

The Effect of Perceived Benefit, Electronic Word of Mouth and Perceived Web Quality on Online Shopping Attitude in Shopee With Trust as an Intervening Variable

Yunita Engriani¹, Aulia Novaris²

¹ Universitas Negeri Padang, Padang, Indonesia, yunitaengriani@gmail.com

² Universitas Negeri Padang, Padang, Indonesia, aulianovaris1@gmail.com

Abstract

This study analyzes: (1) The effect of perceived benefit on trust online shopping in Shopee (2) The effect of electronic word of mouth on trust online shopping in Shopee, (3) The effect of perceived web quality on trust online shopping in Shopee, (4) the effect of trust on attitude online shopping in Shopee. This type of research is causative research. The population in this study was all costumers online Shopping in Shopee. By using purposive sampling we use 150 customers as the respondent. This study used online questionnaires as the data collection instrument; this study analyzed the data by using structural equation modeling (SEM) with smart PLS 3.0 as the software package. The results of his study indicate that: (1) perceived benefit has no effect and significant on trust online shopping in Shopee. (2) Electronic word of mouth has a significant effect on trust online shopping in Shopee. (3) Perceived web quality has a significant effect on trust online shopping in Shopee. (4) Trust has a significant effect on attitude online shopping in Shopee.

Keywords: *perceived benefit, electronic word of mouth, perceived web quality, trust, attitude online shopping*

Introduction

The use of smart phones equipped with applications and internet-based services make it easier for users to access whatever their needs. Even today, the internet is a primary need for the community. All the desired needs can be accessed via the internet, such as household needs, food, clothing and others. More and more internet-based smartphone users make businesses in Indonesia increasingly mushroom, judging by the increasing demand.

Businesses take advantage of this opportunity to be able to market the products or services they sell, so online shops have become a trend at the moment. In an online store, anything can be sold either products or services and the benefits are quite large from selling through this online store. If you already use an online store for shopping, the transaction can also be done online. Here is a diagram of 2017 internet users:

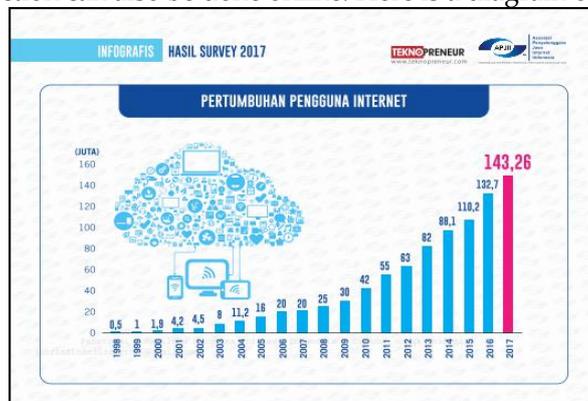


Figure 1 Diagram of Internet users 2017

Source: APJII2017 (www.apjii.or.id/survei2017) accessed on 4 October 2018

From Figure 1 it can be seen that the increase in internet users is 54.68% equivalent to 143.26 million of the 262 million total population of Indonesians (The results of a penetration survey and the behavior of Indonesian internet users APJII in 2017), no doubt that many people shop through the internet. Viewed from internet users in Indonesia, in the future Indonesia can beat China in terms of using e-commerce applications.

One of the most popular sites today is Shopee. Shopee is an electronic trading platform headquartered in Singapore and a subsidiary of Sea Group, first launched in 2015 simultaneously in 7 countries, namely Singapore, Malaysia, Thailand, Taiwan, Indonesia, Vietnam and the Philippines. Sea Group has a mission to improve the quality of life for consumers and small entrepreneurs to be better with technology. Sea Group is listed on the NYSE (New York Stock Exchange) under the SE symbol (<https://careers.shopee.co.id>). Shopee is included in the top 5 Ecommerce in Indonesia 2019 with 67 million monthly web visitors (www.cnbc.com).

An attitude can also be said to be a positive or negative response obtained from a matter. If the response is positive, there will be a desire to stick with it or vice versa. Santoso and Purwanti (2013) explained that consumer attitudes are evaluations, emotional feelings, and propensity for actions that are beneficial or unfavorable and enduring to a person against certain objects or ideas.

Trust is related to attitude, because it is susceptible to change. If the attitude persists it will get the most trust from consumers. Attitudes are also dynamic which can change at any time. The dynamic nature of attitude is largely responsible for changes in consumer lifestyles. Thus, the higher the level of consumer confidence in the online shopping site, the higher will the positive attitude of the consumer. The effects of trust and attitude relationships that illustrate this positive value will lead to ongoing information and recommendations from one person to another.

The effects of trust and attitude relationships that illustrate this positive value will lead to ongoing information and recommendations from one person to another. Information from one person to another also illustrates the existence of an online shopping site. Especially with the internet, all information from other people can be accessed anywhere and anytime, which can be referred to as Electronic Word of Mouth (EWOM). The greater the number of recommendations, the greater the number of messages processed by users, who will feel the higher benefits when visiting a website (Luo et al., 2014).

Consumer confidence in online shopping sites is also influenced by the existence of these sites. If many of the consumers recommend the online site, there is no doubt that the online site actually exists. But the seller must also pay attention to perceived benefits (perceived benefits) and perceived web quality (the quality of the perceived web). This can also keep consumers from moving to other sites.

Perceived benefits or benefits can be called if the consumer feels directly what has been obtained from the product purchased. Whether or not the product is in accordance with the wishes of the customer will affect the repeat purchase by the consumer. It also refers to the extent to which an online site provides more benefits to consumers, for example on the convenience of consumers in accessing the online site.

In providing convenience to consumers when accessing, required maximum quality in its website. Online shopping allows consumers to buy products directly from online stores. Therefore, the experience of consumers in an online store represents their actual experience in this environment. Thus, in the study of Al-Debei et al (2015) postulating consumer attitudes towards online shopping will be greatly influenced by the design and appearance of online retailer websites.

Theoretical Review

Online Shopping Attitude

According to Schiffman et al (2010: 234) Attitude is defined as the tendency to learn to behave consistently in beneficial or unfavorable ways with respect to given objects. According to Peter and Olson (2010) Attitude is defined as the overall evaluation of a person against a concept.

While Widiyanto and Prasilowati (2015), the attitude of online shopping is someone's response to the purchase transaction activities. This response may be beneficial or even detrimental. According to Al-Debei, (2015) factors that influence online shopping attitudes are:

1. Perceived Web Quality
Attitudes towards online shopping will be greatly influenced by perceived web quality and overall performance of online shopping websites.
2. Perceived Benefits
The more benefits felt by consumers will produce a positive attitude in shopping online.
3. Electronic Word Of Mouth (EWOM)
A positive or negative statement made by a potential customer about a product or company via the internet. Where ewom shapes and influences the attitude of internet users in shopping online.
4. Trust because of the high level of uncertainty and risk in shopping online, trust is a determinant of direct attitude in conducting transactions online.

According to Van der Heijden et al (2003), items to measure online shopping attitudes are as follows: (1) Buying online is a good idea, (2) Buy online because it's better than shopping offline, (3) Buying online is fun

Trust

According to Gunawan (2011) trust is a form of attitude that shows a sense of liking and persist in using a product or brand. According to Mao (2010) trust is defined as the belief that a party will find what is wanted from the other party rather than what is feared from the party. Meanwhile according to Siagian (2014), the trust factor is a key factor of the many factors that influence the sale and purchase transactions at online stores.

According to Constantinides et al (2010), indicators of trust are: 1) Security for transactions, 2) Protect financial information, 3) The website is guaranteed and uses digital certificates, 4) Security of personal information (consumers)

Perceived Benefit

Kim et al. (2008: 547) defines perceived benefits in this context as consumers' beliefs about the extent to which they will be better than online transactions with certain websites. The perceived benefits lead to a view of the positive consequences that lead to a specific action (Leung, 2013). Kim et al. (2008) explain the benefits felt by a customer in an online context as a belief about the extent to which he will feel comfortable from online transactions using certain websites.

Indicators of perceived benefit according to Forsythe et al (2006): 1) Ease of access in privacy, 2) Ease of accessing products anytime, anywhere, 3) Ease of getting what you want in traditional markets

Electronic Word of Mouth

Electronic Word of Mouth (EWOM) according to Henning-Thurau et al. (2004: 39), is a negative or positive statement made by actual, potential, or previous customers about a product or company in which this information is available to people or institutions via the internet. According to Charo et al. (2015: 41) that this form of online information and knowledge exchange on social media is known as Electronic Word of Mouth (EWOM). The existence of recommendations or reviews given by consumers in a sharing review platform will be able to influence consumer buying interest.

According to Wardi et al, (2018) Ewom is a positive or negative statement made by potential, actual or former customers about a product or company, which is available to many people and institutions via the internet.

Indicators on the Electronic Word of Mouth (EWOM) according to Ha (2004) are: 1) Read recommendations for buying products, 2) Post positive comments about the online shop, 3) Read positive reviews about the product in the online shop, 4) Online communities send online

recommendations to buy from this online shop. 5) Recommendations and reviews make you more confident in buying products in this online shop

Perceived Web Quality

According to Al-Debei (2015), perceived web quality describes how users assess the overall process carried out by the website as an information system. Online shopping on a web site can be called an information system considering that a web site is a kind of system developed using web technology to manage the processes and information in online shopping.

Meanwhile, according to Hsaio et al (2010) perceived web quality, as the level where consumers expect the features of the website and its characteristics in meeting the needs and needs of consumers.

Indicators on Perceived Web Quality according to Mc Knight (2002), namely: 1) Speed of accessing the site / web, 3) Website / website that is simple in terms of ordering, 4) Good product search capabilities, 5) Good site design.

Research Model

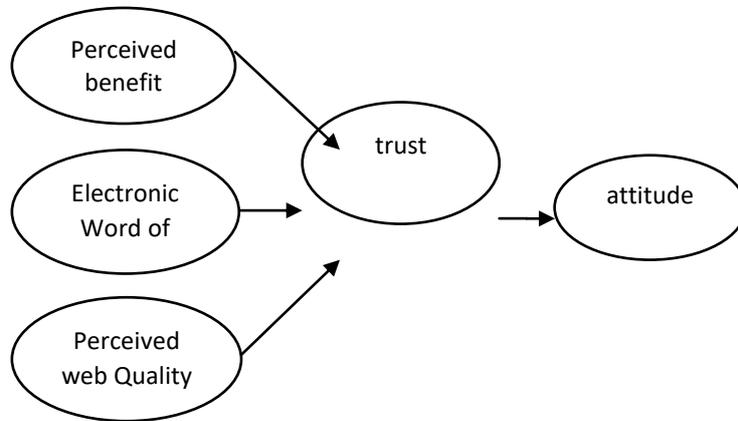


Figure 2. Research Model

In accordance with the problems raised above, the hypothesis is formulated as follows:

- H1: Perceived benefits have an influence on online shopping confidence in Shopee
- H2: Electronic Word of Mouth has an influence on online shopping confidence in Shopee
- H3: Perceived web quality has an influence on shopping confidence Online at Shopee
- H4: Trust has an influence on the attitude of consumers to shop in a manner Online.

Methods

This research was conducted in Padang City on Shopee's online customer shop. Based on the problems that have been raised, this research can be classified into the type of causative. The research was conducted by distributing research questionnaires with a Likert scale related to the variables studied.

The research sample is calculated based on the formula according to Cochran (Siregar, 2014: 149), namely:

$$n_0 = \frac{z^2 pq}{e^2}$$

Information:

n = Number of samples

z = value on the normal curve (1-α = 95%, 1.96 by the researcher)

p = estimated proportion of events in the population (0.5)

q = 1 - p (1-0.5) = (0.5)

e = Standard deviation / allowance (8%)

So if you use the Cochran formula, you will get a sample of:

$$n = \frac{(1,96)^2(0,5)(0,5)}{(0,08)^2} = 150 \text{ Orang}$$

Results and Discussion

Convergent Validity

Convergent validity is determined using the parameter loading factor or outer loading value and AVE (Average Variance Extracted) value. Measurements can be categorized as having good convergent validity if the outer loading value > 0.6 and VE value > 0.5 (Ghozali&Latan, 2012). Here are the results of testing the convergent validity instruments in the outer loading table below:

Table 1 Output Outer Loadings

Variabel	Number	Indicator	Outer Loading (>0,6)	Information
Perceived Benefit	1	PB1	0,838	Valid
	2	PB2	0,851	Valid
	3	PB3	0,751	Valid
Electronic Word of Mouth	4	EWOM1	0,747	Valid
	5	EWOM2	0,720	Valid
	6	EWOM3	0,668	Valid
	7	EWOM4	0,795	Valid
Perceived Web Quality	8	PWQ1	0,831	Valid
	9	PWQ2	0,761	Valid
	10	PWQ3	0,866	Valid
	11	PWQ4	0,897	Valid
Kepercayaan	12	KE1	0,881	Valid
	13	KE2	0,898	Valid
	14	KE3	0,872	Valid
	15	KE4	0,868	Valid
Sikap Belanja Online	16	SBO1	0,901	Valid
	17	SBO2	0,838	Valid
	18	SBO3	0,871	Valid

Table 2 Average Variance Extracted (AVE)

Variabel	AVE
Perceived Benefit	0,663
EWOM	0,539
Perceived Web Quality	0,706
Kepercayaan	0,774
Sikap Belanja Online	0,758

Based on the above results it can be explained that the results of the six variables have a AVE value > 0.5. This means that the indicator meets the discriminatory validity requirements.

Table 3 Cross loading

Indicator	Perceived Benefit	EWOM	Perceived web quality	Trust	Online Shopping Attitude
PB1	0,838	0,401	0,603	0,540	0,547
PB2	0,851	0,529	0,583	0,548	0,571
PB3	0,751	0,468	0,454	0,438	0,462
EWOM1	0,362	0,747	0,270	0,405	0,424
EWOM2	0,363	0,720	0,346	0,362	0,401
EWOM3	0,386	0,668	0,366	0,419	0,489
EWOM4	0,528	0,795	0,439	0,546	0,558
PWQ1	0,547	0,399	0,831	0,555	0,486
PWQ2	0,511	0,369	0,761	0,462	0,449
PWQ3	0,621	0,545	0,866	0,576	0,565
PWQ4	0,598	0,426	0,897	0,631	0,584
KE1	0,543	0,567	0,588	0,715	0,901
KE2	0,528	0,528	0,444	0,607	0,838
KE3	0,565	0,592	0,585	0,691	0,871
KE4	0,557	0,517	0,597	0,881	0,679
SBO1	0,545	0,540	0,624	0,898	0,687
SBO2	0,571	0,541	0,547	0,872	0,673
SBO3	0,537	0,520	0,577	0,868	0,673

An instrument is declared to have discriminant validity, if the correlation value of the indicator to its construct is greater than the value of the correlation between the indicator with other constructs. To test the discriminant validity with reflexive indicators, it can be done by comparing the value of cross loading, therefore the discriminant validity test of this study is declared valid.

Reliability Test

In this reliability test there are tables that must be observed, namely the Cronbach's Alpha table and composite reliability as shown below:

Table 4 Cronbach's Alpha dan Composite Reliability

Variabel	Cronbach's Alpha	Composite Reliability (>0,7)	Information
<i>Perceived benefit</i>	0,746	0,855	Reliable
<i>EWOM</i>	0,716	0,823	Reliable
<i>Perceived web quality</i>	0,860	0,905	Reliable
<i>Trust</i>	0,903	0,932	Reliable
<i>Online Shopping Attitude</i>	0,840	0,904	Reliable

Source: *Primary Data 2019*

Based on the results of data processing, it can be seen that the composite reliability and Cronbach's alpha values of each construct exceeds 0.7. If referring to the rule of thumb the composite reliability and Cronbach's alpha values, each of which must be greater than 0.7 (> 0.7), the data in table 4 is declared to be reliable.

Structural Model Test (Inner Model) This test is used to evaluate the relationship between latent variables that have been hypothesized in this study, the following results are obtained:

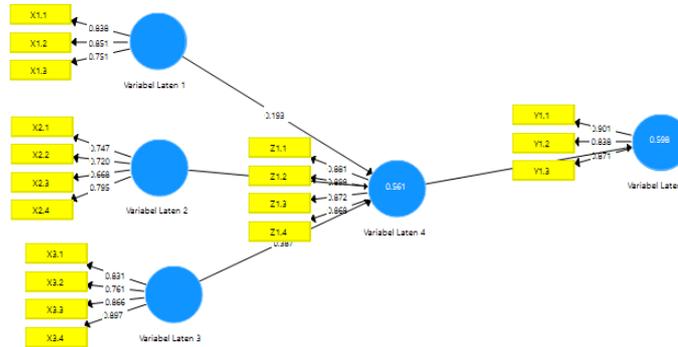


Figure 3. R-Square

After the estimated model meets the validity and reliability criteria, the structural model (inner model) is then tested. Structural model testing is done first by looking at the R-square value which is a goodness-fit test of the model. Here is a table of R-square values from this study:

Table 5 R-Square

Variabel	Nilai R-square	Information
Trust	0,561	Moderat
Online Shopping Attitude	0,598	Moderat

The coefficient of determination using R-square which shows some percentage variation in the independent or dependent variable can be explained by the variable that is hypothesized to influence it. The higher the R-square of a variable, the better the model. To note, R-square is only found in endogenous constructs.

In Table 5 it can be seen that the R-square value for the trust variable shows the number 0.561%. This identifies that the magnitude of the influence of the variable moderately explains 56% of the variation while the effect is influenced by perceived benefit, EWOM and perceived web quality by other factors.

And then the R-square value of Online Shopping Attitude is 0.598%. Through this, it can be concluded that Online Shopping Attitude contributes as much as 59% of the perceived benefits, EWOM and Perceived web quality and trust with the rest of the percentage explained by other variables from outside this study.

Hypothesis Testing

Table 6 Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standar Deviation (STDEV)	T Statistics	P Values
Perceived benefit > Trust	0,193	0,205	0,110	1,759	0,079
EWOM > Trust	0,302	0,300	0,087	3,468	0,001
Perceived Web Quality > Trust	0,387	0,384	0,107	3.608	0,000
Trust > Online Shopping Attitude	0,773	0,776	0,034	22,963	0,000

Source: Primary data 2019 (diolah)

The table above is the result of the relationship between constructs which states that perceived benefit has no effect on trust with a parameter coefficient of 0.193 and significant at 0.079 (P Values 0.079). This can be proven by looking at the t statistic of 1.759 which has a value smaller than t table (t count 1.759 < t table 1.96). This proves that hypothesis 1 (one) in this study was rejected.

Furthermore, the results of the relationship between the constructs of the Electronic Word of Mouth influence on trust with a parameter coefficient of 0.302 and significant at 0.001 (P Values, 0.001). This can be proven by looking at the t statistic of 3,468 which has a value greater than t table (t count 3,468 > t table 1.96). Thus the hypothesis 2 (two) in this study was accepted.

Then the results of the relationship between constructs of the Electronic Word of Mouth influence on trust with a parameter coefficient of 0.302 and significant at 0.001 (P Values, 0.001). This can be proven by looking at the t statistic of 3,468 which has a value greater than t table (t count 3,468 > t table 1.96). Thus the hypothesis 2 (two) in this study was accepted.

Furthermore, the result of the relationship between constructs Perceived Web quality affect the trustworthiness with a parameter coefficient of 0.387 and significant at 0,000 (P Values, 0,000). This can be proven by looking at the t statistic of 3.608 which has a value greater than t table (t count 3.608 > t table 1.96). Thus the hypothesis 4 (four) in this study was accepted.

Then the results of the relationship between the construct of trust towards online shopping attitudes with a parameter coefficient of 0.773 and significant at 0,000 (P Values, 0,000). This can be proven by looking at the t statistic of 22,963 which has a value greater than t table (t count 22,963 > t table 1.96). Thus the hypothesis 2 (two) in this study was accepted.

Discussion

The Effect of Perceived Benefit on Trust

Perceived benefit has no significant effect on trust in this study, but has a positive direction of influence. While research according to Putri et al (2019) which explains that the benefits have a positive relationship with trust. In the study of Faradilla et al (2016) explained that there is a positive and significant effect between the benefits and trust in the online store, because the trust that can have a positive impact on the progress of the online store.

Effect of Electronic Word of Mouth on Trust

EWOM has a positive and significant effect on trust. The results of this study are consistent with previous research, namely Syarafuddin (2016) in his research showing that Electronic Word of Mouth has a significant influence on the process of consumer trust and creates consumers' desire to buy which has an impact on purchasing decisions made by consumers.

This is in line with the theory of Haekal et al (2016) in his research EWOM was proven to have a significant influence on confidence. This means that electronic technicians who are able to do the trust of other consumers. In line with the research of Park and Lee (2008) that the greater the users who recommend a product, the higher the level of trust and the lower the perceived risk in the transaction.

The Influence of Perceived Web Quality on Trust

Perceived web quality has a positive and significant effect on trust in accordance with the theory of Kaufaris and Hamton-Sosa (2002) studying how experience on a web site can influence consumer confidence in the company itself through trust in a website. They found that if consumers found a company's website easy to use and useful, the consequence would be that consumers would look at the company more favorably and the organization was perceived to be trustworthy. When consumers find a site easier to use and useful they will like to search for information through the website itself, in line with Akbar et al (2017) in their research stating that web quality has a significant effect on trust. Also in research Hsiao et al (2010) found that the construct of perceived web quality, among the three constructs, had the strongest influence on consumer confidence in online shopping web. The results of this study support the results of Siagian and Cahyono's

research (2014) which states that website quality has a significant effect on trust, website quality provides the appearance of online stores as well as on offline stores, so that consumer visits to websites are no different than consumers visiting offline stores. Therefore an attractive design, ease of use, completeness of information and various other attributes related to the quality of the website shows the competence of online stores to provide the best service for consumers. The better the quality of the website, the higher the level of trust.

Effect of Trust on Online Shopping Attitudes

Trust has a positive and significant effect on online shopping attitudes in accordance with research by Akroush (2015), Trust directly and positively influences attitudes towards online shopping. In line with research conducted by Al-Debei, et al (2015), where the results of the study stated that trust has a positive and significant effect on online shopping attitudes.

According to Engel et al, 1998 (in Grand and Majid, 2017), trust is related to attitude for two reasons: first, it can affect the relationship between attitude and behavior. Attitudes held with trust will usually be far more reliable for guiding behavior. When trust is low, consumers may not feel comfortable acting based on their existing attitudes. Instead, they might look for additional information before engaging themselves. Second, trust can affect the vulnerability of attitudes to change. Attitudes will become concerned about change when held with greater trust. Another important quality of attitude is that attitude is dynamic rather than static. That is, many attitudes will change with time. The dynamic nature of attitude is largely responsible for changes in consumer lifestyles. So that the higher the level of consumer confidence in an online store, the more positive the attitude of consumers to online stores will increase consumer confidence and recommend it to other consumers.

Conclusion

Based on the results of this study about the effect of Perceived benefits, Electronic word of mouth and perceived web quality on online shopping attitudes in Shopee with trust as an intervening variable, it can be concluded with the following description:

1. Perceived benefits have no significant effect on trust in Shopee in the people of Padang City.
2. There is a positive relationship between Electronic word of mouth with trust in Shopee in Padang City community. Reviews and recommendations from previous consumers are important factors in gaining consumer confidence.
3. There is a positive relationship between Perceived web quality and trust in Shopee's online shop in the people of Padang City. In accessing the Shopee website that quickly gets added value to consumers, and also helps consumers in accessing anything they want at Shopee's online shop.
4. There is a positive relationship between Trust with Attitudes online shopping at Shopee online shop in the city of Padang. With the belief that there is pleasure for consumers to shop at Shopee and believe that shopping at Shopee is a good idea.

References

- Akroush, Mamoun. N and Al-Debei, Mutaz. M. 2015. An integrated model of factors affecting consumer attitudes towards online shopping. *Journal Business Process Management*. Vol. 21, pp. 1353-1376.
- Aldebei, M.M. et al. 2015. Consumer attitudes towards online shopping: The effects of trust, perceived benefits, and perceived web quality. *Internet Research*. Vol. 25(5), pp. 707-733
- APJII.2017. Hasil Survey Penetrasi dan Perilaku Pengguna Internet Indonesia. Diakses pada 13 Maret 2018. [https:// www.apjii.co.id](https://www.apjii.co.id)
- Charo, N., Sharma, P., Shaikh, S., Haseeb, A., dan Sufya, M. Z. 2015. Determining the Impact of E-wom on Brand Image and Purchase Intention through Adoption of Online Opinions. *International Journal of Humanities and Management Sciences (IJHMS)* Volume 3, Issue 1 (2015) ISSN 2320-4044

- Constantinides, E., Lorenzo-Romero, C. and Gomez, M. (2010), "Effects of web experience on consumer choice: a multicultural approach", *Internet Research*, Vol. 20 No. 2, pp. 188-209.
- Faradilla, Rr. Selli, Dr Harry Soensatos, MMR (2016) Analisis pengaruh persepsi kemudahan penggunaan dan persepsi manfaat terhadap minat beli dengan kepercayaan sebagai variabel intervening. *Diponegoro Journal of Management*. Vol 5 No 3
- Forsythe, S., Liu, C., Shannon, D. and Gardner, L.C. (2006), "Development of a scale to measure the perceived benefits and risks of online shopping", *Journal of Interactive Marketing*, Vol. 20 No. 2, pp. 55-75.
- Gunawan, Fransiskus. 2011. Pengaruh Persepsi Merek dan Kepercayaan Konsumen terhadap Brand Switching atas Produk Smartphone (Blackberry) pada Mahasiswa UNP. *Jurnal: Padang*
- Ha, H., Janda, S. and Muthaly, S. (2010), "A new understanding of customer satisfaction model in e-re-purchase situation", *European Journal of Marketing*, Vol. 44 Nos 7/8, pp. 997-1016.
- Henning Thureau T., Gwinner K. P., Walsh G & Gremler D. D. (2004) electronic word of mouth via consumer opinion platforms: what motivates consumers to articulate themselves on the internet. *Journal of interactive marketing*, 18, 38-52
- Hsiao, K. et al. 2010. "Antecedents and consequences of trust in online product recommendations: an empirical study in social shopping". *Online Information Review*. Vol. 34 No. 6, pp. 935-953.
- Kim, Y., Kim, E.Y. and Kumar, S. 2003. Testing the behavioral intentions model of online shopping for clothing. *Clothing and Textiles Research Journal*. Vol. 21 No. 1, pp. 32-40.
- Leung, L. (2013), *Generational differences in content generation in social media: the roles of the gratification sought and of narcissism*. *Computers in human behavior*, Vol. 29 No 3, pp.997-1006
- Luo, Ch., Wang, Y., Wu, N., Liang, X. and Guo, Y. (2014), *The influence of EWOM and editor information on information usefulness in virtual community in Information Systems (PACIS) 2014 proceedings of the Pacific Asia Conference on Information Systems (PACIS)*, paper 82.
- Mao, D., 2010. A Study of Consumer Trust in Internet Shopping And the Moderating Effect of Risk Aversion in Mainland China. *Journal Manajemen*, 1(1), pp.1-50.
- Mc Knight, D Harrison et al. 2002. Developing and Validating Trust Measures for E-commerce: An Integrative Typology. *Information System Research*. Vol. 13, Pp. 334-359.
- Peter, Paul dan Jerry C. Olson (2010). *Consumer Behavior & Marketing Strategy, Ninth Edition*. New York: McGraw Hill.
- Putri, Dwi kalodia dan Souvya Fithrie (2019) Pengaruh resiko, manfaat dan kemudahan penggunaan terhadap kepercayaan nasabah dalam menggunakan internet banking di Pekanbaru. *IKRAITH EKONOMIKA* vol. 2 No 2
- Schiffman, L., Kanuk, L. and Wisenblit, J. 2010. *Consumer behavior*. 10th ed. Pearson Prentice Hall, p.234.
- Santoso, D. T. T., Purwanti, E. (2013). Pengaruh Faktor Budaya, Faktor Sosial, Faktor Pribadi, dan Faktor Psikologis Terhadap Keputusan Pembelian Konsumen dalam Memilih Produk Operator Seluler Indosat M3 di Kecamatan Pringapus Kab.Semarang *Among Makarti*, 6 (12):112-129.
- Siagian, Hotlan., dan Cahyono, Edwin. 2014. Analisis Website Quality, Trust, dan Loyalty Pelanggan Online Shop. *Jurnal Manajemen Pemasaran Fakultas Ekonomi Universitas Kristen Petra*. 8 (2), pp : 55-61.
- Tentang Shopee. Diakses dalam <https://careers.shopee.co.id>. Diakses pada 2 juli 2019
- Van der Heijden, H, Verhagen, T. Dan Creemers, M. (2003). Understanding online purchase intention: contributions from technology and trust perspectives. *European journal of information system*. Vol.12 (1), pp: 41-48.
- Widiyanto, Ibnu., dan Prasilowati, Sri. Lestari. 2015. Perilaku Pembelian Melalui Internet. *Jurnal Manajemen dan Kewirausahaan*. 17(2), pp: 109-112.