ANALYSIS SUBJECTIVE NORM, WEBSITE USABILITY AND ATTITUDE TOWARDS INTENTION ONLINE SHOPPING: THE MEDIATING WITH PURCHASE INTENTION `

¹Eko Agus Darmadi, ²Sukardi ,³ Megasari Gusandra Saragih

ABSTRACT-- This research tests subjective norm, website usability and attitude towards online shopping intention mediated by purchase intention. The samples used in this study were 145 respondents who were customers of the online shope Tokopedia in Medan City. Sampling with nonprobability sampling techniques with accidental sampling approaches. The analysis method is Structural Equation Modeling (SEM) with the help of AMOS-20 (Analysis of Moment Structure). It was found that subjective norm, website usability and attitude significant effect on purchase intention and intention online shopping. Purchase intention significant effect on online shopping intention. Purchase intention a partial mediation the influence of subjective norm, website usability and attitude towards intention online shopping.

Keywords--Subjective Norm, Website Usability, Attitude, Purchase Intention, Intention Online Shopping.

I. INTRODUCTION

In recent years there are many major business actors or retailers who move or expand their business towards digital (Saragih, 2019). As a consequence slowly consumers change their buying style from the conventional way of becoming an online shopping way (Wang, Yeh, & Jiang, 2006). But it can not be denied the high growth of trade through online media contributed to the fraud of buying and selling transactions done by draining the customer's credit card (Saragih, 2019). It raises consumer discomfort in shopping online.

Research results of the Institute of Economic and Community Research (LPEM) Faculty of Economics and Business University of Indonesia revealed there are five reasons traders choose to sell online or e-commerce. The highest reason sellers have a more flexible business time of 63%. In addition, a total of 58.69% of sellers say that there is ease in running and managing business online. In addition, the cheap selling online compared to opening a store offline became the third attraction that makes sales choose online selling of 49.52%. Sellers also feel when selling online, the reach of buyers becomes wider as much as 48.69%. Lastly, 44% stated that selling online requires only a few capital. The following Indonesian digital data is presented in 2019:

¹Business Administration Study Program, Politeknik Tri Mitra Karya Mandiri, Karawang, Indonesia, ekoagus.darmadi@gmail.com. ²Business Administration Study Program, Politeknik Tri Mitra Karya Mandiri, Karawang, Indonesia, ids.sukardi@yahoo.co.id.

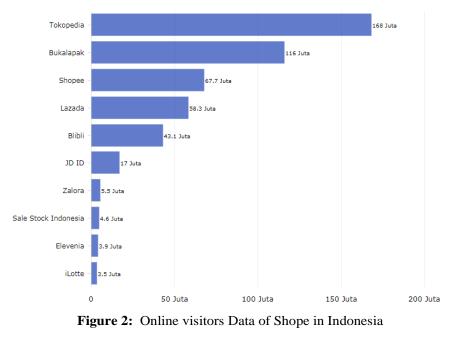
 $^{^3}Management Study Program, Universitas Pembangunan Panca Budi, Medan, Indonesia, megasarigus and rasaragih@dosen.pancabudi.ac.id.$

E Digital Indonesia - Jan. 2019						
Population 268.2						
Mobile subscriptions	355.5 M					
Internet users	150.0 M					
Social media users	150.0 M					
Mobile social users 130.0 M						
Source: We Are Social, Hootsuite, Jan 2019 ASEAN Empowering business in Southeast Asia - aseanup.com						

Figure 1: Indonesia Digital Data 2019 Source: aseanup.com/top-e-commerce-sites-indonesia/, 2019

From Figure 1 above the terlilhat that the rapid development of infrastructure led to increased use of internet and social media from approximately 260 million Indonesian population. Internet access through mobile devices as well as high population demographics of Indonesia encourages the development of technology companies, especially the online shopping market.

The following will be presented data about online Shope in Indonesia which is the most number of visitors based on the results of iPrice Survey (2019):



Source: iPrice, 2019.

Based on Figure 2, Tokopedia is clearly an e-commerce with the most visitors, more than 100 million per month in the FOURTH quarter of 2018. Based on iPrice data, Tokopedia is Indonesia's most desirable electronic trading site with 168 million visitors, beating the number of other e-commerce visits. There are two things that make Tokopedia more attractive. First, cooperation with OVO so as to provide convenience for the user in transaction. Second, Tokopedia received an additional US \$1.1 billion of capital from SoftBank at the end of 2018.

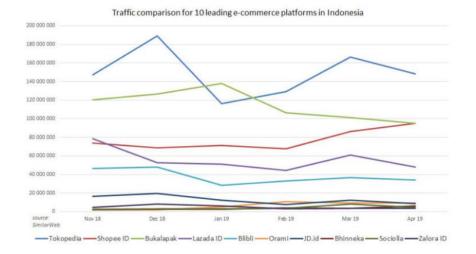


Figure 3: Traffic Comparison for 10 Leading E-commerce Paltforms in Indonesia

Source: aseanup.com/top-e-commerce-sites-indonesia/, 2019

Based on Figure 3 it can be seen that from forecast monthly traffic in 2019 from 10 e-commerce websites shows that Tokopedia has successfully become a leader in Indonesia with approximately 150 million visits per month. Shopee and Bukalapak fought for second place, with about 100 million visitors per month.

Lack of research in the field of e-commerce and consumer decisions to buy online are encouraging researchers to do this research. Research related to this research including research from Hasbullah et al (2016) revealed that attitudes towards online shopping have a significant positive relationship with the intention to buy online. Verma, Jain (2015) understands online shopping as a individual action determined by the intention to shop online. Panda, Swar (2014) focuses on aspects that affect individual purchasing behaviour. Malik, Guptha (2013) investigated the relationship between the decision/intention to shop online and the factors influencing the decision. Research shows that important factors of online shopping are the attitude to online shopping and changes in customer attitudes towards making online purchases (Wu, Ching to, 2015). Consumer behaviour is also influenced by subjective norm and attitudes towards behavioral questions and behaviors (Torben, Marie & Christina, 2012). Furthermore Bouboniene & Guleviciute (2015) found that ease in the use of technology affects the interest of online shopping.

II. LITERATUR REVIEW

2.1 Subjective Norm

Ajzan & Driver (in Hasbullah, 2016) states that subjective norms are pressures perceived by others (neighbors, friends, peers, etc.) but have a direct or indirect influence on the behavior of respondents. Subjective norm is a perception of a person to be able to consider and think that he or she should not do the intended behavior. Khalil and Michael, (2008) say friends, family members and colleagues as subjective norms have a positive influence on individuals to buy online. Furthermore Pavlou & Fygenson (2006)

expressed a scientific approach to online shopping attributed to specific customer behaviour and their decision/intention to purchase online.

2.2 Website Usability

In their study, Barnes & Vidgen (2002) operationalized the "usability" construction because consumers considered the website to be easy to learn and operate, easy to navigate, easy to use and interactive with a clear and understandable website. In addition, Childers et al. (2001) In empirical studies they have also found that usability is the main determinant of behavioral intent to use online shopping. Thus, it is proposed that the use of online websites is positively related to consumer online buying intent. Syed & Norjaya (2010) states that the website design is on the e factor for the usability that has been studied and it shows and is significant. They say, both established and new businesses, large and small scale now use the Internet as a sales medium for their products and services. So website design should be the main entrance to attract customers to gain more influence on online shopping.

2.3 Attitude

Hasbullah et al (2016) reveals that attitudes towards online shopping have a significant positive relationship with the intention of buying online. The positive attitude of online shopping sellers encourages buying intent among young people. Wu & Ching (2015) states that online shopping behaviors can be influenced by personality traits, technological acceptance, and perceived risk. In addition to the important factors of online shopping is the attitude towards online shopping and changing customer attitudes towards online purchases.

2.4 Purchase Intention

The intent of purchasing for online shopping is defined as a measure of consumer willingness to make online purchases through online retailers. As explained in theories such as TRA and TPB, this study is interested in understanding the voluntary use behavior of online consumers. Introduced by Ajzen (1991), intention has been used in many e-commerce studies and M-commerce as either an antecedent directly against online purchase behavior or as a result variable replaces actual purchase behavior (Dash & Saji, 2008; Limayem et al., 2000; Venkatesh, Morris, Davis, & Davis, 2003). Taylor and Todd (in Singh & Srivastava, 2018) asserted that behavioral intent is a good predictor of usage behaviour for people with previous experience and accustomed to technology.

2.5 Intention Online Shopping

Research from Bouboniene & Guleviciute (2015) menemukan bahwa faktor-faktor yang mempengaruhi belanja online dibagi menjadi 4 kelompok berikut: 1) Faktor teknologi: pengetahuan, kemampuan dan kemahiran dalam menggunakan aplikasi dan sistem teknologi; 2) consumer-related factors: attitudes towards online shopping, usability, risk and trust, loyalty, types of culture, education and consumer income, ease of use, age and experience of previous online shopping, recommendation of providers and reviews Customers 3) Price factors when shopping online; and 4)

Product/Service factors: the availability or completeness of the product information required by the consumer on the website, the product type.

III. CONCEPTUAL FRAMEWORK

Based on the theories previously outlined, the conceptual framework in this study can be described as follows:

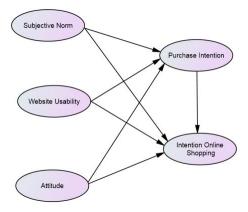


Figure 4: Conceptual Framework

IV. HYPOTHESES

The current study defines attitudes towards online shopping as a result of an inherently individual belief about the benefits of using online shopping, implying that if an individual's attitude towards online shopping is positive, they will find and Utilize the way to use online media to shop. In previous e-commerce studies, attitudes towards online shopping have been studied as one of the main determinants of online consumer behaviour (Hernández et al., 2011; Limayem et al., 2000; Lin, 2007; Venkatesh et al., 2003; Zendehdel, Paim, & Osman, 2015).

Subjective norms represent the major determinants of the TRA that this research has adopted. Subjective norms are defined as the social pressure the subject feels from its social connection to the use of online shopping. In previous studies, subjective norms or social influences have been studied in detail in the context of online consumer behaviour (Khare et al., 2012; Limayem et al., 2000; Lin, 2007; Zendehdel et al., 2015). As such, we postulate that subjective norms are instrumental in directing the intention to use online shopping.

It is also evidenced from Supanat (2012) that the subjective norm has significant against the intention of using ecom Merce but in small influence compared to other variables. Research from George (2011) shows that predictions of social interactions have significant effect on online shopping satisfaction. It shows that social buyers are more satisfied with offering an integrated social experience consisting of shopping and non-shopping activities. According to Talal, Charles and Sue, (2011), social influences resulted from the subject norms, which relate to the consumer's perception of other consumer confidence and considered the subjective norm only slightly significant to the intention of shopping. According to Aidil (2010)

research shows that websites that perform best in customer experience have significant advantages in driving online sales.

Based on previous research, hypotheses in this study may be described as follows:

- H1: Subjective norm a significant effect on the purchase intention customers of Tokopedia in Medan
- H2: Website usability a significant effect on the purchase intention customers of Tokopedia in Medan
- H3: Attitude a significant effect on the purchase intention customers of Tokopedia in Medan
- H4: Subjective norm a significant effect on the online shopping intention of Tokopedia customers in Medan
- H5: Website Usability a significant effect on the online shopping intention Tokopedia customers in Medan City
- H6: Attitude a significant effect on the online shopping intention of Tokopedia customers in Medan
- H7: Purchase intention a significant effect on the online shopping intention of Tokopedia customers in Medan
- H8: Purchase intention mediates the influence of website usability to the online shopping intention
 Tokopedia customers in Medan City n
- H9: Purchase intention mediates the influence of website usability on the online shopping intention Tokopedia customers in Medan City.
- H10: Purchase intention mediates the influence of attitude on the online shopping intention Tokopedia customers in Medan City.

V. RESEARCH METODOLOGY

This research is a quantitative type with an associative approach. Research was conducted in the city of Medan from August 2019 to September 2019. The population in this research is the motto of Tokopedia customers in Medan City. Samples were chosen with probability sampling techniques through a accidental sampling approach. The criteria in this study were the users of Honda motorcycles whose number of research samples was established as much as 145 respondents. The selection of this sample is based on the opinion of Hair (2009) which says that in quantitative studies allowed to use the sample amount between 100 to 200 Reponden. Subsequent Hair (2009) says that the number of samples in SEM is determined by the number of indicators multiplied by 5-10. In this study there were 27 indicators, $27 \times 5 = 135$. Plus 10 samples in case of outlier data. The number of samples became 145 respondents.

Data collection techniques use questionnaires with a Likert 5-1 scale. Data analysis techniques by using the path analysis by using SEM through the help of Amos 20.0. The indices used to test the feasibility of the model are as follows:

Goodness Of Fit Index	Cut-off Value
χ^2 C-square Statistics	df, $\alpha = 5\%$
Probability	≥0,05
CMIN/DF	≤2,00
GFI	≥0,90
AGFI	≥0,90
TLI	≥0,95
CFI	≥0,95
RMSEA	≤0,08

Tabel 1: Indeks Pengujian Kelayakan Model

Sumber: Ghozali (2013)

Interpretation of C. R test and significance test according to the opinion of Ferdinand (2014). The mediation test used the Sobel Test of Barron & Kenny (1989) which was later developed by Preachers & Hayes (2001).

VI. RESULTS AND DISCUSSION

4.1 Research Results

4.1.1 Confirmatory Factor Analysis (CFA) Test

The following are the indicator values of the CFA test results:

No.			Indicator	Value	Cut of value	Description
1	SN1	<	SubjectiveNorm	,748	0,60	Valid
2	SN2	<	SubjectiveNorm	,749	0,60	Valid
3	SN3	<	SubjectiveNorm	,759	0,60	Valid
4	SN4	<	SubjectiveNorm	,767	0,60	Valid
5	SN5	<	SubjectiveNorm	,751	0,60	Valid
6	WU1	<	WebsiteUsability	,752	0,60	Valid
7	WU2	<	WebsiteUsability	,797	0,60	Valid
8	WU3	<	WebsiteUsability	,746	0,60	Valid
9	WU4	<	WebsiteUsability	,736	0,60	Valid
10	AT1	<	Attitude	,679	0,60	Valid
11	AT2	<	Attitude	,748	0,60	Valid
12	AT3	<	Attitude	,776	0,60	Valid
13	AT4	<	Attitude	,765	0,60	Valid
14	AT5	<	Attitude	,769	0,60	Valid
15	AT6	<	Attitude	,726	0,60	Valid
16	PI1	<	PurchaseIntention	,782	0,60	Valid
17	PI2	<	PurchaseIntention	,753	0,60	Valid

 Table 2: CFA Test Results

18	PI3	<	PurchaseIntention	,733	0,60	Valid
19	PI4	<	PurchaseIntention	,756	0,60	Valid
20	PI5	<	PurchaseIntention	,731	0,60	Valid
21	OS1	<	IntentionOnlineShopping	,754	0,60	Valid
22	OS2	<	IntentionOnlineShopping	,786	0,60	Valid
23	OS3	<	IntentionOnlineShopping	,734	0,60	Valid
24	OS4	<	IntentionOnlineShopping	,788	0,60	Valid
25	OS5	<	IntentionOnlineShopping	,773	0,60	Valid
26	OS6	<	IntentionOnlineShopping	,749	0,60	Valid

Based on table 2 It is known that the indicator of each variable is valid, judging by its value greater than 0.60. Therefore this model is worth testing for the next stage.

4.1.2 Model Conformance Test

1. Full Model before modified

A model conformance test is done to see how far the construct can meet the Goodness of Fit (GOF) criteria. The following will be presented images of model conformance tests:

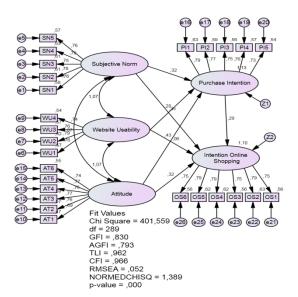


Figure 5: Full Model Before Modified

In Figure 5 It can be seen that the construct used to form this research model has not fulfilled the criteria of GOF. Like the GFI value (0.830 < 0.90), AGFI (0.793 < 0.90) and the P-value values are still below 0.05.

2. Full Model After Modified

To meet the criteria GOF then done modifications model by connecting the Errorterm suggested by the system. Following full model image after modified:

Received: 02 Jan 2020 | Revised: 12 Feb 2020 | Accepted: 17 Mar 2020

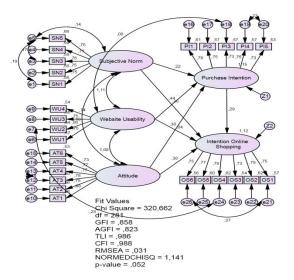


Figure 6: Full Model After Modified

In Figure 6 can be seen that the construct has been much better in meeting the criteria of GOF. Like the Chi-square, TLI, CFI, RMSEA, CMIN/DF values that have fulfilled the required criteria and more reemphasized with the P-value value of 0.052 which is greater than 0.05 indicates that the model formed has been very significant. Except the GFI and AGFI values are still marginal but are approaching well.

VII. DISCUSSION

A hypothesis test is performed by observing the significance level of the relationship between variables indicated by the C. R (Critical Ratio) value identical to the-t test in regression and the probability (P) value. Significant relationships are marked with a C. R value greater than 2.58 and a value of P is smaller than 0.05 (Ferdinand, 2014). To see the influence of independent variables (subjective norm, website usability and attitude) over dependent variables (purchase intention and intention online shopping) are displayed in the following table 3:

			Std. Estimate	Estimate	S.E.	C.R.	Р
PurchaseIntention	<	SubjectiveNorm	,224	,260	,062	4,195	***
PurchaseIntention	<	WebsiteUsability	,436	,491	,102	4,793	***
PurchaseIntention	<	Attitude	,381	,507	,112	4,509	***
IntentionOnlineShopping	<	WebsiteUsability	,043	,043	,065	,660	,509
IntentionOnlineShopping	<	PurchaseIntention	,295	,262	,045	5,859	***
IntentionOnlineShopping	<	Attitude	,383	,453	,089	5,091	***
IntentionOnlineShopping	<	SubjectiveNorm	,300	,310	,053	5,876	***

Tabel 3: Pengaruh Variabel Independen terhadap Variabel Dependen

According to table 3 will be elaborated in detail to be able to clearly answer the hypothesis of this research:

Received: 02 Jan 2020 | Revised: 12 Feb 2020 | Accepted: 17 Mar 2020

Influence subjective norm against purchase intention

According to table 3 subjective norm a significant effect on purchase intention with standardized estimate value of 0,224 (22,4%), critical ratio value of 4,195 and probability value (*** or 0.0001). This proves that subjective norm has a significant effect on the purchase intention the Tokopedia customers in Medan City.

Influence website usability against purchase intention

According to table 3 website usability it has a significant effect on purchase intention with estimate standardized value of 0.436 (43.6%), a critical ratio value of 4,793 and a probability value (*** or 0.0001). This proves that website usability has a significant impact on purchase intention the Tokopedia customers in Medan City.

Influence attitude against purchase intention

According to table 3 attitude has a significant effect on purchase intention with estimate standardized value of 0.381 (38.1%), the critical ratio value of 4,509 and probability value (*** or 0.0001). This proves that attitude has a significant effect on purchase intention the Tokopedia customers in Medan City.

Influence subjective norm against intention online shopping

According to table 3 subjective norm has a significant effect on the intention online shopping with estimate standardized value of 0.300 (30 %), the critical ratio value of 5,876 and probability value (*** or 0.0001). This proves that subjective norm have a significant effect on intention online shopping the Tokopedia customers in Medan City.

Influence website usability against intention online shopping

According to table 3 website usability has not a significant effect on intention online shopping with a value of standardized estimate of 0.043 (24.3%), a critical ratio of 0,660 and a probability value (0,509). This proves that website usability no a significantly affects intention online shopping the Tokopedia customers in Medan City.

Influence attitude against intention online shopping

According to table 3 attitude has a significant effect on intention online shopping with standardized value estimate of 0.383 (38.3%), critical ratio value of 5,091 and probability value (*** or 0.0001). This proves that attitude has a significant effect on intention online shopping the Tokopedia customers in Medan City.

Influence purchase intention against intention online shopping

According to table 3 purchase intention a significant effect on intention online shopping with standardized estimate value of 0.295 (29.5%), critical ratio value of 5,859 and probability value (*** or 0.0001). This proves that purchase intention a significant impact on intention online shopping the Tokopedia customers in Medan City.

Purchase intention mediates the effect of subjective norm on intention online shopping

To know the mediation of purchase intention against the influence of subjective norm with intention online shopping, the results of test Sobel test:

	Input:		Test statistic:	Std. Error:	p-value:
a 0	.224	Sobel test:	3.16418454	0.02088374	0.00155518
<i>b</i> 0	.295	Aroian test:	3.13631966	0.02106928	0.00171083
s _a O	.062	Goodman test:	3.19280558	0.02069653	0.00140898
s _b 0	.045	Reset all		Calculate	

Figure 7: Sobel Test Result I

Based on table 3 and Figure 7 found significance of the line-a (0.0001), path - b (0.0001), line-C (0.0001), and C-line ' (0.0016). Then it can be concluded that the purchase intention to be a partial mediation the influence of subjective norm with intention online shopping the Tokopedia customers in Medan City. This means that purchase intention not only affect directly to improve the online shopping intention the Tokopedia customers in Medan City but can also be an intermediary between subjective norm against the online shopping intention Tokopedia customers in Medan City.

Purchase intention mediates the effect of website usability on intention online shopping

To know the mediation of purchase intention against the influence of website usability with intention online shopping, the results of test Sobel test:

	Input:		Test statistic:	Std. Error:	p-value:
a	0.436	Sobel test:	3.58058775	0.03592148	0.00034282
b	0.295	Aroian test:	3.55171005	0.03621354	0.00038274
sa	0.102	Goodman test:	3.61018148	0.03562702	0.00030598
$s_{\rm b}$	0.045	Reset all		Calculate	

Figure 8: Sobel Test Result II

Based on table 3 and Figure 8, the significance of the A-line (0.0001), path – b (0.0001), line-C (0.509), and C-line ' (0.0003) was found. Then it can be concluded that the purchase intention partial mediation the influence of website usability with intention online shopping the Tokopedia customers in Medan City. This means that purchase intention not only affect directly to improve the online shopping intention the Tokopedia customers in Medan City but it can also be an intermediary between websites usability against online shopping intention Tokopedia customers in Medan City.

Purchase intention mediates the effect of website usability on intention online shopping

To know the mediation of purchase intention against the influence of website usability with intention online shopping, the results of test Sobel test:

	Input:		Test statistic:	Std. Error:	p-value:
а	0.381	Sobel test:	3.01945951	0.03722355	0.00253226
Ь	0.295	Aroian test:	2.99215697	0.0375632	0.00277014
sa	0.112	Goodman test:	3.04752333	0.03688077	0.00230736
$s_{\rm b}$	0.045	Reset all		Calculate	

Figure 9: Sobel Test Result III

Based on table 3 and Figure 9, the significance of the A-line (0.0001), line-B (0.0001), line-C (0.509), and C-line ' (0.0003) is found. Then it can be concluded that the purchase intention fully mediation the influence of website usability with intention online shopping the Tokopedia customers in Medan City. This means that purchase intention not only affect directly to improve the online shopping intention the Tokopedia customers in Medan City but it can also be an intermediary between websites usability against online shopping intention Tokopedia customers in Medan City.

VIII. CONCLUSION

Conclusion based on the results of analysis in this study, among others: 1) Subjective norm Significant effect on the purchase intention customers of Tokopedia in Medan city; 2) Website usability significantly affect the purchase intention customers of Tokopedia in Medan city; 3) Attitude significantly affects the purchase intention customers of Tokopedia in Medan city; 4) Subjective norm has significant effect on online shopping intention of Tokopedia customers in Medan City; 5) Website Usability has no significant effect on the online shopping intention of Tokopedia customers in Medan City; 6) Attitude has significant effect on online shopping intention Tokopedia customers in Medan City; 7) Purchase intention significant effect on online shopping intention of Tokopedia customers in Medan City; 8) Purchase intention significant effect on online shopping intention of Tokopedia customers in Medan City; 8) Purchase intention to be a partial mediation the influence of subjective norm with intention online shopping the Tokopedia customers in Medan City; 9) Purchase intention partial mediation the influence of website usability with intention online shopping the Tokopedia customers in Medan City; and 10) The purchase intention partial mediation the influence of website usability with intention online shopping the Tokopedia customers in Medan City.

REFERENCES

- Aidil Bashir (2010), Consumer Behavior towards online shopping of electronics in Pakistan Winter 2013. MB A International Business Management, 1-60.
- 2. Ajzen, I., & Driver, B. L. (1991). Prediction of leisure participation from behavioral, normative, and control beliefs: An appli cation of the theory of planned behavior. L eisure Sciences, 13, 185-204.
- 3. Barnes, S.J. and Vidgen, R T., 2002, 'An integrative approach to the assessment of E-commerce quality', Journal of Electronic Commerce Research, 13(3),114-127.
- Baron, RM, & Kenny, DA. (1989) The moderator-mediator of variable distinction in social psychological research: Conceptual, strategic, and statistical considerations. Journal of Personality and Social Psychology, 51, 1173-1182. 1986.
- Bauboniene, Živile & Guleviciute, Gintare. (2015). E-Commerce Factors Influencing Consumers' Online Shopping Decision. Social technologies. 2015, 5(1): 74–81. ISSN 2029-7564 (online).
- Childers T. L., Christopher L. C., Peck, J., and Carson, S. (2001). "Hedonic and utilitarian motivations for online retail shopping behaviour", Journal of Retailing, 77(5), 511 – 535.
- Dash, S., & Saji, K. B. (2008). The role of consumer selfefficacy and website social-presence in customers' Adoption of B2C online shopping: An empirical study in the indian context. Journal of International Consumer Marketing, 20 (2), 33–48. doi: 10.1300/ J046v20n02_04.

Received: 02 Jan 2020 | Revised: 12 Feb 2020 | Accepted: 17 Mar 2020

- 8. Ferdinand, Augusty. (2014). Structural Equation Modeling dalam Penelitian Manajemen. Semarang: Badan Penerbit Universitas Diponegoro.
- George Christodoulides, (2011) "Brands: Just for Consumers?" Industrial Marketing Management 40(7): 1060-1062. Han, B. and Windsor, J. "User's willingness to pay on social network sites," Journal of Computer Information Systems (51)4, 31-40.
- Ghozali, Imam. (2013). Structural Equation Model Concepts and Applications with the Amos Program 21.0. Matter V: January 2013. Diponegoro University. Semarang.
- 11. Hair, JR, RE, Anderson, R.Thatam and Balcak W. (2009). Multivariate Data Analysis with Reading, Prentice Hall, Englewood Cliff, New Jersey.
- Hasbullah, Nurul Aqila. Et al. (2016). The Relationship of Attitude, Subjective Norm and Website Usability on Consumer Intention to Purchase Online: An Evidenc. Procedia Economics and Finance 35 (2016) 493 – 502.
 2212-5671 © 2016 The Authors. Published by Elsevier B.V. (http://creativecommons.org/licenses/by-ncnd/4.0/). Peer-reviewed under responsibility of Universiti Tenaga Nasional. doi: 10.1016/S2212-5671(16)00061-7.
- Hernández, B., Jiménez, J., & José Martín, M. (2011). Age, gender and income: Do they really moderate online shopping behaviour? Online Information Review, 35 (1), 113–133. doi:10.1108/14684521111113614.
- 14. https://aseanup.com/top-e-commerce-sites-indonesia/. Diakses pada 20 Oktober 2019.
- 15. Khare, A., Khare, A., & Singh, S. (2012). Attracting shoppers to shop online —Challenges and opportunities for the Indian retail sector. Journal of Internet Commerce, 11 (2), 161–185. doi:10.1080/15332861.2012.689570.
- Limayem, M., Khalifa, M., & Frini, A. (2000). What makes consumers buy from Internet? A longitudinal study of online shopping. IEEE Transactions on Systems, Man, and Cybernetics-Part A: Systems and Humans, 30 (4), 421–432. doi:10.1109/3468.852436.
- 17. Lin, H.-F. (2007). P re d ic t i ng co n s umer intentions to shop online: A n e mpirical test of competing theories. El ectr on ic Com me rce Resear ch a n d Appl ic atio ns , 6 (2007), 433 442. doi:10.1016/ j. elerap.2007.02.002.
- Malik G., Guptha A. 2013. An Empirical Study on Behavioral Intent of Consumers in Online Shopping. Business Perspectives and Research, July-December, p. 13-28.
- Panda R., Swar B. N. (2014). Online Shopping: An Exploratory Study to Identify the Determinants of Shopper Buying Behaviour. IJBIT, Vol. 7, Issue 1, p. 52-59.
- Pavlou, P. A., Fygenson, M. (2006, March). Understanding and Predicting Electronic Commerce Adoption: An Extension of The Theory of Pla nned Behavior. 30(1), 115-143.
- Saragih, Megasari Gusandra. (2019). Pengaruh E-Service Quality Terhadap E-Loyalty Melalui E-Satisfaction (Studi Pada Pelanggan Toko Online Shopee Di Kota Medan). Jurnal Mantik Penusa. Volume 3, No.1, Juni 2019. e-ISSN 2580-9741. p-ISSN2088-3943.
- 22. Saragih, Megasari Gusandra. Chin, Jacky. Setyawasih, Rianti. Nguyen, Phong Thanh & Shankar, K. (2019). Machine Learning Methods for Analysis Fraud Credit Card Transaction. International Journal of Engineering and Advanced Technology (IJEAT). ISSN: 2249 – 8958, Volume-8, Issue-6S August 2019.
- Singh, Shekhar & Srivastava, Sandeep .(2018). Moderating effect of product type on online shopping behaviour and purchase intention: An Indian perspective. Cogent Arts & Humanities, 5: 1495043 https://doi.org/10.1080/23311983.2018.1495043.
- 24. Supanat Chuchinprakarn 2012, Application of the Theory of Reasoned Action to On-line Shopping.

- 25. Syed Shah Alam : Norjaya Mohd Yasin (2010). An Investigation into the Antecedents of Customer Satisfaction of Online Shopping. J ournal of Marketing Development and Competitiveness 5(1) 71-78.
- 26. Talal Al-maghrabi, Charles Dennis, Sue Vaux Halliday, (2011). Determinants of Customer Continuance Intention of Online Shopping. Int . Journal of Business Science and Applied Management, 6 (1), 41-65.
- Torben Hansen, Marie Sondergaard Risborg, Christina Donslund Steen (2012). Understanding consumer purchase of free-of cosmetics: A value-driven TRA approach. Jo urnal of Consumer Behaviour, J. Consumer Behav. 11: 477–486 (2012).
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. MIS Quarterly, 425–478. doi:10.2307/30036540.
- 29. Verma P., Jain S. (2015). Skills Augmenting Online Shopping Behavior: A Study of Need for Cognition Positive Segment. Business Perspectives and Research, 3(2), p. 126–145.
- 30. Wang, E. T. G., Yeh, H. Y., & Jiang, J. J. (2006). The relative weights of Internet shopping fundamental objectives: Effect of li festyle differences. Psychology and Marketing, 23(5), 353-367.
- Wang, S. L. (2004). Customer testimonials and new clips as contextual cues in the consumer cognitive processing of online shoppi ng: How do they build trust and then increase purchase intention? Journal of Promotion Management, 9(1/2), 145-162.
- 32. Wu W., Ching Ke Ch. (2015). An Online Shopping Behavior Model Integrating Personality Traits, Perceived Risk, and Technology Acceptance. Social Behavior and Personality, 43(1), p. 85-98.
- Zendehdel, M., Paim, L. H., & Osman, S. B. (2015). Students ' online purchasing behavior in Malaysia: Understanding online shopping attitude. Cogent Business & Management, 2 (1), 1078428. doi:10.1080/ 23311975.2015.1078428.