



THE EFFECT OF TRUST, SECURITY, QUALITY OF SERVICE, PERCEPTION OF RISK AND PRICE ON ONLINE PURCHASE DECISIONS

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Abstract

This study aims to determine the effect of trust, security, service quality, perception of risk and price on online purchasing decisions. Data was obtained by distributing questionnaires to 105 respondents. The results showed that the results of the t test, trust, perception of risk and price had a positive and significant effect on online purchasing decisions. Meanwhile, security and service quality variables have a positive and insignificant effect on online purchasing decisions. Based on the results of the F statistical test using analysis of variance or ANOVA, it can be seen that the significance value ($0.000 < 0.05$) which means significant, it can be concluded that the variables of trust (x1), security (x2), service quality (x3), perceptions of risk (x4) and price (x5) simultaneously (simultaneously) have an influence on online purchasing decision variables.

Keywords: Quality of Service, Security, Trust, Purchase Decisions

JEL Classification: M30, M31, L22

1. INTRODUCTION

In this era of growing globalization, the internet is no longer a taboo subject for all people in the world. There is hardly anyone who does not know the internet. Advances in technology, especially the internet, make the limitations of distance, time, and cost easily overcome. This is because the internet connects more people, entrepreneurs, and even organizations, thereby encouraging system changes, either directly or indirectly, such as trading systems, ways of transacting and marketing systems. The development of technology in communication causes the increasing growth of internet users. This is also supported by easy access to the internet anywhere and anytime because of the many accesses that allow to support internet users. Many new things have resulted from the development of the internet, one of which is the

online market. The implementation of technology in terms of increasing business, selling, and purchasing products is by using electronic commerce (e-commerce). (Sukma Adi, 2012).

Based on the We Are Social report, in 2020 it was stated that there were 175.4 million internet users in Indonesia. Compared to the previous year, there was an increase of 17% or 25 million internet users in this country. Based on the total population of Indonesia, which is 272.1 million people, it means that 64% and half of Indonesia's population has experienced access to cyberspace. Percentage of internet users aged 16 to 64 years who own each type of device, including mobile phones (96%), smartphones (94%), non-smartphone mobile phones (21%), laptops or desktop computers (66%), tables (23%), game consoles (16%), to

virtual reality devices (5.1%). In this report, it is also known that currently there are 338.2 million Indonesians who own cell phones. Likewise, data that is no less interesting, there are 160 million active users of social media (medsos).

The increasing number of internet users in Indonesia makes a very good market for e-commerce industry players. So it's not surprising that large e-commerce and marketplaces have sprung up in Indonesia with fantastic capital for the size of the industry in Indonesia, namely Matahari Mall, Bukalapak, Lazada, Blibli, Tokopedia and others. Not only official shopping sites have sprung up, but there are also those that only use personal accounts from e-commerce actors on social media such as Instagram, Facebook, Youtube, Twitter, etc. The presence of online trading will make it easier for consumers to make purchases. Consumers do not need to come directly to the store, they only need to visit the seven sites and determine the goods/services they need. In addition, online shopping aims to increase consumer buying interest which is supported by advanced technology so that it can attract consumers' attention both from the image, color, sound, shape, service and availability sought which ultimately provoke consumer interest in buying products/services from the online site. Sophia, 2014).

According to Salisbury et al. (2001) in Ling et al. (2010) individual buying interest can be used to determine the strength of individual interest in making a specific purchase. According to the arguments of Pavlou (2003) in Ling et al. (2010), online buying interest is a situation when a customer is willing and interested to engage in online transactions.

Based on these data, it can be concluded that the higher the use of the internet in Indonesia, the higher the number of consumers who shop online. We can call it online shopping. The development of social media today has progressed in terms of function, where social media that is often visited is not only used to communicate or send messages, but social media at this time is used more

advanced and wisely to conduct buying and selling business.

The ease of marketing products through social media, as well as the many benefits provided, such as a wider market, operating the internet for 24 hours, shopping comfortably, being able to do price comparisons and product comparisons at several online stores in just seconds and this allows communication closer and more intense with consumers, as well as helping business people to be able to increase their sales (Sukma Adi, 2012) According to Pavlou and Gefen (2002: 667-675) a very important factor to influence online buying interest is the trust factor. The trust factor is a key factor in every buying and selling online. High efforts must be made by online transaction organizers so that consumer confidence is higher, because trust has a major influence on consumers' intentions to conduct online transactions or not to do so.

Therefore, if there is no trust between the seller and the buyer, then there will be no transactions in the world of e-commerce, let alone knowing if the products sold and offered by the seller are pseudo products, in the sense that the products being sold are only the shadow of the seller. Raman Arasu and Viswanatha A. (2011: 54-60), conducting a study on online consumers in Malaysia, determined that security factors had a positive and significant relationship in influencing purchasing decisions through social networking websites. Customer needs need to be clearly identified, as part of product development.

The goal of this approach is to exceed customer expectations and not just meet them. Therefore, it requires accurate information about the needs and wants of customers on the basis of goods and services produced by online stores. Thus online stores can understand well the behavior of customers on the target, and can develop appropriate strategies and programs in order to take advantage of existing opportunities, establish relationships with each customer and be able to outperform its competitors (Mulyana, 2002).

In research on the effect of e-service quality on consumer buying behavior in online

shopping, it is stated that currently the price and quality of promotions are no longer influential in determining purchasing decisions for consumers. Currently, consumers are more careful and pay attention to service quality when shopping online through social networking websites (Raje Archana & Vandana T.K, 2012). Suresh A.M. and Shashikala R. (2011: 336-341) in his research on the effect of perceived risk on online purchases on consumers in India, said that the perception of consumer risk was higher in online purchase transactions than in making purchases through stores. If the level of risk is high, it will make consumers uncomfortable in using e-commerce. This perception of risk then affects consumers in making purchase transactions through social networking websites.

2. LITERATURE REVIEW AND HYPOTHESES

Research conducted by Anandita et.al. (2015) on the effect of trust, security, service quality, and perception of risk on purchasing decisions through social networking sites, it is concluded that the results of this study prove that: 1) trust affects purchasing decisions through social networking sites, 2) security affects decisions purchases through social networking sites, 3) quality of service affects purchasing decisions through social networking sites, 4) perceptions of risk affect purchasing decisions through social networking sites. This shows that the factors of trust, security, service quality, perception of risk have a strong influence in determining consumer purchasing decisions through social networking sites.

Research conducted by Hariyadi et.al. (2015) on the effect of trust, security, service quality and perception of risk on purchasing decisions through social networking websites, it is concluded that the results of this study show: 1) There is an influence between trust on purchasing decisions through social networking sites, 2) There is no influence between security on purchasing decisions through social networking sites, 3) There is an influence between service quality on purchasing decisions

through social networking sites, 4) There is an influence between perceptions of risk on purchasing decisions through social networking sites.

Research conducted by Sukma (2012) on the factors that influence purchasing decisions through social networking websites shows that the factors that influence purchasing decisions consist of: 1) trust affects purchasing decisions through social networking websites, 2) security influences on purchasing decisions through social networking websites, 3) quality of service affects purchasing decisions through social networking websites, 4) perceptions of risk affect purchasing decisions through social networking websites. This shows that the factors of Trust, Security, Quality of Service, and Perceived risk have a strong influence on purchasing decisions through social networking websites.

Research conducted by Saputri (2015) on the effect of security, convenience, and performance risk on online purchasing decisions at tokopedia.com, concluded that: 1) there is an effect of security on online purchasing decisions at Tokopedia.com, 2) there is an effect of convenience on online purchasing decisions at Tokopedia.com, 3) there is an influence of performance risk on online purchasing decisions at Tokopedia.com.

Research conducted by Sari and Prihartono (2021). This research was conducted to determine (1) the impact of price on a purchase decision (2) the impact of product quality on purchasing decisions (3) the impact of price and quality of a product on a purchase decision. To find a correlation between price and product quality, the researchers used the associative research method with the object of testing being the RISE bed linen buyer. Researchers used purposive sampling for the sampling technique, namely RISE bed linen customers who had purchased online as many as 50 respondents.

The hypothesis was tested by data analysis in the form of multiple linear regression analysis. Furthermore, the researcher looks for the coefficient of determination in order to determine the amount of the independent variable affecting the dependent variable. The

results showed that at the same time two independent factors were considered, namely the price and quality of a product, influencing the decision of a purchase with a coefficient of determination of 46.1%, while the other 53.9% was caused by several other factors that were not analyzed. Research conducted by Gunarsih et al. (2021). This study is to determine the effect of price on purchasing decisions at the Pelita Jaya Shop, Buyungon Amurang.

In this study it is known that the price has an effect on purchasing decisions. And the type of research used is quantitative, ie the data is analyzed by simple linear regression and hypothesis testing is presented in the form of a clear and detailed explanation. Price has a significant effect on purchasing decisions that is equal to 9.623 or 96.2%. This is also in accordance with significant figures, so H_0 which reads that there is no significant influence between the price dimensions on the purchasing decision variables is rejected. So partially the price dimension has a significant effect on the buyer's decision. For every change in the price indicator (affordable prices, prices according to the benefits felt by consumers, prices competitive with other similar products) will affect the buyer's decision by 9,623 which means the buyer's decision will increase by 9,623.

Research conducted by Dwi Septi Haryani (2019). This study aims to examine the effect of risk perception on online purchasing decisions in Tanjungpinang. The object of this research is the people of Tanjungpinang City. The sample in this study amounted to 348 respondents obtained using Isaac and Michael's table. The data collection instrument used a questionnaire. This study has met the requirements of validity and reliability. Analysis of the data used in this study is simple linear regression, hypothesis testing and analysis of the coefficient of determination.

The results of this study indicate that the perception of risk has a positive effect on online purchasing decisions as seen from (by 0.371 which shows that 37.1% of purchasing decisions are influenced by perceived risk. Trust is a person's willingness to rely on others

where someone has faith in him. Trust is a mental condition based on a person's situation and social context. When a person makes a decision, he will prefer decisions based on choices from people he can trust more than those who are less trusted (MoorMan et al, 1992).

The dimension of trust in relation to online shops is closely related to consumer confidence in intermediaries and online vendors (Chen and Dhillon, 2003). Consumer trust is the willingness of one party to accept the risk of another party based on the belief and hope that the other party will take action as expected, even though both parties do not know each other. According to McKnight et. al. (2002), trust is built between parties who do not know each other either in the interaction or in the transaction process. Trust is an assessment of one's relationship with other people who will carry out certain transactions in accordance with expectations in an environment full of uncertainty (Ba & Pavlou, 2002: 243-268).

Trust occurs when a person believes in the reliability and integrity of the person he trusts (Morgan and Hunt, 1991:20-38). The initial creation of partner relationships with customers is based on trust (Doney & Canon, 1997: 35-51). The same thing is also stated by (Bachamann & Zaheer, 2006), which states that trust is built before certain parties know each other through interactions or transactions. Online trust refers to trust in a virtual environment.

2.1. Security

Security or security as the ability of online stores to control and maintain security over data transactions (Park and Kim, 2006: 70). Furthermore, Park and Kim (2006: 71-90) say that security guarantees play an important role in building trust by reducing consumer concerns about the misuse of personal data and data transactions that are easily damaged. When the level of security assurance is acceptable and meets consumer expectations, a consumer will be willing to disclose his personal information and will buy with a feeling of security.

According to Jarvenpaa et al (1999), crime in the internet media is very large and has various forms for several reasons. First, the identity of individuals, or organizations in the internet world is easy to fake, but difficult to prove legally.

Second, it does not require large economic resources to commit crimes on the internet. Third, the internet provides broad access to users who are potential victims. Fourth, crimes on the internet, the identity of the perpetrator is unknown and it is legally difficult to catch the perpetrator. Security may be described subjectively as the possibility that consumers believe that their personal information will be invisible, and move without consent.

2.2. Service Quality

Service quality is whatever the needs and desires of consumers (Zulian Yamit, 2005). Service quality as zero defects, perfection and conformity to requirements (Zulian Yamit, 2005). Service quality as conformity to specifications, when viewed from the point of view of the manufacturer (Zulian Yamit, 2005). While objectively service quality is a special standard where the ability (availability), performance (performance), reliability (reliability), ease of maintenance (maintainability) and characteristics (Zulian Yamit, 2005). Goetsch Davis makes a broader definition of service quality, namely service quality is a dynamic condition related to products, services, people, processes, and the environment that meet or exceed expectations (Zulian Yamit, 2005).

2.3. Perception of Risk

Perceived risk is assessed as the level of customer perception of negative results that may occur when conducting online transactions (Featherman & Pavlou, 2002). According to Schiffman et.al. (2011) said that the perception of risk is an uncertainty faced by consumers when they cannot predict the future consequences of their purchasing decisions. Perceived risk is a previous measure of

perceived usefulness and perceived ease of use prior to purchasing a product or service, based on the consumer's buying purpose. Two important reasons why customers do not buy products or services on the internet are the safety of online shopping and the privacy of personal information.

According to Lui and Jamienson (2003) the level of risk estimates the high and low risk experienced when using the internet for shopping. In online trading transactions, there are at least three kinds of risks that may occur, namely product risk, transaction risk, and psychological risk. Product risk refers to the uncertainty that purchased product will be as expected, while transaction risk is the uncertainty that will result in harm to consumers in the transaction process, and psychological risk is fear, which may occur during purchase or after purchase.

2.4. Price

According to Kotler and Armstrong (2012), in a narrow sense, price (price) is the amount charged for a product or service, more broadly the price is the sum of all values provided by customers to benefit from having or using a product. Products or services. According to Andi (2015) Price is the main factor that can affect a buyer's choice, price plays a significant role in determining consumer purchases, for that before setting a price, the company should look at some reference prices for a product that is considered quite high in sales.

2.5. Buying Decision

Before making a purchase decision, consumers are faced with one or two alternative choices in their mind (Schiffman & Kanuk, 2007). In other words, to make a decision there must be an alternative choice. Conversely, if the consumer does not have an alternative to choose, it cannot be categorized as decision making. Kotler and Armstrong (2008) state that purchasing decisions are the result of a process consisting of five stages problem recognition,

information search, alternative evaluation, purchase decisions, and post-purchase behavior.

Consumer purchasing decisions for a product are basically closely related to consumer behavior. Consumer behavior is an important element in marketing activities for a product that companies need to know, because basically the company does not know what is in the mind of a consumer before, during, and after purchasing the product. Purchasing decision is a process of making a purchase decision which includes determining what to buy or not to buy and the decision is obtained from previous activities (Sofjan Assauri, 2004). While other understandings of purchasing decisions are: Purchasing decision is a problem solving process which consists of analyzing or recognizing needs and wants, seeking information, evaluating sources of selection of purchasing alternatives, purchasing decisions, and behavior after purchase (Kotler, 2000: 251-252).

3. RESEARCH METHODS

The type of research used in this research is to conduct a survey. Data collection was carried out using a questionnaire or questionnaire instrument given to respondents. This research is an online purchase decision research conducted by the people of Wirobrajan District based on trust, safety, service quality, price and perception of risk. The population of this research is the people of the Wirobrajan sub-district who make online purchasing decisions through questionnaires. Data obtained through questionnaires answered by respondents to determine the size of the sample using the formula from Paul Leedy because researchers do not know for sure the number of people in the Wirobrajan sub-district who make online purchases. The sampling method used is purposive sampling, namely the researcher uses his own considerations intentionally in selecting sample members who are considered to be able to provide the necessary information or sample units that match certain criteria desired by the researcher, namely the Wirobrajan sub-district

community who are considered to have shopped online. The type of research data is quantitative data obtained from respondents obtained from questionnaire data. The data collection technique in this research is by distributing questionnaires. Data analysis was carried out with multiple linear regression analysis.

4. RESULTS AND DISCUSSION

4.1. Reliability Test

Reliability test is used to test the ability of a relatively consistent measurement result if the measurement is repeated two or more times using the Cronbach alpha (α) method.

Table 1. Reliability Test

Variable	Cronbach Alfa	Level Of Reliability
Trust (X1)	0,800	Reliable
Safety (X2)	0,753	Reliable
Service Quality (X3)	0,750	Reliable
Perception of Risk (X4)	0,771	Reliable
Price (X5)	0,831	Reliable
Online Purchase Decision (Y)	0,773	Reliable

To determine the validity of the item, by comparing the level of significance. If the significance is less than 0.05 then the item can be said to be valid. In this study, all variables have been tested for validity, with the results that all variables are valid or have actually been able to measure the desired research object.

4.2. Multicollinearity Test

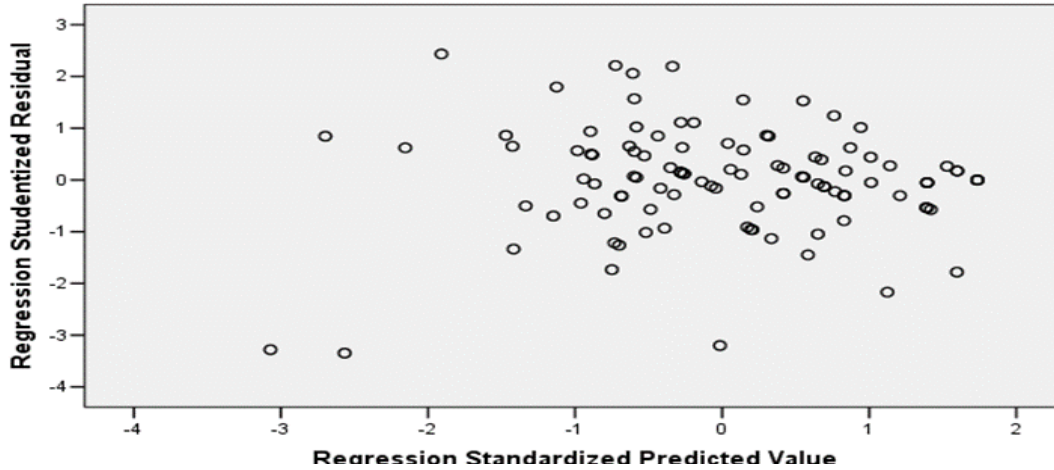
From the figures above, it shows that all of the independent variables (X) used in this study have a value of $VIF < 10$ and $tolerance > 0.10$, this means that in the regression equation there is no correlation between independent variables (free) or multicollinearity free, so that the variable (X) can be used in research.

From the graph, it can be seen that the dots spread randomly, not forming a certain clear pattern. This means that there is no deviation from the classical assumption of heteroscedasticity in the regression model.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	9.840	2.600		3.785	.000		
	kepercayaan	.238	.072	.278	3.320	.001	.602	1.662
	keamanan	.147	.082	.144	1.798	.075	.659	1.517
	kualitas_pelayanan	.054	.077	.046	.697	.487	.957	1.045
	persepsi_akan_risiko	.233	.113	.135	2.059	.042	.983	1.017
	harga	-.381	.061	-.482	6.251	.000	.709	1.411

Dependent Variable: keputusan_pembelian_onlin



One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		105
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.41466256
Most Extreme Differences	Absolute	.050
	Positive	.040
	Negative	-.050
Kolmogorov-Smirnov Z		.511
Asymp. Sig. (2-tailed)		.957

a. Test distribution is Normal.

b. Calculated from data.

From the results of the Normality Test that has been carried out, the probability value is above 0.05 in the normality test with Kolmogorov Smirnov on the variables X1, X2,

X3, X4, X5 and Y. Because $p = 0.957$ or $p > 0.05$, it is known that variable data with a sample of 105 pieces is normal, or meets the requirements of the normality test.

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	291.830	5	58.366	27.762	.000 ^a
	Residual	208.132	99	2.102		
	Total	499.962	104			

a. Predictors: (Constant), harga, kualitas_pelayanan, persepsi_akan_risiko, keamanan, kepercayaan

b. Dependent Variable: keputusan_pembelian_online

From the Anova interpretation, because $p < 0.05$, it can be said that the variables of trust, security, quality of trust, perception of risk and

price together affect online purchasing decisions at the 95% level.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.764 ^a	.584	.563	1.450

a. Predictors: (Constant), harga, kualitas_pelayanan, persepsi_akan_risiko, keamanan, kepercayaan

b. Dependent Variable: keputusan_pembelian_online

Adjusted $R^2 = 0.584$ means that 58.4% of online purchasing decisions are influenced by trust, security, service quality, perception of risk

and price, the remaining 51.6% is influenced by other variables outside the model not studied.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.840	2.600		3.785	.000
	kepercayaan	.238	.072	.278	3.320	.001
	keamanan	.147	.082	.144	1.798	.075
	kualitas_pelayanan	.054	.077	.046	.697	.487
	persepsi_akan_risiko	.233	.113	.135	2.059	.042
	harga	.381	.061	.482	6.251	.000

a. Dependent Variable: keputusan_pembelian_online

Table 2. T-test Result

Independent Variable	t	Sig	Description
Trust	3.320	.001	Significant
Security	1.798	.075	Not Significant
Service Quality	0.697	.487	Not Significant
Perception of risk	2.059	.042	Significant
Price	6.251	.000	Significant

4.3. Discussion

This study was conducted to discuss the factors that influence online purchasing decisions. These factors are limited to factors of trust, safety, quality of service, price and perception of risk. Trust, perception of risk and price in this study affect either partially or simultaneously on online purchasing decisions.

Based on the results of the regression analysis on hypothesis one, it was found that trust has a positive and significant effect on online purchasing decisions through social networking sites. According to McKnight et. al. (2002), trust is built between parties who do not know each other either in the interaction or in

the transaction process. Trust is a very important thing that consumers consider in making online purchasing decisions, because consumers tend to make it easier to decide to buy when consumers have a sense of trust in the seller. An online site is a site that prioritizes honesty in buying and selling online, being able to compete with other sites, and providing reliable information. The respondents gave a fairly good perception of the trust factor in online shopping. Indicated by a positive and significant trust variable on purchasing decisions. So the hypothesis which states that the trust factor has a positive and significant

effect on online purchasing decisions is accepted.

Based on the results of regression analysis on the hypothesis, it is found that the perception of risk has a positive and significant impact on online purchasing decisions. Perception of risk is an uncertainty faced in the future for their purchasing decisions (Suresh and Shashikala, 2011). The respondents gave a good perception of the risk perception factor in online shopping through social networking sites. Shown by the variable perception of risk that has a positive and significant effect on online purchasing decisions. So the hypothesis which states that the perceived risk factor on online purchasing decisions has a positive and significant effect on it.

Based on the results of the regression analysis on hypothesis one, it was found that the price had a positive and significant effect on online purchasing decisions. According to Kotler and Armstrong (2012), price is the amount charged for a product or service. Price is a very important thing that consumers consider in making online purchasing decisions, because consumers tend to make it easier to decide to buy when consumers feel the price is right as expected and become the expectations of consumers. The respondents gave a fairly

good perception of the price factor in online shopping. Indicated by the positive and significant price variable on purchasing decisions. So the hypothesis which states that the price factor has a positive and significant effect on online purchasing decisions is accepted.

5. CONCLUSION

The trust variable has a positive and significant effect on online purchasing decisions. The security variable has a positive and insignificant effect on online purchasing decisions. The service quality variable has a positive and insignificant effect on online purchasing decisions. The variable perception of risk has a positive and significant effect on online purchasing decisions. The price variable has a positive and significant effect on online purchasing decisions. The variables of trust, security, service quality, perception of risk and price simultaneously affect online purchasing decisions. Adjusted $R^2 = 0.584$ means 58.4% online purchasing decisions are influenced by trust, security, service quality, perception of risk and price, the remaining 51.6% is influenced by other variables outside the model studied.

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