

# Determinants of Online Trust and Their Impact on Online Purchase Intention In Yogyakarta

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## ABSTRACT

*Technological developments are very rapidly making changes in consumer behaviour where there is a transition from offline transactions to online in Yogyakarta. The purpose of this study is to evaluate and validate the influence of online trust and the factors that influence it is e-commerce knowledge, perceived reputation, perceived risk, perceived technology, prior purchase experience, to the intention of purchasing online. This study also examines the effect of perceived technology and prior purchase experience on online purchase intentions. Respondents in this study are about 260 respondents. Respondents must be domiciled in Yogyakarta and have conducted online transactions in the last 3 months. Analysis of data on research using Smart PLS 3.0. The test of measurement model that is convergent validity, discriminant validity, and internal consistency reliability is done to ensure the validity and reliability of the questionnaire and then tested the structural model to test the hypothesis, besides the fit model, predictive relevance and effect size of each latent variable. This study found that perceived risk is the most influencing factor of consumer confidence followed by prior purchase experience, perceived technology, and perceived reputation. The study also found that perceived technology and trusts influence online purchase intentions. While e-commerce knowledge has no effect on consumer trust and prior purchase experience has no effect on the intention of purchasing online.*

**KEYWORDS:** E-Commerce knowledge; Perceived risk; Perceived technology; Prior purchase experience; Online trust; Online purchase intention.

## 1. Introduction

According to data from the Association of Internet Service Providers Indonesia there are 98.6% or 130.8 million people know that the internet as a place of buying and selling goods and services, as many as 63.5% or 84.2 million people have done transactions online, onlineshop or buying and selling sites into commercial content most frequently visited by Internet users with a percentage of 62% or 82.2 million inhabitants.

From these data proves that the level of

enthusiasm of the community on online trading sites in Indonesia is quite high. Many previous studies have examined the factors affecting online purchasing intentions (Lim et al, 2016; Wijoseno and Ariyanti, 2015; Kim et al., 2011; Ling et al., 2011). Lack of trust proved to be an important factor affecting the intentions of online purchases (Wijoseno and Ariyanti, 2015; Kim et al., 2011; Ling et al., 2011; Trust becomes an important aspect of online shopping because consumers will not shop if they do not believe in seller sites that consumers do not trust (Ponte, 2015).

According to the past studies, most of the effort has been invested in examining the trust issues in online shopping and indicated that determinants of online trust has a impact on online purchase intention (Yusi et al., 2016; Wijoseno and Ariyanti, 2015; Assegaff, 2015; Paramita et al., 2014; Sahir et al., 2014; Ling et al., 2011). Therefore, theories and studies have been put forth to determine that what causes a customer to trust and its impact to online

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purchase intention. According to study conducted by Yusi et al. (2016), found that previous online purchasing experience has positive effect on online trust, and then online trust has a positive effect on purchasing decision, as well as previous online purchasing experience have a positive effect on purchasing decision. Indeed, Ling et al. (2010) state that prior online purchase experience and online trust do have a positive effect on online purchase intention. Wijoseno and Ariyanti (2015) identified factors like e-commerce knowledge, perceived risk, perceived reputation, perceived technology affect customer trust on purchase intention. This study found that e-commerce knowledge, perceived risk, perceived technology influence consumer trust but perceived reputation does not affect consumer trust. Moreover, the study also shows that online trust have a significant effect to the intention of consumer purchase online. Sahir et al. (2014) highlighted the effects of risk perception, perceptions of convenience and the perception of benefits to online purchasing decisions. According to his study risk perception, perception of ease and perception of benefits affect the purchase decisions online. Similarly, Ling et al. (2011) highlighted on the influence of perceived risk (perceived risk), the ease of using technology (perceived technology) against online trust. In addition, this research also examines the effect of perceived technology on online purchasing intention mediated by online trust and examines how online trusts relate to online purchase intentions. This study found that perceived risk and perceived technology have positive effect on online trust and online trust have positive effect on online purchase intention and perceived technology have positive effect on online purchase intention mediated by online trust.

After many studies in the past have evaluated the behaviour of online consumers. Researchers have not yet developed a comprehensive understanding of the determinants of consumer trust in the online shopping and its relationship with consumers' online purchase intention especially for consumers buying and selling sites in Yogyakarta. Another gap that could be pointed out is that most of the previous researches have used regression analysis to check the impact of the determinants. Therefore, this study aims to research about determinants of online trust and their impact on online purchase intention using PLS-SEM algorithm to help formulate better strategies to increase

the level of consumer confidence in the intention of buying online and help companies online trading sites to create online buying and selling sites better by understanding the determinants of trust can help adding business value to company through understanding consumers perception towards online purchasing better.

## 2. Shop Online Factor

According to Monsuwe et al. (2004) in Wijoseno and Ariyanti (2015) the limitations of time, distance, the need for scarce goods, and the attractiveness of alternatives in shopping is a situation that encourages one to make online purchases. Consumers of online trading sites tend to pay attention to perception information about the product, delivery, payment, privacy, security, visual appeal, entertainment, convenience, and convenience. The perception of these variables in previous experience will affect the intent of the next purchase.

The ease of operating the buying and selling site will add to the level of consumer confidence in the trading site (Ling et al., 2011). Farag et al. (2006) in Yuliati and Simanjuntak (2011) show that online search and benefit perception have a positive effect on expenditure frequency, and this has a positive effect on online purchases. According to Jarvenpaa et al. (1999) in Wijoseno and Ariyanti (2015) reputation is generally suggested to be a factor that contributes to consumer confidence to the seller within an organization. Pavalo et al., (2013) found that the perceived risk consumers have a negative effect on the intentions of consumer transactions so that consumers tend to be motivated to avoid transactions. According to Suhir et al., (2014) perceived risk can be interpreted as a subjective judgment by a person against the possibility of an accident event and how concerned the individual with the consequences or the impact of the event. When consumers feel that there is a risk on the activity of buying and selling online it will affect consumer confidence.

According to Ling et al. (2010) online quality-buying sites will rely heavily on the quality of consumer experience that can be gained through previous experience. If the quality of the previous purchase experience is good then it will affect the level of consumer confidence. Past purchase experience will affect future purchase intentions (Weisberg et al., 2010). Trust becomes an important aspect of online shopping because consumers will not shop if they do not believe in seller sites that

consumers do not trust (Ponte, 2015). According to previous study, prior discussion and several literature review has led to formed eight hypotheses in this study.

H1: Perceived Technology (the ease and benefits of online buying and selling sites) will have a positive effect on consumer confidence in online trading sites.

H2: Perceived Technology will positively influence consumer purchase intention.

H3: Reputation of online trading sites will affect consumer confidence in online buying sites.

H4: The risk of buying and selling transactions

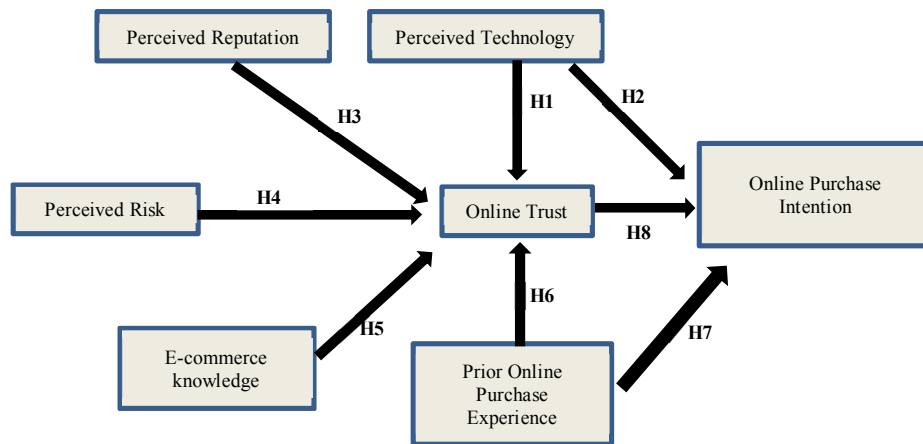
on the site negatively affects consumer confidence in online trading sites.

H5: Knowledge of online buying sites has a positive effect on consumer trust on online trading sites.

H6: The previous purchase experience will have a positive effect on consumer confidence in online trading sites.

H7: The previous purchase experience will have a positive effect on consumer purchase intentions

H8: Consumer confidence positively affects the buying intentions of consumers of online trading sites



**Fig. 1. Determinants of online trust and their impact on online purchase intention**

**3. Research Methodology**

This study uses a quantitative approach with the aim of obtaining the results of hypothesis proof through data that has been obtained previously according to theories and concepts that have been there before. This research is descriptive which explains the relationship or influence among the variables studied (Malhotra, 2010).

Survey was carried out to collect primary data. The measurement of e-commerce knowledge was adapted by Li et al., (2008). The measurement of perceived reputation was adapted by Lee et al., (2003) and Jarvenpaa et al., (1999). The measurement of prior online purchase experience was adapted by Pentina et al., (2011). The measurement of perceived technology was adapted by Gefen et al., (2003) and Lee et al., (2006). The measurement of perceived risk was adapted and developed by Ling et al., (2011), Kim et al., (1999)., and Jarvenpaa et al., (1999). The measurement of online trust was adapted by Mc Knight et al., (1998). Online purchase intention was measured by scale adapted by Pavlou, (2003). Finally, the survey instrument used in this study consisted of a total of 25 items related to the

eight constructs of the research model. The items were measured using a 5-point Likert-type scale for all constructs. The respondent of this research is the residents in Yogyakarta which 17 yearsold and above. The eligible respondents for this research will be adults who are. The surveys were conducted from 1stDecember2017 to 18th February 2018. The samples selected of this study are based on the non-probability sampling. In this study, purposive sampling is selected as main sampling procedure which based on research objective. This study has gathered 310 potential respondents , however after selected based on the criteria there are about 260 respondents who can be processed.

The distribution of the respondents is 142 male respondents (55 percent of the total respondents) and 118 female respondents (45 percent of total respondents). In the other side the majority of respondents fall into the age group of 17-23 years old (62 percent), group of more than 24 years old (38 percent). Based on monthly income analysis indicates that the majority of respondents fall into the income of more than 3.000.001 (39 percent), followed by

income of less than 1.000.000 (36 percent), and income of 1.000.001 – 3.000.000 (25 percent). Based on sites that are frequently visited by respondents in this question respondents may fill more than one, and analysis indicates that the majority of respondents fall into Tokopedia (53 percent), followed by Lazada (47 percent), Other sites (38 percent), Bukalapak (32 percent), JD.ID (6 percent), and Blibli (6 percent).

#### 4. Result and Discussion

According to Hair et al. (2017) testing the model of measurement or outer model is the thing to do before testing the structural model or inner model. Therefore, the authors perform several tests of convergent validity, internal consistency reliability, and discriminant validity.

Convergent validity is a method for testing the accuracy of research tools or items collected independently of each other in which items in theory must be related (Carmines, 1979). Furthermore the authors convergent validity on the data by using SmartPLS 3.0. In general if outer loading value > 0.70 or higher. If research is exploratory then 0.4 is acceptable (Hulland, 1999). The results showed that the values for all the constructs were more than 0.70 from the lowest outer loading value of 0.805 (perceived risk) to the highest of 0.911 (e-commerce knowledge). All of the items within the constructs were more than 0.70 and were convergent validity. Then the author also tested to get the Average Variance Extracted value. Criteria for convergent validity are AVE (average variance extracted) proposed by Fornell and Larcker (1981). A minimum AVE of 0.5 means at least half of the average variance of the indicator (Fornell and Larcker, 1981). The results showed that the values for all the constructs were more than 0.5 from the lowest of 0.691 (perceived risk) to the highest of 0.795 (e-commerce knowledge). All of the items within the constructs were more than 0.50 and were convergent validity.

Discriminant validity is a method of testing the lack of relationships between items that are theoretically unrelated (Carmines, 1979). Furthermore, the author went on to test the discriminant validity of the questionnaire data by using SmartPLS 3.0. To examine discriminant validity, the shared variances between factors is compared to the average variance extracted of the individual factors (Fornell et Larker, 1981). This analysis shows that the shared variance between factors is

lower than the average variance extracted of the individual factors, confirming discriminant validity. The result shows that the "square root" of each latent variable itself is higher than the value of the relationship with other latent variables then the questionnaire data in this study is valid and feasible to be processed to the next stage. According to Hair et al's recommendations. (2017) to conduct good validity discriminant also using cross loading analysis then the authors also do cross loading analysis. After analyzing cross-loading, it is known that all latent variable indicator relationships with the indicator variables themselves have a higher cross-load value than the correlation with other latent variable indicators (Chin, 2010). Therefore the value of cross loading is considered valid because it meets the criteria. Finally it is necessary to test the VIF values (variance inflation factor) to test the multicollinearity potential between items although not required for the measurement of the reflective model, therefore only the inner VIF values used as the evaluation criteria are as suggested by Hair et al. (2017). According to Hair et. al., (2017), the maximum acceptable VIF value would be 5.0, thus if VIF value higher than 5.0 would indicate a problem with multicollinearity. the values of Variance Inflation Factor (VIF) for all the constructs were less than 5.0 and the range of VIF value was between 1.902 and 3.258. The finding indicated that the problem of multicollinearity was not significant in this research.

Internal consistency reliability is a method to test the extent to which the tools or items are used for research to assist researchers in interpreting data, determining value, and relationships among variables (Carmines, 1979). To test the internal consistency reliability of the authors perform tests on data using SmartPLS 3.0. In general, Cronbach's alpha coefficients should be above 0.7 at a minimum in order to be considered as a good strength of association (Eisingerich dan Rubera, 2010). The value of Cronbach's alpha of e-commerce knowledge is 0.855, perceived reputation is 0.803, perceived risk is 0.777, perceived technology is 0.906, prior purchase experience is 0.863, online purchase intention is 0.784 and online trust is 0.862. In conclusion, the Cronbach Alpha's for each variable is more than 0.70. According to Djikstra dan Henseler, (2015) rho\_A value > 0.70 or higher shown the tools or items are used for research is reliable. After analyzing rho\_A value, in conclusion the rho\_A for each variable is above 0.70 from the

lowest of 0.782 (perceived risk) to the highest of 0.908 (perceived technology). According to Bagozzi dan Yi, (2012) composite reliability must > 0.70 or higher. If research is exploratory then 0.60 or higher is acceptable to shown that data have high reliability. After do composite reliability the results showed that the values for all the constructs were more than 0.70 from the lowest of 0.87 (perceived risk) to the highest of 0.921 (e-commerce knowledge).

In this study structural model test using bootstrap with 5000 subsamples in accordance with the recommendations of Chin (2010) and Hair et al. (2017). The test done on the inner model is R Square (explained variable), f Square (effect size), Q Square (predictive relevance) and path coefficient (testing hypothesis). In table 1 will be shown from R Square, Q Square and SRMR from research data.

**Tab. 1. Results of r square, q square and SRMR test**

	R2	Q2	SRMR
Online Trust	0.59	0.38	0.06
OnlinePurchase Intention	0.6	0.38	0.06
Hasil	Moderate	Diterima	Diterima

In this study the endogenous variable OT received R2 of 0.59 then entered into the moderate group (Hair et al., 2017), and the OT variable got Q2 > 0 of 0.38 which means having predictive relevance and having SRMR < 0.08 means the model is good fit (Henseler et al., 2017). While endogen variable of OPI got R2

equal to 0.6 then enter into moderate group (Hair et al., 2017), and OT variable got Q2 > 0 is 0.38 which means having predictive relevance and having SRMR < 0.08 means model is good fit (Henseler et al., 2017). Then for the results of the hypothesis test can be seen in table 2.

**Tab. 2. Hypothesis test results**

	Path	Path Coefficient	f <sup>2</sup>	T Values	P Values	Sig.	Hipotesis
H1	PT > OT	0.167	0.027	2.784	0.005	**	Diterima
H2	PT > OPI	0.452	0.232	7.539	0.000	***	Diterima
H3	PR > OT	0.167	0.031	2.346	0.019	*	Diterima
H4	PRS > OT	0.408	0.200	5.898	0.000	***	Diterima
H5	ECK > OT	0.009	0.000	0.182	0.855	Ns	Tidak Diterima
H6	PPE > OT	0.141	0.015	1.806	0.071	ns	Tidak Diterima
H7	PPE > OPI	0.271	0.075	4.370	0.000	***	Diterima
H8	OT > OPI	0.142	0.027	2.590	0.010	*	Diterima

In general, t values > 1.96 indicates that there is a significant relationship between latent variables and p values > 0.05 indicates weak evidence against the null hypothesis, so you fail to reject the null hypothesis (Hair et al., 2017). According to table 2, the significant value for perceived technology is 0.005. This value is less than p value of 0.05 and the t value is 2.784 is more than 1.96 thus, H1 is supported, which proves that the perceived technology is significantly affecting the consumers' trust. Based on table 2, the significant value for perceived technology is 0.000. This value is less than p value of 0.05 and the t value is 7.539 is more than 1.96 thus, H2 is supported, which proves that the perceived technology is significantly affecting the online purchase intention. Table 2 has shown that the significant value for perceived reputation is 0.019. This value is less than p

value of 0.05 and the t value is 2.346 is more than 1.96 thus, H3 is supported, which proves that the perceived reputation is significantly affecting the consumers' trust. According to table 2, the significant value for perceived risk is 0.000. This value is less than p value of 0.05 and the t value is 5.898 is more than 1.96 thus, H4 is supported, which proves that the perceived risk is significantly affecting the consumers' trust.

According to table 2, the significant value for e-commerce knowledge is 0.855. This value is more than p value of 0.05 and the t value is 0.182 is less than 1.96 thus, H5 is rejected, this indicated that e-commerce knowledge has no significant impact towards consumers' trust. Table 2 has shown that the significant value for prior online purchase experience is 1.806. This value is more than p value of 0.05 and the t value is 0.071 is less than 1.96 thus, H6 is

rejected, this indicated that e-commerce knowledge has no significant impact towards consumers' trust. Based on table 2, the significant value for prior online purchase experience is 0.000. This value is less than p value of 0.05 and the t value is 4.370 is more than 1.96 thus, H7 is supported, which proves that the prior online purchase experience is significantly affecting the online purchase intention. Table 2 has shown that the significant value for online trust is 0.010. This value is less than p value of 0.05 and the t value is 2.590 is more than 1.96 thus, H8 is supported, which proves that the online trust is significantly affecting the online purchase intention.

### 5. Discussion

The purpose of this study is to examine the effect of perceived technology, perceived reputation, perceived risk, e-commerce knowledge and prior online purchase experience to trusts and also to see the effect of perceived technology, prior online purchase experience to online purchase intention. In addition, to develop the intention to buy online by knowing the factors that most affect the intention of purchasing online and increase consumer confidence by knowing what factors that most affect consumer confidence in the intention of purchasing online in Yogyakarta.

In this study perceived technology affect the intention to buy online. These results confirm that previous research conducted by Ling et al. (2011) found that perceived technology (ease and benefits of the site) influences purchase intent via e-commerce sites. Then in research conducted by Wijoseno and Ariyanti (2015) found that the easier the technology then the more intention to buy online proved by t-values perceived technology variable of 5.41.

The ease of operating the buying and selling site will add to the level of consumer confidence in the trading site (Ling et al., 2011). In this study perceived technology has a positive effect on online trust. These results confirm the findings of previous studies that state the same thing (Wijoseno and Ariyanti, 2015; Ling et al., 2011) that perceived technology has an effect on online trust.

The previous purchase experience had a positive effect on online buying intentions. These results confirm that previous studies conducted by Ling et al. (2010) found that the previous purchase experience had an effect on subsequent purchases or subsequent purchase intentions. This is also corroborated by research conducted by Yusi et al. (2015) who found that

previous purchasing experiences had a significant effect on online purchase intentions. Consumer confidence is a factor influencing the intention of online purchasing in this research. According to the results of the study Ling et al. (2011) consumer confidence is an important factor that has a major influence on the intention of purchasing online. Lack of trust is one of the reasons why many people do not want to make online transactions (Lee and Turban, 2001). This is also evidenced by previous research (Wijoseno and Ariyanti, 2015; Assegaff, 2015; Ling et al., 2011; Yusi et al., 2016) who have the same conclusions.

In this study perceived risk has a significant influence on consumer confidence. According to Pavalo et al., (2013) found that the perceived risk consumers have a negative effect on the intentions of consumer transactions so that consumers tend to be motivated to avoid transactions. This is also supported by several other previous studies (Ling et al., 2011; Wijoseno and Ariyanti, 2015) which also suggest that perceived risk does have a negative effect on online buying intentions.

In this study it was found that perceived reputation had a positive effect on consumer trust in Yogyakarta. These results are different from those found by previous researches Wijoseno and Ariyanti (2015) who found that perceived reputation has no influence on consumer confidence. This happens because in Yogyakarta buyers who transact online is mostly young people who enter the class of Z generation is very easily influenced by the opinions and issues that exist in social media so that their purchase intentions are influenced by the reputation perception of the site (Bencsik and Machova, 2016).

Hypothesis test results in this study is different from previous research as in the table where in this study e-commerce knowledge has no positive effect on online trust. The best explanation concerning this is that the consumers in Yogyakarta are mostly young people who tend to be happy to try something new (Bencsik and Machova, 2016) so that without any website knowledge they will have the intention of buying due to promotion or anything else that can give profit for them.

In this study prior online purchase experience has no effect on online trust. This is in contrast to previous research (Yusi et al., 2016) which found that prior online purchase experience has a positive effect on online trust. The best explanation concerning this is that most young buyers in Yogyakarta are very interested in

something new and something practical that can give them an advantage (Bencsik and Machova, 2016) so they tend to want to buy an item online even without prior online purchase experience.

### **6. Managerial Implications**

The security of online trading sites (perceived risk) becomes the most influencing factor of consumer confidence so that the company can create a system that can protect sellers and buyers to prevent fraud, as Tokopedia does by becoming a third person between the seller and the buyer where the money is transferred by the buyer will be stored in advance which will then be transferred to the seller after there is confirmation that the buyer get the goods in accordance with what buyers want. This is evidenced by as many as 53% of respondents of this study trust Tokopedia in online transactions. In addition, online trading sites should select the seller properly by verifying the address so that consumers can avoid fraud.

The technology used online buying and selling sites is the second thing that most affect consumer confidence and the thing that most affect the intention of buying online so that the company can improve the technology in online trading sites in order to facilitate consumers to be more trust and increase purchasing intentions. The recently developed technology that is artificial intelligence that uses big data allows the site to know what we need through our search data, personal data or other data available so that consumers do not need to search the product manually again because the site already knows what we need .

Reputation is the third factor that makes consumers believe in online buying sites so the writer suggests that the company to improve its reputation by creating a community in social media like that of Bukalapak, Lazada, and others. With the help of social media will help build connections to consumers so that the reputation that the company wants to build can be formed.

Previous purchasing experience (prior purchase experience) is one of the factors that affect the intention of buying online. Therefore, the authors suggest that companies do not immediately release the buyers who have done the transaction but do follow-up by providing surveys, invite to enter the social media community. This is done in order for the buyer to make another purchase in the future.

Trust (online trust) in this study is one factor that affects the intention of online purchase

(online purchase intention). Therefore the authors suggest that online trading sites have customer service that is ready 24 hours to serve consumers. This is believed the author can increase consumer confidence in online trading sites. In addition, the company can also take action CSR (corporate social responsibility) to build a positive image in the eyes of the community.

### **7. Limitations and Future Research**

This study aims to determine and analyze the factors that affect consumer confidence in the intention of purchasing online. This research is only limited to Yogyakarta area and for subsequent research is expected to add research variables that affect the intention of online purchase such as impulse purchase orientation, quality orientation, and brand orientation because according to Ling et al. (2010) the variable is believed to affect consumer confidence in the intention online purchases. If further research is to examine many variables or considerable links, it is better to use PLS-SEM as it proves to be easier. This is because PLS-SEM has a better path analysis and is faster because it results directly out one test. Further research can examine the behavior of consumers after purchase because in this study the results obtained are only limited to factors that affect consumer confidence in the intention of purchasing online then it would be better if further research can know the behavior of consumers after purchase in order to know customer satisfaction overall well before or after buying.

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