

# Analysis of the Effect of Usability, Trust, and Risk Perception on Buying Interest in the Purchase Category of Mobile and Tablet Products through the ABC Application

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## ABSTRACT

The rapid growth in the number of online users is not directly proportional to the increase in online sales of gadgets (mobile phones and tablets) which have stagnated with a declining trend. This study was conducted with the aim of analyzing the effect of usability, trust, and perceived risk on purchase intention. This research uses the causal research method and descriptive analysis. Meanwhile, examining all research problems is done by distributing questionnaires in several places. The scale used in this measurement uses a Likert scale. The population in this study is ABC application users. Then the sampling method is probability sampling (random sampling) with the sampling method using a random sampling technique. The data in this study uses Partial Least Square (PLS) analysis with the help of the SmarPLS version 3.0 program. The results of the study show that: 1) Ease of use, easy to understand, and can provide benefits for an application proven to have a positive and significant effect on purchase intention, 2) Consumer trust is proven to have a positive and significant influence on purchase intention, and 3) Risk is proven to have a positive influence on purchase intention, negative and significant to purchase intention.

**Keywords:** Purchase Intention, Perceived Risk, Trust, Usability.

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## I. INTRODUCTION

In today's era of globalization, the development of information and technology is very advanced, and its distribution is not limited, the development of information technology is also very complex and has many effects on human life, including doing business over the Internet. The Internet is an electronic medium used in all aspects such as information, communication, and research. The rapid development of technology can present new business models for business success. Internet technology has created a business that is limitless and timeless.

The Ministry of Communication and Informatics released the number of internet users in Indonesia reaching 93.4 million people in 2015 with a transaction value of US\$3.65 billion. Then there were 8.7 million online consumers in 2016 with a transaction value of US \$ 4.89 billion and this will continue to increase significantly in the following year (Kominfo, 2019). Meanwhile, Indonesia is one of the countries experiencing a boom in internet users. If in 1998 there were only around 500 thousand internet users, in mid-2016 there was a relatively high spike of around 88 million internet users (Internet World Stat, 2016).

Making purchases or payments over the Internet is known as e-commerce. Which is the process of conducting business transactions online through media and the Internet through Internet-connected devices (Laudon, 2012). E-commerce is

the result of a growing trend in society for efforts to meet needs efficiently and effectively. The growth of the digital age has triggered rapid developments in online buying and selling through e-commerce.

E-commerce business has grown to change some consumption behavior as shopping habits in stores are now reversing the use of online media. Consumers do not need to actually shop to find goods and services when they are connected to the internet. With the shift in consumer behavior is expected to be cost and time efficient. Reducing costs is indeed very important, especially considering that conventional commercial activities often involve several chains of activities that cause quite high costs and large amounts of time to complete an economic process.

Offline trade requires efforts to introduce products to the public, this requires high costs. E-commerce may be more time and cost-efficient in terms of promoting products. E-commerce serves the sale of goods and services so that anyone can grow their business and compete to minimize operational costs. Now consumers don't need to leave the house, they just need to open an e-commerce website that sells and buys goods, then select the items to be purchased and make payments, then just wait for the ordered items to arrive. Everything can be done without movement.

Now, buying mobile phones and tablets can also be done through many channels. It doesn't only have to go through offline retail stores, but it can also go through official online

stores owned by vendors or e-commerce partners who are vendors, including ABC. However, based on the results of the Smartphone Insights 2019 survey conducted by Google, 69% of the 2,230 respondents who were new smartphone buyers said they still prefer to buy smartphones directly at their stores. Although the portion of purchases online compared to offline is relatively small, there has been a fairly large increase compared to the 2017.

Research firm Gartner has just released a report that sales of smartphone handsets (smartphones) fell 5.6% in the fourth quarter of 2017. This decline is the first time this has occurred since 2004. South Korean mobile phone manufacturer, Samsung, also experienced a decline in sales of 3.6%. Likewise, Apple fell 5% and Oppo fell 3.9% compared to the same quarter the previous year (<https://marketeters.com/tren-penjualan-smartphone-global-alami-penurunan/>). This condition makes the management look for new marketing strategies to gain market attention and generate purchase interest from consumers. At this time, the market is trending with online purchases through various existing marketplaces. However, further evaluation is needed to obtain information related to the factors that can trigger consumer buying interest through online store applications.

There are various types of e-commerce in the world today, but only a few are able to develop in Indonesia. One of these e-commerce is the type of e-commerce marketplace. A marketplace is an online place where sellers describe their goods. One of the advantages of selling offline is that sellers do not need to create a website or online store. The seller only prepares and uploads product photos and descriptions.

One type of marketplace that is quite popular in Indonesia is ABC. This popularity is inseparable from the management's efforts to attract consumer buying interest in the ABC online store application. The formation of buying interest is an important thing in market competition in Indonesia. Buying interest is the behavior of consumers who want to make a purchase and choose a product based on their experience in using or desire for the product (Kotler & Keller, 2013). Buying interest arises when a consumer feels interested in information about a product that comes from advertisements, experiences of people who use it, and urgent needs.

ABC is an online marketplace that allows every businessperson to open an online store for free and easily and implement various strategies to attract consumers. The convenience offered by ABC cannot be separated from the various possibilities of various risks. The service which is free and open to the public is actually used by a handful of parties to commit crimes. Of the various types of crimes that exist on the internet, crimes that often occur through the ABC.com site are fraud with the mode of selling fictitious goods. ABC is one of the most popular e-commerce sites in Indonesia and ABC is also the largest marketplace (provider/facilitator of online shopping without owning an inventory of goods) in Indonesia with 14.4 million visitors (Medcom.id).

The benefits offered by online stores are convenience and efficiency. E-commerce applications are inseparable from usability, trust, and perceived risk. Childers (2001) in Batbayar *et al.* (2018) stated that usability is the main determinant of behavioral intention to use technology easily and get pleasure in using it. Rahmawati (2014) states that ease

of use is a condition where individuals believe they can use an application without the need for certain efforts. Then, in addition to ease of use (usability), trust is also one of the drivers of consumer behavior regarding the interest in purchasing products in online stores or applications. Rousseau *et al.* (1998:395) in Batbayar *et al.* (2018) state that trust is a person's psychological condition which includes the intention to receive sensitivity based on positive expectations of purchase intention or purchase behavior for a product.

Like the case that happened to Joeng Sukamto Jusuf in February 2019 who made a purchase in the form of a unit of Asus Zenfone 5Z ZS620KL – 6GB/128GB cell phone. The case experienced by Tokopedia consumers occurred in product delivery, where the delivery party did not send the ordered goods and wrote the status that the goods had been sent and received, even though the consumer had not received the goods sent from the online store (<https://mediakonsumen.com>). These cases are only part of the description of the existence of fraud that occurs in shopping at online stores. This condition will certainly unsettle the users or product buyers. Therefore, to improve conditions or negative sentiments for online fraud, online store management must be able to improve these conditions both in a system and in better consumer relationship management. This is intended to be able to rebuild public trust in online stores.

The trust built by online stores can reduce the uncertainty of products or delivery of goods that may occur during the transaction. In addition, consumers perceive that online shopping has a higher risk compared to conventional shopping due to distance, virtual identity, and lack of inspection. With the trust that can be built by online sellers, it is hoped that interest in making purchases will arise. Then, in addition to usability and trust, there are also other factors that influence consumer buying interest in online stores, namely perceived risk. According to Downing and Steling in Hsu and Chiu (2004), Perceived Risk is defined as consumer perceptions of uncertainty and the consequences that will be faced after carrying out certain activities. When someone wants to make a transaction online, what they have in mind is that the money they send does not just disappear but gets the desired product in return according to what is displayed and explained at the intended online store. When the perception of risk is high, consumers will think about whether to avoid the purchase or minimize risk through the search and evaluation of other alternatives. Perceived risk refers to the feeling of uncertainty that consumers experience when deciding to make an online purchase. In the context of online transactions, people tend to see the risks that can arise from these transactions. Due to the incompatible nature between buyers and sellers, e-commerce transactions cause different perceptions of risk for each person. These concerns usually occur in the form of the risk of losing money, the safety factor, the time factor for product delivery, and the quality of the product itself. This fact certainly affects many consumers purchasing decisions to shop through e-commerce services, so transactions through online media must be carried out carefully to minimize the various risks faced by the buyer. Social risk is not very significant in purchasing goods via the internet (Ha, 2002), especially in the category of electronic equipment products. Furthermore, Murray and Schlacter

(1990) found that psychological risk in transactions related to services/services is more felt than in transactions related to products.

The success of e-commerce lies in the emergence of purchase intentions in its consumers (purchase intention). Before consumers intend to make a purchase, online businesses must create value that is perceived by consumers. While the value perceived by consumers can be formed through the motivation of the value of internet shopping. Purchasing decisions are the activities of individuals, groups, or organizations that are directly involved in making decisions to buy products offered by producers to buyers. Purchase decisions are largely determined by trust in partners, media, or others involved in an activity.

The creation of buying interest is the goal of online businesspeople. For this reason, identifying the key factors of online purchase intention (purchase intention) is important in e-commerce. The key factor in buying interest online is the perceived value of consumers themselves. What makes potential consumers have an interest in buying online and decide to buy again is something that needs to be known. Even though the risk of fraud in online transactions is actually greater than buying offline or visiting a store or seller directly.

## II. LITERATURE REVIEW

### A. Usability

Perceived ease of use for online shopping refers to the degree to which potential consumers expect online shopping to be free of extra effort to obtain the desired goods or services. Batbayar *et al.* (2018) defined usability as clear and understandable, easy to navigate and interactive, and easy to operate with websites. Ease of use can be defined as the primary determinant of behavioral intention to use technology while easing of use and enjoyment act as secondary determinants.

### B. Trust

According to Jensen *et al.* (2015) Trust is the extent to which a party is willing to depend on something or someone in a given situation with relative certainty, even if negative consequences occur. Trust can reduce uncertainty and is therefore very important for trade. In addition, consumers are aware that online shopping has a higher risk compared to conventional shopping due to distance, virtual identity, and lack of inspection. Lack of trust is the main reason why many consumers do not make online transactions (Maduku, 2014). According to Meyer (1995) trust, an important element in business transactions is actually built on the basis of ability, benevolence, and integrity.

### C. Perceived Risk

Perceived risk is the consumer's perception of the uncertainty of the results associated with searching and selecting information about a product or service before making a purchase decision. reduce or even stop the consumption of products or services (Kesharwani & Bisht, 2012).

In addition, consumers experience great risk, namely there are two factors, the first is the amount at stake in the purchase decision, and the subjective certainty that he is part of

winning or losing. the amount at stake. The risk perception factor has been shown to be influential in making online purchasing decisions (Kim *et al.*, 2008). Perceived risk in an online context has a significant impact on consumer attitudes and behavior (Grazioli & Jarvenpaa, 2000).

### D. E-Commerce dan Marketplace

E-commerce is the process of buying and selling using online applications. E-commerce can be done by anyone without the limitations of space and time. In fact, e-commerce activities include relationships between vendors and customers, transactions between businesspeople, and internal transactions, facilitating transactions with companies (Javalgi & Ramsey, 2001). In practice, e-commerce is grouped into two segments, namely business-to-business (B2B) and business-to-consumer (B2C). B2B e-commerce refers to the online marketing activities of two or more companies, while B2C e-commerce refers to sales transactions between suppliers and customers (end users) through the Internet (Ustadiyanto, 2001).

Then E-Marketplace or Electronic Marketplace is an online place where buyers and sellers conduct commercial transactions such as buying, services, or advertising. Individuals can also open personal shops and purchase products or services online. Electronic marketplaces connect buyers and sellers via the Internet or with partners within their organizations, including intranets (Turban *et al.*, 2017).

### E. Purchase Intention

Interest is considered a “finger” or intermediary between motivational factors that influence behavior, interest also shows how hard a person is willing to try. Interest shows how much effort a person plans to do something, and interest is related to behavior.

According to Kinnear and Taylor (1995), purchase intention is the stage that respondents want to do before a purchase decision is made. Simamora (2011), states that interest in buying a product arises from basic trust in the product, along with the ability to buy the product. Purchase intention can also arise when a consumer is very interested in the urgent need for a product through information about the various information, experiences of people who use it, and the urgent need for a product.

Based on the description of the theoretical study, the framework given in Fig. 1 can be presented.

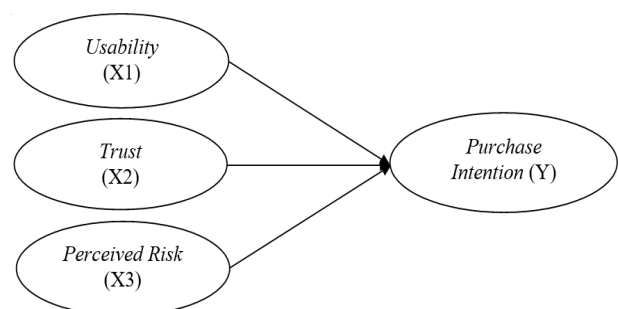


Fig. 1. Framework.

The hypotheses formulated in this study are as follows:

H1: There is a positive effect of usability on purchase intention.

- H2: There is a positive influence of trust on purchase intention.
- H3: There is a negative effect of perceived risk on purchase intention.

### III. RESEARCH METHODS

This research design uses causal research methods and descriptive research. Causal research is used to test and relate the cause and effect of a variable that we examine. While descriptive research is used to explain the problems contained in the variables studied. In planning a study, formulating problems, and formulating hypotheses, a theoretical framework regarding usability, trust, perceived risk, and purchase intention variables is used which is taken from various kinds of literature. Meanwhile, examining all research problems is done by distributing questionnaires in several places.

Purchase intention as the dependent variable in this study is influenced by the independent variables, namely usability, trust, and perceived risk. In order for the purchase of gadgets (mobile phones and tablets) at ABC to increase, the perceived risk felt by consumers must be minimized and usability, and trust, must be increased to increase purchase intention.

In this study, what is measured is the independent variable on the dependent variable. The scale used in this measurement uses a Likert scale. The population in this study is ABC application users. Then the sampling method is probability sampling (random sampling) with the sampling method using a random sampling technique. And the data analysis in this study used Partial Least Square (PLS) analysis with the help of SmartPLS version 3.0 program.

### IV. RESULTS

#### A. Classical Assumption Test Results

Classical assumption testing in this study was carried out by looking at the Tolerance value and the Variance Inflationary Factor (VIF) value. The provisions in the multicollinearity test are if the Tolerance value > 0.10 and the VIF value < 10, it is said that there is no multicollinearity problem and vice versa.

TABLE I: MULTICOLLINEARITY TEST RESULTS

|                | Purchase Intention |
|----------------|--------------------|
| Perceived Risk | 4.205              |
| Trust          | 2.869              |
| Usability      | 2.015              |

Source: Processed Data Results SmartPLS 3.0 (2019).

Table I is the result of multicollinearity testing, and it can be seen that the usability, trust, and perceived risk variables obtain a VIF value <10. These results indicate that the independent variable does not have symptoms of multicollinearity problems among the independent variables.

The next process in statistical data processing is to perform inferential statistical analysis. When testing inferential statistical data, the data used came from 220 questionnaires. To then be analyzed using the statistical program SmartPLS 3.0. From the results of the calculation of the PLS algorithm, the value of the loading or outer loading factor is obtained,

then the calculation is carried out with bootstrapping to determine the path coefficient value of the t-test value.

#### B. Hypothesis Testing Results

The estimation of the measurement model (external model) is carried out to determine the relationship between indicators and latent variables. The results of the reflective model analysis above can be seen from several indicators, including:

##### 1) Convergent validity

The factor value or outer loading for all indicators is shown in Table II.

TABLE II: FACTOR VALUE OR OUTER LOADING

| Usability  | Trust      | Perceived Risk | Intention to Purchase |
|------------|------------|----------------|-----------------------|
| US1 0,776  | TR1 0,751  | PR1 0,791      | PI1 0,837             |
| US2 0,832  | TR2 0,807  | PR2 0,786      | PI2 0,810             |
| US3 0,800  | TR3 0,791  | PR3 0,803      | PI3 0,821             |
| US4 0,925  | TR4 0,760  | PR4 0,826      | PI4 0,747             |
| US5 0,758  | TR5 0,747  | PR5 0,869      | PI5 0,822             |
| US6 0,805  | TR6 0,795  | PR6 0,815      | PI6 0,758             |
| US7 0,849  | TR7 0,842  | PR7 0,750      | PI7 0,839             |
| US8 0,892  | TR8 0,826  | PR8 0,878      | PI8 0,734             |
| US9 0,828  | TR9 0,844  | PR9 0,853      | PI9 0,799             |
| US10 0,872 | TR10 0,892 | PR10 0,834     | - -                   |
| US11 0,739 | - -        | PR11 0,814     | - -                   |
| - -        | - -        | PR12 0,808     | - -                   |
| - -        | - -        | PR13 0,774     | - -                   |
| - -        | - -        | PR14 0,803     | - -                   |

Source: Data processing (2019).

The limit for the loading factor value is 0.5. If it is more than equal to 0.5, it means that the indicator is working or able to reflect the latent variable. However, if it is less than 0.5, it means that in this measurement, the indicator does not work or is unable to reflect the latent variable. It is known from the table that all indicators of each variable have a loading factor value above 0.05, meaning that all indicators used are able to describe or reflect latent variables.

##### 2) Reliability testing and AVE value

The reliability of the research measuring instrument in this study was tested using composite reliability and Cronbach's alpha coefficient. This value reflects the reliability of all indicators in the model. A construct is said to be reliable as well as composite reliability and the Cronbach alpha value is above 0.70 (Nunnally, 1996 as cited in Ghozali, 2011, p.43). Meanwhile, according to Widarjono (2015) the instrument is said to be reliable if the composite reliability value is > 0.60 for exploratory research and Cronbach's alpha > 0.60 for exploratory research.

TABLE III: OUTPUT DATA ANALYSIS OF RELIABILITY TEST

|                    | Cronbach's Alpha | Composite Reliability | AVE   |
|--------------------|------------------|-----------------------|-------|
| Perceived Risk     | 0,961            | 0,965                 | 0,665 |
| Purchase Intention | 0,928            | 0,940                 | 0,636 |
| Trust              | 0,941            | 0,949                 | 0,651 |
| Usability          | 0,953            | 0,959                 | 0,684 |

Source: Data processing (2019).

All latent variables have an AVE value of more than 0.5. This means that all latent variables can explain more than half of the indicator variance. The highest AVE value is obtained by the risk perception variable, while the lowest AVE is obtained by the purchase intention variable. Then the

composite reliability results and Cronbach’s alpha indicate good values, as the value of each variable is less than the value of 0.60. All research outcomes or variables are valid measurement instruments, and all data have adequate reliability.

Furthermore, the structural model (internal model) is tested or evaluated to examine the relationship of latent variables by examining the significant value and the R-squared in the research model.

TABLE IV: R SQUARE TEST RESULTS

|                    | R Square |
|--------------------|----------|
| Purchase Intention | 0,785    |

Source: Data processing (2019).

Table IV that the R-square value of purchase intention is 0.785. This shows that the construct variability of the latent variables’ usability, trust, and perceived risk can explain the variability of the purchase intention construct of 78.5%, 21.5% is explained by other variables outside the studied model.

The next step is the bootstrap step, analyzing whether there is a significant effect of the independent variable on the dependent. The proposed hypothesis is tested by the path

coefficient test which shows the parameter coefficient, the statistical significance value of t.

The linear regression equation for this study is (1).

$$Y = \alpha + (+0.436) * Usability + (+0.228) * Trust + (-0.336) * Perceived Risk + \epsilon \tag{1}$$

Based on (1), it is known that usability has a more dominant influence on increasing the purchase intention of ABC application users.

The results of the data processing are then presented in Table V and the basis of decisions, the results of this study can be explained as follows.

a) Hypothesis 1 (H1) where usability affects the purchase intention of ABC application users is accepted. This is because the value of the t count is 7,980 > t table, which is 1,971. This means that usability has an influence on the purchase intention of ABC application users. The coefficient value is 0.436, which means that the effect is positive. This means that usability has a positive and significant effect on the purchase intention of ABC application developers.

TABLE V: OUTPUT ANALISA PATH COEFFICIENT

|                                      | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics | P Values |
|--------------------------------------|---------------------|-----------------|----------------------------|--------------|----------|
| Usability -> Purchase Intention      | 0,436               | 0,439           | 0,055                      | 7,980        | 0,000    |
| Trust -> Purchase Intention          | 0,228               | 0,230           | 0,056                      | 4,065        | 0,000    |
| Perceived Risk -> Purchase Intention | -0,336              | -0,333          | 0,076                      | 4,403        | 0,000    |

Source: Data processing (2019).

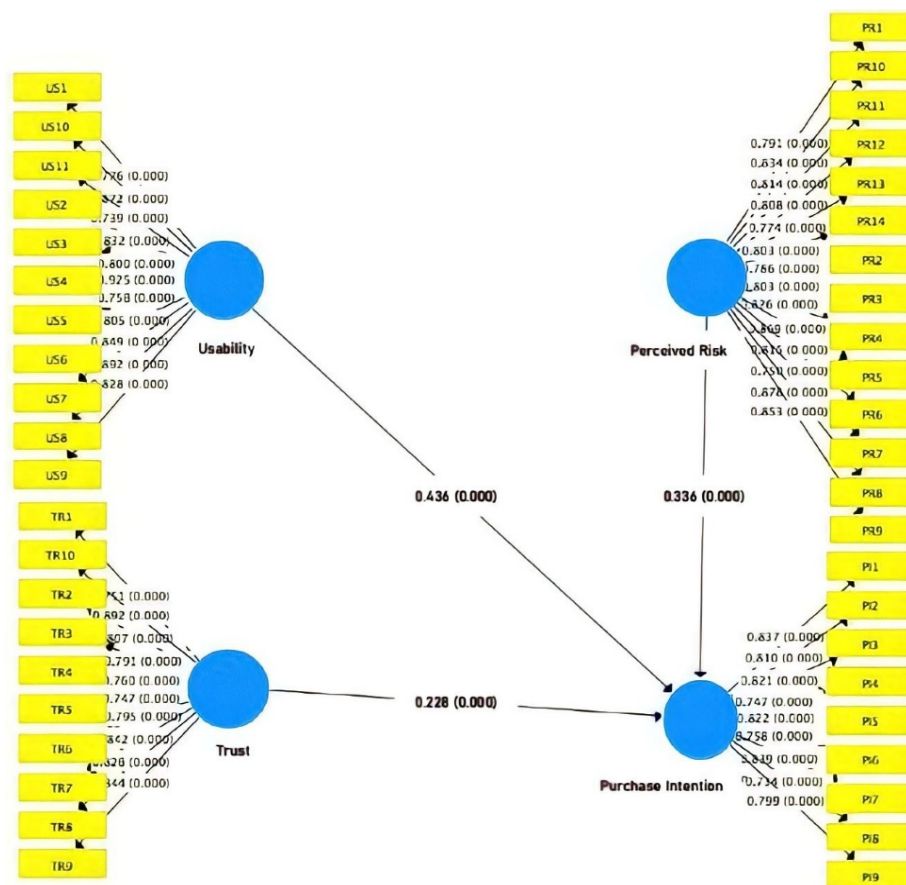


Fig. 2. Analisa Bootstrapping PLS.

- b) Hypothesis 2 (H2) where trust has an effect on the purchase intention of ABC application users is accepted. This is because the value of the t count is  $4.065 > t$  table, which is 1.971. This means that trust has an influence on the purchase intention of ABC application users. The coefficient value is 0.228, which means that the effect is positive. This means that trust has a positive and significant influence on the purchase intention of ABC application users.
- c) Hypothesis 3 (H3) where perceived risk affects the purchase intention of ABC application users is accepted. This is because the value of the t count is  $4.403 > t$  table which is 1.971. This means that perceived risk has an influence on the purchase intention of ABC application users. The coefficient value is -0.336 which means the effect is negative. This means that risk perception has a negative and significant effect on the purchase intention of ABC application users.

### 3) Discussion

The first hypothesis shows that usability or ease of use and ease of understanding of an ABC website is proven to have a positive effect on the purchase intention of ABC application users. In this case, it means that the higher the usability level or the more consumers find it easy for the ABC website / ABC application to be used and understandable and provide the information needed, the purchase intention of ABC application users will increase. These results indicate that ABC as one of the developing e-commerce in Indonesia in an effort to attract people's buying interest, especially users of the ABC.com application in purchasing gadget products (mobile phones and tablets) needs to pay attention to the usability aspect. Childers (2001) in Batbayar *et al.* (2018) also found that usability is the main determinant of behavioral intention to use technology easily, whereas use and enjoyment act as secondary determinants.

The second hypothesis shows that consumer trust in the ABC website/application has a positive effect on the purchase intention of ABC application users. In this case, it means that the higher the level of trust or the higher the level of trust of potential consumers to the ABC application/website, the purchase intention of potential consumers, namely in this case the users of the ABC application, will increase. In conditions related to purchasing intention, The presence of trust is a condition in which a party is willing to depend on something or someone in a situation with a relatively high sense of security, yet it may have negative consequences for the user (Jensen *et al.*, 2015). Lack of trust is the main reason why many consumers avoid online transactions (Maduku, 2014). Therefore, trust plays an important role in influencing purchase interest in online transactions, especially for gadget products (mobile phones and tablets).

The third hypothesis shows that perceived risk has an effect on the purchase intention of ABC application users. In this case, it means that the lower the level of risk in the ABC application, the purchase intention of ABC application users will increase. The importance of risk management is because each innovation generally comes with different risks and cannot be anticipated by its users (Maduku, 2014). The development of the digital age, especially the internet, accelerates the processes of buying and selling through online e-commerce. However, based on the results of this study, it is

known that the most potential risks are issues related to risk of disputes between sellers and customers, the risk of increased costs when purchasing in online stores, and the risk of delay in delivery of purchased goods.

## V. CONCLUSION

### A. Conclusion

From the results described earlier, it is known that this easy-to-use, easy-to-understand, and one-of-a-kind application can provide tools proven to have a positive and significant influence on the purchase intention of gadget products (mobile phones and tablets) online through the ABC application with the magnitude of the effect. of 0.436. Then furthermore, consumer trust is one of the important things and has an effect on purchase intention because it is proven to have a positive and significant influence on purchase intention of gadget products (mobile phones and tablets) online through the ABC application with a magnitude of influence of 0.288. and lastly, consumers who have perceived risk will be able to reduce the value of purchase intention, this is proven because the risk has a negative and significant influence on the purchase intention of gadget products (mobile phones and tablets) online through the ABC application with a magnitude of -0.336.

### B. Suggestion

For practitioners to increase online gadget sales transactions (mobile phones and tablets), ABC is expected to pay attention to factors related to usability, especially those related to product design information. ABC must make regulations that require sellers to be able to include pictures of products sold on various sides, provide an overview of product dimensions, including detailed product specifications, and provide other additional information on the product page on the seller's page. It is recommended to ABC management be able to minimize the risks that may occur to consumers, especially related to disputes between sellers and buyers (dispute). ABC must be able to provide and improve services from customer service 24 hours. Then ABC management should be able to anticipate negative events related to buyer trust in ABC by campaigning through advertisements on social media, events, or through print media or television media to be able to convince potential consumers.

Academics are advised to be able to re-examine the variables and theories that have been used in this study by expanding the research sample by conducting research in big cities in Indonesia which of course have different characteristics, so different handling is needed to be related to generating consumer buying interest in gadget products (mobile phones and tablets) on ABC.

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