
A COMPARATIVE ANALYSIS OF CONSUMER PURCHASE INTENTION IN SELECTING ONLINE SHOP USING ANALYTICAL HIERARCHY PROCESS (AHP) APPROACH (CASE STUDY: LAZADA, BUKALAPAK, TOKOPEDIA)

ANALISIS KOMPARATIF DARI NIAT PEMBELIAN KONSUMEN DALAM MEMILIH TOKO ONLINE MENGGUNAKAN PENDEKATAN PROSES HIERARKI ANALITIS (STUDI KASUS: LAZADA, BUKALAPAK, TOKOPEDIA)

By

Phoebe R.J.S Mukuan¹

Linda Lambey²

Farlane S. Rumokoy³

^{1,2,3}Faculty of Economics and Business,
International Business Administration, Management Department,
Sam Ratulangi University, Manado

E-mail:

¹phoebemukuan@yahoo.com

²lindalambey@yahoo.com

³prince_farlent@live.com

Abstract: Online shopping becomes one of the ways of shopping. It is more practical, time and energy efficient. The consumers have many choices to buy the online products. Through the online shopping, the purchasers can shop a wide range of needs without having to meet in person with the seller. The purpose of this research is to determine which online shop is most preferred by consumers and what criteria that influences the most. This research used Analytical Hierarchy Process (AHP) to compare each online shop based on the criteria: Trust, Perceived Ease of Use, Perceived Usefulness, Website Attractiveness, Perceived Enjoyment and Perceived Riskiness. This research was conducted between September to October 2016 in Manado City. The respondents are 100 people who have already purchased in the three online shops. The respondents were chosen by using purposive sampling. The result shows that Trust is the most important criteria with score (0.429081), followed by Perceived Ease of Use (0.248430045), Perceived Usefulness (0.176987646), Website Attractiveness (0.095409043), Perceived Enjoyment (0.070826483) and the last is Perceived Riskiness (0.042530205). The result also shows that, Lazada is the most preferred by the respondents, followed by Bukalapak and Tokopedia.

Keyword: *consumer purchase intention, online shop, analytical hierarchy process*

Abstrak: *Belanja online menjadi salah satu cara berbelanja. Lebih praktis, hemat waktu dan energi. Konsumen punya banyak pilihan untuk membeli produk online. Melalui belanja online, pembeli dapat berbelanja berbagai kebutuhan tanpa harus bertemu langsung dengan penjual. Tujuan dari penelitian ini adalah untuk menentukan toko online mana yang paling disukai oleh konsumen dan kriteria apa yang paling mempengaruhi. Penelitian ini menggunakan Proses Hierarki Analitis untuk membandingkan setiap toko online berdasarkan kriteria: Kepercayaan, Kemudahan Penggunaan yang Dipersepsikan, Manfaat yang Dirasakan, Daya Tarik Situs Web, Kenikmatan yang Dirasakan, dan Risiko yang Dirasakan. Penelitian ini dilakukan antara bulan September hingga Oktober 2016 di Kota Manado. Responden adalah 100 orang yang sudah membeli di tiga toko online. Para responden dipilih dengan menggunakan purposive sampling. Hasil penelitian menunjukkan bahwa Kepercayaan adalah kriteria yang paling penting dengan skor (0,429081), diikuti oleh Kemudahan Penggunaan yang Dipersepsikan (0,248430045), Manfaat yang Dirasakan (0.176987646), Daya Tarik Situs Web (0.095409043), Kenikmatan yang Dirasakan (0.070826483), dan yang terakhir adalah Risiko yang Dirasakan (0.042530205). Hasilnya juga menunjukkan bahwa, Lazada adalah yang paling disukai oleh responden, diikuti oleh Bukalapak dan Tokopedia.*

Kata Kunci: *minat beli konsumen, took online, proses hierarki analitis*

INTRODUCTION**Research Background**

Nowadays, the most technology that most often used by people is Internet Technology. When the technology of internet has been created, many people use the internet to make their life easier such as to communicate faster and affordable. Other than that, internet technology is used to make more profit, especially for financial benefit. Many countries have chosen the internet as alternative business, and one of them is Indonesia. With the creativities of its people, they are working for their living or to get incomes. One of the ways to get income is that by doing business through online that is usually called Online Shop.

Online Shop is a media that allows the customers purchase goods or services directly from sellers with media of the internet by using a web browser. Many people use the online shop as the alternative shopping because it is more practical, time and energy efficient. In Indonesia, there are a lot of online shops which offer goods and services that greatly attracted the attention of the consumers. Many factors that influence the decision making of consumer like trust, perceived ease of use, perceived usefulness, website attractiveness, perceived enjoyment, perceived riskiness and many more. However there have now been trusted and official online shops available such as *Lazada*, *Bukalapak* and *Tokopedia*, making the consumers can shop freely without any worries.

Lazada, *Bukalapak* and *Tokopedia* are the official online shops that have been getting popular lately in Indonesia and very reliable and offer a wide range of products to fulfill the needs of the consumers. There are many products offered and varied ranging from household needs, fashion, electronic even to the sport's needs, etc. The products offered by these three online shops can be for all ages, from children, teenagers, adults, even to the elderly. Also they show their good performance by giving their best service to attract consumers to shop at their online shop.

These three officials online shop are doing a variety of ways to attract the attention and interest of the consumers such as promotion and offer discounts. The transaction in their online shops is also very easy and practically. That is why the purchasers or the consumers of the online shop in Indonesia are increasing year by year.

Research Objective

To identify which online shop people choose the most.

To identify which the most influence criteria in selecting an online shop.

THEORETICAL REVIEW**Marketing**

Kotler and Armstrong (2004:5) "Marketing is a social and managerial process whereby individuals and groups obtain what they need and want through creating and exchanging products and value with others. Marketing involves satisfying customer needs". If the marketers understand consumer needs, develops products that provide superior value and prices, distributes, and promotes them effectively, these products will be sold very easily.

Consumer Behavior

According to Solomon (2009:34-355) "the field of consumer behavior covers a lot of ground: it is the study of the processes involves when individuals or group select, purchase, use, or dispose of product, services, ideas, or experiences to satisfy needs and desires. Most of marketers now recognize that consumer behavior is in fact an ongoing process, not merely what happens at the moment a consumer hands over money or a credit card and in turn receives some good and service. People generally think of a consumer as a person who identifies a need or desire, makes a purchase, and then disposes of the product during the three stages in the consumption process. In many cases, however, different people play a role in this sequence of event. The purchaser and user of a product might not be the same person. In other cases another person may act as an influencer, providing recommendation for or against certain products without actually buying or using them".

Purchase Intention

According to Ferdinand (2002, p. 129), the interest to buy can be identified through the following indicators:

- a. Interest in transactional is the tendency of a person to buy the product.
- b. Interest referential is the tendency of a person to refer products to others.
- c. Preferential Interest, that interest in describing the behavior of someone who has the main preference on these products. This preference can only be changed if there is something with the product preferences.
- d. Ask the exploratory, it illustrates the behavior of someone who is always looking for information on the products of interest and seek information to support the positive properties of the product.

B2C (Business to Consumer) E-Commerce

Business to Consumer (B2C) E-commerce defined as "the use of the Internet technologies for transactions among companies and customers," the business is directed from companies to the consumer (Barrientos, Sosa and Castro, 2012).

Trust

Trust is a key to positive interpersonal relationships in various settings (e.g., Fox, 1974; Lewis and Weigert, 1985) because it is central to how we interact with others (Golembiewski and McConkie, 1975). In the organizational "restructuring" crisis of the 1990s, trust has emerged as a central strategic asset for organizations (e.g., Mayer, Davis and Schoorman, 1995; Mishra, 1996). Trust refers to the consumer perception towards online retailer's behavior based on their ability, kindness and honesty (Chervany and McKnight, 2001; Guo, Wang, and Wang, 2012). According to Limbu, 2012), trust promoted the relationship process and affect customers' tendency to respond positively to a service provider that will then encouraged their purchase intention to the web-store.

Perceived Ease of Use

Perceived ease of use refers to the degree of how consumers believe that retail website can help them to search more information with less effort (Chui, 2005). Consumers will always visit user-friendly websites that demonstrate an accessible user interface (Chui, 2005). A good quality web design might increase customer satisfaction which leads to a higher online purchase intention (Lee and Lin, 2005). In contrast, if users perceive that a website is difficult to use, or the display of the website is complicated and ambiguous, they will show a lower online purchase intention (Green, Pearson, and Pearson, 2007). Difficulty of use may create in consumers a negative attitude towards using internet as a shopping tool. According to Childers, Carr, Peck, & Carson (2001) perceived ease of use determines attitude towards interactive shopping.

Perceived Usefulness

Koufaris and Sosa (2004) have also stated that perceived usefulness for online purchases is a consumer's subjective probability thinking that Internet usage will efficiently smoothen the progress of purchase. The work of Bisdee (2007) as online shopping sites which are able to provide useful services to consumers and services which are not available through traditional shopping (e.g. comparison between products at a glance) will be perceived as useful by consumers, and thus leads to the development of favourable attitudes toward online shopping.

Website Attractiveness

Website attractiveness comprised of the issues of whether the web pages are interesting, informative and high in website quality (Cao, Zhang, and Seydel, 2005). Website quality had profound influence on the purchase intention toward online shopping (Kim and Jones, 2009; Hu, 2010).

Perceived Enjoyment

Perceived enjoyment is a strong predictor for the acceptance of a new technology that drives the intention to purchase online (Karasavogloua, et.al, 2013). Perceived enjoyment can be defined as the level of satisfaction that consumers feel during online purchase on a particular website, in terms of the ability to bring them happiness, while excluding the performance that they will experience. The more enjoyable the online shopping process at a particular website, the more likely consumers will purchase on that website (Carr, et.al, 2001; Dellaert, Monsuwe, and Ruyter, 2004).

Perceived Riskiness

Perceived riskiness refers to the risk that a customer assumed that will influence their purchase intention and decision process. Perceived riskiness is an important element that determined the customers' decision making process (Peng, Wang, and Cai, 2008). A related study by Tan (1999) showed that customers purchase from an online environment is of higher risk than in the physical environment.

RESEARCH METHOD

Type of Research

This research is a quantitative research. Quantitative research seeks to quantify the data. It seeks conclusive evidence based on large, representative samples and typically involving some form of statistical analysis (Maholtra, 2009:pp.180) .

Place and Time of Research

This research was conducted in Manado city. Respondents are purchasers who have experienced buying products in online shops Lazada, Bukalapak, and Tokopedia. This research was held from September to October 2016.

Research Framework

This is the research framework of criterion to rank the alternatives which are Lazada, Bukalapak and Tokopedia.

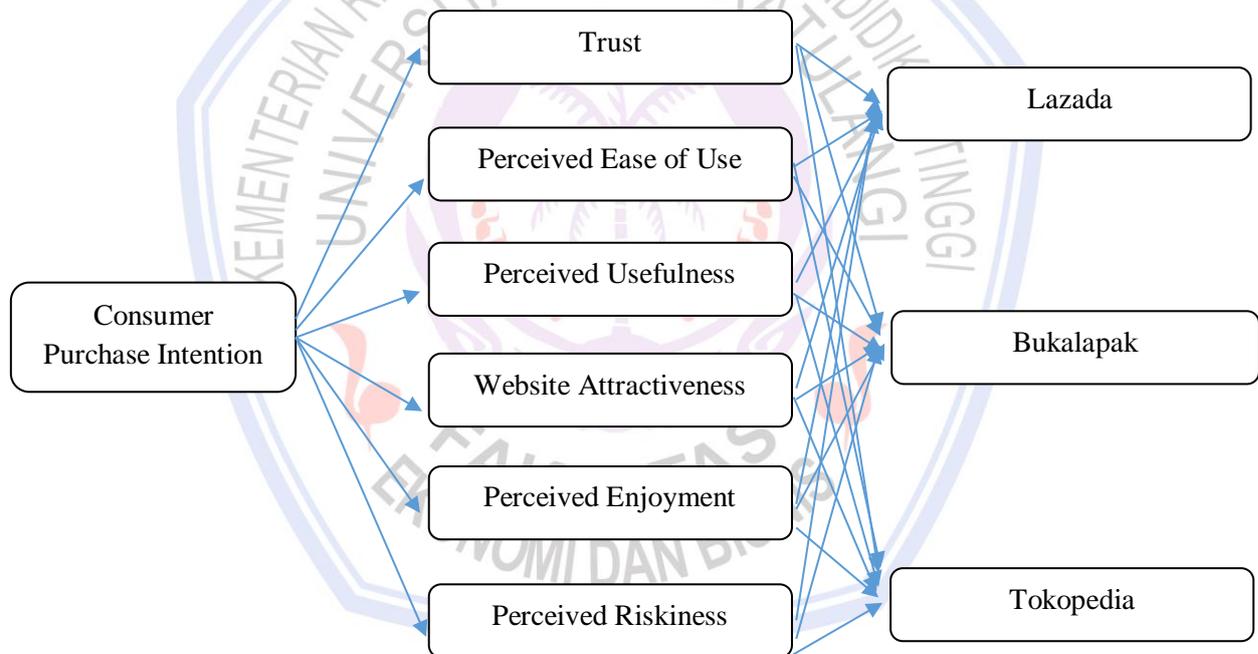


Figure 1. Research Framework

Source: Data Processed, 2016.

The research framework explains the hierarchy that also a system of ranking and organizing the conceptual of this research. It consists of an overall goal which is consumer purchase intention for online shops and the alternatives which are Lazada, Bukalapak, and Tokopedia.

The criteria are divided into six parts which are Trust, Perceived Ease of Use, Perceived Usefulness, Website Alternativeness, Perceived Enjoyment, and Perceived Riskiness. The criteria used by respondent to compare among the three online shops that influence on consumer purchase intention to choose which online shop is better for the consumer. The hierarchy visualized in the figure, with the goal at the left side, criteria at the middle and alternative at the right side.

Population and Sample

Population

Population refers to the entire group of people, events, or things of interest that the researcher wishes to investigate. It is the group of people, events, or things of interest for which the researcher wants to make inferences based on sample statistics (Sekaran and Bougie, 2009:pp.262). Population in this research is people in Manado city who have purchased goods in Lazada, Bukalapak, and Tokopedia.

Sample

According to Sekaran and Bougie (2009:pp.263) sample is a subset of the population. It comprises some members selected from it. In other words, some, but not all, elements of the population from the sample. By studying sample, the researcher should be able to draw conclusions that generalizable to the population of interest.

The sampling design is a purposive sampling. Maxwell (1997) further defined purposive sampling as a type of sampling in which, "particular settings, persons, or events are deliberately selected for the important information they can provide that cannot be gotten as well from other choices" (p. 87).

The samples of this research also taken in large sizes whose numbers are not known exactly, and used techniques of determining the number of samples for the infinity population as follows (Rao Purba, 1996)

$$n = \frac{z^2}{4(moe)^2} = \frac{1,96^2}{4(0,1)^2} = 96,04 = 100$$

N : number of samples

Z : normal distribution level at 5% significant level (1.96).

Moe: margin of error max, is the maximal fault rate of sampling that can still be tolerated, by 10%

According to the calculations above, the sample can be taken 96 people but in principle there is no definite rule to determine the percentage that is considered fixed in determining the sample (Rao Purba). In this case the researchers took a sample of 100 respondents who are representative enough to be studied. The sample of this research is all consumers of Lazada, Bukalapak, and Tokopedia as many as 100 respondents who have experienced purchase in these three online shops.

Data Collection Method

Primary Data

Primary data refer to information obtained first-hand by the researcher on the variables of interest for the specific purpose of the study (Sekaran and Bougie, 2009:pp.180). Individuals provide information when interviewed, administered questionnaires, or observed. Group depth interviews, or focus groups, are another rich source of primary data. The primary data used in this research is questionnaire that will be distributed to respondents.

Secondary data

Secondary data refer to information gathered by someone other than the researcher conducting the current study (Sekaran and Bougie, 2009:pp.184). The secondary data used in this research is taken from books, relevant literature and journals from library and internet. Secondary data in this research were used in the research background, literature review and research methodology.

Operational Definition and Measurement of Research Variable

Operational Definition of Research Variable

Table 1. Operational Definition of Research Variable

Variables	Operational Definition
Trust	Trust is a relationship where a trustee (an individual or a company) carries on business for the benefit of other people (the beneficiaries). In online shop business trust is really useful to make a strong relationship with the consumer to give benefits to each other.
Perceived Ease of Use	Perceived Ease of Use is the degree to which a person believes that using a particular is would be free of effort. In this case, by purchasing in online shop the purchaser will not get any difficulties while purchasing in online shop.

Perceived Usefulness	Perceived Usefulness is the degree to which a person believes that the use of a system will improve his/her performance. Means that the online shop is usefulness to improve the consumers' needs and wants.
Website Attractiveness	Website Attractiveness is the interesting look of the website's pages. It is important for online shop's website to have an interesting design to attract the consumer intention.
Perceived Enjoyment	Perceived Enjoyment is feeling that will drives the intention of consumer. In this case the online shop has to make the consumer enjoy their service while purchasing the products.
Perceived Riskiness	Perceived Riskiness is the consumer's level of uncertainty regarding the outcome of a purchase decision. So the online shop has to decrease the risk for consumer especially in shipping, so that they will be feeling more comfortable while doing the purchase activity and also they will be trusting more to the online shop if the product that they have purchased arrived on time.

Sources. Data Processed, 2016

Measurement of Research Variable

A ratio scale is a measurement scale in which a certain distance along the scale means the same thing no matter where on the scale you are, and where "0" on the scale represents the absence of the thing being measured. Thus a "4" on such a scale implies twice as much of the thing being measured as a "2".

Data Analysis Method

The Analytic Hierarchy Process (AHP) is in accordance to Saaty (1980) and is often referred to, eponymously, as the Saaty method. It allows users to assess the relative weight of multiple criteria or multiple options against given criteria in an intuitive manner. In case quantitative ratings are not available, policy makers or assessors can still recognize whether one criterion is more important than another. Therefore, pairwise comparisons are appealing to users. Saaty established a consistent way of converting such pairwise comparisons (X is more important than Y) into a set of numbers representing the relative priority of each of the criteria.

The AHP generates a weight for each evaluation criterion according to the decision maker's pairwise comparisons of the criteria. The higher the weight, the more important the corresponding criterion. Next, for a fixed criterion, the AHP assigns a score to each option according to the decision maker's pairwise comparisons of the options based on that criterion. One common scale for AHP (adapted from Saaty) is:

Table 2. The Saaty Rating Scale

Intensity of importance	Definition	Explanation
1	Equal importance	Two factors contribute equally to the objective
3	Somewhat more Important	Experience and judgment slightly favor one over the other.
5	Much more Important	Experience and judgments strongly favor one over the other.
7	Very much more Important	Experience and judgments very strongly favor one over the other. Its importance is demonstrated in practice.
9	Absolutely more important.	The evidence favoring one over the other is of the highest possible validity.
2,4,6,8	Intermediate Values	When compromise is needed

Source: Data Processed, 2017

RESULT AND DISCUSSION**Result****Table 3. Result of AHP of Consumer Purchase Intention in Online Shop Selection**

Lazada	Bukalapak	Tokopedia
0.5850961	0.2605894	0.15431437

Source: Data Processed, 2016

The result shows that consumers have been chosen Lazada as the most preferred online shop for among all alternatives. Lazada has the highest score with score (0.5850961), followed by Bukalapak with score (0.2605894), and Tokopedia with score (0.15431437). In general, the degree of consistency is satisfactory (acceptable) if consistency ratio ≤ 0.10 . The consistency ratio of this result is 0.08. It means the data comparison in this result is valid and consistent.

Table 4. Result of the overall criteria

Trust	Perceived Ease of Use	Perceived Usefulness	Website Attractiveness	Perceived Enjoyment	Perceived Riskiness
0.365817	0.24843	0.176988	0.095409	0.070826	0.04253

Source: Data Processed, 2016

The result shows the highest score is trust (0.365817). It means that trust is the factor that influences the most consumers in selecting online shop. The second highest influence consumers choice is perceived ease of use (0.24843), followed by perceived usefulness (0.176988), website attractiveness (0.095409), perceived enjoyment (0.070826) and perceived riskiness (0.04253). In general, the degree of consistency is satisfactory (acceptable) if consistency ratio ≤ 0.10 . The consistency ratio of this result is 0.08. It means the data comparison in this result is valid and consistent.

Discussion**Result of AHP of Consumer Purchase Intention on Online Shop**

Based on the results of data analysis, Lazada online shop is the most preferred online shop that the consumers in Manado compared to the others: Bukalapak and Tokopedia. Lazada is mostly chosen among three all of six criterias which are trust, perceived ease of use, perceived usefulness, website attractiveness, perceived enjoyment and perceived riskiness.

Pairwise Comparison for the Main Criteria Analysis

Trust is becoming the highest criteria of all the existing ones. Because every single consumer who prefers to purchase in online shop put their trust in online shop as something very important. Online shop is the alternative to do the shopping easily, so parts of the people choose to purchase in online shop to meet their necessities. Trust is really important in online shop because without any trust the consumers will be feeling worry to make a decision to purchase in online shop.

The second on top that influencing the criteria is perceived ease of use. Today consumers prefer to shop easily. In this case they put the importance as easiness in doing the purchasing in online shop so they can do the shopping easier and practical. So perceived of use becomes one of the important things to give the best service for every single consumer.

And the third position is perceived usefulness. Perceived usefulness is one of the things that online shop should have and should be useful for the consumers so that if the consumers think it is very useful, they will like to purchase their needs and wants in online shop. This influences the consumer purchase intention to do the purchasing more and more again in online shop.

In the next position is website attractiveness. Website attractiveness is one of good ways to have the consumers interested to purchase their needs and wants in online shop. Because with the interesting design of the website is enable to distract the attention of consumers to do the purchasing activity in online shop. This can make any consumer get attracted to see all the contents that offered by the website in which to looking for their needs or wants, so it makes the consumers prefer to purchase any product in online shop.

The fifth position is followed by perceived enjoyment. Perceived enjoyment is also one of the things online shop should have in which they have to make their consumers enjoying all the services that they have been giving when doing the purchasing activity and if the consumers enjoying the services of the online shop, they will

be feeling satisfied. This can bring benefit for online shop because they can have the consumers being attracted and the consumers can also get advantage for being satisfied.

In the last position is perceived riskiness. Perceived riskiness is something that should be kept means that online shop have to do their best in serving for consumers and have to avoid the consumers from any risk like invalid product, not on time arrival or even consumer never received the product that they already paid for, so that the consumers can be comfortable to purchase in online shop without any doubt. Because if the consumers feel uncomfortable, they will know the unpleasant service of the online shop and they will never again purchasing anything from the online shop. Therefore the online shop have to be trusted and anticipating all the risk that may come.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

1. Lazada is the most preferred online shop chosen by the consumers. Second position is Bukalapak, and the last place is Tokopedia.
2. Trust is the most preferred among six criteria for selecting online shop followed consecutively by perceived ease of use, perceived usefulness, website attractiveness, perceived enjoyment, and perceived riskiness.

Recommendations

1. Online shop companies have to serve the consumers well such as making the system of the online shop website easier and clearer for every single process, therefore the consumers can be satisfied. Both of Bukalapak and Tokopedia must do more effort to attract consumers. They should develop their services to the consumers, because almost all criteria are dominated by Lazada. Their weaknesses in serving the consumers should be improved and eliminated to get more consumers.
2. Bukalapak has to reduce the risks for the consumers and also Tokopedia has to increase each service in order to make the consumers being attracted to shop in their online shop. Other online shop companies have to build a stronger trust between their online shop and consumers, so there will be no doubt for consumers to purchase products in any online shop.
3. It is better for online shop companies to prove that they are trusted by showing more advertising, offer discount or free voucher, show the feedback, and testimonial. Trust has an important part in consumers selecting online shop. The consumers will see the aspect of trust whether the online shop is trusted or not, because trust has become big influence in all factors for the consumers selecting online shop. Therefore online shop must show that they are trusted and they have to make the trust endures to increase the selling or having more purchasers.

REFERENCES

- Barrientos L., Sosa G, E. R. C., and Castro P. E. G. 2012. Considerations of E-Commerce within a Globalizing Context. *International Journal of Management & Information Systems – First Quarter 2012*. 16(1), pp 101-110. Available at: <https://clutejournals.com/index.php/IJMIS/article/view/6726/6801> Accessed: 17th August 2016
- Bisdee, D. 2007. Consumer Attitudes Review. *Office of Fair Trading*, June, 1-147. Available at: <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.106.2145&rep=rep1&type=pdf> Accessed: 22nd August 2016
- Cao, M., Zhang, Q., and Seydel, J. 2005. B2C e-Commerce Web Site Quality: An Empirical Examination. *Industrial Management & Data Systems*, 105(5), pp 645-661. Available at: https://www.researchgate.net/publication/220672460_B2C_ecommerce_web_site_quality_an_empirical_examination Accessed: 22nd August 2016
- Chervany, N.L., and McKnight, D.H. 2001. What Trust Means in e-Commerce Customer Relationships: An Interdisciplinary Conceptual Typology. *International Journal of Electronic Commerce* 6(2), pp 35–59. , Available at: <https://msu.edu/~mcknig26/TrTypology.pdf> Accessed: 22nd August 2016

- Childers, T., Carr, C., Peck, J. and Carson, S. 2001. Hedonic and Utilitarian Motivations for Online Retail Shopping Behavior. *Journal of Retailing*, 77(4), pp.511-535. Available at: <https://experts.umn.edu/en/publications/hedonic-and-utilitarian-motivations-for-online-retail-shopping-be> Accessed 18th September 2016.
- Chui, Y.B., Lin, C.P., and Tang, L.L. 2005. Gender Differs: Assessing A Model of Online Purchase Intentions in e-tail Service. *International Journal of Service Industry Management*, 16(5), pp 416-435. Available at: <https://pdfs.semanticscholar.org/2e15/6bf9a97e2a838eddec348748230fab863730.pdf> Accessed: 18th Sep. 2016
- Dellaert, G. C., Monsuwe, T. P., and Ruyter, K. D. 2004. What Drives Consumer to Shop Online? A literature review. *International Journal of Service, Industry Management*, 15(1), 102-121. Available at: https://www.researchgate.net/publication/233630620_What_drives_consumers_to_shop_online_A_literature_Review Accessed: 18th September 2016
- Ferdinand, A. 2002. *Structural Equation Modelling Dalam Penelitian Manajemen*. Edisi 2, Seri Pustaka Kunci 03/BP UNDIP, Semarang.
- Fox, A. 1974. *Beyond contract: Work, Power and Trust Relations*. Faber, London.
- Golembiewski, R. T. and McConkie, M. 1975. *The centrality of interpersonal trust in group processes*. In Cooper, G. L. (Ed.), *Theories of group processes*: 131-185. John Wiley & Sons, London.
- Green, D., Pearson, J. M., and Pearson, A. 2007. Determining the Importance of Key Criteria in Web Usability. *Management Research News*, 30(11), pp 816-828. Available at: https://www.researchgate.net/publication/242023557_Determining_the_importance_of_key_criteria_in_web_usability Accessed: 24th September 2016
- Karasavoglou, A., Mandilas, A., Nikolaidisa, M., and Tsourgiannisa, L. 2013. Predicting Consumer's Perceptions in On-line Shopping. *Procedia Technology*, 8, pp 435-444. Available at: https://www.researchgate.net/publication/267336871_Predicting_Consumer's_Perceptions_in_On-line_Shopping Accessed: 24th September 2016
- Kim, S., and Jones, C. 2009. Online Shopping and Moderating Role of Offline Brand Trust. *International Journal of Direct Marketing*, pp 282-300. Available at: <https://www.emerald.com/insight/content/doi/10.1108/17505930911000874/full/html> Accessed: 25th September 2016
- Kotler, P., and Armstrong, G. 2004. *Principles of Marketing (10thed.)*. Upper Saddle River, NJ: Prentice Hall.
- Koufaris, M., and Sosa, W. H. 2004. The Development of Initial Trust in an Online Company by New Customers. *Information & Management*, 41, pp 377-397. Available at: <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.457.4296&rep=rep1&type=pdf> Accessed: 25th September 2016
- Lee, G. G., and Lin, H. F. 2005. Customer Perceptions of e-Service Quality in Online Shopping. *International Journal of Retail & Distribution Management*, Vol. 33 No. 2, pp. 161-176. Available at: <https://www.emerald.com/insight/content/doi/10.1108/09590550510581485/full/html> Accessed: 26th September 2016
- Limbu, Y.B., Wolf, M. and Lunsford, D. 2012. Perceived Ethics of Online Retailers and Consumer Behavioral Intentions: The Mediating Roles of Trust and Attitude. *Journal of Research in Interactive Marketing*, 6(2), pp 133-154. Available at: <https://www.coursehero.com/file/p400d4v/Limbu-Y-B-Wolf-M-Lunsford-D-2012-Perceived-ethics-of-online-retailers-and/> Accessed: 26th September 2016

Malhotra, N, K. 2009. *Riset Pemasaran Pendekatan Terapan Jilid 1*. PT Index. Jakarta.

Maxwell, J. 1997. *Designing a Qualitative Study*. In L. Bickman & D. J. Rog (Eds.) *Handbook of Applied Social Research Methods* (pp. 69-100). Thousand Oaks, CA: Sage.

Mayer, R. C., Davis, J. H., and Schoorman, F. D. 1995. An Integrative Model of Organizational Trust. *Academy of Management Review*, 20:709-734. Available at: <https://pdfs.semanticscholar.org/7aed/d30a40b70ccb7c290973d02e8e19b739c.pdf> Accessed: October 2nd 2016

Peng, H., Wang, C., and Cai, J. 2008. *An Empirical Investigation on the Adoption of Online Shopping of University Students in China*. International Seminar on Business and Information Management (pp. 498-501). Wuhan: Wuhan University.

Rao, P. 1996. "Measuring Consumer Perceptions through Factor Analysis", *The Asian Manager*. February-March, pp.28-32.

Saaty, T, L. 1980. *The Analytic Hierarchy Process*, McGraw Hill International.

Sekaran, U., and Bougie, R. 2009. *Research Methods for Business: A Skill Building Approach*. 5th edition. Wiley, United Kingdom.

Solomon. 2009. *Consumer Behavior, Buying, Having and Being*, 8th edition, Pearson education, inc.

Tan, S. J. 1999. Strategies for Reducing Consumers' Risk Aversion in Internet Shopping. *Journal of Consumer Marketing*, 16(2), 163-180. Available at: <https://www.emerald.com/doi/abs/10.1108/07363769910260515> Accessed: 2nd October 2016

