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Perceived Factors Influencing Consumer Trust and Its Impact on Online Purchase Intention in Indonesia

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Abstract: ***This research tries to examine the factorsthat influence consumer perception to do online shopping in Indonesia. Based on previous study, one of the key factor that affect customer intention to purchase online is trust. The purpose of this study is to investigate the impact of Indonesian consumer's trust on their intention to purchase in Indonesian marketplace. The model that used in this study suggests a significant relationship between online trust in combination with perceived technology and online purchase intention. This model also suggests that online trust mediates the effects of e-commerce knowledge, perceived reputation, perceived risk and perceived technology toward online purchase intention. This study was done by determining the indicator of each used variables based on previous research. The operationalization of variables was done in the making of questionnaires so that each question has the highest relevance to its variable. We did the calculation analysis using PLS-SEM method using SmartPLS v. 3.2.6. The results shows that all relationship between these variables are significant exceptbetween perceived reputation and online trust. This study confirms that Indonesian consumers trust has significant effect on their online purchase intention. The implication of this result are discussed for researchers and practical world.***

Keywords: E-commerce; Perceived Risk; Perceived Technology; Online Trust; Online Purchase Intention

1. Introduction

As population of internet users in Indonesia rapidly grow, it shifted Indonesian consuming behavior from shopping through physical stores into online shopping. According to Polling Indonesia that conducted by APJII, penetration of internet users in Indonesia in 2016 has reached 132.70 million or about 51.80% of the total population. The e-commerce industry in Indonesia is in its early state of development and this technology direct the Indonesian consumer to change their shopping habit from offline transaction to e-commerce. Along with the increasing usage of internet and the massive usage of hand-held devices, consumers in Indonesia began learning to take advantage of the ease offered by e-commerce transaction. According to information from the Ministry of Communication and Information, the value of Indonesian e-commerce transactions in 2014 was Rp 150 trillion [28]. The value of Indonesian e-commerce transactions in 2016 was US $ 24.6 billion, or equivalent to 319.8 trillion rupiah based on Rp 13.000, - per US dollar rates [6]. This value indicates that there was more than 200% growth on Indonesian e-commerce transactions between 2016 compared to its value in 2014. According to [31], Indonesian e-commerce users in 2015 is 16% from the total Indonesian population. While in 2016, the number increased to 27% [32]. The growth of Indonesian e-commerce users from 2015 to 2016 is approximately 68%.

Winning more customers by providing these customers with a discounted price for products may not be sufficient [16]. From previous study, consumer trust is the most essential factor for an online store. Trust in on online websites is an important determinant in determining the success or failure of any e-commerce activities in the marketplace [15]. [16] also suggest that since there is no physical contact between consumers and sellers in an online store, a consumer's trust is affected by the consumer's characteristics, instead of some actions of the seller's.

2. Literature Survey

2.1 Online Purchase Behavior

There are many aspect that might caused consumers to do online purchase. As proposed by [1] in his theory of planned behavior, attitude toward the behavior is the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behavior in question. In order to do a purchase on the online store, consumers may have some consideration about the motivation in doing such behavior. This kind of consideration will actually make the customers decide which action they must choose and why they finally choose it. Their intention of actions would be based on their attitudes toward behavior.

[21] propose several most relevant situational factors that might drive consumer to shop online via the internet: time pressure, lack of mobility,geographical distance, need for special items and attractiveness ofalternatives. As an example for time pressure, consumer with tight working time would have very limited time to go to the market. While he need to purchase a product as soon as possible, online shopping would be a good preference in this situation. In lack of mobility case, when consumer need a product and the nearest store that provide it will cost him a traffic, online shopping will be a wise option to do. For third factor geographical distance, consumer that need product from far places, it will be cost effective to buy the product at online store. For "need for special items", when consumers need a special tailored product such as large sized clothing or shoes that difficult to find in conventional store, online shopping is an option for them. The last situational factor is

attractiveness ofalternatives. When conventional store only sell limited alternatives, shopping at the internet will provide consumer with many alternatives.

According to the literature study by [21], in the online shopping context consumers evaluate their internet shopping experiences in terms of perceptions regarding product information, form of payment, delivery terms, service offered, risk involved, privacy, security, personalization, visual appeal, navigation, entertainment and enjoyment. Perception of these variable on previous experience would affect consumers evaluation to decide their next purchase intention. As [33] found in prior research, past purchasing has a positive impact on intention to purchase in the future. Thus in term of online purchase behavior, there are many motives that consumers have that may be taken into account in deciding whether to do online purchase or not.

2.2 E-commerce Knowledge

According to [16], e-commerce knowledge is the consumer's knowledge of technologies related to e-commerce and the basic knowledge necessary to use e-commerce. Such knowledge types include knowledge and skills to complete an electronic transaction activity and use different types of technology and the methods necessary to conduct electronic transactions [2,16]. In this research, the definition of e-commerce knowledge used is knowledge of product search through online buying and selling sites, purchase method, payment process and information needed to support buying and selling process through the site [16]. In this case, we can't ruled out e-commerce knowledge as it plays an important role in e-commerce activity.

2.3 Perceived Reputation

Reputation and size have been most frequently suggested as factors that contribute to consumer trust in a seller organization [11]. Most recet study by [25] and [23] proposed that the reputation of the online store provides quality information about the seller's website, and is based on the experience of previous consumer which information came from a second-party. According to this two definition, we found it necessary to include perceived reputation as one of perceived factors affecting online trust.

According to [16], a consumer may have their own perception of an online-store's reputation. The perceived reputation of an online store provides assurances about the seller's ability, integrity, and goodwill [11]. This is the extent to which buyers believe that sales organizations are honest and give priority to their customers [16]. It may also be referred to as an acknowledgment of the customer to the seller based on information collected indirectly from friends, relatives, colleagues, etc. [16]. As has been pointed out by [16] that the cost to an online store acting in an untrustworthy manner are quite high for an e-commerce provider with a good reputation. From several discussion above, we found it useful to find out more about the effect of perceived reputation on consumer trust.

2.4 Perceived Risk

According to [16], although there are a number of transactions that include safety mechanisms being developed, consumers still feel risky to participate in transactions in virtual space. [12] tried to define consumer risk perceptions as a consumer's perception of the negative potential of uncertainty arising from electronic transactions. Recent studies by [16] showed two different views on the perceived risk: (1) the uncertainty on the results after online selection of products or services, and (2) the expected loss that may be caused by online selection. [8] suggest that perceived risk is consumer's perceptions of uncertainty and adverse consequences of engaging in an activity. In other words, only if the consumer perceives the problem by himself (subjective) will the problem be evident for the consumer, although the problem has been a real problem in reality for a long time [16].

The vulnerabilities of the Internet may restrain customers from participating in e-commerce if they feel that the level of risk is unacceptable [30]. A study of e-commerce showed that more than 87% of users were concerned about security and privacy protection in online shopping [26,25]. Inline with these issue, many researchers have discussed the basic security-control requirements of e-commerce [30]. [30] proposed that these requirements can be summarized in five categories: authentication, non-repudiation, confidentiality, privacy protection, and data integrity. Some other prior study defined the perceived risk as consumer's perceived wariness about possible leakage of credit cards related information, a consumer's perceived lack of feelings secure about protection of personal information [16], a consumer's perceived wariness about the possibility of no-refund or no-returns after ordering [16].

Other previous research also has several different opinions, as [11] suggest when the consumer doing online transaction, the internet makes it hard to assure consumers to get what they see as on computer screen. In addition, several other studies classified risk perceptions into a functional trust risk, a payment method risk, a contract related risk, and a delivery related risk [16]. Comprehensive definitions perceived risk include the notions of a consumer's perception of probable differences in the quality of the physical goods, the possibility of no-refunds and no-return on the order, the danger from the payment methods, lack of personal information protection, and the possibility of long delivery time [8,16]. The disadvantage that arises as a result of online shopping is that buyers don't directly see and feel the actual product being purchased online. This raises product-specific risk if the actual purchased product will be different with the product information written on the shopping store.

2.5 Perceived Technology

[17] and several prior study revealed that perceived technology was actually derived from the Technology Acceptance Model (TAM). According to [17] and some other study, perceived usefulness and perceived ease of use are the two main components of the TAM [9,15]. [17] mentioned in their study that perceived ease of use and perceived usefulness are some of the factors affecting online

purchase intention [9]. As [17] pointed out as part of perceived usefulness, information that is useful and easily to understand on a website reduces asymmetric information, processes information behavior, lifts the degree of online trust [15]. According to [15], the concept of perceived ease of use is the customer's subjective perception of how much effort is required to learn and use the website. [7] proposed that the purpose of perceived usefulness is the extent to which an individual believes that using a particular system will improve work performance. Therefore, we want to study more whether perceived technology has a strong effect on online trust and online purchase intention.

2.6 Online Trust

Trust in websites plays an important role in e-commerce, because consumers are unlikely to shop online if they do not trust the seller's website on which they are shopping [11,14,25). As pointed out by [33], academia and industry alike have recognized trust as a central factor enabling e-commerce [9]. In the other hand, since e-commerce in Indonesia is still in its initial phase (adoption), it makes online shopping a challenge for most Indonesian consumers, especially traditional consumers in Indonesia.

According to [11], the definition of trust in the context of online shopping is the willingness of the consumer to rely on the seller and take action in circumstances where the action makes the consumer vulnerable to the seller. [18] define trust as a willingness of a party to be vulnerable to the actions of another party based on the expectation that the other party will perform a particular action important to the vulnerable party, irrespective of the vulnerable party's agility to monitor or control that other party. According to [13], online trust defined as the belief that the other party will behave in a dependable manner in an exchange relations.

In the matter of trust, [20] complained about the difficulty to ensure whether an online store will deliver on its commitments or protect the privacy of consumer's personal information. According to [19], trust concept can be broken down into two constructs: (1) trusting intention, which means that one is willing to depend on the other person in certain situations, and (2) trusting beliefs, which means that one believes another person is benevolent, competent, honest, or predictable in certain situation. As a summary from above discussions, trust definitely plays a very important role in deciding the intention of buying through online store. The level of trust needed in doing online transaction is higher comparing to the one needed when doing transaction through physical store.

2.7 Online Purchase Intention

According to [24], the intention of online purchase can be defined as a situation where consumers are willing and intend to make transactions online. Online purchase intention can also be defined as the consumer's intention to build online relationships and conduct transactions with retailer sites [17]. The process of conducting online transactions consists of three steps: information retrieval, information transfer and product purchase [24]. In this study we want to examine further whether online trust and/or perceived technology have a significant impact on online purchase intention.

3. Problem Definition

3.1 Research Model

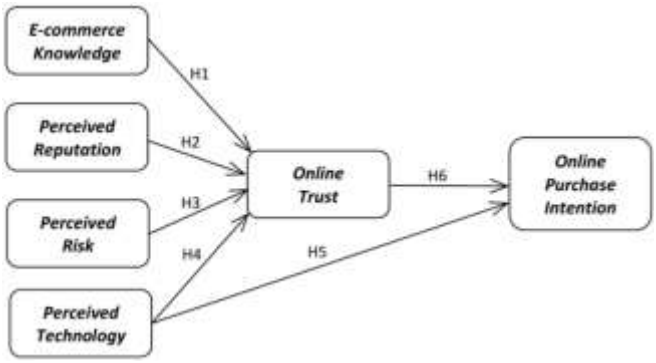

Figure 1: Research Model

As mentioned before, the research model that used in this study was a combination from model proposed by [16] and model proposed by [17]. This combined model was used to test the four factors that might have influence on online trust and the impact of mediating effect of online trust together with perceived technology on online purchase intention. This combined model is shown in Figure 1.

3.2 Hypotheses

Based on the research model used, online trust would be influenced by e-commerce knowledge, perceived reputation, perceived risk, and perceived technology. While online purchase intention would be impacted by perceived technology and online trust. Based on proposed model on Figure 1, the hypotheses in this study are as follows:
H1: There is a positive relationship between e-commerce knowledge and online trust
H2: There is a positive relationship between perceived reputation and online trust
H3: There is a negative relationship between perceived risk and online trust
H4: There is a positive relationship between perceived technology and online trust
H5: There is a positive relationship between perceived technology and online purchase intention
H6: There is a positive relationship online trust and online purchase intention

4. Research Method

4.1 Research Design

The research design methods being used in this research is quantitative research. The approach being used in this quantitative design is correlational. The focus of correlational design is to explore and observe relationships among variables. This research used uncontrolled data.

4.2 Questionnaire Design

Operational definition and measurement for variables in this research was done before we design the questionnaire. Table 1 show the operational definition and measurement of these research variables. The variable's measurement was developed based on relevant literature. The variables were measured by a five-point Likert scale (1=strongly disagree, 5=strongly agree). The measurement will be tested against validity and trustworthiness prior being used to collect more data.

Table 1: Operational Definition and Measurement Variables

Variable	*Operational Definition*	*Measurement*	*Reference*
E-commerce Knowledge	A kind of knowledge about product searching through the Internet shopping mall, purchasing method, payment process and individual information protection policy, etc.	1. Familiarity with the online shopping process 2. Familiarity with the online shopping website 3. Knowledge of purchasing method 4. Knowledge of Terms and Conditions in making online purchases	[2]
Perceived Reputation	assurances about the seller's ability, integrity, and goodwill	1. Personal website reputation 2. Social website reputation 3. Ability to manage the online store	[11]
Perceived Risk	A consumer's perceptions of the uncertainty and adverse consequences of engaging in an activity	1. Personal data security risk 2. Personal financial data security risk 3. Monetary loss risk 4. Product-specific risk	[8, 30]
Perceived Technology	The degree to which a person believes he can use a system easily and improve his work performance	1. Ease of use when finding the required product 2. Ease of use when using online store 3. Usefulness in improving performance 4. Usefulness of the online store	[9]
Online Trust	One person believes the other person (the online seller) is benevolent, competent, honest, or predictable	1. Online store is honest 2. Online store is competent 3. Information of the seller on online store is trusted 4. Product information on online store is trusted	[19]
Online Purchase Intention	a situation where a consumer is willing and intends to make online transactions	1. Consumers are willing to visit the online store 2. Consumers are willing to make online transactions 3. Consumers intend to do online purchase	[24]

4.3 Sampling

Target population of this research were people who have been previously shopping at blanja.com or people who haven't been shopping at blanja.com but familiar with blanja.com as part of the potential market. This survey was being held in july 2017.

4.4 Administration of Survey

We used self-administered survey method to collect data. Questionnaires were created using google-form and distributed on the internet based on the convenience sampling method. From the number of people that actually finished answering all of the questions, we finally got 126 set of data for this research.

4.5 Data Analysis

The model was testing using the structural equation (SEM) procedure. For the purpose of hypotheses testing, all of research variables were calculated using Smart PLS (v. 3.2.6) [27]. Critical *t*-values for a two-tailed test are 1.65 (significance level = 10 percent), 1.96 (significance level = 5 percent), and 2.58 (significance level = 1 percent) [10]. The R^2 values of 0.75, 0.50, or 0.25 for endogenous latent variables in the structural model can be described as substantial, moderate, or weak, respectively[10]. ResultingQ^2values of larger than zero indicate that the exogenous constructs have predictive relevance for the endogenous construct under consideration [10]. f^2 measured variance explain each exogenous variables in the models. f^2 values above 0.35, 0.15, and 0.02 can be regarded as strong, moderate, and weak, respectively[5]. The significance level in this research was set at p = 0.05.

5. Result and Discussion

5.1 Sample Characteristics

From 126 participants, 73% respondents have been shopping at Lazada. 67.5% respondents have been shopping at Tokopedia. 52.4% have been shopping at Bukalapak. 32.5% have been shopping at OLX. 27.8% have been shopping at Blibli. 25.4% have been shopping at Blanja.com. The remaining online stores have percentage less than 25%. These are the result of multiple selection. The demographics profile of the 126 participants are summarized in Table 2.

Table 2: Sample Characteristics (n=126)

Measure	*Items*	*Frequency*	*Percent*
Gender	Male	91	72.2%
	Female	35	27.8%
Age	<25	9	7.1%
	25-34	59	46.8%
	35-44	47	37.3%
	45-54	9	7.1%

	>54	2	1.6%
Education Level	Junior Hi-School or lower	1	0.8%
	Senior Hi-School	7	5.6%
	Associate Degree	17	13.5%
	Bachelor Degree	89	70.6%
	Master Degree	10	7.9%
	Doctoral or higher	2	1.6%
Profession	Employee	104	82.5%
	Self-employed	11	8.7%
	Student	2	1.6%
	housewife	9	7.1%
*Monthly Expenses**	A	6	4.8%
	B	15	11.9%
	C	51	40.5%
	D	36	28.6%
	E	18	14.3%
Location	DKI Jakarta	15	11.9%
	Banten	51	40.5%
	West Java	30	23.8%
	Central Java	6	4.8%
	East Java	16	12.7%
	D.I. Yogyakarta	3	2.4%
	Bali and Nusa Tenggara	2	1.6%
	Island of Sumatra	3	2.4%

*Monthly Expenses: A : <= Rp 500,000
B : Rp 500,001 - Rp 1,000,000
C : 1,000,001 - Rp 3,000,000
D : Rp 3,000,001 - Rp 7,000,000
E : >= Rp 7,000,001

5.2 Reliability and Validity

The reliability of a measurement is an indication of the stability and consistency with which the instrument measures the concept and helps to assess the "goodness" of a measure [29]. Measurement tool is considered reliable if it consistently gives the same answer to the same symptoms even if it used repeatedly [29]. The reliability of the measurement was assessed using Cronbach's Alphas. The Cronbach's alpha values over 0.700 will be classified as satisfactory for measures [22]. The Cronbach's alpha (α) calculation result of the measures are shown in Table 3. According to convergent validity analysis, the data show high coefficient toward it's measured variable. The data supports the instrument's discriminant validity as the factor loading for a variable are bigger than the factor loading of the other variables [3,4].

Table 3: Factor Analysis Result for Variables

	Component Cross Loading						*α*
	EK	*PREP*	*PRISK*	*PT*	*OT*	*OPI*	
EK1	0.738	0.21	-0.287	0.413	0.335	0.292	0.834
EK2	0.861	0.386	-0.467	0.567	0.583	0.505	
EK3	0.853	0.383	-0.314	0.476	0.416	0.373	
EK4	0.808	0.409	-0.379	0.465	0.48	0.4	
PREP1	0.394	0.906	-0.594	0.521	0.547	0.528	0.911
PREP2	0.392	0.934	-0.582	0.573	0.568	0.625	
PREP3	0.42	0.924	-0.67	0.637	0.566	0.632	
PRISK1	-0.46	-0.678	0.961	-0.662	-0.672	-0.587	0.916
PRISK2	-0.417	-0.604	0.96	-0.611	-0.664	-0.493	
PT1	0.401	0.465	-0.552	0.858	0.598	0.615	0.912
PT2	0.526	0.622	-0.58	0.906	0.603	0.667	
PT3	0.565	0.566	-0.589	0.899	0.692	0.62	
PT4	0.611	0.569	-0.629	0.891	0.734	0.741	
OT1	0.538	0.524	-0.625	0.615	0.903	0.604	0.925
OT2	0.563	0.544	-0.631	0.699	0.875	0.705	
OT3	0.497	0.516	-0.643	0.672	0.925	0.673	
OT4	0.475	0.613	-0.617	0.694	0.912	0.695	
OPI1	0.406	0.656	-0.556	0.748	0.697	0.889	0.896
OPI2	0.457	0.559	-0.514	0.647	0.665	0.944	
OPI3	0.494	0.541	-0.459	0.635	0.662	0.897	

EK : E-Commerce Knowledge
PREP : Perceived Reputation
PRISK : Perceived Risk
PT : Perceived Technology
OT : Online Trust
OPI : Online Purchase Intention

For multicollinearity test, each indicator's variance inflation factor (VIF) value should be less than 5[10]. The data calculation results of multicollinearity test are shown in Table 4. Since all indicator's VIF are less that 5, it was ruled that each indicator pass multicollinearity.

Table 4: Variance Inflation Factor for Variables

Ind.	*VIF*	*Ind.*	*VIF*
EK1	1.882	PREP1	2.726
EK2	2.224	PREP2	3.538
EK3	2.754	PREP3	3.218
EK4	2.389	PT1	2.61
PRISK1	3.493	PT2	3.495
PRISK2	3.493	PT3	3.215
OT1	3.269	PT4	2.773
OT2	2.59	OPI1	2.364
OT3	4.484	OPI2	4.336
OT4	4.018	OPI3	3.134

Ind. : Indicator

5.3 Hypotheses Testing

The result calculations for hypotheses test are shown in Table 5. As indicated from its adj R^2 value, the two model explained 63.7% and 63.1% of the total variance respectively. For Hypotheses H1, H3 and H4 in model 1, e-commerce knowledge, perceived risk and perceived technology were significantly related to trust (γ=0.164, p=0.05; γ=-0.304, p=0.05; γ=0.386, p=0.05). According to *t*-value of perceived reputation, the Hypothesis H2 was not supported in this study. Hence, perceived reputation was not significantly related to trust. These results however confirm Li *et al.* (2007) finding that perceived reputation was not significantly related to trust. In Hypotheses H5 and H6 in model 2, perceived technology and online trust were significantly related to online purchase intention (γ=0.436, p=0.05; γ=0.419, p=0.05).As a summary of these Hypotheses testing, H1, H3, H4, H5 and H6 are supported in this study.

Table 5: Result of the Hypotheses tests (H1- H6)

Model	R^2	*adj.* R^2	*t-value*	*Result*
(1) Online Trust (OT)				
OT = EK + PREP + PRISK + PT + error	0.648	0.637		
EK (E-commerce Knowledge)			2.32	H1 was supported
PREP (Perceived Reputation)			1.114	H2 was not supported
PRISK (Perceived Risk)			4.354	H3 was supported
PT (Perceived Technology)			3.746	H4 was supported
(2) OPI (Online Purchase Intention)				
OPI = PT + OT + Error	0.636	0.631		
PT (Perceived Technology)			5.41	H5 was supported
OT (Online Trust)			4.511	H6 was supported

The result of Q^2, f^2 and γ is shown on Table 6. According to the Q^2 value, the two models show that the exogenous constructs have predictive relevance for the endogenous construct under consideration. For f^2value in the model (1), e-commerce knowledge has weak effect on online trust, perceived risk has weak effect on online trust and perceived technology has moderate effect on online trust. Since the f^2 *value* of perceived reputation is under 0.02, perceived reputation has insignificant effect to online trust for model (1). For f^2value in the model (2), perceived technology has moderate effect on online purchase intention and online trust also has moderate effect on online purchase intention.

Table 6: Result of the Q2,f2 and γ

Model	Q^2	f^2	**Coefficient of Exogenous Variable (γ)**
(1) Online Trust (OT)			
OT = EK + PREP + PRISK + PT + error	0.508		
EK (E-commerce Knowledge)		0.049	0.164*
PREP (Perceived Reputation)		0.012	0.092
PRISK (Perceived Risk)		0.119	-0.304*
PT (Perceived Technology)		0.177	0.386*
(2) OPI (Online Purchase Intention)			
OPI = PT + OT + Error	0.507		
PT (Perceived Technology)		0.234	0.436*
OT (Online Trust)		0.216	0.419*

* p = 0.05

5.4 Discussion

According to many previous studies, in this e-commerce context trust was found to be a key factor [11,9,16]. This study also confirms that trust can strongly affect consumers intention to purchase products at an online store. Trust can also mediate the influence of consumer's characteristics and perceptions such as e-commerce knowledge, perceived risk, and perceived technology on their purchasing intention at the internet. Therefore this online trust factor must be included in further studies on e-commerce. This study also found that perceived technology along with online trust have a significant relationship with online purchase intention.

In addition, perceived technology was found to be the most significant trust building factor while perceived reputation was not. This result is totally different from the majority of previous studies but almost the same with the findings by [16] in China. It is probably because of this study's specific research context, that is, one of e-commerce operator in Indonesia. We hope that this finding could call more researchers to conduct e-commerce research based on a their specific market or any other contexts in the future.

6. Conclusion

This study has found e-commerce knowledge, perceived risk and perceived technology have significant influence on online trust. In other words, greater e-commerce knowledge, lower perceived risk and greater perceived technology generate more online trust for consumer to do online shopping. This study also found that together with perceived technology, online trust have significant impact on online purchase intention. This also mean that greater online trust and greater perceived technology generate more intention for consumer to do online shopping in Indonesia.

While several previous studies have proposed e-commerce knowledge as an important antecedent to online trustfactor for online store, this study found that perceived technology has more greater influence to online trust than any other trust antecedent. This finding was different with previous study conducted in China by [16]. It is because the e-commerce industry in Indonesia still in its early state of development and the majority of Indonesian consumers still prefer traditional shopping than shopping online.In the other hand, many of the Indonesian consumers that already used e-commerce as their shopping preference found that ease of use and usefulness when doing online shopping were more important than any other perceived factors. As mentioned previously, perceived usefulness and perceived ease of use are the two main components of the TAM. Its came to a conclusion that perceived technology of Indonesian consumers had a significant relation with their trust in using online-store's website.

This study also finds that perceived reputation doesn't have a statistically significant relationship with online trust. This finding confirm previous study by [16] that also failed to find relationship between the two factors. It's probably because majority of consumers less likely to use blanja.com as its main online store. Therefore the online-store's reputation was not widely recognize by majority of Indonesian consumer. As consequences, Telkom as its parent company must work harder in order to make blanja.com be more widely accepted in the market.

As many other prior research, this study also find that there is a significant relation between perceived risk and online trust. The personal data privacy risk that reside on seller website still remain as an obstacle in the relationships between consumers and Indonesian online store especially with Blanja.com.

This study also found that sophistically built online-store's website had a positive relationship toward consumer's trust. Especially in term of ease and usefulness as this two factors are main components of the Technology Acceptance Model.

7. Future Scope

We are aware of several limitations in this study. For future scope, we suggest the following idea as considerations:

(1) The target population should have be more general instead of using specific e-commerce operator.
(2) Unlike many previous studies that have dealt with consumer's online purchase intention or consumer's online trust, the concept "consumer" hasn't been divided into potential and repeating consumers. If this separation is made clearly from the beginning, it could be possible that new different factor that affect consumer's online purchase intention could emerged. However, almost all of the respondents answered that they had prior internet shopping experience, that is, the subjects of this survey, fortunately enough, turned out to be repeat consumers.
(3) Similar to splitting consumers into two groups based on experience, Indonesian e-commerce market can also be broken into B2C and C2C markets for study. Thus more comprehensive market segmentation will result in better explanation in the study of trust and its impact on online purchase intention.

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