

DETERMINANTS THE SELECTION OF E-COMMERCE BY MILLENNIAL GENERATION (STUDY CASE IN YOGYAKARTA)

Ahmad Ma'ruf, S.E., M.Si ¹⁾
macrov.arsip@gmail.com

Wahyu Galis Pramita Siwi ²⁾
galispramita18@gmail.com

Faculty of Economics and Business, International Program of Islamic Economics
And Finance, Universitas Muhammadiyah Yogyakarta

ABSTRACT

The purpose of this study is to determine the effect of trust, price, promotion, time, risk, ease of use and quality information to the selection of e-commerce sites by millennial generation. The sample in this study were students at universities in Yogyakarta. the sampling method uses purposive sampling. The analysis technique used in this study is multiple linear analysis. The results showed that simultaneous, trust, price, promotion, time, risk, ease of use and quality information had a positive and significant effect on the selection of e-commerce sites by millennial generation. Partially, the risk and quality of information variable has no significant effect on the selection of e-commerce sites by millennial generation. The variables of trust, price, promotion, time, and ease of use have a positive and significant effect on the selection of e-commerce sites by millennial generation.

Keywords: Trust, Price, Promotion, Time, Risk, Ease of Use and Quality of Information

1 INTRODUCTION

With the presence of the industrial revolution 4.0, technological developments are increasingly perfect, due to the rapid growth of internet technology and the growing status of internet users. Internet technology, for example, has made businesses today borderless and timeless. internet users in Indonesia reached 143.26 million people or around 53% of the estimated total population at 269.54 million people. The number of internet users in Indonesia is equivalent to 6.5% of internet users in Asia. The number of Indonesian internet users ranks third in Asia.

With the existence of information technology, especially the internet at this time, not only used to search for information, communication globally and publications, but also used as a means of electronic commerce or commonly called e-commerce. Electronic commerce (e-commerce) according to Laudon (2012) is the use of the internet and the web to transact business. According to Sutabri (2012) e-commerce is the spread, purchase, sale, marketing of goods and services through electronic systems such as the internet or television, www, or other computer networks.

The national expenditure event transactions in 2017 rose 42 percent, which is Rp 4.7 trillion from Rp 3.3 trillion a year earlier. According to the Nielsen survey, 68 percent of people who do Harbolnas shopping are regular consumers who have already done transactions. As many as 27 percents are first-time consumers shopping at the Harbolnas, and 5 percent are first-time consumers doing online shopping. Online shopping consumer transactions in Java rose 35 percent and outside Java even reached 82 percent and during the Harbolnas festival, it was able to increase consumer shopping transactions 4.2 times the normal day.

The emergence of e-commerce sites in Indonesia such as Shopee, Lazada, Bukalapak, Tokopedia, Blibli.com, etc. it shows the development of e-commerce is very rapid. Based on iprice.co.id, Tokopedia is the highest interest with a monthly web visitor is 140,414,500.

Accordance on kominfo.co.id internet users in indonesia are people who are in the age range of 19-34 years which is 49% which is a millennial generation. While 30% of internet users are in the age range of 35-54 years. The rest, internet users are in the age range of 13-18 years by 17% and above 54 years by 4%.

Millennials are the demographic group after Generation X (Gen-X). There is no definite time limit for the beginning and end of this group. Experts and researchers usually use the early 1980s as the beginning of the birth of this group and the mid-1990s to the early 2000s as the end of birth.

Widhiani and Idris (2018) conducted research showing that promotion, ease of use, consumer confidence and quality of information have a positive influence on buying interest in Bukalapak online sale site. From research conducted by Ling, et al. (2010) findings revealed that impulse purchase intention, quality orientation, brand orientation, online trust and prior online purchase experience were positively related to the customer's online purchase intention. Research conducted by Chiu, et al. (2018) findings that trust, perceived ease of use, perceived usefulness and enjoyment are significant positive predictors of customers' repurchase intentions.

2 LITERATURE REVIEW

a. Trust

Moorman (1993) defines trust as an individual's willingness to depend on other parties involved in exchange because individuals have confidence in other parties. Trust plays a key role in creating satisfying and expected results in online transactions (Pavlou, 2003). When consumers already have a high level of confidence, their intention to make online purchasing decisions will also be high. Mayer et al. (2012) states, there are three factors that shape a person's trust in a company's brand: sincerity/benevolence, ability and integrity.

b. Price

According to Kotler and Armstrong (2012) prices can be narrowly defined as the amount of money billed for a product or service. Or it can be defined as a value or money that can be exchanged for products or services to benefit from the product or service. Someone will dare to pay for a product at a high price if he assesses the expected satisfaction with the product to be bought is high. Conversely, if a person evaluates that his satisfaction with a product is low, he will not be willing to pay or buy the product at a high price.

c. Promotion

Promotion is an activity carried out to convey a certain message about a product, good goods or services, trademarks or companies, etc. to consumers so that it can help marketers increase sales. Kotler, Philip (1997) defines promotion as an activity carried out by a company to communicate the benefits of its products and to convince consumers to buy. Cummins, Julian (1991) defines promotion as a series of techniques that are used to achieve sales or marketing goals by using cost-effectively, by adding value to products or services to intermediaries or direct users. It can be concluded that promotional activities not only function as a communication tool between the company and consumers but a tool to influence the purchasing activities in accordance with their wants and needs. These things can be achieved by using promotional tools.

d. Time

Time is the main resource that consumers spend when they purchase online or in traditional stores. Browsing the online catalog during online shopping saves time and reduces stress compared to traditional shopping. According to Rohm and Swaminathan (2004), one of the possible explanations for why buying online saves time is eliminating the travel required to go to the store. According to customer perception, the advantage of online commerce is related to purchase simplicity and the reduction of time spent on shopping. One of the most significant problems people generally deals with concerns the perceived time. Since online commerce can be completed anywhere and anytime, this greatly simplifies the lives of its users; by purchasing online, consumers avoid traffic jams, they don't have to search for a parking lot, and they don't have to queue nor be a part of the crowd in the store (Childers, et al. 2001).

e. Risk

1. Perceived Risk

Ko et al. (2004) defines perceived risks as the potential loss of consumers made in online shopping, it is a combination of a sense of uncertainty with the value obtained by consumers in shopping. The idea of perceived risks is measured by the perceptions of each consumer when a dangerous event occurs such as getting an excess bill on their credit card (Featherman & Paul, 2002).

2. Financial Risk

Maignan and Lucas (1997) say that financial risk is the perception of the value of money that can be lost in an online shop or a risk that is needed to produce an item in order to function properly. On the other hand, there are some consumers who have worries because the internet is an electronic device that has a low level of security and results in consumers being more alert and more closed about personal information.

3. Product Risk

Jarvenpaa and Noam (1999) say that the internet is non-store shopping which makes it difficult to recognize the physical form of a product and consumers must be aware of the limited information and images displayed on a computer screen. Kim et al. (2008) state product risk is a condition when a product purchased by consumers cannot function or does not meet expectations in their use or physical form.

4. Delivery Risk

Dan et al. (2007) said that in an online shop has great potential regarding the loss of their products during the delivery process to consumers and there is also the risk of product damage in the shipping process and wrong delivery after the consumer shopping process. On the other hand, there is a fear faced by online shop consumers because the products they ordered have the potential for damage due to not being maintained with good quality packaging and correct by the sending company and consumers also do not get information about the timely delivery provided by the sending company.

f. Ease of use

Ease of use of e-commerce means ease in understanding transactions through e-commerce media (Davis, 1989). Means ease of use refers to consumers' perceptions that shopping online will involve minimum effort or effort. The usefulness felt by consumers is how effective online purchases are in helping consumers complete their needs and perceived ease of use is how easily the internet is used as a shopping medium (Monsuwe, Dellaert, and Ruyter, 2004). Ease of use of e-commerce is influenced by the use of technology, if someone feels confident that the information system is easy to use then he will use it.

g. Quality of information

The quality of the information provided on e-commerce sites must be strictly in accordance with facts, needs, up-to-date and easily understood by consumers. According to Li et al. (2002), quality information is information that is accurate, clear, detailed, relevant, easily obtained, timely, up to date and in accordance with user needs. The information will be useful and relevant for consumers in predicting quality and the usefulness of the product or service.

3 RESEARCH METHOD

A. Types of Research

This type of research in this thesis is an explanatory research, which is a study that explains the position of the variables studied and the relationship between one variable with another (Sugiyono, 2011).

B. Data Types and Sources

In this study the type and source of data used are premier data.

C. Population and Sample

The population in this study are students who study at Yogyakarta University that has been accredited A, namely Universitas Gadjah Mada, Universitas Negeri Yogyakarta, Universitas Pembangunan Nasional Veteran, Universitas Islam Negeri Sunan Kalijaga, Universitas Muhammadiyah Yogyakarta, Universitas Islam Indonesia, Universitas Ahmad Dahlan and Universitas Atma Jaya. Therefore, this study uses a nonprobability sampling technique with the type of Purposive Sampling. The sample size is determined using the Slovin formula, the researcher uses a sample from the population with the formula:

$$\eta = \frac{N}{1 + N e^2}$$

where:

n: number of samples

N: total population

e: error tolerance limit (error tolerance)

In this study the existing population of 297,916, the samples used are:

$$\eta = \frac{297.916}{1 + 297.916(0.1)^2}$$

So this research will use a minimum of 100 respondents. So the researchers use 200 respondents.

D. Data Collection Technique

Data collection techniques used in this study were asking questions (questionnaire). Questionnaire is a data collection tool in the form of a series of questions asked respondents to get answers. The questionnaire in this study consisted of questions sourced from indicators of the research variable. In this study, the authors used the Likert scale as a measuring tool to measure each question given to respondents, namely Strongly disagree (STS) score 1, Disagree (TS) score 2, Neutral (N) score 3, Agree (S) score 4, and Strongly agree (SS) score of 5.

E. Validity and Reliability

To find out the validity of the instruments distributed to respondents, it can be tested with the following conditions; If the calculation result turns out to be $r_{\text{count}} \geq r_{\text{table}}$ then the instrument is considered valid, conversely if the calculation results are $r_{\text{count}} < r_{\text{table}}$ then the instrument is considered invalid (Ghozali, 2006).

Reliability test is carried out with the aim to find out the consistency of the instrument as a measurement tool, so that the results of a measurement can be trusted. According to Ghozali (in Ayuningtyas and Gunawan 2018), that the statement that has been declared valid in the validity test will be determined by the following criteria:

1. If the Cronbach Alpha value > 0.6 then the research questionnaire is declared reliable (very good / very convincing).
2. If the Cronbach Alpha value < 0.6 then the research questionnaire is declared unreliable (less convincing).

F. Data Analysis Technique

1. Descriptive Statistics

According to Sugiyono (in Ayuningtyas and Gunawan 2018) descriptive statistics are statistics that are used to analyze data by describing or describing data that has been collected as it is without intending to make conclusions that apply to the general or generalization. In this analysis we will examine how perceptions given by respondents.

2. Inferential Statistics

a. Classic Assumption Test

The classic assumption test is performed to determine the feasibility of the regression model used in this study. This test is done so that there is no multicollinearity and heteroscedasticity so that the resulting data are normal (Ghozali, 2006). The classic

assumption tests used in this study are the normality test, the multicollinearity test, and the heteroscedasticity test.

b. Normality Test

Normality test is carried out to look at the variable regression model, confounding or residual variables have a normal distribution. Normality test is carried out using the Kolmogorov-Smirnov approach to see whether the data is normally distributed or not. Residual variables are normally distributed if Kolmogorov-Smirnov significance value > 0.05 and vice versa (Ghozali, 2006).

c. Multicollinearity Test

Multicollinearity test was conducted to look at the regression model found a correlation between independent variables in the regression model. A good regression model should be free of multicollinearity. To find out the presence or absence of multicollinearity symptoms can be seen from the value of variance inflation factor (VIF), the criterion is if the tolerance value > 0.1 or VIF value < 10 then multicollinearity does not occur, vice versa if the tolerance value < 0.1 or VIF value > 10 will occur multicollinearity (Ghozali, 2006).

d. Heteroscedasticity Test

Heteroscedasticity test is performed to see whether in a regression model there is an inequality of variance from the residuals of one observation to another. The way to detect the presence or absence of heteroscedasticity is to look at the significant numbers that exist in the new regression equation greater than 0.05 then it is said that heteroscedasticity does not occur (Ghozali, 2006).

3. Multiple Linear Regression Analysis

This multiple linear regression method is used to see the relationship between the dependent variables namely Trust (X1), Price (X2), Promotion (X3), Time (X4), Risk (X5), Ease of use (X6), and Quality of information (X7) with an independent, the equation model used is:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6 + b_7X_7 + e$$

Where :

- Y = selection of e-commerce
- a = Coefficient
- b1...b7 = Regression coefficient
- X1 = Trust
- X2 = Price

- X3 = Promotion
- X4 = Time
- X5 = Risk
- X6 = Ease of use
- X7 = Quality of information
- e = Standar error

G. Hypothesis Test

1. Partial Test (T-Test)

By comparing T arithmetic and T table if T arithmetic is greater than T table then the variable has a positive relationship and vice versa if the probability value of $t < 0.05$, it can be seen that the independent variable has a significant effect on the dependent variable partially and vice versa if $probability > 0.05$, it can be seen that the independent variable does not have a significant effect on the dependent variable (Ghozali, 2011).

2. Simultaneous Influence Test (F Test)

Simultaneous influence test is done to see whether it has a significant influence of the independent variables together on the dependent variable. If the probability value < 0.05 , then the independent variable simultaneously has a significant effect on the dependent variable and vice versa if the probability value > 0.05 , then the independent variable simultaneously has no significant effect on the dependent variable (Ghozali, 2011).

3. Determination Coefficient Test (R²)

Test the coefficient of determination to determine what percentage of the total variation in the dependent variable is explained in the Independent variable. The coefficient of determination lies between 0 and 1 ($0 \leq R^2 \leq 1$), if $R^2 = 1$, it means that the independent variables provide almost all the information needed to predict the variation of the dependent variable (Ghozali, 2011).

4 RESULTS AND DISCUSSION

A. Normality Test

The normality test uses the Kolmogrov-Smirnov statistical test approach

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized Residual
N	200
Normal Parameters ^{a,b} Mean	.0000000

	Std. Deviation	1.64373306
Most Extreme Differences	Absolute	.086
	Positive	.035
	Negative	-.086
Kolmogorov-Smirnov Z		1.223
Asymp. Sig. (2-tailed)		.101

Normality Test results table

The Kolmogorov-Smirnov test results in the table show the Kolmogorov-Smirnov value of 1223 with a significant probability value (Asymp. Sig) of 0.101. because of the Asymp value. Sig> 0.05, it can be concluded that the residual data are normally distributed. In other words, the regression model of this study is normally distributed.

B. Heteroscedaticity Test

This heteroscedaticity test is carried out to see or to find out whether or not there is a deviation in the classical assumptions in the regression model.

In the table above, it can be seen that the independent variables namely trust, price, promotion, time, risk, ease of use, and quality of information the absence of heteroscedaticity in the regression model by looking at the significant value in table 5.4 which is > 0.05.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.340	.580		.587	.558
Trust	-.027	.038	-.071	-.708	.480
Price	-.039	.040	-.106	-.987	.325
Promotion	.026	.036	.068	.726	.468
1 Time	.000	.042	-.001	-.010	.992
Risk	.040	.032	.098	1.247	.214
Ease Of Use	.083	.043	.221	1.958	.052
Quality Of Information	-.024	.037	-.059	-.653	.515

Heteroskedacity Test results table

C. Multicollinearity Test

Multicollinearity test was conducted to look at the regression model found a correlation between the Independent variables in the regression model.

Based on the test results in the table it appears that shows all the VIF values of all independent variables in this study have a Tolerance value > 0.1 and a VIF value ≤ 10 . Then it can be said to mean the data is free from multicollinearity.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.756	.987		.765	.445		
Trust	.190	.065	.189	2.903	.004	.495	2.021
Price	.158	.068	.164	2.334	.021	.427	2.344
Promotion	.196	.061	.197	3.231	.001	.567	1.764
Time	.156	.072	.163	2.177	.031	.376	2.660
Risk	-.057	.054	-.054	-1.056	.292	.806	1.241
Ease Of Use	.194	.073	.197	2.677	.008	.389	2.568
Quality Of Information	.087	.064	.080	1.359	.176	.607	1.647

Multicollinearity test results table

D. Hypothesis Test

1. Partial Test Results (t)

The following results obtained in the table above can be explained that:

- a. Where the null hypothesis (H₀) and alternative hypothesis (H_{a1}) can be explained as follows:

Ho: Trust has no significant influence on the choice of millennial generation e-commerce sites on e-commerce sites.
 Ha1: Trust has a significant influence on the choice of millennial generation e-commerce sites on e-commerce sites.

Based on the table can be seen the results of the tcount on the trust variable of 2.903 is greater than t table whose value (200-2) 1.388 and the probability value on the trust variable has a significant value of 0.004 less than 0.05, so, H₀ is rejected and H_{a1} is acceptable, means that the trust variable significantly affects the selection of e-commerce sites by millennial generation.

- b. Where the null hypothesis (H₀) and alternative hypothesis (H_{a2}) can be explained as follows:

Ho: Price has no significant effect on the choice of millennial generation e-commerce sites on e-commerce sites.
 Ha2: Price has a significant influence on the choice of millennial generation e-commerce sites on e-commerce sites.

Based on the table can be seen the results of the t-count on the price variable of 2.333 is greater than t table whose value (200-2) 1.388 and the probability value on the price variable has a significant value of 0.021 less than 0.05, so, H0 is rejected and Ha2 is acceptable , means that the price variable significantly affects the selection of e-commerce sites by millennial generation.

- c. Where the null hypothesis (H0) and alternative hypothesis (Ha3) can be explained as follows:

Ho: Promotion does not have a significant effect on the selection of e-commerce sites by millennial generation on e-commerce sites.

Ha3: Promotion has a significant influence on the selection of e-commerce sites by millennial generation on e-commerce sites.

Based on the table can be seen the results of the tcount on the promotion variable of 3.231 is greater than t table whose value (200-2) 1.388 and the probability value on the trust variable has a significant value of 0.001 less than 0.05, so, H0 is rejected and Ha is acceptable , means the promotion variable significantly affects the selection of e-commerce sites by millennial generation.

- d. Where the null hypothesis (H0) and alternative hypothesis (Ha4) can be explained as follows:

Ho: Time has no significant effect on the selection of e-commerce sites by millennial generation on e-commerce sites.

Ha4: Time has a significant influence on the selection of e-commerce sites by millennial generation on e-commerce sites.

Based on the table can be seen the results of the t-count on the time variable of 2.117 is greater than t table whose value (200-2) 1.388 and the probability value on the time variable has a significant value of 0.031 less than 0.05, so, H0 is rejected and Ha4 is acceptable , means that the time variable significantly influences millennial generation's choice of e-commerce sites.

- e. Where the null hypothesis (H0) and alternative hypothesis (Ha5) can be explained as follows:

Ho: Risk does not have a significant influence on the selection of e-commerce sites by millennial generation on e-commerce sites.

Ha5: Risk has a significant influence on the choice of millennial generation e-commerce sites on e-commerce sites.

Based on the table can be seen the results of the t-count on the risk variable of -1.056 smaller than t table whose value (200-2) 1.388 and the probability value on the risk variable has no significant value of 0.292 more than 0.05, so, H0 is accepted and Ha5 rejected, meaning that the risk variable has no significant effect on the selection of e-commerce sites by millennial generation.

f. Where the null hypothesis (H0) and alternative hypothesis (Ha6) can be explained as follows:

Ho: Ease of use has no significant effect on the selection of e-commerce sites by millennial generation on e-commerce sites.

Ha6: Ease of use has a significant influence on the selection of e-commerce sites by millennial generation on e-commerce sites.

Based on the table can be seen the results of the t-count on the ease of use variable of 2.677 is greater than t table whose value (200-2) 1.388 and the probability value on the time variable has a significant value of 0.008 less than 0.05, so, H0 is rejected and Ha6 can be accepted, meaning that the time variable significantly affects the selection of e-commerce sites by millennial generation.

g. Where the null hypothesis (H0) and alternative hypothesis (Ha7) can be explained as follows:

Ho: Quality of information has no significant influence on the selection of e-commerce sites by millennial generation on e-commerce sites.

Ha7: Quality of information has a significant influence on the selection of e-commerce sites by millennial generation on e-commerce sites.

Based on the table can be seen the results of the t-count on the quality of information variable of 1.359 is smaller than t table whose value (200-2) 1.388 and the probability value on the ease of use variable has no significant value of 0.176 over 0.05, so, H0 accepted and Ha7 rejected, meaning the ease of use variable has no significant effect on the selection of e-commerce sites by millennial generation.

2. Simultaneous Test Results (F)

Model	F	Sig.
Regression Residual	40.51	.000 ^b

Total	5	
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Simultaneous Test Results Table

Based on table 5.9, obtained a probability value of 0,000 <(0.05) which means there is a significant influence of independent variables trust, price, promotion, time, risk, ease of use, quality of information simultaneously affect the selection of e-commerce sites.

3. Coefficient of Determination

Adjusted R Square	0.582
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Determination Coefficient Test Results Table

From the table R^2 value of 0.582 shows the variable trust, price, promotion, time, risk, ease of use, quality of information is able to explain the variable selection of e-commerce sites by 58.2%. While the remaining 41.8% is explained by other variables not included in this research model.

5 CONCLUSIONS AND RECOMMENDATIONS

A. Conclusion

Based on the results of the analysis conducted, it can be concluded that partially (t-test) the variables of trust, price, promotion, time, and ease of use have a positive and significant effect on the selection of e-commerce sites by millennial generation. While the risk and quality information variables have not significant effect on the selection of e-commerce sites by millennial generation.

The results of simultaneous testing (F test) showed that the variables of trust, price, promotion, time, risk, ease of use, quality of information simultaneously had a positive and significant effect on the selection of e-commerce sites.

The Determinant Coefficient (R^2) of 0.582 indicates the variable trust, price, promotion, time, risk, ease of use, quality of information is able to explain the variable selection of e-commerce sites by 58.2%. While the remaining 41.8% is explained by other variables not included in this research model.

B. Recommendations

E-commerce site service providers are expected to further improve the quality of information and are also expected to update the information provided so that customers get up to date information,

both information about the products offered, as well as information about various matters relating to e-commerce so that the information provided can be used as a shopping reference for customers. For risk, maybe e-commerce can provide a guarantee. consumers must add additional costs when making a purchase for warranty costs. so consumers are not afraid of transactions in e-commerce.

For researchers, it is hoped that the results of these researchers can be used as references for similar research and are expected to add other variables that affect buying interest.

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