUF and purchase intention) is displayed in the following table 5:

Table 5: Hypothesis test Results

		Std.EstimateS.E.C.R.P				
		Estimate				
Trust	<--- Familiarity	,243	,261	,051	5,189	***
Trust	<--- Reputation	,209	,200	,067	3,034	***
Trust	<---PerceivedEasyofUse	,324	,347	,061	5,775	***
PerceiveduseFullness	<---Trust	,296	,346	,070	4,944	***
PerceiveduseFullness	<---PerceivedEasyofUse	,737	,813	,091	8,977	***
PurchaseIntention	<--- Trust	,233	,240	,052	4,603	***
PurchaseIntention	<---PerceivedEasyofUse	,591	,577	,080	7,180	***
PurchaseIntention	<---PerceiveduseFullness	,206	,182	,048	3,801	***

Table 5 will be used to answer this research hypothesis:

Influence PEU against PUF

According to table 5 PEU a significant effect on usefulness perceived with standardized estimate value of 0.737 (73.7%), CR value of 8.977 and probability value (*** or 0.0001). This proves that PEU has a significant effect on the PUF of C2C e_commerce customers in the city of Medan.

Influence trust against PUF

According to table 5 trusts it has a significant effect on PUF with estimate standardized value of 0.296 (29.6%), CR value of 4.944 and a probability value (*** or 0.0001). This proves that the trust has a significant impact on PUF the C2C e_commerce customer in Medan City.

Influence PEU against the trust

According to table 5 PEU has a significant effect on the trust with estimate standardized value of 0.324 (32.4%), CR value of 5.775 and probability value (*** or 0.0001). This proves that PEU has a significant effect on the trust of C2C e_commerce customers in Medan City.

Influence Reputation against the trust

According to table 5 reputation It has a significant effect on the trust with estimate standardized value of 0.209 (20.9%), CR value of 3.034 and probability value (*** or 0.0001). This proves that reputation have a significant effect on the trust of C2C e_commerce customers in Medan City.

Influence familiarity against the trust

According to table 5 familiarity has a significant effect on the trust with a value of standardized estimate of 0.243 (24.3%), CR of 5.189 and a probability value (*** or 0.0001). This proves that familiarity a significantly affects the trust of C2C e_commerce customers in Medan City.

Influence PEU against PI

According to table 5 PEU has a significant effect on PI with standardized value estimate of 0.591 (59.1%), CR value of 7.180 and probability value (***) or 0.0001). This proves that PEU has a significant effect on the PI e-commerce customers C2C in Medan City.

Influence PUF against PI

According to table 5 PUF a significant effect on PI with standardized estimate value of 0.206 (20.6%), CR value of 3.801 and probability value (***) or 0.0001). This proves that PUF a significant impact on the PI e-commerce customers C2C in the city of Medan.

Influence trust against PI

According to table 5 trusts it has a significant effect on the PI with a estimate standardized value of 0.233 (23.3%), CR value of 4.603 and a probability value (***) or 0.0001). This proves that the trust has a a significant effect on the PI e-commerce customers C2C in the city of Medan.

Trust mediates the effect of easy to use on PI

To know the mediation of trusts against the influence of PEU with PI, the results of test Sobel test:

Input:		Test statistic:	Std. Error:	p-value:
a	0.324	Sobel test: 3.42486423	0.02204233	0.00061511
b	0.233	Aroian test: 3.38994356	0.0222694	0.00069907
s _a	0.061	Goodman test: 3.4608868	0.02181291	0.0005384
s _b	0.052	Reset all	Calculate	

Figure 4: Sobel test Results

Based on table 5 and Figure 4, the significance of the A-line (0.0001), path – b (0.0001), C-Line (0.0001), and C-line ' (0.0006) was found. This means the trust is a partial mediation of the influence of PEU with PI e-commerce customers C2C in Medan City. The Trust not only has direct effect to increase the PI e-commerce customers C2C in the city of Medan but also can be an intermediary between PEU with a PI C2C e-commerce customers in Medan City.

Trust mediates the effect of reputation on PI

To know the mediation of trusts on the influence of reputation with PI, follow the test results Sobel test:

Input:		Test statistic:	Std. Error:	p-value:
a	0.209	Sobel test: 2.56010558	0.01902148	0.01046404
b	0.233	Aroian test: 2.51821342	0.01933792	0.01179518
s _a	0.067	Goodman test: 2.60416051	0.01869969	0.00920996
s _b	0.052	Reset all	Calculate	

Figure 5: Sobel test Results

According to table 5 and Figure 5 found significance of the line-a (0.0001), line-B (0.0001), line-C (0.0001), and C-line ' (0.0105). It was concluded that the trust is a partial mediation of reputation influence on the PI e-commerce customers C2C in Medan City. The Trust not only directly affects the PI e-commerce customers C2C in the city of Medan but also can be an intermediary between the reputation of the PI C2C e-commerce customers in Medan City.

Trust mediates the effect of familiarity on PI

To find out the brand trust mediation against familiarity influence with purchase intention, can be seen in the following image test results:

Input:		Test statistic:	Std. Error:	p-value:
a	0.243	Sobel test:	3.26414717	0.01734573
b	0.233	Aroian test:	3.2266526	0.01754729
s _a	0.051	Goodman test:	3.30297996	0.00095663
s _b	0.052	Reset all	Calculate	

Figure 6: Sobel test Results

Based on table 5 and Figure 6, the significance of the A-line (0.0001), path – b (0.0001), C-Line (0.0001), and C-line ' (0.0010) was found. It was concluded that the trust is a partial mediation of familiarity influence on the PI e-commerce customers C2C in Medan City. Trust not only directly affect the PI e-commerce customers C2C in the city of Medan but also can be an intermediary between familiarity to the PI e-commerce customers C2C in the city of Medan.

V. CONCLUSION

Conclusions based on the results of the analysis in this study, among others: 1) PEU has a significant effect on PUF e-commerce customers C2C in the city of Medan; 2) The Trust has a significant effect on the PUF e-commerce customers C2C in the city of Medan, 3) PEU a significantly affect the Trust e-commerce customers C2C in the city of Medan; 4) Reputation a significant impact on the trust e-commerce customers C2C in the city of Medan, 5) Familiarity a significantly affects the trust e-commerce customers C2C in the city of Medan; 6) PEU has a significant effect on the PI e-commerce customers C2C in Medan City; 7) PUF A significant effect on the PI e-commerce customers C2C in City of Medan 8) a a significant impact on the PI e-commerce customers C2C in Medan City, 9) Trust to the effect of PEU against PI e-commerce customers C2C in the city of Medan, 10) Trust the dissemination of reputation influence on the PI e-commerce customers C2C in the city of Medan; and 11) Trust radiated familiarity influence on the PI ecommerce customers C2C in the city of Medan.

REFERENCES

1. Aydin, S. and Ozer, G. (2005), “The analysis of antecedents of customer loyalty in the Turkish mobiletelecommunication market”, European Journal of Marketing, Vol. 39 No. 7/8, pp. 910-25.

2. Baron, RM, & Kenny, DA The moderator-mediator of variable distinction in social psychological research: Conceptual, strategic, and statistical considerations. *Journal of Personality and Social Psychology*, 51, 1173-1182. 1986 .
3. Chandio, F.H., Abbasi, M.S., Nizamani, H.A., & Nizamani, Q.U. (2013). Online banking information systems acceptance: A structural equation modelling analysis. *Journal of Business Information Systems*, 32(7), 177-193. <https://doi.org/10.1504/IJBIS.2013.052050>.
4. Chen, M.Y., & Ching, I.T. (2013). A comprehensive model of the effects of online store image on purchase intention in an e-commerce environment. *Electronic Commerce Research*, 13(1), 1-23. <https://doi.org/10.1007/s10660-013-9104-5>.
5. Dachyar, M & Banjarnahor, Lista. (2017). Factors influencing purchase intention towards consumer-to-consumer e-commerce. *Intangible Capital*. Vol 13, No 5 (2017).
6. Davis, F. (1989). Perceived Usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319-339. <https://doi.org/10.2307/249008>.
7. Dehua, H., Lu, Y., & Zhou, D. (2008). Empirical Study of Customers' Purchase Intention in C2C E-commerce. *Tsinghua Science and Technology*, 13(3), 287-292. [https://doi.org/10.1016/S1007-0214\(08\)70046-4](https://doi.org/10.1016/S1007-0214(08)70046-4).
8. Devi, Ni Luh Nyoman Sherina Devi dan Suartana, I Wayan. (2014). Analisis Technology Acceptance Model (TAM) terhadap Penggunaan Sistem Informasi di Nusa Dua Beach Hotel dan Spa. *E-Jurnal Akuntansi Universitas Udayana*.
9. Ferdinand, Augusty. (2014). *Structural Equation Modeling dalam Penelitian Manajemen*. Semarang: Badan Penerbit Universitas Diponegoro.
10. Gefen, D. (2000). E-commerce: The Role of Familiarity and Trust. *The International Journal of Management Science*, 28, 725-737. [https://doi.org/10.1016/S0305-0483\(00\)00021-9](https://doi.org/10.1016/S0305-0483(00)00021-9).
11. Ghozali, Imam. (2013). *Structural Equation Model Concepts and Applications with the Amos Program 21.0 . Matter V: January 2013*. Diponegoro University. Semarang.
12. Gronroos, C. (2000). *Service Management And Marketing: A Customer Relationship Management Approach (2nd ed)*. Chichester: John Wiley and Sons, Ltd.
13. Hair, JR, RE, Anderson, R. Thatam and Balcak W. (2009). *Multivariate Data Analysis with Reading*, Prentice Hall, Englewood Cliff, New Jersey.
14. Hongyao, N. (2013). Online Purchase Intention in B2C E-commerce: An Empirical Study. Wuhan International Conference on e-Business. Wuhan:WHICEB 2013 Proceedings.
15. Javernpaa, S.L., Tractinsky, N., & Vitale, M. (2000). Consumer trust in an internet store. *Information Technology and Management*, 1, 45-71. <https://doi.org/10.1023/A:1019104520776>.
16. Kabadayi, S. & Gupta, R., (201 1). Managing motives and design to influence web site revisits. *JOU& of Research in Interactive Marketing*, V (2/3), pp. 153 – 169.
17. Kim, D.J., Ferrin, D.L., & Rao, H.R. (2008). A trust-based consumer decisionmaking model in electronic commerce: The role of trust, perceived risk, and their antecedents. *Decision Support Systems*, 44(2), 544-564. <https://doi.org/10.1016/j.dss.2007.07.001>.
18. Kwahk, K.-Y., Ge, X., & Park, J.H. (2012). Investigating the Determinants of Purchase Intention in C2C e-commerce. *International Scholarly and Scientific Research & Innovation*, 6(9), 2378-2382.

19. Razdan, R., Das, M., & Sohoni, A. (January, 2014). The Evolving Indonesian Consumer. Retrived from: <https://www.mckinsey.com/businessfunctions/marketing-and-sales/our-insights/the-evolving-indonesianconsumer>.
20. Saragih, Megasari Gusandra. Chin, Jacky. Setyawasih, Rianti. Nguyen, Phong Thanh & Shankar, K. (2019b). Machine Learning Methods for Analysis
21. Fraud Credit Card Transaction. International Journal of Engineering and Advanced Technology (IJEAT). ISSN: 2249 – 8958, Volume-8, Issue-6S August 2019.
22. Saragih, Megasari Gusandra. (2019a). Pengaruh E-Service Quality Terhadap ELoyalty Melalui E-Satisfaction (Studi Pada Pelanggan Toko Online Shopee Di Kota Medan). Jurnal Mantik Penusa. Volume 3, No.1, Juni 2019 . e-ISSN 2580-9741 p-ISSN2088-3943.
23. Sutojo, Siswanto. (2004). Membangun citra perusahaan. Jakarta: PT Damar.