# A QUALITATIVE STUDY OF TRUST AND PERCEIVED RISK OF ONLINE SHOPPING IN MANADO

## PENELITIAN KUALITATIF TENTANG KEPERCAYAAN DAN RESIKO YANG DIRASAKAN BELANJA ONLINE DI MANADO

By :
**Elisa Tamatompol [1]**
**Sifrid S. Pangemanan [2]**
**Merinda Pandowo [3]**

[1,2,3]Faculty of Economics and Business, International Business Administration,Management Program
University of Sam Ratulangi Manado

E-mail :
[1] elisatamatompol@gmail.com
[2] sspangemanan@gmail.com
[3] iinpan@yahoo.com

**Abstact :** Internet growth has a positive impact for business world. With the increase of online retailers on internet world, online shopping becomes popular. The purpose of this research is to analyze the trust issues and perceived risk of online shopping in Manado. This research used a descriptive study method was conducted qualitatively through in-depth interview with 10 respondent's online shoppers in Manado. All the data and information gathered was analyzed using tri-angulations which data were gathered from the interview with difference informants, different place of observation, and review from several literatures of various researchers. The result of this research is trust and perceived risk affect online shopping, the higher consumer confidence against an existing site online will make them will often do online shopping, the smaller the risk though by consumers then the greater their decision to make a purchase online. So the online store must provide good service so that consumers continue to believe and will not feel aggrieved when shopping online.

**Keywords** *: trust, perceived risk, online shopping*

**Abstrak :** *Pertumbuhan internet memiliki dampak positif bagi dunia usaha. Dengan peningkatan pengecer online di dunia internet, belanja online menjadi populer. Tujuan dari penelitian ini adalah untuk menganalisis masalah kepercayaan dan resiko yang dirasakan dari belanja online di Manado. Penelitian ini dilakukan secara kualitatif melalui wawancara dengan 10 pembeli online di Manado. Semua data dan informasi yang dikumpulkan adalah dianalisis menggunakan data yang dikumpulkan dari wawancara dengan perbedaan informan, tempat pengamatan yang berbeda, dan review dari beberapa literatur berbagai peneliti tri-angulations. Hasil dari penelitian ini adalah kepercayaan dan risiko yang dirasakan mempengaruhi belanja online,semakin tinggi kepercayaan konsumen terhadap situs online yang akan membuat mereka akan sering melakukan belanja online, semakin kecil resiko yang dirasakan konsumen maka semakin besar keputusan mereka untuk melakukan pembelian online. jadi toko online harus memberikan pelayanan yang baik agar konsumen tetap percaya dan tidak akan merasa dirugikan saat belanja online.*

**Kata Kunci :** *kepercayaan, resiko yang dirasakan, belanja online*

# INTRODUCTION

The fast changing world demands companies to develop themselves in order to strive. In order to support the living, human beings are continuously creating and developing technologies that make our lives easier. One of the major findings of digital era is the Internet."The Internet is whole networks that are connected to each other. Some computer in this network storing files, such as web pages, can be accessed by all network computers - Strauss, El-Ansary, Frost (2003:.8). McDaniel, Lamb, Hair (2011) contended  that communication and technology have made the world smaller so that almost all consumers everywhere wants all the things they have heard about, seen or experienced. Internet changed the way we communicate.

However, among all the easy mobility provided by the internet, there comes also some trust issues on the reliability of those online shops. As people know that while shopping in 'physical'' stores enable us to fully involves in selecting the product we are looking at, to touch, taste or test on the items, in online shopping world, all those transactions are done without the full involvement of the buyer. Involvement is a person's perceived relevance of the object based on their inherent needs, values, and interests. A person could end up choosing a relatively chip restaurant because he can just ask the chef to adjust his taste and portion of his foods, compared to other branded restaurant whose foods can be ordered online but already with fixed portion and combination that are unlikely to adjust.

Online shoppers value these aspects of a Web Site: The ability to click on an item to create a pop-up window with more details about the product, including price, size, colors, and inventory availability. The ability to click on an item and add it to your cart without leaving the page you are on. The ability to feel' merchandise through better imagery, more product descriptions and details. The ability to enter all the data related to your purchase on one page, rather than going through several checkout pages. The ability to mix and match product images on one page to determine whether they look good together.

Though the Internet provides us with some flexibility and easiness just by one click away, but the flexibility also leads to other issues. It is like when we buy a pair of shoes, can we really trust the numbers indicated on our screen as the size that will really fit our feet? Don't we need to try it on first to be convinced to decide to buy the shoes? This then lead this study to conduct a research about this issue and how the online shopping stores deal with the trust issue and perceived risk felt by customers. Customer confidence towards the online store will reduce the perceived risk which would make customer took the decision to make a purchase online. In Manado online purchasing has increased, this could in the review of the growing number of online stores that are on offer through media social. This shows that people are interested in Manado to make purchases online. The study will be done qualitatively to observe the phenomenon in the field directly, collect facts and conclusion directly from those whom experience the online shopping process.

## Research Objective

Based on the problem described above, the objective of this Research is *To analyze the trust issues and perceived risk of Online Shopping in Manado*

# THEORITICAL REVIEW

## Consumer Behavior

Consumer is the one who consumer's goods and services produced. Consumers are a person, company or other entity which buy goods and services produced by another person, company, or entity, Durmaz and Jasblonski (2012). Meanwhile,Wilkie (1986) says, behavior is the combination concepts of motivational, activities, process, roles, and complexity. Behavior is the tool to achieve objectives and target that, consumers drives to his needs and desires. Moreover, consumer behavior at different times has different complexity; Buy different product by different people has implications. Where while buying some goods will involves all three process steps of consumer behavior, while buying some goods (consumed regularly) is simple and does not require multiple steps. Meanwhile, consumer will try to make buying process simple through trusting other and loyalty to the brand. Consumer's behaviors includes different roles such as consumers in different time can play each of the three roles which are role affective, buyers and consumers at the  same time. Moreover, Golchifar

and Bakhtaie (2006) adding, consumer behavior is influences the external factors such as culture, subculture, and social class that has short, medium and long term influences. Consumer behavior is different in different people because, people have their own desires and needs so, their behavior will different and difference consumer behavior can use to make predict to more difficult consumer behavior, to resolve the problem that can categorize by the market.

**Online Shopping**

Online shopping is the process whereby customers directly buy goods and service from a seller without any an intermediary service, over internet, Moling (2011).By shopping through internet, customer can easily, review the goods and services that they want to buy. Online shopping does not require direct face-to-face communication. Online shopping can be done separately from anywhere around the world as long as there is an internet connecting. There are four benefits of online shopping which are convenience, selection, information and price.

**Trust**

Trust is a long-term proposition. Trust an online shopping process can only be support, not controlled, since trust needs to be earned. Since this shopping medium is relatively new and most of them have only little experience with it, shopping on internet provides a challenge to many customers (Monsuwe, Dellaert,and Ryuter, 2004:114).

**Perceived Risk**

One of the key elements in buying behavior is risk (Kumar and Grisaffe, 2004 ) which is defined as an attribute of an alternative decision reflecting the variance of its possible outcomes (Gefen, *Rao,* and Tractinsky, 2002). Perceived risk is somehow involved in all purchase decisions, especially in those where the outcome is uncertain. In online shopping, the consumers who prefer Internet transactions to traditional purchasing are the ones who have low-risk avoidance profiles .Thus, whenever consumers alternate, postpone, or cancel their purchase, it is an important indication that they perceive the existence of risk (Hong and Yi, 2012).

**Previous Research**

Andromachi , Panos (2014) about the influence of perceived company's reputation on consumers trust and effects of trust on intention for online transactions. The research was conducted quantitatively using regression method and the finding indicated differences between Saudis and Malaysians in e-service quality perception. And the result of this research is perceived company reputation, online trust and intention for online transactions are three of the issues for which a large number of researchers are working on these in the academic community. Trust is very essential and has been called key to e-commerce and therefore building trust is even more vital.

Arshad, Zafar, Fatima, (2015) which studied about the impact of perceived risks on online buying behavior. Through this research we get to know various aspect of risk that impacts directly or indirectly on online consumer buying behavior. The findings indicate that perceived risk is positively related to online consumer buying behavior. Perceived risk is an important factor for online buyers and it is necessary to be studied to know the decision making criteria of buyers. Security risk and financial risk goes to the relationship online consumer buying behavior and these relationships indicate that security risk and financial risk must be low in order to get a high and positive online buying behavior. Time and convenience risk goes to the relationship that indicates that lesser the risk greater the positive buying response is expected from online buyers. Expected from online buyers. Whereas, psychological risk indicates that greater the internet experience greater positive response is expected from online buyers.

**Conceptual Framework**

Conceptual framework is the arrangement of logical construction that regulated in order to explain the variable in the research. Based on journal above the conceptual framework show below:
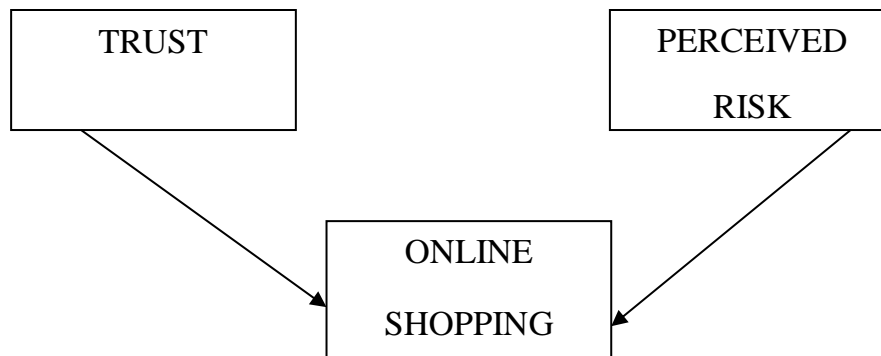


**Figure 1. Conceptual Framework**

**Type of Research**

This research is appropriated to be conducted qualitatively by the researcher. As quoted by Burns and Bush (2006), Qualitative research involves collecting, analyzing, and interpreting data by observing what people do and say. This research will be conducted qualitatively by direct observations as well as literature study to find out the essential result that can be a trigger for online shopping providers to better improve themselves in order to get consumer's trust. This research used a descriptive study method. According to Sekaran and Bougie (2009) the goal of descriptive study is to offer to the researchers a profile or to describe relevant aspects of the phenomenon of intereset from an individual, organizational, industry-oriented, or the perspective. descriptive study is a statistical study to identify patterns or trends in a situation, but not the causal linkages among its different elements. It helps in generating hypothesis o which further research may be based.

**Place and Time of Research**

The study will be conducted in Manado during May-June, 2017. The location of the study is Manado city.

**Population and Sample**

In qualitative research, social situation can be considered as the population.According to Spadley (1980) in stated that social situation consists of 3 elements those are: *Place, Actors, and Activity* which have synergic interaction. The population of this research is online shoppers from Manado.

Snowballing – also known as chain referral sampling – is considered a type of purposive sampling. In this method, participants or informants use their social networks to refer the researcher to other people who could potentially participate in or contribute to the study. This sampling method helps the researcher to get reliable informants in order to have believable answers. Respondent of this research Manado citizens who currently tend to purchase things from the internet.

**Reseach Prosedures**

Ten steps to conduct a qualitative research is, First, think carefully and choose the topic based on the self preferences. It is really important for the researchers because it will be really helpful for the researchers to conduct the research when the researchers have an interest and passion throughout the research process. Second, compose the statements about the topic why the research is important to be examined. Third, describe the specification of the topic focus. Be more focus on and explore the interest area by consider the choices available. Fourth, compose the research questions. The research questions based on the topic focus that the researchers needed to answer and discuss. Fifth, define the goals and the objectives of the research. It must focus on the original purpose of the research and its potential and also the objectives the researchers needs to achieve. Sixth, review several literatures that related or studied similar topic. The literatures may help the researchers to have knowledge about the topic and as a reference for the conducting research. Seventh, develop the research design that best suited for the research. The research design helps the researchers to perform systematically throughout the research process. Eighth, conduct the self-assessment about the strengths the researchers have and needs in order to complete the research. Ninth, make a plan, conduct and also manage the research. This step including the action plan the researchers need to develop, maintain the research activities and pay attention to the relational pattern. The last, compose and submit the research. This include revise step before the research submitted or presented

**Data Analysis Method**

According to Sekaran and Bougie (2009) there are three main data collection method in survey research, those are interviewing, administering questionnaires, and observing people. Qualitative data are generallly collected using some type of unstructured interviews or observation.
There are 2 types of data source which are primary data and secondary data

1. Primary Data

    Sekaran and Bougie (2009) primary data refer to information obtained first-hand by the researcher on the variables of interest for the specific purpose of the study. the primary data of this research is obtained by Interview with the selected informants and through observation.

2. Secondary Data

    The secondary data for this research were obtained from theory in several economic text books especially marketing, several journals as the literature review, and information from internet. Text books help the researcher to have a better understanding about the theory being studied in this research. The journals help the researcher to make a comparison among the case studies in each journal with the situation and result of this research. The data and information in internet from articles help the researcher to have better understanding and expand her knowledge about this research. From this secondary data, the researcher could make grounded theory as the guidance to conduct this research.

**Reliability and validity**

Sekaran and Bougie (2009:384) stated reliability and validity have slightly different meaning in qualitative research. Reliability is a test of how consistently a measuring instrument measures whatever concept is measuring. The research result accurately represents the collected data and can be generalized or transferred to other context or settings. Validity is a test of how well an instrument that is developed measures the particular concept it is intended to measure.

**Data Triangulation**

Rugg, D (2010) stated Data triangulation is the use of a variety of data sources, includingtime, space and persons, in a study. Findings can be corroboratedand any weaknesses in the data can be compensated for by thestrengths of other data, thereby increasing the validity and reliabilityof the results. The approach has been used in many sectorsto strengthen conclusions about findings and to reduce the risk offalse interpretations.

**Data Reduction**

Moreover, according to Sekaran and Bougie (2009:370) data reduction refers to the process of selecting, coding, and categorizing the data from this research. In other words data reduction is the time when researcher need to make summary, short explanation and classification of the data gathered from the informants

**Data Display**

After data has been reduced, the data will be arranged in display to present the data in order to draw final conclusion of the research. The data can be displayed into some ways such as quotes, a matrix, a graph, char illustrating, or can be display in narrative text to explain the result and draw conclusion.

**Drawing Conclusion**

Conclusion drawing process has been started since the data collection process on the field and continued with the process. The whole data and information must be processed through the analytical examination by the researcher, and after process the data then the final result can be revealed. Listed below are rules of thumb for drawing conclusions from qualitative data collected during school self-evaluations. *(The list is adapted from Miles and Huberman " Qualitative Data Analysis"1994).*

1. Start with a quick scan of the evidence to see what 'jumps out'. Then verify, revise, or confirm that impression through a more careful review.
2. Apply a number of data analysis tactics. Among the most useful in the analysis of qualitative data are:
   a. Noting patterns and themes: These are recurring themes which pull together many separate pieces of data. It may be useful to group evidence according to theme. It is important to realize that evidence may be applicable to one or more themes in the analysis and may have a bearing on various parts of an evaluation. It is possible that an observer external to the immediate evaluation team may bring a different interpretation to the analysis of information.
   b. Making contrasts and comparisons: Comparison is a classic way to test a conclusion. Contrasts can be drawn or comparisons made between sets of information that are known to differ in some important respect. Responses of parents, students and teachers can be compared and contrasted. Differences can be noted within those groups, such as among executive, ancillary and teaching staff and boy/girl or younger/older students. When conflicting information appears it is often helpful to compare and understand the sources of different data.
   c. Clustering: Clustering is a process of grouping and then conceptualizing information that has similar patterns or characteristics. Clustering is frequently called 'categorizing'. At one level information can be clustered around the key terms of reference (the questions to be answered) for the evaluation, but care needs to be taken to ensure that predetermined clusters or categories do not hide other themes or clusters of information. Clusters are not mutually exclusive.
   d. Counting: Although the qualitative method goes beyond *how much* of something to describe its essential qualities, a lot of counting goes on. The number of times something occurs or is reported says something about how important or how significant an item is. Checking numbers is particularly important to see quickly what is in a large amount of data, to verify a hunch or hypothesis, or to protect against bias.
3. As conclusions form it is often useful to write them down for further consideration. The process of writing adds to clarity of thought and should lead to further analysis.
4. First conclusions need to be checked against other information, evidence and evaluation data.
5. Initial conclusions need to be verified and checked. There are many tactics for verifying initial impressions and conclusions.

a.　Follow-up surprises: This means that if an initial conclusion is outside the range of what is expected there is a need to investigate why that has happened. It could lead to a revision of assumptions that may have been taken for granted.

b.　Triangulation: In qualitative methodology common forms of triangulation are by data source (parents, staff, and students) and by method (interview, document analysis, observation, survey etc.). Within the data source there is a need to be aware of the differences and variations that exist (e.g. teaching and ancillary staff; executive and non-executive staff; older or younger students; boys and girls; parents of different socio-economic levels).

c.　Making if-then tests: If the conclusion is correct then something else should be evident. This is a good test between rhetoric and reality. If an innovation is working then the results should be evident. For example, if it is concluded that the school has good communication structures, then there should be evidence that parents, staff and subjects are well informed.

d.　Check out rival explanations: There is a danger in that seeking to confirm emerging hypothesis evidence pointing to a rival point of view is neglected. It is advisable to hold onto a number of rival explanations until one becomes increasingly more compelling. Bias is possible by making early decisions. Ensure that there is sufficient evidence for a full understanding of the issue.

e.　Find representative exemplars: If it is not possible to find genuinely representative exemplars of conclusions then the conclusions may be faulty.

## RESULT AND DISCUSSION

**Result**

These interviews conducted using semi-structured interview with help of ten informants who currently tend to purchase things from the internet. Those informants considered by the researcher that they could give clear explanation, honest answer, and reliable information. Based on the table above, it can be seen that most of the respondents were female. This means the interest in online shopping more favored by the female. Characteristics of respondents based on age can be seen that the age of the respondents above 20 years of age and under 30 years old. This is because the majorities in this age is more accustomed to using technology and have the desire to shop. Those informants considered by the researcher that they could give clear explanation, honest answer, and reliable information.

Informant 1 is a female university student. She has been shopping online. It caused by his routine activity in browsing internet and sees many online sites that offer variety of goods. Online sites that she often visited are a trusted online site or a site which provide a clear explanation of their online store. During this time in online purchasing, she was always satisfied with all the products she purchased. She is very happy with online sites that she has often used because the information about all the products is very clear. In online shopping she remains cautious. Because she thinking about the risk that will probably happen. But all this time she has never had a problem in buying online because she chooses trusted online sites.

Informant 2 is a housewife. She has made several online purchases. But until now he still hesitated and always thinking about the risks in the purchase online. This is because she has experienced problems when an error occurs in the delivery of goods. She always thought there would be a lot of risk when shopping online. She considered about the mismatched risk of fashion products that buyers will buy on online fashion sites because size of shoes, dress, or other fashion items might be different from different producers. For example, purchased goods do not match the product information provided or problems in the transaction.

Informant 3 is female government employee. First, she will find out the online sites before she decides to purchase any goods. She will make an online purchase only from the trusted sites which have clear information. She mentioned that she feel that she may suffer in several loss because she couldn't trust that the online shopping sites have provided highly secured transaction process She often changes the type of transaction because of her fearing to security risks of transaction. He will choose to pay directly if the online site provides that kind of payment service for safety reason.

Informant 4 is a university student. The online site that she'll be visited is a site which is already popular and trusted by many people. So that, she believes that the online site could give her a good service. Her decision to choose that trusted online site, she believes that may be less possibility to get loss in her transaction. She aware about the loss they could suffer at the online shopping activities. However they did not consider about the loss because they were frequent buyers of certain online shop and they can put full trust on them.

Informant 5 is a female university student. She often use several kind of online sites, and she never face any trouble while doing that online purchasing, because she was having good communication with the online seller, so that she gain trust from them which make her decide to purchase goods in their store, even though she still aware with another kind of risks. She satisfied with the online shop sites they frequently visited because they were provided with chatting application that allow them to ask anything about the products they wanted to purchase. Their curiosity about the products can be directly asked to the online chatting officers and they can receive clear answer.

Informant 6 is a housewife. In doing online purchasing, she was choosing famous online stores that had been known and recognized by her friends or family. But she still has the cautious feeling for the safety of transaction in online shop. For that, she only shops for not-so-expensive-goods. Then she may not thinking more about any risks later.

Informant 7 is a housewife. She gain her trust in online purchasing while she get clear information from the online sites, that make her decide to do online shop. Fear of risk will happen make she will be careful in choosing sites online. She feels that the trusted online shop and the most one will decrease the loss risk level. She mentioned that they were cleared enough with the explanation about the products provided in the website of the online shop. They provided every detail about the products, from the producer, the number of stock left, detailed pictures, and everything related to the product. The site itself provide every information needed about the transaction process hence they could easily perform the transaction.

Informant 8 is the female university student. She will use the online sites that already used by many people to decrease loss risk perception which could happen. For that, before doing shop, she will look for any information or having some communication with the seller to talk about any possibilities that could happen.

Informant 9 is a male university student. He believes in the online sites that he ever visited because they can give the clear information about the products completely, He believe that the online shop will deliver the products that the customers ordered even though there could be some problems in the delivery process and that online site which he often used is a site that already proved its quality service so that the risk perception may be decrease.

Informant 10 is a male employee of a national bank. He said that he believes in every online sites that he has used to shop, because till now he never get any difficulties in doing online shop. He firmly sure that the online shop he visited will fulfill the promise and their duty as seller because he already purchased from that online shop several times before.

## Discussion
### Trust affected online shopping

According to Kimery and McCard (2002), trust is a customer's willingness to accept weakness in an online transaction based on their positive expectations regarding future online store behavior. Trust is very crucial thing for online shopping. Online customers trade with someone that they never know, never see or meet before. Usually, in online shopping, customers must pay the product first before the product is shipped to customer. Transfer some amount of money with the uncertainty if online retailer whether will send the product or not affecting online shopping intention. In general the respondents argue that good communication with seller at online sites and online stores are able to give a good description about the products they sell will increase their confidence to buy online.

**Perceived Risk affected online shopping**

Perceived risk can be identified into two major types (Park, Kyung, and John, 2010) First is Behavioral risk arises from online retailers who behave in such a manner by taking benefit of the reserve and remote nature of internet marketing techniques to monitor all dealings effectively. Product risks also known as time and convenience risk, and psychological risks are included in this. And second Environmental risk is the result of impulsive nature of the purchasing standard— in our case the Internet, which is far away from the control of online retailers and consumers. It includes financial risks and security risks. Based on the resultof the interviews the respondents also seen that they are aware of the risk that would be faced when making purchases online, but before they do their online shopping will find out about the site and all matters relating to products which they would buy even up to the deals that they would do so as it will reduce the risk that will occur when online shopping.

## CONCLUSION AND RECOMMENDATION

### Conclusion

Trust and perceived risk affect online shopping, The higher consumer confidence agains an existing site online will make them will often do online shopping and the smaller the risk thought by consumers then the greater their decision to make a purchase online.

### Recommendation

Online shop must provide security guarantee to the customer so that the consumer remains loyal to the online stores that are owned by businessman, so consumer will feel trust and don't feel cheated and explain how the provision of shopping, explaining in detsil the items to be purchased by the customer, send the goods using a trusted delivery service and other appropriate treaty agreement together with the customer so that no one feels aggrieved

## REFERENCES

Andromachi, Panos.,F.2012. "Online trust: The Influence of Perceived Company's Reputation on Consumer's Trust and the Effects of Trust on Intention for Online Transaction. Journal of service science and management. https://file.scirp.org/pdf/JSSM20120400007_23418288.pdf. Accessed on 18 october 2017

Arshad.,A, Maira,Z, Iffat F.2015. The impact of Perceived Risk on Online Buying Behavior.*International Journal of New Technology and Research (IJNTR).* https://www.ijntr.org/download_data/IJNTR01080013.pdf . accessed on 18 october 2017. Pages 13-18

Burns, A. C., & Bush, R. F. 2006.*Marketing Research.5th ed*. Pearson Education. New Jersey.

Durmaz, Sebastian.,J. 2012.Intregated Approach to Factors Affecting Consumers Purchase Behaviour Benefits and Risks of Online Shopping.*Journal of Management Business Research.*Volume 12. *http://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=3&cad=rja&uact=8&ved=0ahUK Ewi3keKR__nWAhXFNo8KHcz7CsUQFgg3MAI&url=http%3A%2F%2Fpubmedcentralcanada.ca%2Fpmcc %2Farticles%2FPMC1089059%2Fpdf%2Fhsresearch00022-0112.pdf&usq=AOvVaw2zE-IFWXU4diyaubre8OcO.* Accessed on 18 October 2017.

Gefen, D., Rao, V.S., &Tractinsky, N. 2002. The Conceptualization of Trust, Risk and their Relationship in Electronic Commerce. The Need for Clarifications. *36th Hawaii International Conference on System Sciences (HICSS 03)*, Hawaii, U.S.A.

Gholchifar,S.,Bakhtaie,,A. 2006.*Consumer Behavior*.Tadbir a Monthly Magazine on Management.USA.

Hong, Z., & Yi, L. 2012. Research on the influence of perceived risk in consumer on-line purchasing decision. Physics Procedia 24(B*)*: 1304-1310

Kimery, K.M. and McCard, M.2002. 'Third-party assurance : Mapping the road to trust in e retailing, *Journal of Information Technology Theory and Application,*4(2), 63-82

Kumar, A., Grisaffe, D.B. 2004. Effects on extrinsic attributes on perceived quality, customer value and behavioral intentions in b2b settings: A comparison across goods and service industries. *Journal of Business-to Business Marketing* 11(4): 43-74. http://www.ijsrp.org/research-paper-0114.php?rp=P252240. Accessed 18 October 2017.

McDaniel C., C. Lamb., and F. Hair. 2011. *Introduction to Marketing*. 11th ed. Cengage Learning. South-Western.

Moling, Li.2011. *The Analysis of Strengths and Weakness of Online Shopping.*International School Beijing University of Posts and Telecommunications. Beijing

Monsuwe, T.P.,Dellaert, B.G.C.,and Ryuter,K.2004.What Drives Consumers To Shop Online? A Literature Review. *International Journal of Service Industry Management*. 15(1). 102-121. http://www.ijsrp.org/research-paper-0114.php?rp=P252240. Accessed 18 Oktober 2017.

Park, kyung,J.,& John,a.D.2010.Got to Get into My Life.*Do Brand Personalities Rub Off on Consumers*

Rugg, D. 2010. *An Introduction of Triangulation.*United Nations Programme on HIV/AIDS: Switzerland

Sekaran, Uma, and Roger Bougie., 2009.*Research Method for Business, A Skill Building Approach.* 5th ed. John Wiley & Sons Ltd: United Kingdom

Strauss, El-ansary, Frost, R.2003. *E-Marketing*. Practice Hall, New Jersey.

Spradley, J., 1980. *Participant Observation*. Holt Reinhart Winston Publication. UK

Wilkie, William. 1986. *Consumer Behavior*. John Wiley and Sons. New York