

Website Quality and Risk Perception as The Influence of Purchase Intention in E-Commerce Website in Indonesia

L. Lisnawati, R. Hurriyati & A.W. Al Qorni
Universitas Pendidikan Indonesia
lisnawati@upi.edu

ABSTRACT

This study aims to determine the effect of website quality and perceived risk on purchase intention on e-commerce websites. The object of research being the dependent variable is purchase intention and website quality and perceived risk as independent variables. The population in this study is e-commerce Website Visitors in Indonesia. Sampling in this study uses a simple random sampling method (random sampling) using purposive sampling techniques to 198 e-commerce website visitors. The instrument test was conducted with a validity test and a reliability test and the analysis technique used was a structural equation model (SEM). The findings in this study are Website quality has a positive and significant effect on purchase intention, whereas perceived risk has a negative effect on e-commerce website visitors in Indonesia.

Penelitian ini bertujuan untuk mengetahui pengaruh kualitas situs web dan risiko yang dirasakan pada niat pembelian di situs web e-commerce. Objek penelitian sebagai variabel dependen adalah niat beli dan kualitas situs web dan risiko yang dirasakan sebagai variabel independen. Populasi dalam penelitian ini adalah pengunjung situs web e-commerce di Indonesia. Pengambilan sampel dalam penelitian ini menggunakan metode simple random sampling (pengambilan sampel acak) menggunakan teknik purposive sampling kepada 198 pengunjung situs web e-commerce. Uji instrumen dilakukan dengan uji validitas dan uji reliabilitas dan teknik analisis yang digunakan adalah model persamaan struktural (SEM). Temuan dalam penelitian ini adalah kualitas Situs Web memiliki efek positif dan signifikan terhadap niat pembelian, sedangkan risiko yang dirasakan memiliki efek negatif pada pengunjung situs web e-commerce di Indonesia..

INTRODUCTION

The growth of local startups in Indonesia is inseparable from the large market potential in the country. Indonesia's population of more than 250 million people, and internet penetration reaching 51% or around 132 million, is clearly a potential market (Economy.okezone.com, 2018). The results of the Center for Human Genetic Research

(CHGR) research show that the number of local startups in Indonesia in 2016 was recorded as the highest number in Southeast Asia, namely as many as 2,000 companies. Local startups in Indonesia are projected to continue to grow by up to 6.5 times, or as many as 13,000 by 2020 (Bisnis.tempo.co, 2017).

The low purchase intention in some Indonesian startup companies can be seen through the emergence of various significant

ARTICLE INFO:

Article history:

Received 10 April 2019

Revised 15 September 2019

Accepted 15 September 2019

Available online 30 September 2019

Keywords:

Perceived Risk, Purchase Intention, Website Quality.

Kata Kunci:

Kualitas Situs Web, Niat Beli, Risiko Persepsi.

obstacles related to consumer confidence. Constraints that often arise on consumers is when they want to make a purchase on a startup company website or website, producers require consumers to pay before goods can be sent and received by consumers (Farki & Baihaqi, 2016). Another obstacle to the startup business is the quality of information that is important for decision making, both for producers and consumers (Popovic and Habjan, 2012; Lodan, 2013).

Online shopping sites or e-commerce websites allow companies to offer greater choice of products and higher efficiency to customers than physical retail (Dedeke, 2016). The failure of e-Commerce companies is one of them caused by the inability of the company to provide market needs (Dedeke, 2016). p This causes the company to not be able to maintain its position among other competitors (Beneke, de Sousa, Mbuyu, & Wickham, 2016).

The low purchase intention can have an impact on the reduction in the purchase process in the future and the decline in company sales (Kotler & Keller, 2015). Previous research shows that low purchase intention can affect a company's revenue and profitability (C. L. Hsu et al., 2012). The low purchase intention in the long term for the company can affect its existence in the future (J. Kim et al., 2013).

The purchase process occurs when a customer searches for information, compares products with available alternatives, and makes a purchasing decision on the product (P. Kotler & et al, 2014). Online purchases give consumers a concern in whether they will meet their needs or not (J. Kim et al., 2013). E-Commerce companies need to design quality websites to increase company visibility online, thereby increasing the ease of accessing information for customers and simplifying the process of buying products online (T. S. Lee et al., 2017). The low purchase intention in

several Indonesian startup companies can be seen through the emergence of various significant obstacles related to consumer confidence in transacting online (Farki & Baihaqi, 2016). One of the efforts made by E-commerce in dealing with the problem of risk transactions is a 100% money back guarantee when the goods do not arrive on time in the hands of consumers.

LITERATURE REVIEW

Marketing management is the process by which companies create value for a product to customers and build sustainable relationships with customers with the aim of providing benefits for the company (Kotler & Armstrong, 2018). Kotler in (Loiacono & Hall, 2009) mentions marketing management as a social process where individuals and groups get what they need and want by creating and exchanging products with individual and other group values.

The science of marketing management is divided into several sections, one of them is knowledge about marketing strategy. Marketing mix is an activity in marketing strategy (marketing strategy) conducted by the company to influence customer demand for its products and produce responses desired by the market (Kotler & Keller, 2016). Kotler divides the marketing mix into four parts called 4Ps, namely price, place, product, and promotion (Fatmala & Rachmadi, 2018). One element in 4P marketing mix is product.

Products are goods or services produced by a company to meet the needs and desires of consumers (Kotler & Keller, 2016). The product in its application has several elements in it namely design, technology, usefulness, convenience, value, quality, branding, accessories, and warranties (Kotler & Armstrong, 2018). One important element in the product is quality.

Implementation in online business, quality can be seen from the quality of the display platform in the form of websites or mobile applications offered by the company to consumers (Su et al., 2009). The concept of website quality has been developed since 1998 by Barnes and Vidgen on e-Commerce and e-Government websites (Alhasanah, 2014).

Previous studies conducted by Kim et al. under the title effects of reputation and website quality on online consumers emotion, perceived risk and purchase intention shows that the dimensions on website quality have a significantly negative effect on perceived risk perceived by consumers (perceived risk) and have a significant positive effect on emotions, also purchase intention (J. Kim et al., 2013).

There are several studies of consumer behavior, one of them is the study of consumer psychology (Kotler & Keller, 2016). The concept of consumer psychology is based on attitudes that arise from within consumers such as motivation, perception, learning, and experience (Kotler & Keller, 2016). Competitive advantage is a necessity for a company to survive. (Lisnawati, 2011). This more complete consumer perception has developed through a number of stages that can be seen over the past century given the new research methodology and paradigmatic approach adopted (Solomon, 2015).

The concept of perceived risk is defined as a feeling of uncertainty about customer experience when they cannot predict the consequences regarding purchasing decisions, which are incorporated in research on consumer behavior (Liaw & Le, 2017). Forsythe stated three main indicators in measuring perceived risk including product risk, financial risk, and time risk (Forsythe et al., 2012). seller in the field of online and offline nowadays have been utilising technology to attract consumers (Surachim et al, 2018) The Internet has become the primary source of consumers to share their

opinions and experiences about services (Lisnawati, 2018).

Previous studies conducted by Palaez et al. with the title effects of perceived risk on intention to purchase: a meta-analysis shows that there is a significant negative effect of perceived risk on purchase intention (Pelaez et al., 2018).

Another area of marketing management is knowledge about consumer market analysis. Consumer behavior illustrates how individuals make decisions to utilize their available resources (time, money, effort) to buy goods related to consumption (T. S. Lee et al., 2017). When choosing a product, especially new or expensive products, consumers generally follow the decision making process as follows: (1) requires recognition, (2) information seeking, (3) alternative evaluation, (4) purchasing, and (5) post-purchase behavior. The five steps represent a general process that can be used as a guide to learn how consumers make a purchasing decision (Bai, Law, & Wen, 2008).

The stage of purchase (purchase decision) is a condition where consumers decide to buy or try the product they like. Before entering the purchase decision stage, consumers will go through the process of recognizing the product to be purchased, then they find information about the product, evaluate, buy and provide feedback about the product. Therefore, they will buy the product after conducting research in advance so that they buy the right product according to their needs and desires (Rahim et al., 2016). The process is included in the concept of purchase intention.

Purchase intention is considered as the most accurate predictor of the likelihood of a purchase by a customer (Morrison, 1979; Abrar, 2017). Purchase intention according to Ferdinand (2002) in (Sitorus & Hartono, 2015) can be measured through four main indicators, namely transactional interest, referential interest, preferential interest, and explorative interest.

RESEARCH METHODS

This study uses a marketing management approach related to the influence of website quality variables on purchase intention. This research was conducted in less than one year in 2019 and conducted on social media with the unit of analysis is the B2C website user community in Indonesia. The research method used is cross sectional method, which is a research method by studying objects in a certain period of time (not continuous in the long run). Collecting information from research subjects is only done once in a period of time, so this study is a one-shot or cross sectional study.

A description of the operationalization of the variables studied can be seen in Table 1.

Table 1. Operationalization of Variables

Variable	Dimension	Indicator
Purchase Intention	Transactional Intention	Interest in the product
		Interest in making transactions
	Referential Intention	Tendency to inform the product
		Tendency to reference products
Preferential Intention	Tendencies make preference choices	
Website Quality	Explorative Intention	Tendency to search for information
	Usability	Compare products with other products
		The website is easy to access and use by customers
Perceived Risk	Informativeness	Attractive website design / appearance
		The website provides appropriate information
	Service Interactive	Accuracy between products and information
Product Risk	Financial Risk	Interaction through customer service
		Data and transaction security guarantees
		Perception of product risk before purchase
		Financial data security

	Transaction security
Time Risk	Risk of time delay due to product
	Risk of time delays due to the product purchase process

The population in this study were 2,1010,100 e-commerce website visitors. The data was obtained based on an iPrice survey on 2018 2018 B2C e-Commerce website visitors in Indonesia (Ipprice.co.id, access 28 January 2019).

In determining the number of samples used sampling using simple random sampling, based on a minimum sample formula from Harun Al Rasyid, 1998 the minimum number of samples was 609.89 after which then a calculation was made to find the value of n to find the number of samples to be examined. In this study the minimum sample size was 182 respondents or more. This study uses a structural equation model (SEM), in which there are a number of basic assumptions that need to be met, one of which concerns sample size. The sample size for SEM models with the number of latent variables (constructs) up to 5 pieces and each construct is explained by three or more indicators, the total sample size of 100-150 respondents has been considered adequate (Santoso, 2015: 10). This study consists of 3 latent variables, each variable explained by 5 indicators, then with a sample size of 100 respondents or more can be said to be considered adequate in accordance with the basic assumptions in SEM. Sampling in this study using simple random sampling technique. The research questions were tested for validity and reliability before all questions were given to respondents. The data analysis technique used in this study is the structural equation model (SEM).

RESULTS AND DISCUSSION

The model used in this study was taken based on the theory of the research of Barnes and Vegen (2002) in (Astuti & Sari, 2016) and (Forsythe, Suk, & Chattaraman, 2012) which obtained findings of the creation of purchase intention through variable website quality and perceived risk. After the model is made, then the data that has been through the basic assumption testing stage can be added to the research model for the next SEM testing phase. The data added consisted of 182 samples with a total of 50 question items, 15 items for the website quality variable statement, 15 items for the perceived risk statement, and 20 items for the purchase intention variable statement. Based on the measurement model estimation testing that shows the results of all dimensions and valid constructs (> 0.5), the test can be carried out to the next stage, namely structural model testing through testing fit. A description for the results of the measurement model estimation testing can be seen in Table 2.

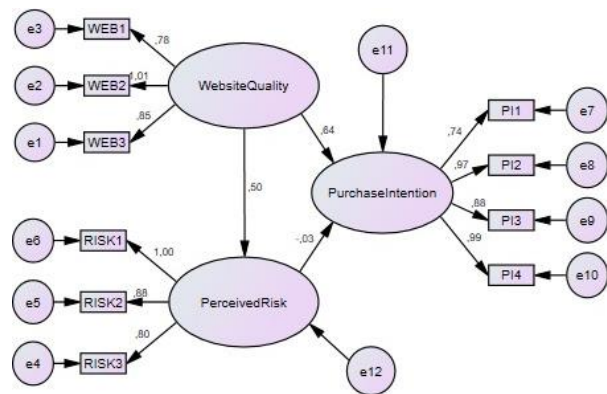
Tabel 2. Results of The Measurement Model Estimation Testing

		Estimate
PerceivedRisk	<--- WebsiteQuality	0,560
PurchaseIntention	<--- WebsiteQuality	1,021
PurchaseIntention	<--- PerceivedRisk	0,528
PI1	<--- PurchaseIntention	0,737
PI2	<--- PurchaseIntention	0,968
PI3	<--- PurchaseIntention	0,875
PI4	<--- PurchaseIntention	0,994
WEB2	<--- WebsiteQuality	1,014
WEB1	<--- WebsiteQuality	0,780
WEB3	<--- WebsiteQuality	0,853
RISK1	<--- PerceivedRisk	1,003
RISK3	<--- PerceivedRisk	0,798
RISK2	<--- PerceivedRisk	0,884

Structural model analysis is related to the evaluation of parameters that show a causal relationship or the effect of one latent variable on another latent variable. The following is a picture of the estimation parameters of the standardized loading factor structural model. Website structure model quality and perceived risk to purchase intention after a goodness of fit test can be seen in Figure 1.

Based on Figure 1, it can be seen the estimated value of the parameters of each variable as presented in Table 3.

The results of the significance test for the estimated path coefficients in the model after trimming are website quality to purchase intention significant at an error rate of 5% or Pvalue value <0.05, while perceived risk to purchase intention is not significant because Pvalue has a value > 0.05.



Caption:

- WEB1 : Usability
- WEB2 : Informativeness
- WEB3 : Service Interactive
- RISK1 : Product Risk
- RISK2 : Financial Risk
- RISK3 : Time Risk
- PI1 : Trnsactional Intention
- PI2 : Reference Intention
- PI3 : OPreferential Intention
- PI4 : Explorative Intention

Figure 1. Website Model Structure and Risk Quality Perceived Against Purchase Intention

Table 3. Estimation Results of Quality and Perceived Risk Model Website Model on Purchase Intention

Model	Estimate*		SE	CR	P
	RW	SRW			
Purchase Intention → Website Quality	0,869	0,643	0,114	7,636	***
Purchase Intention → Perceived Risk	-0,029	-0,028	0,070	-0,420	0,674

Overall Model Fit (Overall Model Fit)

The overall model fit test is carried out to evaluate in general the degree of compatibility or goodness of fit. In testing Goodness of fit, criteria the assessment can be done according to the opinions of various experts. The indicators of testing the goodness of fit and the

cut-off value used in the suitability of this research model according to Yvonne & Robert (2013: 182), in Table 4 The results of the Goodness of Fit Test show that although not all Goodness of Fit measures are in accordance with the recommendations and are greater than the cut-off value, it can still be concluded that the overall model is fit because the RMSEA value is $0.049 \leq 0.08$ (good fit), AGFI value $0.738 \geq 0.90$ (not fit), TLI value $0.911 \geq 0.90$ (good fit). In the goodness of fit test of this research model, there is a criterion value that has fulfilled the requirements by having a good fit value. So that it can be said that this model is declared marginal feasible to be used as a tool in confirming a theory that has been built based on existing observational data or it can be said that this model is fit or acceptable.

Table 4. Goodness of Fit Testing Results

No	Goodness-of-Fit Measures	Cut-off value	Result	Model Evaluation
Absolute Fit Measures				
1	Statistic Chi-square (X ²) (df= 32)	$\chi^2_{hit} < \chi^2_{Tabel}$ (46,194260)	42,936	Good Fit
2	Goodness of Fit Index (GFI)	$GFI \geq 0.90$ good fit, $0.80 \leq GFI < 0.90$ marginal fit	0,847	Marginal Fit
3	Root Mean Square Error of Approximation (RMSEA)	≤ 0.08	0,049	Good Fit
Incremental Fit Measures				
1	Trucker-Lewis Index (TLI)	$TLI \geq 0.90$ good fit, $0.80 \leq TLI < 0.90$ marginal fit	0,911	Good Fit
2	Adjusted Goodness of Fit Indices (AGFI)	≥ 0.90	0,738	Not Fit

3	Comparative Fit Index (CFI)	$CFI \geq 0.90$ good fit, $0.80 \leq CFI < 0.90$ marginal fit	0,937	Good Fit
Parsimonious Fit Measures				
1	Parsimonious Goodness of fit Index (PGFI)	$PGFI < GFI$	0,493	Good Fit
2	Parsimonious Normed Fit Index (PNFI)	The higher the better, compared to alternative models	0,656	Good Fit

C.R value of the website quality variable on purchase intention is 7,636. The value is $\geq 1,967$ so that H0 is rejected and H1 is accepted, meaning that there is an influence on website quality on purchase intention. The magnitude of the influence of website quality on purchase intention has a positive value of 0.850, seen from the total effect output. With this value it can be said that there is a significant positive effect between website quality on purchase intention of 0.850.

Another processing results obtained C.R value from the variable perceived risk to purchase intention of 6.703. The value is $671,967$ so that H0 is rejected and H1 is accepted, meaning that there is an effect of perceived risk on purchase intention. The magnitude of the effect of perceived risk on purchase intention is negative of -0.029 seen from the total effect output. With this value, it can be said that there is a significant negative effect between perceived risk on purchase intention of -0,029 units of value.

Another processing results obtained C.R value from the variable perceived risk to purchase intention of 6.703. The value is $671,967$ so that H0 is rejected and H1 is accepted, meaning that there is an effect of perceived risk on purchase intention. The magnitude of the effect of perceived risk on purchase intention is negative of -0.029 seen from the total effect

output. With this value, it can be said that there is a significant negative effect between perceived risk on purchase intention of -0,029 units of value.

Another processing results obtained C.R value from the variable perceived risk to purchase intention of 6.703. The value is 671,967 so that H0 is rejected and H1 is accepted, meaning that there is an effect of perceived risk on purchase intention. The magnitude of the effect of perceived risk on purchase intention is negative of -0.029 seen from the total effect output. With this value, it can be said that there is a significant negative effect between perceived risk on purchase intention of -0,029 units of value.

The results of testing this hypothesis are in line with previous research on the organic food industry where dimensions on website quality can influence online purchase intention (Hasanov & Khalid, 2015) and research that states that perceived risk has a significant

negative effect on purchases intention (J. Kim et al., 2013).

CONCLUSIONS

Website quality has a positive and significant effect on purchase intention on e-commerce website visitors in Indonesia. This means that website quality is a significant trigger for consumer buying interest in commerce websites. This matter

shows that the better the quality of the website provided, the better the purchase intention. Perceived risk has a negative and significant effect on purchase intention on e-commerce website visitors in Indonesia. This means that perceived risk is a significant trigger for consumer buying interest on commerce websites. This shows that the lower the perception perceived by consumers (perceived risk), the better the purchase intention on the website.

REFERENCES

- Alhasanah, J. U., Kertahadi, & Riyadi. (2014). Pengaruh Kegunaan, Kualitas Informasi dan Kualitas Interaksi Layanan Web e-Commerce terhadap Keputusan Pembelian Online. *Jurnal Administrasi Bisnis*, 15(2), 1–10.
- Armstrong, G., Adam, S., Denize, S., & Kotler, P. (2014). *Principles of marketing*. Pearson Australia.
- Astuti, A. P., & Sari, P. K. (2016). Analisis Kualitas Website Lazada Indonesia Berdasarkan Metode WebQual 4.0 dan Pengaruhnya Terhadap Kepuasan Pengguna. *E-Proceeding of Management*, 3(2), 1341–1348.
- Bai, B., Law, R., & Wen, I. (2008). The Impact of Website Quality on Customer Satisfaction and Purchase Intentions: Evidence from Chinese Online Visitors. *International Journal of Hospitality Management*, 27, 391–402. <https://doi.org/10.1016/j.ijhm.2007.10.008>
- Beneke, J., de Sousa, S., Mbuyu, M., & Wickham, B. (2016). The Effect of Negative Online Customer Reviews on Brand Equity and Purchase Intention of Consumer Electronics in South Africa. *The International Review of Retail, Distribution and Consumer Research*, 26(2), 171–201. <https://doi.org/10.1080/09593969.2015.1068828>
- Bisnis.tempo.co. (2017). Kinerja 2017, Pelaku E-Commerce Bidik Target Fantastis.
- Dedeke, A. N. (2016). Travel Web-site Design : Information Task-fit , *Service Quality and Purchase Intention*. *Tourism Management*, 54, 541–554. <https://doi.org/10.1016/j.tourman.2016.01.01>
- Farki, A., & Baihaqi, I. (2016). Pengaruh Online Customer Review dan Rating Terhadap Kepercayaan dan Minat Pembelian pada Online Marketplace di Indonesia. *Jurnal Teknik ITS*, 5(2). Retrieved from <http://ejournal.its.ac.id/index.php/teknik/article/view/19671>
- Fatmala, W. S., & Rachmadi, A. (2018). Analisis Kualitas Layanan Website E-Commerce Berrybenka Terhadap Kepuasan Pengunjung Menggunakan Metode WebQual 4.0 dan Importance Performance Analysis (IPA). 2(1), 175–183.
- Forsythe, S., Suk, W., & Chattaraman, V. (2012). The role of product brand image and online store image on perceived risks and online purchase intentions for apparel. *Journal of Retailing and Consumer Services*, 19, 325–331. <https://doi.org/10.1016/j.jretconser.2012.03.006>
- Hasanov, J., & Khalid, H. (2015). The Impact of Website Quality on Online Purchase Intention of Organic Food in Malaysia : A WebQual Model Approach. *Procedia - Procedia Computer Science*, 72, 382–389. <https://doi.org/10.1016/j.procs.2015.12.153>
- Hsu, C. L., Chang, K. C., & Chen, M. C. (2012). The Impact of Website Quality on Customer Satisfaction and Purchase Intention: Perceived Playfulness and Perceived Flow as Mediators. *Information Systems and E-Business Management*, 10(4), 549–570. <https://doi.org/10.1007/s10257-011-0181-5>
- Ipprice.co.id. (2018). Peta E-Commerce Indonesia. Retrieved March 22, 2018, from iprice.co.id website: <https://iprice.co.id/insights/mapofecommerce/>
- Kim, J., Lennon, S. J., Hausman, A., Cummins,

- S., Peltier, J. W., Schibrowsky, J. A., & Nill, A. (2013). Effects of Reputation and Website Quality on Online Consumers' Emotion, Perceived Risk and Purchase Intention. *Journal of Research in Interactive Marketing*, 7(1), 33–56. <https://doi.org/10.1108/17505931311316734>
- Kotler & Keller. (2016). *Marketing Management 15th Global Edition*.
- Kotler, P., & Armstrong, G. (2018). *Principles of Marketing*. Pearson
- Kotler, P., & Keller, K. L. (2015). *Marketing Management. In Organization (Vol.22)*. <https://doi.org/10.1080/08911760903022556>
- Lee, T. S., Hu, Y., Sherborne, B., Guo, Z., & York, D. M. (2017). Toward fast and accurate binding affinity prediction with pmemdGTI: an efficient implementation of GPU-accelerated thermodynamic integration. *Journal of chemical theory and computation*, 13(7), 3077-3084.
- Liaw, S., & Le, T.M (2017) Under Interruptive Effect of Rarity and Mental Accounting, Whether the Online Purchase Intention Can Still Be Enhanced Even with Higher Search Costs and Perceived Risk. 12(8), 160–174. <https://doi.org/10.5539/ijbm.v12n8p160>
- Lisnawati, L. (2011). Pengaruh Orientasi Pasar Terhadap Distinctive Capability Dan Implikasinya Pada Keunggulan Bersaing Umkm Kota Bandung Sebagai Industri Kreatif (Survei Pada Empat Sentra Umkm Unggulan Kota Bandung). *Strategic: Jurnal Pendidikan Manajemen Bisnis*, 11(1), 70-86.
- Lisnawati, L., Wibowo, L. A., & Andi, P. (2018, April). Empirical study of perceived quality information and perceived information security impact on online purchasing in Indonesia. In *ABN & RH*
- Badri Munir Sukoco, Rahmat Heru Setianto & Nidya Ayu Arina, Ade Gafar Abdullah (Ed.), *Increasing Management Relevance and Competitiveness: Proceedings of the 2nd Global Conference on Business, Management and Entrepreneurship (GC-BME 2017 Universitas Airlangga, Surabaya, Indonesia)* (pp. 231-235).
- Loiacono, E. T., & Hall, W. (2009). WebQual TM: A Measure of Web Site Quality. *WebQual TM: A Measure of Web Site Quality*. 20(706).
- Pelaez, A., Chen, C., Chen, Y. X., & Pelaez, A. (2018). Effects of Perceived Risk on Intention to Purchase: A Meta-Analysis. *Journal of Computer Information Systems*, 00(00), 1–12. <https://doi.org/10.1080/08874417.2017.1300514>
- Popović, A., & Habjan, A. (2012). Exploring the effects of information quality change in road transport operations. *Industrial Management & Data Systems*.
- Rahim, A., Zaharah, S., Kuan, L., Abas, N., & Meriam, S. (2016). Factors Influencing Purchasing Intention of Smartphone among University Students. *Procedia Economics and Finance*, 37(16), 245–253. [https://doi.org/10.1016/S2212-5671\(16\)30121-6](https://doi.org/10.1016/S2212-5671(16)30121-6)
- Retrieved February 7, 2018, from tempo.co website: <https://bisnis.tempo.co/read/844274/kinerja-2017-pelaku-e-commerce-bidik->
- Santoso, S. (2015). *AMOS 22 untuk Structural Equation Modelling*. Jakarta: PT Elex Media Komputindo.
- Sitorus, T., & Hartono, R. (2015). Efek Mediasi Customer Trust atas Pengaruh Word of Mouth, Perceived Quality, Brand Image terhadap Purchase Intention. *Jurnal Magister Manajemen*, 8(2), 58–91.

Solomon, M. R. (2015). *Consumer Behavior*. Pearson Education.

Su, H. L. P. Y., Lu, H., & Su, P. Y. (2009). Factors affecting purchase intention on mobile shopping web sites. <https://doi.org/10.1108/1066224091098139>

9

Surachim, A., Hurriyati, R., Lisnawati, L., Sulastris, S., & Mulyadi, H. (2018). Using Social Media to Promote Student Entrepreneurship. *Pertanika Journal of Social Science and Humanities*, 26, 173-183.