

Online Shopping Hestitation Model: A Survey In Bandung Jawa Barat

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Abstract: *with the development of internet technology allows the second stage of the internet bubble in which the use of the internet as a tool to conduct transactions and the exchange of goods or the sale of goods is increasingly widespread. in indonesia, there are not too many companies selling online on the internet, but it is already rife because many individuals or companies sell products by marketing them on increasingly social networks in indonesia such as facebook. although still rampant there are still many who have not done the process of shopping online on the internet. the basic model of this study was taken from cho et al. (2006) in his research entitle online shopping hesitation. according to cho et al., doubts about shopping online are caused by four supporting factors such as uncertainty, media / channel innovation, contextual factors and customer characteristics. each factor has sub-factors that support the main factors, based on this basic model, a research model is then developed by adding several sub-factors from turban and mathew (2001). this study aims to determine what factors influence a person to refuse to shop on the internet. the study was conducted by conducting a survey in bandung, west java and from 90 samples distributed 75 individual respondents were collected to see factors that influence individuals to delay or even refuse to shop online. model testing uses partial least square (pls) data processing methods for hypothesis testing. the results of this study are the basic model and additional sub-factors proved that of the 17 sub-factors studied 15 sub-factors affect the doubt in shopping online and only 2 sub-factors that have not been proven to influence doubts in shopping online.*

keywords: *online shopping, e-commerce, hestiation, partial least square, online shopping acceptance model, survey.*

I. INTRODUCTION

E-commerce began in 1995 when one of the first internet portals, Netscape.com, received the first advertisements from big companies and popularized the idea that the Web could be used as a new medium for advertising and selling. Fast e-commerce growth since 1995 and known as the "dot-com" bubble peaked in 2001. A number of large e-commerce companies failed to survive, but there were a number of companies that survived such as Amazon, eBay, Expedia, and Google (Laudon & Laudon, 2007).

Laudon & Laudon (2007) observations show that in 2007, the overall picture of e-commerce was very good:

- Online customer sales will increase by more than 23 percent in 2007 with an estimated \$ 180 billion (including travel), with 106 million people making online purchases.
- The number of people involved in online activities in the United States will increase to 160 million in 2007, up from 147 million in 2005 (eMarketer, in Laudon & Laudon, 2007).

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- Worldwide, more than 1 billion people are currently connected to the internet. On average a day, 70 million people engage in online activities, 140 million send e-mail, 5 million people write their blogs, 4 million share music on peer to peer networks, and 3 million use the internet to rate people, goods, or service.

- B2B e-commerce - the use of the internet to trade business to business - will continue to grow to around 25 percent in 2007 with more than \$ 2 trillion, and continue to increase (Laudon & Traver, in Laudon & Laudon, 2007).

E-commerce can be classified into three main categories by looking at the nature of active participants in e-commerce transactions (Laudon & Laudon, 2007), namely:

1. Business to consumer e-commerce (B2C) involves the sale of retail products and services to individual buyers.
2. Business to business (B2B) e-commerce involves the sale of products and services between companies.
3. Consumer-to-consumer (C2C) e-commerce involves consumers who sell directly to consumers.

1.2 Previous Research

Research on e-commerce has been conducted by various researchers, this can be seen from the number of studies that have been done. Research that attracts attention is research on online shopping acceptance models, which look at how the user or customer acceptance in the process of shopping online. Some research that has been done on this topic are:

1. Examining Online Purchase Intention in B2C E-Commerce: Testing an Integrated Model by Ranganathan and Jha (2007) which suggests that the first influence on online purchases is past experience which is then followed by elements of customer interest in shopping online and finally is computer self-efficacy. This shopping experience is also influenced by other factors that have not been discussed, in that study, which according to observations, these factors are trust and ease of transaction which may be related to the other three factors in the model. The quality of the website will provide convenience with rich features and the website also provides privacy, security and the delivery and reciprocity process that makes a person shopping on a shopping experience a web experience he has never experienced.

2. The Effect of the Web Interface features on consumer online purchase intention by Hausman & Skiepe (2008) which states that the intention to shop online is determined by the attitude toward the website and the flow described in the challenge, concentration, control, and enjoyment. These two factors are also associated with usefulness, informativeness, entertainment, and irritation which are the effects of human factors and computer factors. Hausman & Skiepe (2008) emphasized that what determines a person shopping or online shopping intentions is the flow of challenges, concentration, control, and enjoyment that can stand alone without any human or computer factors.

3. Online Shopping Acceptance Model - A Critical Survey of Consumer Factors in Online Shopping by Zhou, Dai & Zhang (2007) which states that online shopping is influenced by experience, intention, and satisfaction in shopping. Zhou, Dai and Zhang (2007) conducted more in-depth research on online intention in shopping that was influenced by motivational factors, innovative, perceived outcomes, shopping orientation, and normative beliefs, as well as education and income from users.

These studies can be seen that the desire to shop much influenced by factors of site quality, shopping experience, customer interests in shopping. Hausman & Skiepe (2008) emphasizes more on the flow of behavior that can be explained from the challenges, conclusions, control and enjoyment of the shopping process itself, Zhou, Dai & Zhang (2007) place more emphasis on consumers factor are motivation, innovative, perceived outcome, shopping orientation, and normative trust, as well as education and income from users, while Ranganathan & Jha (2007) emphasizes more on the technological factors seen in site quality and computer self-efficacy. In other studies it was found that shopping online also had doubts. Cho et al. (2006), states that there are doubts in shopping online due to customer characteristics and delay factors.

The above studies are mostly done outside of the State of Indonesia, and only a few are carried out in the State of Indonesia which have their own characteristics so it is not yet known whether the factors that have been studied also apply to the Indonesian population and whether there are other factors. Conditions in Indonesia are not yet known whether there are intentions to shop online and are more likely to hesitate in shopping online. Therefore, the researcher intends to look more closely at the condition of the people in Indonesia who tend to behave as stated in the Cho et al model. (2006), and look for other factors which are special characteristics for the people of Indonesia, especially West Java

II. CHAPTER 2

Theoretical basis

2.1 E-Commerce System

E-Commerce is a digital environment that allows commercial transactions to occur between many organizations and individuals (Laudon & Laudon, 2007). E-Commerce is known to the public as a trade transaction that takes place on the internet or the Web, where the transaction involves exchanging values and crossing organizational or individual boundaries in return for goods or services.

E-Commerce can be defined from several perspectives as follows (Kalakota & Whinston, in Turban et al., 2000):

- Communication perspective: e-commerce is the delivery of information, products / services, or payments through telephone lines, computer networks, or other electronic devices.
- Business process perspective: e-commerce is a technology application that leads to the automation of business transactions and work flow.
- Service perspective: e-commerce is a tool that helps meet the demands of firms, consumers, and management to reduce service costs while improving the quality of products and accelerating the speed of service delivery.
- Online perspective: e-commerce facilitates the buying or selling of products and information on the internet and other online services.

There are many ways to classify e-commerce transactions. One of them is by looking at the nature of the participants involved in e-commerce transactions (Laudon & Laudon, 2007). The three categories are:

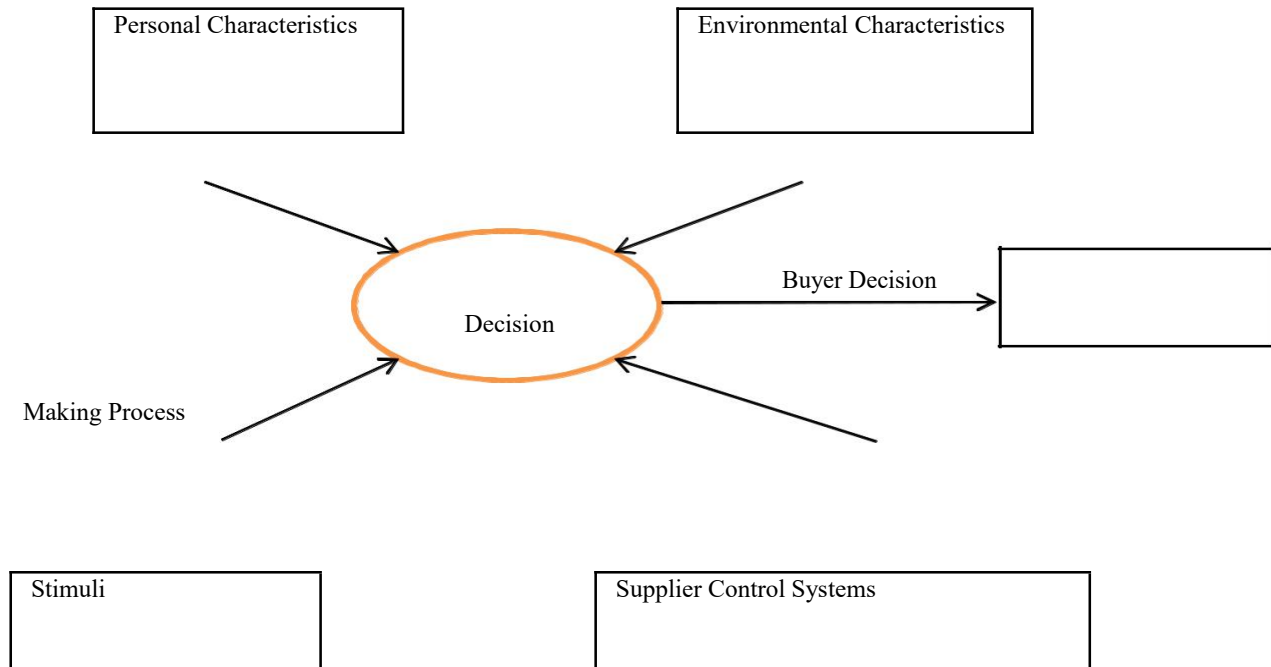
- 1 Business to consumer e-commerce (B2C) involves the sale of retail products and services to individual buyers.
- 2 Business to business (B2B) e-commerce involves the sale of products and services between companies.
- 3 Consumer-to-consumer (C2C) e-commerce involves consumers who sell directly to consumers.

2.2 E-Commerce Consumer Behavior Model

Consumer behavior for offline trading will also affect online trading. Market researchers try to map and understand consumer behavior in shopping, which produces a model of consumer behavior as shown in Figure 1. Consumer behavior in the decision making process to buy or not buy, what to buy, to whom to buy, when to buy, how much to buy, and whether to repeat buying. The behavior is influenced by several factors as follows:

- 1 Personal characteristics consisting of age, gender, ethnicity, education, lifestyle, psychological, knowledge, values and personality.
- 2 Environmental characteristics consisting of social, family, and community.
- 3 Characteristics of stimuli consisting of marketing (quality, price, promotion and products) and others (economic, technological, political and cultural).
- 4 Supplier control systems, such as logistical support (payment and delivery), technical support (web design, intelligence agents) and customer service (FAQs, e-mail, call centers, and one to one).

Figure 1
Consumer Behavior Model (East, 1997, in Turban, 2000)



2.3 Conceptual paradigm of research

Based on research from Cho et al. (2006), states that there are doubts in shopping online that is caused by factors of customer characteristics and factors of delay (Figure 2). The reasons for delay can be translated into:

- 1 Preceived Uncertainty consisting of: financial risk, social risk, psychological risk, and procedural uncertainty
- 2 Medium / Channel Innovation which consists of: incompatible, unreliable channel, disturbing privacy
- 3 Contextual consisting of: time pressure, uncertainty of needs, and negative experiences in the past

Factors of customer characteristics can be translated into: Consumer characteristics consisting of: undesirable behavior towards online purchases, awareness of high quality, awareness of high values, confusion about excessive choices.

These factors influence the doubt in doing online shopping in the form of overall doubt, leaving the shopping basket, and doubt in completing the payment stage. Research on online shopping behavior is abundant as shown in Table 1, but specifically discussing doubts that lead to the negative side of intention to shop online is only examined by Cho.

Figure 2
Predictors in online shopping hesitations (Cho et al., 2006)

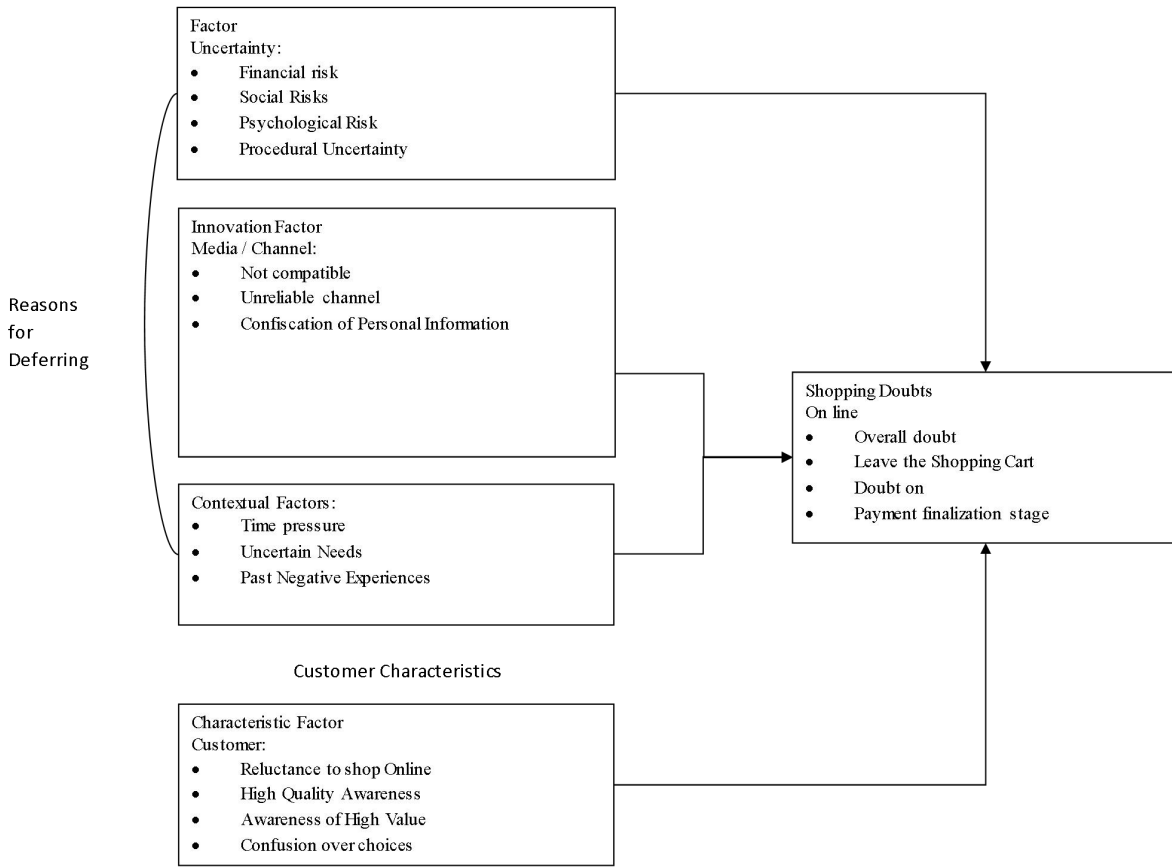


Table 1
Research in intention to shop online

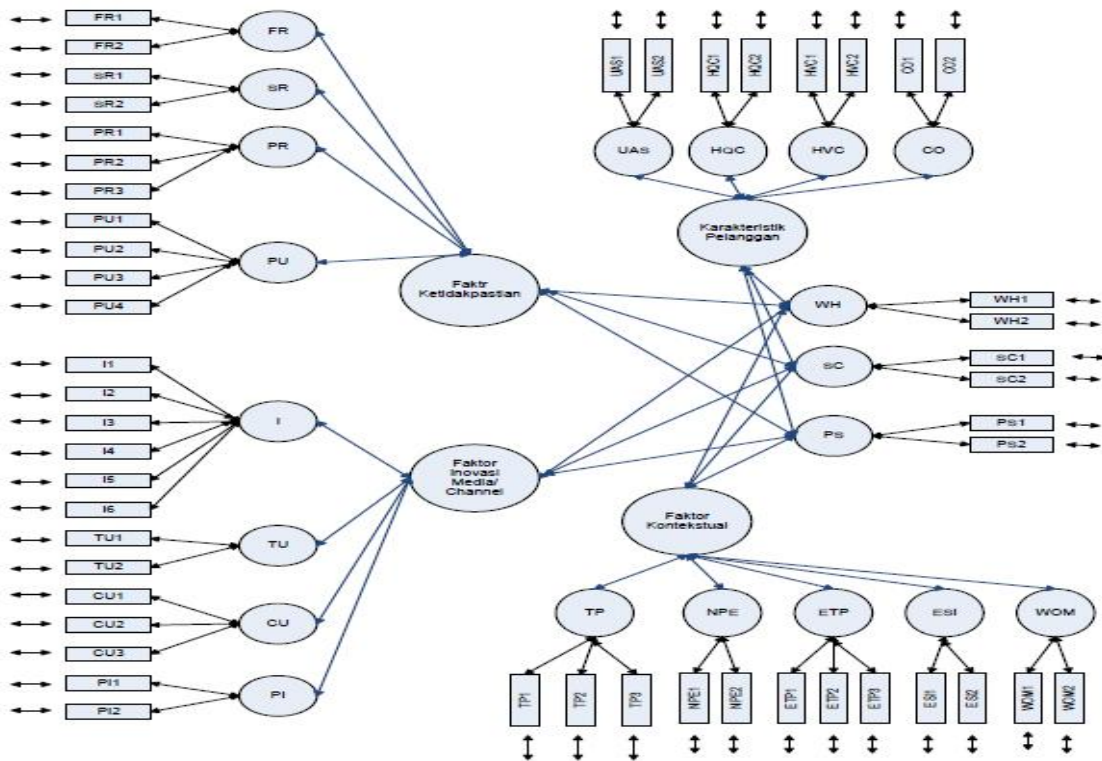
Researcher	Research Topics
Awad dan Ragowsky (2008)	<i>Establishing Trust in Electronic Commerce Through Online Word of Mouth: An Examination Across Genders</i>
Wang dan Yang (2008)	<i>Passion for Online Shopping: The Influence of Personality and Compulsive Buying</i>
Dash dan Saji (2007)	<i>The Role of Consumer Self-Efficacy and Website Social-Presence in Customer' Adoption of B2C Online Shopping: An Empirical Study in The Indian Context</i>
Noort et al. (2007)	<i>Online versus Conventional Shopping: Consumers' Risk Perception and Reulatory Focus</i>
Lennon et al. (2007)	<i>A Longitudinal Look at Rural Consumer Adoption of Online Shopping</i>
Warden et al. (2006)	<i>Online Shopping Interface Components: Relative Importance as Perpheral and Central Cues</i>
Korgaonkar dan Silverbat	<i>Relationship of Type of Product, Shopping Orientations, and</i>

(2003)	<i>Demographics With Preference for Shopping on The Internet</i>
Xiong dan Liu (2003)	<i>A Reputation-Based Trust Model for Peer-to-Peer eCommerce Communities</i>
Mathew dan Turban (2001)	<i>A Trust Model for Consumer Internet Shopping</i>

Based on the hypotheses generated in this study, the research model that will be used in this study can be seen in Figure 3:

Figure 3

Research models in online shopping hesitation (Cho et al., 2006)



III. CHAPTER 3

RESEARCH RESULT

Research Result:

1. The financial risk latent variable (FR) significantly influences the uncertainty (PUF) latent variable at the significance level $\alpha = 5\%$ with a parameter coefficient of 0.908. The influence of the FR variable to the PUF variable is significant because the t-statistic value = $7.190 > t\text{-table} = 1.96$
2. The social risk latent variable (SR) significantly influences the uncertainty (PUF) latent variable at the significance level $\alpha = 5\%$ with a parameter coefficient of -0.319. The influence of the SR variable to the PUF variable is significant because the t-statistic value = $4.428 > t\text{-table} = 1.96$.
3. The latent variable of psychological risk (PR) significantly influences the uncertainty (PUF) latent variable at the significance level $\alpha = 5\%$ with a parameter coefficient of 0.700. The effect of the PR variable to the PUF variable is significant because the t-statistic value = $6.204 > t\text{-table} = 1.96$.

4. The latent variable procedural uncertainty (PU) significantly influences the latent variable Uncertainty (PUF) at the significance level $\alpha = 5\%$ with a parameter coefficient of 0.061. The effect of PU variable to PUF variable is not significant because $t\text{-statistic value} = 0.806 < t\text{-table} = 1.96$.
5. The latent variable Uncertainty Factor (PUF) significantly influences the latent variable of doubt in choosing a website (WH) at the significance level $\alpha = 5\%$ with a parameter coefficient of 0.549. The effect of PUF variable to WH variable is significant because $t\text{-statistic value} = 3.255 > t\text{-table} = 1.96$.
6. The latent variable Uncertainty Factor (PUF) significantly influences the latent variable of doubt at the finalization stage of payment (PS) at the significance level $\alpha = 5\%$ with a parameter coefficient of 0.523. The effect of PUF variable to PS variable is significant because $t\text{-statistic value} = 3.316 > t\text{-table} = 1.96$.
7. The latent variable Uncertainty Factor (PUF) significantly influences the latent variable leaving the shopping cart (SC) at the significance level $\alpha = 5\%$ with a parameter coefficient of 0.610. The effect of PUF variable to SC variable is significant because $t\text{-statistic value} = 8.804 > t\text{-table} = 1.96$.
8. Incompatible latent variable (I) significantly influences the Media / Channel Innovation Factor (MIF) latent variable at a significance level $\alpha = 5\%$ with a parameter coefficient of 0.341. The influence of variable I to the MIF variable is significant because $t\text{-statistic value} = 2.389 > t\text{-table} = 1.96$.
9. The latent variable is not technically capable (TU) significantly influences the latent variable Media / Channel Innovation Factor (MIF) at the significance level $\alpha = 5\%$ with a parameter coefficient of 0.815. The effect of the TU variable to the MIF variable is significant because the $t\text{-statistic value} = 13.975 > t\text{-table} = 1.96$.
10. The unreliable channel latent variable (CU) does not significantly affect the latent variable Media / Channel Innovation Factor (MIF) at the significance level $\alpha = 5\%$ with a parameter coefficient of 0.055. The effect of the CU variable to the MIF variable was not significant because the $t\text{-statistic value} = 0.057 < t\text{-table} = 1.96$.
11. The latent variable misuse of personal information (PI) does not significantly affect the latent variable Media / Channel Innovation Factor (MIF) at the significance level $\alpha = 5\%$ with a parameter coefficient of -0.094. The effect of the PI variable on the MIF variable was not significant because the $t\text{-statistic value} = 0.076 < t\text{-table} = 1.96$.
12. The latent variable Media Innovation Factor / Channel (MIF) does not significantly influence the latent variable of choosing a website (WH) at the significance level $\alpha = 5\%$ with a parameter coefficient of -0.114. The influence of MIF variable to WH variable is not significant because $t\text{-statistic value} = 1.188 < t\text{-table} = 1.96$.
13. Latent variable Media / Channel Innovation Factor (MIF) significantly influences the latent variable of doubt at the finalization stage of payment (PS) at the significance level $\alpha = 5\%$ with a parameter coefficient of -0.319. The influence of MIF variable to PS variable is significant because $t\text{-statistic value} = 4.428 > t\text{-table} = 1.96$.
14. The latent variable Media Innovation Factor / Channel (MIF) significantly influences the latent variable leaving the shopping cart (SC) at the significance level $\alpha = 5\%$ with a parameter coefficient of 0.700. The influence of MIF variable to SC variable is significant because $t\text{-statistic value} = 6.204 > t\text{-table} = 1.96$.
15. The latent variable Time Pressure (TP) does not significantly affect the latent variable Contextual Factor (CF) at the significance level $\alpha = 5\%$ with a coefficient parameter of 0.061. The influence of TP variable to CF variable is not significant because $t\text{-statistic value} = 0.806 < t\text{-table} = 1.96$.
16. Latent variables Negative past experience (NPE) significantly influences the latent variable Contextual Factor (CF) at the significance level $\alpha = 5\%$ with a parameter coefficient of 0.549. The effect of the NPE variable to the CF variable is significant because the $t\text{-statistic value} = 3.255 > t\text{-table} = 1.96$.

17. Latent variables The effectiveness of third parties (ETP) significantly influences the latent variable Contextual Factor (CF) at the significance level $\alpha = 5\%$ with a parameter coefficient of 0.523. The effect of the ETP variable to the CF variable is significant because the t-statistic value = 3.316 > t-table = 1.96.

18. Latent Variables Effectiveness of security infrastructure (ESI) significantly influences the latent variable Contextual Factor (CF) at the significance level $\alpha = 5\%$ with a parameter coefficient of 0.610. The effect of ESI variable to CF variable is significant because t-statistic value = 8.804 > t-table = 1.96.

19. The latent variable Word of mouth (WOM) significantly influences the latent variable Contextual Factor (CF) at the significance level $\alpha = 5\%$ with a parameter coefficient of 0.341. The influence of the WOM variable to the CF variable is significant because the t-statistic value = 2.389 > t-table = 1.96.

20. The latent variable Contextual Factor (CF) significantly influences the latent variable of choosing a website (WH) at the significance level $\alpha = 5\%$ with a parameter coefficient of 0.815. The influence of CF variable to WH variable is significant because t-statistic value = 13,975 > t-table = 1.96.

21. The latent variable Contextual Factor (CF) does not significantly affect the latent variable leaving the shopping cart (SC) at the significance level $\alpha = 5\%$ with a parameter coefficient of 0.055. The influence of CF variable to SC variable is not significant because t-statistic value = 0.570 < t-table = 1.96.

22. The latent variable Contextual Factor (CF) significantly influences the latent variable of doubt at the finalization stage of payment (PS) at the significance level $\alpha = 5\%$ with a parameter coefficient of 0.700. The influence of the CF variable to the PS variable is significant because the t-statistic value = 6.204 > t-table = 1.96.

23. Latent variable the reluctance to shop online (UAS) does not significantly affect the latent variable of Customer Characteristics (CC) at the significance level $\alpha = 5\%$ with a parameter coefficient of 0.061. The influence of UAS variable to CC variable was not significant because t-statistic value = 0.806 < t-table = 1.96.

24. Latent Variables High quality awareness (HQC) significantly influences the latent variable of Customer Characteristics (CC) at the significance level $\alpha = 5\%$ with a parameter coefficient of 0.549. The influence of the HQC variable to the CC variable is significant because the t-statistic value = 3.255 > t-table = 1.96.

25. Latent Variables Awareness of high scores (HVC) significantly influences the latent variables of Customer Characteristics (CC) at the level of significance $\alpha = 5\%$ with a parameter coefficient of 0.523. The effect of the HVC variable to the CC variable is significant because the t-statistic value = 3.316 > t-table = 1.96.

26. Latent Variable Confusion over the number of choices (CO) significantly influences the latent variable of Customer Characteristics (CC) at the significance level $\alpha = 5\%$ with a parameter coefficient of 0.610. The influence of CO variable to CC variable is significant because t-statistic value = 8.804 > t-table = 1.96.

27. Latent Variable Customer Characteristics (CC) significantly influence the doubtful latent variable choosing a website (WH) at the significance level $\alpha = 5\%$ with a parameter coefficient of 0.815. The influence of CC variable to WH variable is significant because t-statistic value = 13,975 > t-table = 1.96.

28. The latent variable of Customer Characteristics (CC) significantly influences the latent variable of doubt at the finalization stage of payment (PS) at the significance level $\alpha = 5\%$ with a parameter coefficient of -0.319. The influence of the CC variable to the PS variable is significant because the t-statistic value = 4.428 > t-table = 1.96.

29. Customer Characteristic Variable (CC) significantly influences the latent variable leaving the shopping cart (SC) at the significance level $\alpha = 5\%$ with a parameter coefficient of 0.341. The influence of the CC variable to the SC variable is significant because the t-statistic value = 2.389 > t-table = 1.96.

The interpretation of the R² value for each endogenous latent variable produced is as follows:

1. The value of R² for the latent variable uncertainty factor (PUF) is 0.762. This means that the variability for the latent variable PUF that is explained by the latent variables that influence it is 76.2%.
2. The value of R² for the latent variable media / channel innovation factor (MIF) is 0.678. This means that the variability for the MIF latent variable explained by the latent variables affecting it is 67.8%.
3. The value of R² for the contextual factor (CF) latent variable is 0.682. This means that the variability for the latent variable CF which is explained by the latent variables that influence it is 68.25%.
4. The value of R² for the latent variable of customer characteristics (CC) is 0.665. This means that the variability for the latent variable CC which is explained by the latent variables that influence it is 66.51%.

IV. CHAPTER 4

Discussion

1. From the perspective of financial risk, the availability of financial resources and the impact on the financial situation shows the customer is not capable in financial terms.
2. From the point of view of social risk, concerns that buying can make others think less important and the advice and approval of those closest to them shows the social norms that are held.
3. From the point of view of psychological risk, the level of concern in decision making, the level of regret due to decision making and the level of mental endurance indicate fear of negative consequences.
4. From the point of view of procedural uncertainty, the decision making process, the ability to create alternatives, the ability to evaluate consequences and the ability to obtain information lead to an expansion of the decision making context.
5. From the point of view of incompatibilities, unlimited sources of information, high security risks, dislike to adopt change, consistency in existing patterns, high resistance and decreased space constraints can be considered as a broken invasion and are not compatible with existing patterns.
6. From the standpoint of technical inability, internet traders are able to handle sales transactions and internet traders have sufficient resources and expertise to do business on the internet describing the ability of a system to perform the tasks that it should.
7. From the point of view of media unreliable, speed in processing sales transactions, system reliability in processing sales transactions and system availability can indicate that the media is reliable or not.
8. From the point of view of fear of invasion of privacy, negative effects on innovation and fear of misuse of personal information indicate distrust of the system.
9. From the point of view of time pressure, changes in purchasing strategies, more selective actions and the number of activities carried out indicate the existence of limited time for other activities, especially in decision making.
10. From the point of view of negative experiences in the past, the level of satisfaction in the past and the number of negative experiences can influence decision making.
11. From the perspective of the effectiveness of third parties, there are many third-party certification bodies that have a reputation for ensuring consumer confidence, third-party recognition agencies that do their job well and third-party recognition agencies provide adequate protection to consumers will have a positive impact on decision making.
12. From the perspective of the effectiveness of the security infrastructure, the system is protected by public key encryption and the system has SSL and SET protocols describing effective security infrastructure.

13. From the point of view of word of mouth, the ability to post opinions will shop online and responsive participation of other buyers in posting opinions can influence decision making.

14. From the standpoint of attitude disadvantages of consumers, can be seen in the negative emotions towards online shopping and the attitude that considers the task of online shopping is not fun.

15. From the standpoint of awareness of high quality can be indicated by suspicion of product quality and the level of perception of product quality.

16. From the point of view of awareness of high value can be indicated by the process of searching for products that compare price and quality and level of awareness of the value of a product compared to quality.

17. From the perspective of confusion due to the many choices can be indicated by the desire to obtain more information and the amount of information obtained.

In the uncertainty factor among the four variables that support the uncertainty factor, the magnitude of the effect can be sorted based on the size of the loading factor:

1. Financial risks
2. Psychological risk
3. Social risks
4. Procedural uncertainty

In the media / channel innovation factor among the four variables that support the media / channel innovation factor, the magnitude of influence can be sorted based on the size of the loading factor:

1. Technical inability
2. Incompatibility
3. Misuse of personal information
4. Unreliable channel

The contextual factors among the five variables that support the contextual factors can be sorted by the amount of influence based on the size of the loading factor are:

1. Time pressure
2. Effectiveness of the security infrastructure
3. Negative experiences in the past
4. Third party effectiveness
5. Word of mouth

On the factor of customer characteristics among the four variables that support customer characteristics factors can be sorted by the amount of influence based on the size of the loading factor are:

1. Awareness of high quality
2. Awareness of high values
3. Reluctance to shop online and confusion about the many choices

V. CHAPTER 5

Conclusion

This study examines the factors that influence doubts in shopping online. Based on the results of the analysis of the data processing, several conclusions can be obtained that can answer the problem formulation and meet the objectives of the research conducted, namely:

The factors that influence the doubts of shopping online are not much different from the research of Chen et al (2006) conducted abroad with in Indonesia. Significant factors that influence these doubts are:

a. Uncertainty factors consist of:

- Financial risk variables affect the doubts of shopping online.
- Social risk variables affect online shopping doubts.
- Psychological risk variables affect online shopping doubts.
- Procedural uncertainty variables do not affect online shopping doubts.

b. Media / channel innovation factors consisting of:

- Incompatible variables affect the doubts of shopping online.
- Variable unable to technically affect doubts about shopping online.
- Variables that are not reliable do not affect the doubts of shopping online.
- The variable abuse of personal information affects the doubts of shopping online.

c. Contextual factors consisting of:

- The time pressure variable influences the doubts of shopping online.
- Negative experience variables in the past affect the doubts of shopping online.
- Third-party effectiveness variables influence doubt about shopping online.
- The effectiveness of the security infrastructure variable affects the doubts of shopping online.
- The word of mouth variable does not affect the doubts of shopping online.

d. The customer characteristic factors consist of:

- the reluctance to shop online influences online shopping doubts.
- high quality awareness variables affect the doubts of shopping online.
- The variable awareness of the high value affects the doubts of shopping online.
- the confusion variable due to the large number of choices influences the doubts of shopping online.

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