

Analysis of E-Service Quality and Quality Information on Trust and Impact on Purchase Decision on Consumer Tokopedia

(Case Study of Tokopedia Customers in Tangerang City)

Vera Agustina Rotua Sinurat¹, Mochammad Mukti Ali²

¹ Master of Management, Universitas Mercubuana Jakarta, Indonesia

² Lecturer of Postgraduate, Universitas Mercubuana Jakarta, Indonesia

Abstract:-The development of technology now has caused the change of economic culture of Indonesian people. This can be seen from the development of business in the form of online shop or online buying and selling transactions (e-commerce) such as Tokopedia. The purpose of this study was to determine the analysis of the influence of e-service quality and information quality on trust and its impact on consumer purchasing decisions on Tokopedia (a study of Tokopedia customers in Tangerang) by measuring indicators that affect the variable E-Service Quality, Information Quality, Trust and Consumer Purchasing Decisions. This study applies the explanatory research design using survey methods. Sampling using the technique of accidental sampling with the criteria of respondents had been shopping at least one time in Tokopedia. This study was tested using a structural equation modeling to test the influence of the significance of the overall model and predetermined pathway. The findings show that the E-Service Quality variable has a positive and significant effect on Trust, Information Quality has a positive and significant effect on Trust, E-Service Quality has a positive and significant effect on Purchasing Decisions, Information Quality has a positive and significant effect on Purchasing Decisions and trust has a positive and significant effect to the Purchasing Decision.

Keywords:- E-Service Quality, Information Quality, Trust, Purchasing Decisions.

I. INTRODUCTION

The development of information technology today has encouraged the inception of a new economic paradigm that eventually formed a virtual world in the world of commerce that is often called e-commerce. The success of the online e-commerce trading system in Indonesia is inseparable from the enthusiasm of Indonesian people who crave a practicality in shopping. One of the buying and selling sites that currently enlivens the marketplace in Indonesia is Tokopedia.

Tokopedia.com founded on the date of 17 august 2009 with a vision of promoting Indonesia better over the internet. In 2014, Tokopedia created a mobile application that can be obtained through Google Playstore. The purpose of making Tokopedia mobile application as a way to compete Tokopedia in providing services to its customers so that it can maintain its market share. But accompanied by a blossoming of online marketing currently building the increasing number of springing online shop with many kinds of of the scale of small or large as bukalapak.com, shopee.com, olx.co.id, lazada.com, blibli.com and the others. With so many online shops now, of course, it has provided many choices and convenience for consumers to buy their needs and make the level of competition even tougher too.

Data analysis and digital consultant, IlmuOne Data, released a study on the position and the economic growth of e-commerce in Indonesia during the first half of 2018 and revealed 10 shop online the best in Indonesia comprising from e-commerce and the marketplace.

No	E-Commerce	Total Digital Population	Mobile (000)	Desktop (000)	Total Minutes	Total Views	Avg. Minutes Per View
		(000)			(MM)	(MM)	
1	Lazada.co.id	21,235	15644	8,107	526	552	1
2	Blibli.com	15,556	13,837	2,651	635	422	1.5
3	Tokopedia.com	14,401	13,006	2,217	1,548	326	4.7
4	Elevenia.co.id	12,872	9,535	5,130	438	285	1.5
5	MatahariMall.com	12,520	11,516	1,879	410	516	0.8
6	Shopee.co.id	11,301	10872	763	2,169	136	16
7	Bukalapak.com	10,407	8,711	2,203	459	193	2,4
8	Zalora.co.id	9,052	8,636	813	396	493	0.8
9	Qoo10.co.id	7,689	7,641	123	76	91	0.8
10	Belanja.com	5823	5,673	327	81	88	0.9

Table 1:- The Top Ten E-Commerce Rankings in Indonesia 2018

Lazada leads all e-commerce with 21.2 million unique audiences. Ofcourse this is very risky considering that Tokopedia.com, which has already been in the e-commerce business for the past 9 years, is inferior to Lazada.co.id, which is the top leader in e-commerce in Indonesia, which only underwent its business 6 years ago. Seeing these conditions, of course Tokopedia needs to pay attention to what factors can be an attraction for internet users to be interested in visiting and making purchases on the site Tokopedia.com.

With this phenomenon, the authors carry out a preliminary study to see what factors influence consumer purchasing decisions at the online shop.

No.	Variable	Selection	
		Yes	No
1	Life style	9	21
2	Ease	7	23
3	E-Service Quality	17	13
4	Customer Knowledge	8	22
5	Quality Information	14	16
6	Price	9	21
7	Trust	15	15
8	Promotion	7	23
9	Perceived Value	5	25
10	Customer attitude	5	25

Table 2:-Preliminary Study Results Research

From the results of a preliminary study conducted, it appears that there are three variables that consumers consider mostly influence their purchasing decisions at an online shop, namely e-service quality (17 points), Information Quality (14 points) and Trust (15 points). Therefore the three variables were chosen as independent variables in this study.

E-service quality has an important role in creating a perceived value in the scope of online shopping. Although Tokopedia has been very popular, there are still customer complaints that Tokopedia should be aware of. The increasing number of traffic of the visitors of e-commerce Tokopedia had made a server down and surely this is very detrimental to consumers. Another complaint that is often expressed by Tokopedia customers is when submitting

complaints to customer care, they are often not responded well and don't provide solutions that can help consumers.

In addition to e-service quality, the following factors that influence consumer purchasing decisions at online shops based on the results of preliminary studies are information quality. According to the initial observation results of research conducted, the quality of the information displayed on Tokopedia not yet accurate, as there are still some sellers who do not describe their products, so that consumers become reluctant to buy the products offered. Though the better quality of the information provided will increase the interest of buyers to make an online purchasing (Wardoyo and Andini, I., 2017:2).

Factor consumers' trust on e-commerce is one of the key performs activities the buying and selling of online.

The higher consumer confidence, the decision to make a purchase of a product will increase (Murwatingsih and Apiliani in Sujana, KC, and Suprapti, NWS, 2016:2). Based on results of preliminary observations research done lately the level of consumer confidence in the Tokopedia tend to be somewhat decreased, it is associated with the e-service quality and the quality of information provided by Tokopedia not yet maximal

Departing from the phenomenon that has been raised, and then raises the interest for this theme into an empirical studies with the title *Analysis of the Effects of E-Service Quality and Information Quality on Trust and Its Impact on Consumer Purchasing Decisions in Tokopedia (Study of Tokopedia Customers in Tangerang City)*".

II. THEORITICAL REVIEW

A. E-Service Quality

Quality of service (service quality) is the level of difference between customer expectations of service and perceptions of performance (Parasuraman, 2005:156). Knowing customer expectations is an important step in determining and providing high quality services (Zeithaml VB, 1996). For the company services, the company really was prosecuted by its consumers to impart the quality of maximum service, provide good service capable of distinguishing company with competitors and forming positioning for the company.

E-service quality according to Parasuraman et al (2005:155) is defined as the ability of a website to provide effective and efficient facilities for online shopping, online purchasing and in the acquisition of goods or services. According to Parasuraman et al (2005 :157) the dimensions of e-service quality can be assessed from Efficiency, Fulfillment, Availability of the System, Privacy, Responsiveness, Compensation, Contact .

B. Quality Information

Quality of information is the extent to which information can consistently meet the requirements and expectations of all those who need information. Information quality is defined as the customer's perception of the quality of information about the product or service provided by a website (Park and Kim, 2003). This concept is associated with the concept of information products that use data as input and information is defined as data that has

been processed so that it gives meaning to the recipient of the information (Wardoyo, and Andini, I., 2017).

According to Aimsyah (2013:38) quality information is determined by four characteristics namely: Accurate, Timely, Completion and Compliance.

C. Trust

Trust is an attitude shown by humans if they feel confident enough in something. Consumer confidence is a very significant factor in carrying out transactions in e-commerce or shopping online. When shopping online, the main thing that a buyer considers is whether a website that provides an online shop and an online seller on that website can be trusted. Customer trust can be defined as a set of beliefs held by online consumers regarding certain characteristics of online suppliers, as well as the possible behavior of online suppliers in the future (Kotler and Keller in Eid, 2011). Customer trust can be defined as a set of beliefs held by online consumers regarding certain characteristics of online suppliers, as well as the possible behavior of online suppliers in the future (Kotler and Keller in Eid, 2011:81).

According to Gefen in Yee, BH and Faziharudean (2010:261) states that the confidence indicator consists of three components, namely: Integrity, Benevolence and Competence.

D. Purchase Decision

According to Mahmudah and Tiarawati (2013) purchasing decisions are actions taken by individuals, groups or organizations to choose, buy, use and utilize goods, services, ideas, experiences in order to satisfy needs based on information about product excellence.

According to Kotler and Keller (2012:191) the purchase decision is the stage in the buyer decision process where consumers actually buy. Decision making is an individual activity that is directly involved in obtaining and using the goods offered. The decision process of consumers in buying or consuming products or services will be influenced by activities by marketers and other institutions as well as the consumers' own judgment and perception. According to Kotler and Keller (2012:201) the purchase decision process consists of 5 stages that can be described in the model as follows:

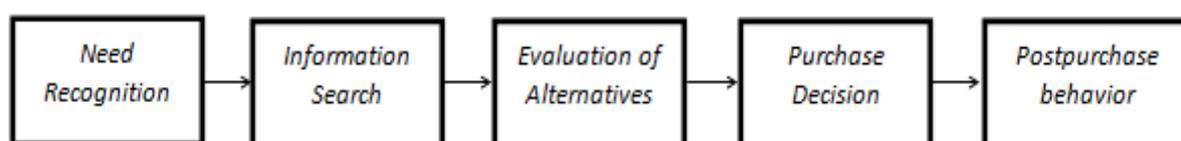


Fig 1:- Purchase Decision Process

E. Previous Research

Previous research such as Chen and Dhillon (2003) and Piarna (2014) shows that e-service quality has a significant influence on consumer confidence in online transactions. Research by Wang, MCH, Wang, EST, Cheng, JMSC and Chen AFL (2009), Park, CH and Kim, YG, (2003) suggest that the more quality information provided to online buyers, the higher the consumer's trust in buying products the. According to Lee, GG and Lin, HF (2005), Xu, X., Zeng, S., and He, Y. (2017) stated that increasing e-service quality of an online shop will improve consumers' decision to buy a product. Research conducted by Penia Anggraeni and Putu Nina (2016) states that by improving the quality of information provided to consumers will improve customer decisions to make purchases. The results of research Chiu, C.-M., Hsu, M.-H., Lai, H., and Chang, C.-M. (2012), which states that the main factor that stimulates consumers' desire to make online purchases is their trust in the online store. The results of the study by Stouthuysen, K., Teunis, I., Reusen, E., & Slabbinck, H. (2018) state that consumer trust in online shops influences consumer desires to make purchasing decisions.

F. Framework

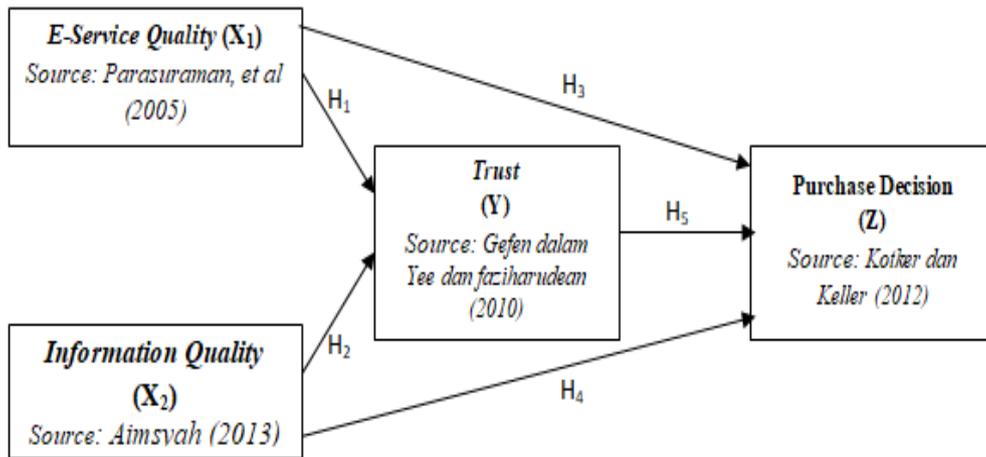


Fig 2:- Conceptual Framework

G. Hypothesis

- H₁. E-service quality has a positive and significant effect on trust.
- H₂. Information quality has a positive and significant effect on trust.
- H₃. E-service quality has a positive and significant effect on purchasing decisions.
- H₄. Information quality has a positive and significant influence on purchasing decisions.
- H₅. Trust has a positive and significant effect on purchasing decisions.

III. METHODOLOGY

This research is conducted using structural equation model test (structural equation models - SEM), by using the method of measurement analysis confirmatory factor analysis (CFA) in the first stage and the application that is used is the program LISREL 8.80. This study uses a test consisting of validity, reliability and goodness of fit tests.

The population in this study are consumers who have made purchases or transactions on the Tokopedia site at least 1 time based on their own decisions with a range of ages 19 to 50 years. In this study the number of indicators is 52 indicators (question items) so that the determination of sample size will be examined with a questionnaire as a data collection tool and using the maximum likelihood estimation method then the rule of thumb can be calculated with the following formula:

$$S = 5 \times N$$

Information :

S = sample

N = Indicator

Then the sample calculation is as follows:

$$S = 5 \times 52 = 260$$

Based on these calculations, the number of samples in this study were 260 respondents

IV. RESULTS AND DISCUSSION

A. Demographic of Respondents

Characteristics of 260 respondents who have made purchases or transactions on the Tokopedia site at least 1 time as follows:

No.	Description	Frequency (Person)	Percentage (%)
1	Gender of Respondents		
	- Male	87	33.46
	- woman	173	66.54
2	Age		
	- 19-24 years	53	20.38
	- 25 - 35 years	162	62.31
	- 36 - 45 years	30	11.54
	- 46 - 55 years	10	3.85
3	Education		
	- high school	39	15.00
	- Diploma (I - IV)	31	11.92
	- Bachelor degree (S1)	175	67.31
	- Postgraduate (S2 / S3)	15	5.77
4	Profession		
	- General employees	157	60.38
	- Civil servants / Teachers / BUMN	37	14.23
	- Entrepreneur	13	5.00
	- Retired / Not Working	25	9.62
5	Transactions on Tokopedia		
	- 1 -3 times	147	56.54
	- 4 - 6 times	53	20.38
	-> 6 times	60	23.08

Table 3:- Demographic Characteristics of Respondents
Source: Processed Data (2019)

B. Analysis Results

Testing the hypothesis in this study was carried out with a structural equation model (SEM), by using the method of analysis the measurement of confirmatory factor analysis (CFA) in the first stage and applications were be used program is part of the lisrel 8.80. This study uses a test consisting of validity, reliability and goodness of fit tests.

➤ *Test Overall Model Compatibility*

Research data processing is done using the maximum likelihood method which is done by using the Lisrel 8.80 application. The results of data processing produce goodness of fit which can be seen in Table 4.

Goodnes of Fit size	Match Size		Measurement results	
	Good fit	Marginal Fit		
Normed Chi-Square (χ^2/ df)	<2.0		1,683	Fit
Standardized RMR	≤ 0.05		0.025	Fit
Root Mean Square Error (RMSEA)	<0.08		0.051	Fit
Goodness of Fit Index (GFI)	≥ 0.90	0.70 - <0.90	0.78	Marginal Fit
Normal Fit Index (NFI)	≥ 0.90	0.80 - <0.90	0.99	Fit
Non-Normed Fit Index (NNFI)	≥ 0.90	0.80 - <0.90	0.99	Fit
Comparative Fit Index (CFI)	≥ 0.90	0.80 - <0.90	1.00	Fit
Incremental Fit Index (IFI)	≥ 0.90	0.80 - <0.90	1.00	Fit
Relative Fit Index (RFI)	≥ 0.90	0.80 - <0.90	0.99	Fit

Table 4:- Results of Matching Test Model Research
Source: Primary data processed with LISREL (2020)

From Table 4, it can be seen that the suitability value of the model shows good value, good fit and marginal fit. It means overall **the value of the fit shows good fit.**

- *Test Measurement Model*
- Test Validity and Normality
- *Analysis of Construct E-Service Quality*

Indicator Code	SLF	Standard Errors	Reliability		Information
			CR ≥ 0.70	VE ≥ 0.5	
X1.1	0.75	0.17	0.99	0.76	Valid
X1.2	0.75	0.15			Valid
X1.3	0.79	0.14			Valid
X1.4	0.77	0.14			Valid
X1.5	0.77	0.16			Valid
X1.6	0.75	0.16			Valid
X1.7	0.76	0.23			Valid
X1.9	0.78	0.19			Valid
X1.10	0.76	0.21			Valid
X1.11	0.80	0.15			Valid
X1.12	0.78	0.19			Valid
X1.13	0.79	0.17			Valid
X1.14	0.82	0.14			Valid
X1.15	0.75	0.26			Valid
X1.16	0.82	0.18			Valid
X1.17	0.82	0.21			Valid
X1.18	0.81	0.19			Valid
X1.19	0.78	0.22			Valid
X1.20	0.83	0.19			Valid
X1.21	0.82	0.15			Valid
X1.22	0.81	0.2			Valid
X1.23	0.85	0.18			Valid
X1.24	0.81	0.18			Valid
X1.25	0.78	0.25			Valid
X1.26	0.84	0.25			Valid
X1.27	0.76	0.25			Valid
X1.28	0.81	0.28			Valid
X1.29	0.80	0.28			Valid

Table 5:- Reliability and Validity Construct E-service Quality
 Source: Primary data processed with LISREL (2020)

From 29 indicators forming latent variables (constructs) showed good validity, but the standardized loading factor (SLF) of indicator X1.8 < 0.50 namely **SLF 0.20** so that the indicator X1.8 **in dropout due to lower contribution**. So only 28 indicators that demonstrate the good validity of with standardized loading factor (SLF) > 0.50. The value of construct reliability of E-Service Quality (CR) 0.99 > 0.70 and the extracted variance (VE) 0.76 > 0.50 which indicates that of the 28 indicators forming latent variables have good reliability.

• *Analysis Of Construct Quality Information*

Indicator Code	SLF	Standard Errors	Reliability		Information
			CR _≥ 0.70	VE _≥ 0.5	
X2.1	0.71	0.19	0.92	0.74	Valid
X2.2	0.72	0.21			Valid
X2.3	0.78	0.17			Valid
X2.4	0.79	0.22			Valid

Table 6:- Reliability and Validity Construct of Information Quality
Source: Primary data processed with LISREL (2020)

• *Analysis of Construct Trust*

Indicator Code	SLF	Standard Errors	Reliability		Information
			CR _≥ 0.70	VE _≥ 0.5	
Y.1	0.81	0.21	0.96	0.80	Valid
Y.2	0.75	0.17			Valid
Y.3	0.78	0.10			Valid
Y.4	0.79	0.12			Valid
Y.5	0.79	0.14			Valid
Y.6	0.76	0.18			Valid

Table 7:-Validity and Reliability Construct of Trust
Source: Primary data processed with LISREL (2020)

• *Analysis of Construct Purchasing Decisions*

Indicator Code	SLF	Standard Errors	Reliability		Information
			CR _≥ 0.70	VE _≥ 0.5	
Z.1	0.74	0.14	0.98	0.77	Valid
Z.2	0.76	0.21			Valid
Z.3	0.79	0.17			Valid
Z.4	0.82	0.21			Valid
Z.5	0.79	0.22			Valid
Z.6	0.88	0.27			Valid
Z.7	0.83	0.30			Valid
Z.8	0.82	0.20			Valid
Z.9	0.79	0.19			Valid

Z.10	0.82	0.16			Valid
Z.11	0.83	0.15			Valid
Z.12	0.84	0.14			Valid
Z.13	0.80	0.19			Valid

Table 8:- Reliability and Validity Construct of Purchase Decision
 Source: Primary data processed with LISREL (2020)

The results of tests conducted on all indicators for the construct of information quality, trust and purchasing decisions indicate the value of loading factors ≥ 0.50 which means that all indicator variables meet the validity test requirements. In addition, the results of tests conducted on all variables also showed the value of Construct Reliability (CR > 70) and the variance extracted value (VE > 0.5) which means that all the variables met the reliability test requirements.

➤ *Structural Model Match Test*

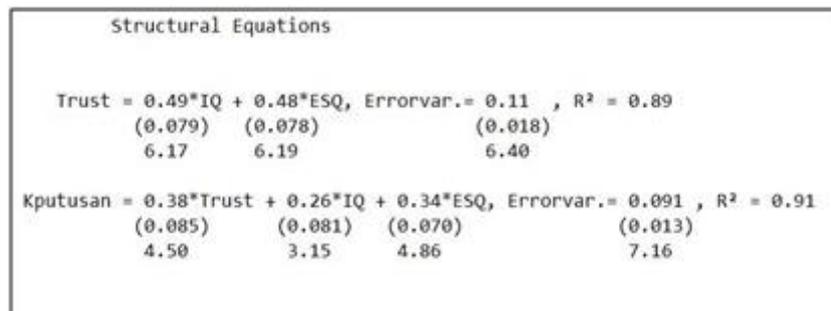


Fig 3:- Structural Equations
 Source: Primary data processed with Lisrel (2020)

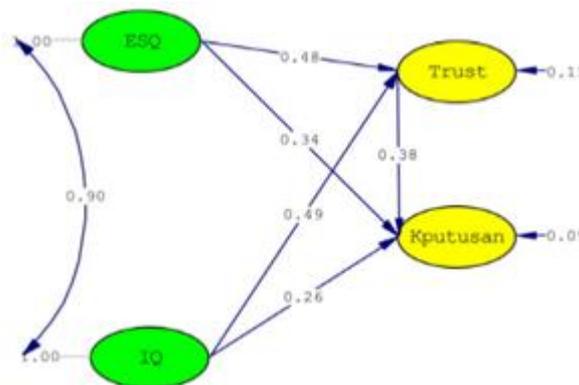


Fig 4:- Standardized Solution Structural Model
 Source: Primary Data Processed With Lisrel (2020)

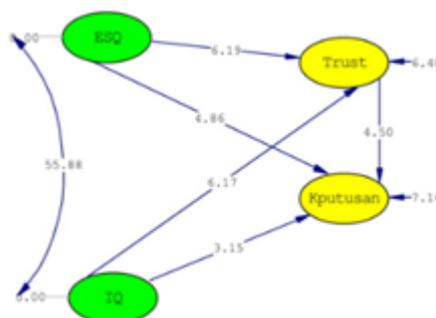


Fig 5:- Standardized Solution Structural Model
 Source: Primary Data Processed With Lisrel (2020)

Relationship Between Constructions	Standar solution	T-Values	Information
E-Service Quality □ Trust	0.48	6.19	Significantly Positive Influence
Quality Information □ Trust	0.49	6.17	Significantly Positive Influence
E-Service Quality □ Purchase Decision	0.34	4.86	Significantly Positive Influence
Quality Information- □ Purchasing Decisions	0.26	3.15	Significantly Positive Influence
Trust □ Purchase Decision	0.38	4.50	Significantly Positive Influence

Table 9:- Hypothesis Test Calculation

Source: Primary Data Processed With Lisrel (2020)

C. Discussion of Research Results

➤ The Effect of E-Service Quality on Trust

The research hypothesis (H₁) states that e-service quality positive and significant impact directly against the trust, it is seen from the **t-value 6.19 > 1.96**. In other words, if e-service quality has increased, it will affect consumer confidence.

The results of this study also confirm the results of research from Barnes (2003). The importance of trust in online business has long been a ladder to facilitate transactions between business parties with the hope that the other party will not behave opportunistically by taking advantage of the situation.

➤ The Influence of Information Quality on Trust

The research hypothesis (H₂) states that Information Quality has a positive and significant direct effect on trust, this can be seen from the **t-value 6.17 > 1.96**. In other words, if Information Quality has increased it will affect consumer confidence.

The results of this study also confirm research results from Wang, MCH, Wang, EST, Cheng, JMSC and Chen AFL (2009: 215) which confirm the quality of information can increase online shopping loyalty through onlineshopping sites through consumer trust. This means that there is a positive relationship between the quality of information on consumer confidence, the better the quality of information provided, the higher the consumer confidence. The results of Park's research, CH and Kim, YG, (2003: 652) also suggested that the more quality information provided to online shoppers, the higher the consumer's trust in buying the product.

➤ Effect of E-Service Quality on Purchasing Decisions

The research hypothesis (H₃) states that e-service quality has a positive and significant direct effect on purchasing decisions, this can be seen from the **t-value 4.86 > 1.96**. In other words, if e-service quality has increased, it will affect purchasing decisions.

The results of this study also confirm the results of research from Xu, X., Zeng, S., and He, Y., (2017:115) research that suggests that the dimensions of e-service quality consisting of web sites, reliability, responsiveness and trust overall able to increase customer satisfaction which in turn is significantly related to customer purchases. Consumers

before deciding on a purchase usually seek information about the quality of service from the online store both in terms of the quality of the products offered and also the quality of the sellers in the online store.

➤ The Influence of Information Quality on Purchasing Decisions

The research hypothesis (H₄) states that the Information Quality positive and significant effect on purchasing decisions directly, it can be seen from the **t-value 3.15 > 1.96**. In other words, if the Information Quality has increased it will be affect purchasing decisions.

The results of this study also confirm the results of research from Chen, CC and Chang YC (2018:305) concluding that the quality of information is an important precursor in determining the intention to buy a product. This is also supported by other research conducted by Anggraeni, Penia., And Nina, Putu (2016: 9) on Traveloka's online ticket sales application which states that Traveloka provides live chat to help provide information directly to consumers

➤ Influence of Trust in Purchasing Decisions

The research hypothesis (H₅) states that trust has a positive and significant direct effect on purchasing decisions, this can be seen from the **t-value 4.50 > 1.96**. In other words, if the trust has increased it will be affect purchasing decisions.

The results of this study also confirm the results of research from Oghazi, P., Karlsson, S., Hellstrom, D., and Hjort, K (2018: 141) in their research suggesting that perceived consumer trust will fully mediate consumer attitudes to buy a product. This means that the higher the consumer's trust, the more purchasing decisions will increase. Conversely the lower the consumer confidence, the less will the consumer's intention to buy a product.

V. CONCLUSIONS AND SUGGESTIONS

A. Conclusion

- The e-service quality variable has a positive and significant effect on trust.
- Information quality variable has positive and significant effect on trust.
- The e-service quality variable has a positive and significant effect on purchasing decisions.

- Information quality variables have a positive and significant effect on purchasing decisions
- The trust variable has a positive and significant effect on purchasing decisions.

B. Suggestion

By analyzing the results of the research, then some suggestions that can be considered and input for PT Tokopedia and subsequent researchers are as follows:

➤ Advice for companies

- PT Tokopedia is expected to be able to improve e-service quality that can facilitate consumers to shop online effectively and efficiently. Tokopedia should improve the quality of the website server and minimize down when there was a rise in visitors like the traffic Harbolnas. Tokopedia supposed to add features customer care online where staff customer care online can help consumers during the 24-hour online chat so that complaints from consumers could soon be resolved completely. Tokopedia must continue to pay attention to customer complaints by improving e-service quality so that every need sought by consumers can be obtained easily and make Tokopedia as an one-stop solution online shopping center.
- Tokopedia must be more selective in accepting online sellers and provide term and conditions that must be met to become a Tokopedia partner. Tokopedia also should make SOP regarding product information that must be met or must be followed by online sellers to minimize product errors that will be accepted by consumers.
- PT Tokopedia is expected to be able to improve and enhance the company's reputation to restore trust in consumers who shop at Tokopedia by improving the terms and conditions of the sales transaction where if there is a mismatch between the product information uploaded by the Seller to the product received by the Buyer, Tokopedia has the right to cancel or hold transaction funds. The payments will be continued sending to resellers if the problem has been completed and the product has been received by the consumers. Tokopedia should follow the requirements to obtain ISO / IEC 27001: 2013 information and data security certification by the British Standard Institution (BSI) so that consumers continue to trust and keep shopping on the Tokopedia.

➤ Suggestions for Future Research

- The next researcher is expected to conduct research by adding other variables that influence research decisions such as price, word of mouth, security, brand and promotion variables.
- Future researchers are also expected to conduct research with the same variables by changing the categories of objects or research areas, so that it can be seen whether the results of this study are consistent in the various types of objects and places analyzed.

REFERENCES

- [1]. Aimsyah, Zulkifli. (2013). Manajemen Sistem Informasi. PT. Gramedia Pustaka.Jakarta.
- [2]. Anggraini, Penia dan Putu Nina (2016). Pengaruh Kepercayaan dan Kualitas Informasi Terhadap Keputusan Pembelian Secara Online pada Situs Traveloka.com. e-Proceeding of Management. Vol.3, No.2. ISSN : 2355-9357.
- [3]. Barnes. (2003). Elemen Kepercayaan. Diambil 16 Februari 2016, dari situs World Wide Web: (<http://barnes.blogspot.com/2011/04/elemen-kepercayaan.html>).
- [4]. Chen C.Chen& Chang Y.Ching. (2018). What drives purchase intention on Airbnb? Perspectives of consumer reviews, information quality, and media richness. ELSEVIER,Telematics and Informatics, 35.
- [5]. Chen, Shandy C and Dhillon, Gurpreet S. (2003). Interpreting Dimensions of Consumer Trust in E-Commerce. Information Technology and Management, 4 (2-3) : pp : 303-318.
- [6]. Chiu, C.-M., Hsu, M.-H., Lai, H., & Chang, C.-M. (2012). Re-examining the influence of trust on online repeat purchase intention: The moderating role of habit and its antecedents. Decision Support Systems, 53(4), 835–845.
- [7]. Eid, M. I. (2011). Determinants of E-Commerce Customer Satisfaction, Trust, And Loyalty in Saudi Arabia. Journal of Electronic Commerce Research, Vol. 12, No. 1:78-93.
- [8]. Gefen, D., Karahanna, E. and Straub, D.W. (2010).“Trust and TAM in Online Shopping: An Integrated Model.” Journal MIS Quarterly, 27(1), pp. 51–90.
- [9]. Kotler, Philip& Keller K.Lane. (2012). Manajemen pemasaran, Edisi 12, Jilid 1 &2, Terjemahan Benyamen Molan. PT.Indah.Jakarta.
- [10]. Lee G.Guang& Lin H.Fen. (2005). Customer perceptions of e-service quality in online shopping. International Journal of Retail & Distribution Management Vol. 33 No. 2. Emerald Group Publishing Limited.
- [11]. Mahmudah, I.S dan Tiarawati, M. (2013). Pengaruh Kualitas Produk, Citra Merek, dan Harga Terhadap Keputusan Pembelian Pond’s Flawless White. Jurnal Ilmu Manajemen. Volume 1, No. 1.
- [12]. Parasuraman, A., Zeithaml, V.A. and Malhotra, A. (2005).E-S-Qual: A Multiple-Item Scale For Assessing Electronic Service Quality. Journal of Service Research, Vol. 7 No. 3, pp. 213-233.
- [13]. Park,C.H.,dan KimY.G. (2003). AFramework of dynamic CRM:LinkingMarketingWith Information Strategy. Business Process Management Journal, 9 (5).652-671 (20).
- [14]. Piarna, Rian. (2014). Pengaruh Sumber Informasi dan Kualitas Website terhadap Kepercayaan Pelanggan dalam Menentukan Keputusan Bertransaksi pada E-commerce (Studi pada Pelanggan E-commerce di Indonesia). Jurnal Aplikasi Manajemen, 12 (1), pp : 10-21.

- [15]. Oghazi P. Karlsson S. Hellstrom, D., & Hjort, K. (2018). Online purchase return policy leniency and purchase decision: Mediating role of consumer trust. ELSEVIER, *Journal of Retailing and Consumer Services* 41.
- [16]. Stouthuysen, K., Teunis, I., Reusen, E., & Slabbinck, H. (2018). *Electronic Commerce Research and Applications*, 27, 23–38.
- [17]. Sujana, Kadek Ciptadi., dan Suprapti, NiWayanSri. (2016). Peran Kepercayaan dalam Memediasi Pengaruh Kualitas Situs Terhadap Niat Konsumen Untuk Berbelanja Di Situs Zalora. *E-Jurnal Manajemen Unud*, Vol. 5, No. 1.
- [18]. Wang, M.C.H., Wang, E.S.T., Cheng, J.M.S.C & Chen A.F.L. (2009). Information quality, online community and trust: A study of antecedents to shoppers' website loyalty. *Int. J. Electronic Marketing and Retailing*, Vol. 2, No. 3.
- [19]. Wardoyo, dan Andini, I. (2017). Faktor-Faktor Yang Berpengaruh Terhadap Keputusan Pembelian Secara Online Pada Mahasiswa Universitas Gunadarma. *DAYA SAING Jurnal. Ekonomi Manajemen Sumber Daya*, Vol. 19, No. 1.
- [20]. Xu, X., Zeng, S., & He, Y. (2017). The influence of e-services on customer online purchasing behavior toward remanufactured products. *International Journal of Production Economics*, 187, 113–125.
- [21]. Zeithaml, Valarie.A., & Bitner, MaryJo. (1996). *Service Marketing : Integrating Customer Focus Across the Firm*, McGraw-Hill.
- [22]. Zeithaml, Valarie.A., & Bitner, MaryJo. (1996). *Service Marketing : Integrating Customer Focus Across the Firm*, McGraw-Hill.