



+62 813 8765 4578

+62 813 8765 4578

<https://dinastipub.org/DIJDBM>[dinasti-info@gmail.com](mailto:dinasti-info@gmail.com)

## THE INFLUENCE OF BRAND TRUST IN MEDIATING CONSUMER ONLINE BEHAVIOR AGAINST BUYING INTEREST IN ONLINE STORES (CASE STUDY OF HYPERMART ONLINE SHOP IN INDONESIA)

Rahul Chauhan<sup>1</sup>, Hendra Martha Fauzy<sup>2</sup>

<sup>1)</sup> Parul University, India

<sup>2)</sup> Graduates of Magister Management Program, Universitas Mercu Buana (UMB), Jakarta Indonesia

### ARTICLE INFORMATION

Received: 15<sup>th</sup> April 2020

Revised: 25<sup>th</sup> April 2020

Issued: 14<sup>nd</sup> May 2020

Corresponding author: first author

E-mail:

[rj88chauhan@gmail.com](mailto:rj88chauhan@gmail.com)



DOI:10.31933/DIJDBM

**Abstract:** The invasion of online stores in Indonesia is very massive, proven by various applications and online stores that are known to have operated and used services by the people in Indonesia. Changes in consumer shopping behavior from offline to online have become routine habits in daily behavior. This raises challenges for retail businesses in business continuity. To maintain business continuity, retail (offline store) must diversify by opening an online store. Having an online store or digital business format is expected to be able to maintain business continuity with the support of brand trust owned by offline stores.

**Keywords:** Brand Trust, Consumer Online Behavior, Purchase Interest, Offline to Online

## INTRODUCTION

### Research Background

Changes in the business world from offline to online are rife. These changes are part of advances in information technology both the development of gadget technology, telecommunications data services and other supporting factors that are able to bring digital services as we can use today. The development of the digital world directly influences people's interactions in social relations. This social relationship which is generally carried out with face-to-face meetings physically turns into digital meetings such as video calls.

According to APJII data (Association of Indonesian Internet Service Providers), which conducted a survey on internet usage behavior in Indonesia in 2018, obtained 93.9 results of a survey of 5900 samples that stated that correspondents were frequently connected to the internet via smartphones. This figure shows consumer behavior that is most likely already familiar with digital activities from the use of the smartphone.

These changes gradually affect the habitual behavior of people, especially in the scope of trade / business. We can pay attention to these changes in our shopping habits. The growth of internet users and digitalization in social forms or have a significant impact on changes in consumer spending trends and behavior (Han, 2018). Previously shopping or buying goods for consumers is done directly by meeting the seller while seeing firsthand the product you want to buy. The meeting certainly means avoiding negative risks, especially for the buyer side.

Based on this, the buyer's trust in the seller has a very important meaning in digital relations. This digital relationship covers a variety of things, especially regarding the various services obtained by the buyer and the quality of the products obtained by the buyer. In digital relations, there certainly is a reluctance of buyers to start trading because of these trust factors.

Confidence in the brand is certainly the result of consumer interaction with the products they use, namely the process of interaction / consumer involvement in the overall psychological experience of consumer interactions with product brands, as well as other relevant objects including companies, employees, and consumers (Brodie, 2011; Hollebeek et. al, 2011; Lemon, 2016). Consumer trust can be assumed as a result of involvement in terms of the experience consumers have during interacting with the product or brand used.

Brand also has an important role for consumers in avoiding risks that are considered important for consumers in buying or consuming products, according to Keller (2013) risks from brands include, functional risk, physical risk, financial risk, social risk, physical risk and time risk .



**Figure 1. Retail Growth Feb 19 - Jan 20**

Source: CEIC Data (2020)

Based on the data above, it is known that retail growth in Indonesia from February 2019 to January 2020 experienced a downward trend. This decrease was caused by various factors such as lifestyle changes, especially shopping activities, online shop growth and so on. Growth that tends to decline is certainly a threat to the sustainability of the retail business. Therefore based on data obtained from katadata (published June, 2019) one of the retail strategies in dealing with the decline in retail growth is by closing unproductive outlets. The closure of the outlet is aimed at reducing losses due to the revenue of the outlet not covering operational costs and as a form of company efficiency.

Matahari Putra Prima (MPPA) is the holder of the offline retail brands Hypermart, Foodmart and Boston, which experienced a significant decrease in revenue. Reported according to Katadata (2019) MPPA experienced a declining trend of growth as well as significant losses in 2017 and 2018. Mentioned in 2018, MPPA experienced a decrease in operating income of 14.9%.



**Figure 2. MPPA's Net Income and Profit**

Source: Katadata (2020)

A decrease in both growth and income must certainly find a solution in the form of business diversification for offline retail where by utilizing technology to increase retail growth. This situation awakens traditional retailers who still rely on offline sales that the internet has become an important platform in doing business today (Gao, 2011).

Multi channel is one of the solutions for offline retailing by diversifying two or more operations that are carried out to distribute goods to consumers (Hanh, 2009). Multi channel retailers do are able to generate a large income compared to only having one operational choice because by having multi channels, retail is able to attract more number of buyers both offline and online (Levy, 2004). Consumer confidence in offline retailing is very important in attracting consumer interest to visit the retail owned website (Kuan, 2006). This form of trust is certainly the basic capital for offline retailing to start consumers' habits in shopping online at retail web sites.

### Research Purpose

Based on the gap research that has been revealed, this research aims:

1. To analyze the effect of online consumer behavior on buying interest at the Hypermart online store.
2. To analyze the effect of online consumer behavior on brand trust in the Hypemart online store.
3. To analyze how brand trust is able to moderate online consumer behavior towards buying interest in the Hypemart online store.

It is expected that the research results obtained can provide an overview of the company's condition and solutions for the growth and development of retail businesses.

## LITERATURE REVIEW

### Online consumer behavior and brand trust

Kotler (2012) defines consumer behavior as the science of learning how both individually, groups, and organizations choose, buy, use, and spend goods, services, ideas / results of thought, or experience to satisfy their needs and desires. Noel (2009) identifies consumer behavior, namely individual behavior regarding activities (purchase and use of goods and services) and how these activities can affect the lives of individuals. Based on the expert opinion it can be concluded that consumer behavior is an activity carried out by individuals in meeting their needs and desires.

Online now has become a term for activities and behavior of individuals who surf in cyberspace using both computers, smartphones and other tools that are connected to internet access. Online consumer behavior shows behavior regarding the internet and online purchases (Goldsmith, 2002; Lee et al., 2018). Research conducted by Durndell (2002), Cazan et al (2016) found computer anxiety, attitude to the internet and computer self-efficacy as a whole shaped the internet experience for consumers. This experience drives consumers to use the internet to support the activities carried out.

The internet is one source of digital information. Ha et al (2015) found online consumer behavior, one of which originated from digital information obtained from social networks, and the next phase led to trust and behavioral intention could be in the form of buying interest in the context of product information. Research by Paulou (2006) found consumers choose information sources when trusting (information loading sites) where when consumers search for information, information obtained from these sources is believed by consumers as valid, accurate and timely information.

Trusted sites are generally sites that are managed by companies or official institutions. The official website certainly helps consumers to trust the information obtained. In online shopping, of course, consumers when they need full trust in the online store, the existence of a physical store owned by a company that also has an online store can reduce consumer confidence in online shopping (Chaudhuri, 2001).

Consumers' trust in finding valid, accurate and up-to-date information on the internet and online shopping activities still requires a physical store as a foundation of trust (Kim, 2009). Based on this description it can be concluded that there is a relationship between online behavior of consumers on brand trust.

H1. Online consumer behavior affects brand trust.

### Online consumer behavior and repurchase interest

Consumers who are active in the use of mobile apps and social networks indicate that as a form of online consumer behavior the use of the internet in the use and collection of information has a tendency of interest in making online purchases (Lee et al., 2017; Hung et al., 2019). Consumers tend to search for product information via the internet. This tendency is often shown when consumers want to buy products when shopping online (Shim, 2001; Han, 2018). A positive relationship was also found between information searching using the internet and buying interest (Watcharavesringkan, 2003).

Online consumer behavior in the form of searching for product information shows the tendency of consumers to have an interest in buying before deciding to make the purchase. Consumers tend to like to search for information using the internet when shopping for products online (Kim, 2005; Han et al, 2018). With various studies it can be concluded that

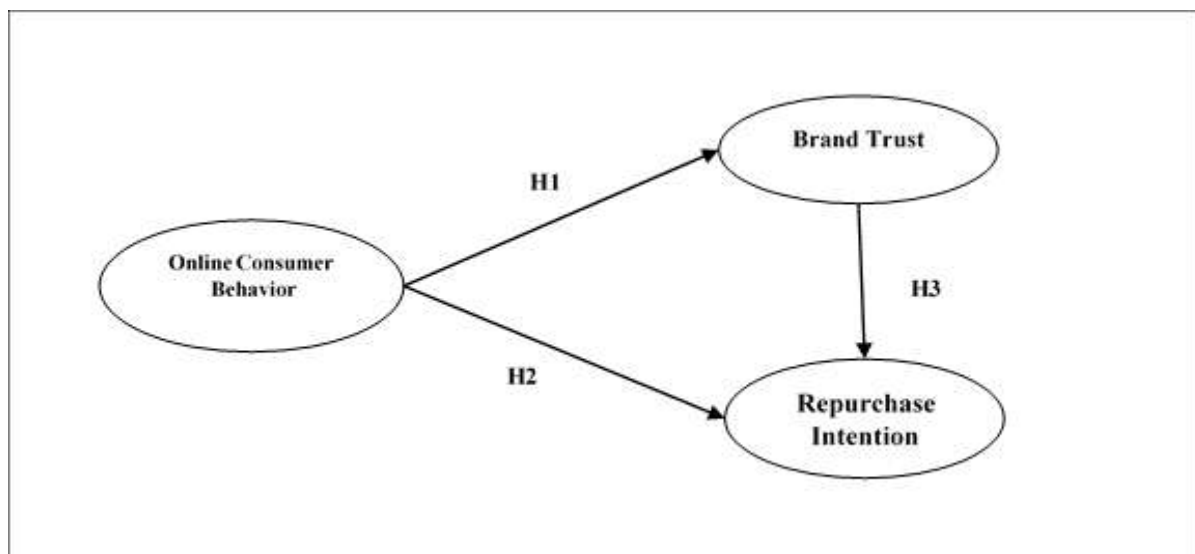
there is a relationship between online consumer behavior towards repurchase interest in online stores owned by offline retailers.

H2. Online consumer behavior influences repurchase interest.

### Brand trust and repurchase interest

Trust plays an important role in creating consumer interest in shopping (Liu et al., 2005; Osman, 2013; Cazier et al., 2017). Kuan (2007) confirms a positive relationship between trust in buying interest in online shopping for unit products. Trust is the main factor for consumers in shopping activities. Through consumer confidence in a brand, it will minimize consumers' concerns about the products or services that they want to buy.

H3. Brand trust influences repurchase interest.



**Figure 3. Research Framework Model**

Source: Researchers based on journals, textbooks and other publications

## RESEARCH METHODS

A total of 260 respondents participated in this study. These respondents have a vulnerable age of 15 to 24 years (generation Z) and the majority are students and students who are active in the city of Tangerang, Indonesia. The selection of students and students aged 15-24 as respondents was due to teenagers being potential consumers of retail with the multi-channel concept, adolescents were able to represent high purchasing power both online and offline (Silverman, 2000; McKnight et al., 2002). Teenagers are also more familiar with e-commerce (McKnight et al., 2002; Goldsmith, 2002; Indrajaya, 2017). The selection of Tangerang City as a place for sampling is due to the Hypermart Supermarket which operates more than 100 shops based in the city in Indonesia.

### Procedure

Respondents were asked to answer the questionnaire provided by the researcher. The questionnaire used is a closed questionnaire where the answers have been provided so as to facilitate respondents to be more effective and efficient in answering questions raised by researchers. The questions asked by researchers relate to respondents' habits in using the

internet in the economic field (searching for product information and online shopping) as well as regarding respondents' experiences relating to retail Hypermart.

### **Instrument**

This research is a quantitative research. The tool used for data collection is a questionnaire using a Likert's interval of 1 to 5 (1 = strongly disagree, 2 = disagree, 3 = doubtful, 4 = agree, 5 = strongly agree). The sampling technique used by researchers is nonprobability sampling with purposive sampling method. The population used is consumers who have shopped at Hypermart both online and offline (physical stores).

This study analyzes the data by testing several variable relationships so the researcher chooses the multivariate analysis method. Analysis tools using SEM (structural equation modeling) using the LISREL application. SEM (structural equation modeling) is one of the analytical tools used to determine the magnitude of influence between independent variables on the dependent variable (Ali, 2013). SEM is a large sample technique ( $N > 200$ ), and the sample size required depends on the complexity of the model, the estimation method used, and the distribution characteristics of the observed variables (Riadi, 2018).

Online consumer behavior consists of 3 items namely computer anxiety, attitude to the internet and computer self efficacy (Durndell, 2002) which was also adopted by Cazan et al (2016). Modifications were made based on a measurement scale where computer usage was changed to online shopping as in anxiety computer, "I have difficulty using a computer" was changed to "I have difficulty shopping online". Brand trust uses the scale used by Lau (1999) which was also adopted by Hegner (2016) consisting of 5 items namely brand predictability, brand liking, brand competence, brand reputation, trust in the company. Finally for repurchase intention (behavior intention) using a scale developed by Zeithaml et al (1996) and adopted by Fang et al (2014) consisting of 2 items namely loyalty and switch.

## **FINDINGS AND DISCUSSION**

### **Result**

Based on the computational results of Figure 4, it is known that exogenous variables of consumer online behavior (X1) have 3 manifest variables namely X1, X2 and X3. The results of data processing with the biggest loading factor are owned by 2 manifest variables namely X1 and X2 with a value of 0.92 and the smallest is X3 of 0.78. The high factor loading value  $> 0.75$  indicates the manifest variable is valid. T arithmetic obtained on the exogenous variables of consumer behavior online the largest value of t obtained manifest variable X2 of 18.80. T value  $>$  table t value is  $18.80 > 2.04$  proves significant. The smallest t-count value at X3 was 13.79. So it can be concluded based on the calculated t value that the exogenous variables of consumer online behavior have a significant influence.

R2 value obtained by the largest variable X1 on manifest variable X2 is 0.86 which can be interpreted as the variable is able to influence other variables (endogenous variables) by 86% and the remaining 14% is influenced by other variables. While the smallest R2 value owned by variable X1 is owned by manifest variable X13 of 0.56.

In figure 4 the results obtained for the intervening variable is the brand trust variable (Y) has a manifest variable of 5 namely Y1 to Y5. The highest loading factor of Y variable is manifest Y4 of 0.91 and the smallest is 0.75 (Y3). All manifest variables owned by Y variable have loading factor value  $> 0.50$  so that all manifest variables owned are declared valid.

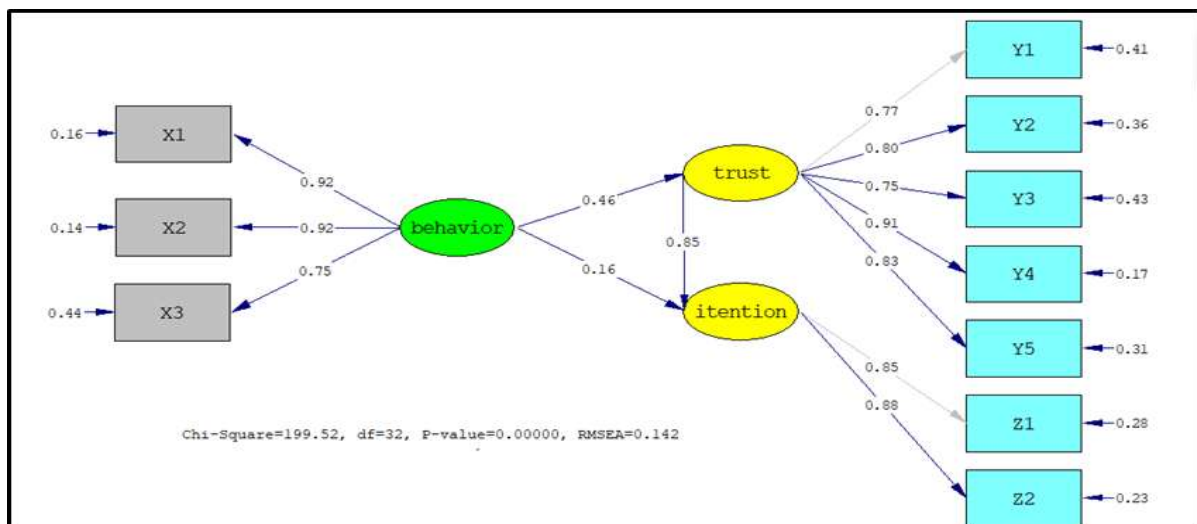


The t value of the biggest brand trust variable owned by manifest variable Y4 with a value of 15.96 and the smallest manifest variable Y1 with a value of 12.76. The overall value of t is calculated on the manifest variable Y > value of t table (2.04). It can be concluded that the Y variable has a significant effect. For the coefficient of determination (R<sup>2</sup>) the largest variable Y has a manifest variable Y4 with a value of 0.83 and the smallest Y3 of 0.57.

The latent variable of repurchase interest (Z) has a manifest variable of 2 namely Z1 and Z2. The biggest loading factor in the latent variable of repurchase interest (Z) is found in manifest variable Z2 of 0.88 and the smallest variable is manifest variable Z1 with a value of 0.85. Based on the factor loading value that is owned by all manifest variables on the latent variable of repurchase interest (Z), the valid result is obtained because it has a loading factor value > 0.50.

While based on the results of t arithmetic compared with t table obtained results for manifest variable Z1 has t arithmetic of 19.12 where > 2.04 (t table) so that obtained significant results. For manifest variable Z2 has a t count of 17.53 which means t arithmetic > 2.04 (t table) so that it is declared significant. It can be concluded that the latent variable of repurchase interest (Z) has t arithmetic greater than t table so as to obtain significant results for the measurement results of variables.

The coefficient of determination (R<sup>2</sup>) the largest variable of repurchase interest (Z) has the manifest variable Z2 of 0.77 or when converted to percent that is 77% and the smallest variable is manifest variable Z1 with the coefficient of determination (R<sup>2</sup>) 0.72 or conversion in percent to 72%. It can be concluded that the coefficient of determination (R<sup>2</sup>) of the latent variable of repurchase interest (Z) is very large at around 70%. The coefficient of determination (R<sup>2</sup>) with a large value indicates the ability of the variable to influence other variables is quite strong.

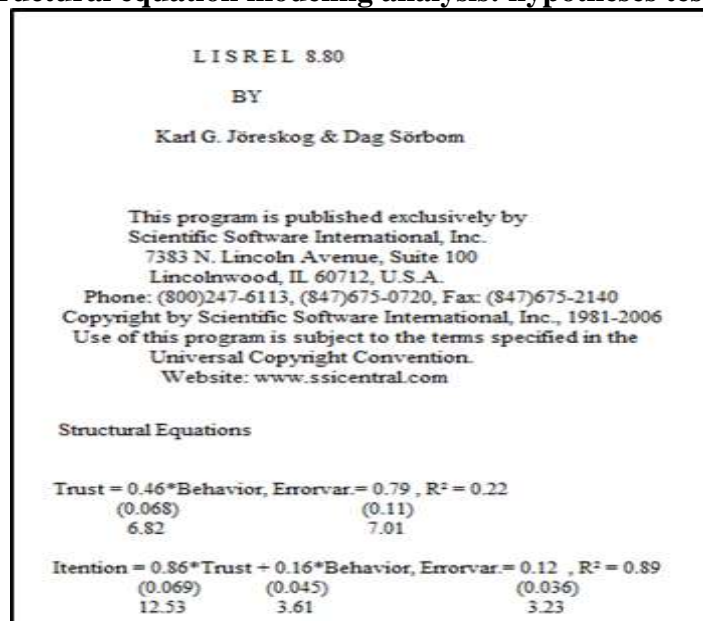


**Figure 4. Standardized SEM estimates**

Source: Results of data processing using Lisrel 8.8

For goodness of fit, the NFI (Normed Fit Index) was 0.94, the PNFI (Parsimonious Normed Fit Index) was 0.67, the CFI (Comparative Fit Index) was 0.95, the Incremental Fit Index (IFI) was 0.95, the RFI (Relative Fit Index) was equal to 0.92, GFI (Goodness of Fit Index) of 0.87. Based on the level of goodness of fit obtained, the overall model can be said to be fit with the data.

### Structural equation modeling analysis: hypotheses testing



**Figure 5. Structural Equation**

Source: Results of data processing using Lisrel 8.8

The value of df (degree of freedom) is 32, while the test carried out is a 2-tailed (two-tailed) test thus  $0.05 / 2 = 0.025$  as the value of  $\alpha$ . After knowing the value of  $df = 32$  with  $\alpha = 0.025$ , it can be directly contentated with table t. The value of the t table at the meeting point of the column  $\alpha = 0.025$  with  $df = 32$  shows that the result is 2.036933 rounded by 2 digits behind the comma to 2.04. So it can be concluded that the value of t table or t critical is 2.04

#### Structural Equation 1

- The coefficient of the direct influence of the Behavior on Trust is 0.46, while the error value is 0.068. If the direct coefficient / error value is obtained t value of 6.82. The t value is compared to the table value where  $6.82$  (t arithmetic)  $> 2.04$  (t table), the t value is greater than t table, the coefficient of direct influence of Behavior on Trust is significant with variance error 0.79 and coefficient of determination ( $R^2$ ) of 0.22 (hypothesis 1 supported).

#### Structural Equation 2

- The coefficient of Trust's direct influence on Intention (repurchase intention) is 0.86, while the error value is 0.069. If the direct coefficient / error value obtained t value is 12.53. The value of t arithmetic compared with the table value where  $12.53$  (t arithmetic)  $> 2.04$  (t table), the value of t arithmetic is greater than t table then the coefficient of direct influence of Trust on Intention (repurchase intention) is significant with error variance 0.12 and coefficient of determination ( $R^2$ ) equal to 0.89 (hypothesis 2 supported).
- The coefficient of direct influence of Behavior on Intention (repurchase intention) is 0.16, while the error value is 0.045. If the direct coefficient / error value obtained t value of 3.61. T count value compared to table value where  $3.61$  (t count)  $> 2.04$  (t table), t count value is greater than t table, the coefficient of direct influence of



Behavior on Intention (repurchase intention) is significant with error variance 0.12 and coefficient of determination (R<sup>2</sup>) equal to 0.89 (hypothesis 3 supported)

### Discussion and implications

A brand is more than a product because it has dimensions that are able to differentiate from similar product designs from other competitors (Keller, 2013). A brand is a collection of assets related to names and symbols aimed at adding value to products or services produced by producers (Aaker, 1996). Brands also have an important role for consumers in avoiding risks that are considered important for consumers in buying or consuming products, according to Keller (2013) risks from the brand include, structural risk, physical risk, financial risk, social risk, physical risk and time risk.

In this research, brand trust plays an important role in mediating consumer behavior online and consumer satisfaction towards repurchase interest at the Hypermart online store. Hypothesis 1 supports where online behavior has a positive and significant effect on brand trust. The results of this study indicate that online consumer behavior has a significant effect on brand trust. The habit of consumers interacting online is able to contribute positively to forming trust in a brand (Bilgihan, 2016; Indarsin, 2017; Punyatoya, 2018).

Trust in the brand is the result obtained by consumers cumulated by online consumer interactions such as social networks, online communities, information search and e-commerce or digital shopping. This statement is in accordance with the results of the study of Ha et al (2015) where one of the online behavior of consumers comes from digital information obtained from social networks.

Online consumer behavior has a significant effect on repurchase intention (H2). The initial stage in consumer interaction when shopping online in addition to consumer behavior also requires the introduction and adaptation of an online shopping brand. It can be concluded that consumers have no interest in shopping online in e-commerce or market places that are not yet known. E-commerce and well-known market places certainly have a good reputation in the minds of consumers and are more attractive (Casalo et al., 2007; Liu et al., 2019). Based on this matter, it is certainly rather difficult for new business actors in the world of online shopping to be able to attract consumers to buy instantly.

It's hard for players in the online shopping business without a strong brand. Online shopping business has many sellers who are early in offering similar businesses, consumers are also more familiar with e-commerce brands and market places that already exist. In Indonesia, e-commerce brands and market places such as Bukalapak Tokopedia, Lazada, Shopee, JD.id already exist and have a large market share. With this phenomenon as a new online shop must have a promotion strategy and have a familiar brand in consumer memory as a means of attracting interest. It is rather difficult for online shops that are just starting to compete with market places and e-commerce that have already existed according to Kim (2009).

With brand trust, it is certainly easier for consumers to determine their interests. In this research, brand trust has a positive and significant relationship to repurchase intention (H3). This research is in accordance with previous research conducted by Kim et al (2017), Cazier et al (2017), Thomas et al (2018) found that trust plays an important role in creating consumer interest to shop online.

**Limitations**

This research is more focused on the offline side of retail, it is because in this study aims to determine the effect of offline retail brand trust on consumer buying interest to shop online on the retail store's official website or application. It is hoped that further research will focus more on the side of the technology used, both web site quality, e-service quality and so on. The discussion from the technology side is very important because the technology continues to develop and these developments greatly affect consumers in their initial purchase and repurchase interests.

**CONCLUSION AND SUGESTION**

Brand trust is an important key in mediating repurchase interests for offline retailers in order to attract consumers to buy products that are offered online by these retailers. Without brand trust, it is difficult for a new business format owned by the retailer to compete in the field of online shop. This is certainly more influenced by competitors who already exist in online businesses and have the advantage of experience in running e-commerce and market places longer.

Trust in e-sellers has the ability to increase consumer repurchase interest (Fang et al., 2014). Trust plays an important role in making consumer decisions to shop both offline and online (Winch, 2006). This concept needs to be unique for retail stores that also have online stores. Consumer experience will not change in shopping at the retail store because the brand trust and customer satisfaction has been owned by consumers, only the form has changed from offline to online.

Based on research that has been done, the researcher formulates conclusions based on the results of data processing that has been done in the previous chapter. The conclusions as follows:

1. This research proves that online consumer behavior has a significant positive effect on brand trust. Consumers tend to search for information and shop online for brands that are familiar products and online shops. The brand is a guarantor for consumers to move in the digital world because a good brand certainly guarantees consumers from various risks.
2. Research found online consumer behavior has a significant effect on repurchase interest.
3. Brand trust has a significant effect on repurchase interest. Consumers tend to have an interest in a product or service that has a familiar brand. The trust of the brand is important for consumers because the consumer brand is able to assess the performance of a product or service offered to him (consumers).

**Suggestion**

Based on the results of the analysis and discussion have been explained and the conclusions, the authors provide suggestions that can be used as consideration for the parties concerned as follows:

**Academic**

Future studies are expected to examine other variables used in examining consumer buying interest in physical stores as well as having online stores. These variables such as service quality, price, promotion and so on are used as a complement and develop research that has been done with the variables that have been used / examined in this thesis. Rarely there is a physical store that already exists before doing online shopping business with a success rate

refers to the physical store which is the main business of the retail. Because consumer behavior certainly will not be the same, physical stores are found consumers are accustomed to visiting the store directly, while online stores where consumers can simply use a smartphone in shopping.

### **Practical**

Having a physical store that also has an online store should be a real advantage for the physical store. Pre-existing physical stores are very important capital in building brand satisfaction and trust to be distributed to new products or services such as online shopping to consumers. As for suggestions - suggestions that can be submitted in order to increase repurchase interest at the Hypermart online store namely:

1. Improve the quality of information such as accuracy, speed (up to date) regarding product information sold by seller / online store. The quality of information that is valid and fast makes consumers always able to know immediately about the latest and verified product information that sellers sell. It is able to improve consumer behavior to always look for product information at trusted sources with access to up to date information that consumers always receive. Plus the information obtained tends to be valid and fast, of course, able to attract consumers to buy back the online store. Of course the whole thing can be implemented by utilizing search engine optimizer (SEO) accompanied by artificial intelligence (AI) which is designed to adopt the needs of products sought by consumers via the internet so that it is captured in the big data that the Hypermart online store has.
2. Through the existing physical retail store network, information on the presence of Hypermart online store services is delivered to consumers in a sustainable manner that is incessantly communicating information about Hypermart online store service products from time to time. The information will later become a memory and consideration for consumers to be interested in making purchases back through the online store. Information that is continuously consumers can be indirectly stored in consumer memory as a memory in the selection of online stores. This memory will later help Hypermart online store in competing with online stores that already exist and are more familiar in the minds of consumers.
3. Implement the approach and method that forms the credibility of the Hypermart online store as a reputable and competent retailer in running an online retail business. Through these steps can create brand trust in order to attract consumers to buy back. High brand trust creates an increase in repurchase interest because consumers have trusted the products offered are of good quality in accordance with consumer expectations as a reflection of brand trust (Hypermart brand) with a good level of credibility in the minds of consumers. Brand trust really must be considered because it can provide the strongest impact in increasing repurchase interest (in accordance with the results of research that has been done).

### **REFERENCE**

- Aaker, D. (1996). Building Strong Brands. The Free Pers. New York
- Ali, H., Limakrisna, N. (2013). Research Metodology. Deepublish. Yogyakarta.
- APJII (2018), Infografic of Penetration and Behavior Internet Users of Indonesia in 2018, availabel at: <http://apjii.or.id/survei2018> (accessed February, 2020)

- 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(3), 391-402.
- Bilgihan, A. (2016). Gen Y customer loyalty in online shopping: An integrated model of trust, user experience and branding. *Computers in Human Behavior*, 61, 103-113.
- Brodie, R. J., Hollebeek, L. D., Jurić, B., & Ilić, A. (2011). Customer engagement: Conceptual domain, fundamental propositions, and implications for research. *Journal of service research*, 14(3), 252-271.
- Casalo, L. V., Flavián, C., & Guinalíu, M. (2007). The influence of satisfaction, perceived reputation and trust on a consumer's commitment to a website. *Journal of Marketing Communications*, 13(1), 1-17.
- Cazan, A. M., Cocoradă, E., & Maican, C. I. (2016). Computer anxiety and attitudes towards the computer and the internet with Romanian high-school and university students. *Computers in Human Behavior*, 55, 258-267.
- Cazier, J., Shao, B., & Louis, R. S. (2017). Value congruence, trust, and their effects on purchase intention and reservation price. *ACM Transactions on Management Information Systems (TMIS)*, 8(4), 13.
- CEIC data(2020), Pertumbuhan Retail di Indonesia, available at : <https://www.ceicdata.com/id/indicator/indonesia/retail-sales-growth> (accessed February, 2020).
- Chaudhuri, A., & Holbrook, M. B. (2001). The chain of effects from brand trust and brand affect to brand performance: the role of brand loyalty. *Journal of marketing*, 65(2), 81-93.
- Clemes, M. D., Gan, C., & Zhang, J. (2014). An empirical analysis of online shopping adoption in Beijing, China. *Journal of Retailing and Consumer Services*, 21(3), 364-375.
- Durndell, A., & Haag, Z. (2002). Computer self efficacy, computer anxiety, attitudes towards the Internet and reported experience with the Internet, by gender, in an East European sample. *Computers in human behavior*, 18(5), 521-535.
- Fang, Y., Qureshi, I., Sun, H., McCole, P., Ramsey, E., & Lim, K. H. (2014). Trust, satisfaction, and online repurchase intention: The moderating role of perceived effectiveness of e-commerce institutional mechanisms. *Mis Quarterly*, 38(2).
- Goldsmith, R. E., & Goldsmith, E. B. (2002). Buying apparel over the Internet. *Journal of Product & Brand Management*, 11(2), 89-102.
- Han, B., Kim, M., & Lee, J. (2018). Exploring consumer attitudes and purchasing intentions of cross-border online shopping in Korea. *Journal of Korea Trade*, 22(2), 86-104.
- Ha, H. Y., John, J., John, J. D., & Chung, Y. K. (2016). Temporal effects of information from social networks on online behavior: the role of cognitive and affective trust. *Internet Research*, 26(1), 213-235.
- Hahn, K., & Kim, J. (2009). The effect of offline brand trust and perceived internet confidence on online shopping intention in the integrated multi-channel context. *International Journal of Retail & Distribution Management*, 37(2), 126-141.
- Hegner, S. M., & Jevons, C. (2016). Brand trust: a cross-national validation in Germany, India, and South Africa. *Journal of Product & Brand Management*, 25(1), 58-68.

- Hollebeek, L. (2011). Exploring customer brand engagement: definition and themes. *Journal of strategic Marketing*, 19(7), 555-573.
- Hung, C. C., Cheng, N. C., Yu, S. E., & Young, H. T. (2018, October). Factors influencing online group buying in Taiwan: An empirical study based on the TPB framework. In *International Wireless Internet Conference* (pp. 254-262). Springer, Cham.
- Gao, F. (2011, August). A Study of Online Purchase Intention: Based on the Perspective of Customer Trust. In *2011 International Conference on Management and Service Science* (pp. 1-4). IEEE.
- Indarsin, T., & Ali, H. (2017). Attitude toward Using m-Commerce: The Analysis of Perceived Usefulness Perceived Ease of Use, and Perceived Trust: Case Study in Iken's Wholesale Trade, Jakarta–Indonesia. *Saudi Journal of Business and Management Studies*, 2, 995-1007.
- Indrajaya, H. S., & Ali, H. (2017). Shopping Analysis in on Line Shop with Young People. *The International Journal of Social Sciences and Humanities Invention*, 4(8), 3797-3802.
- Kasali, R. (2018). *The Great Shifting : Series On Disruption*. Gramedia Pustaka Utama. Jakarta.
- Keller, K. (2013). *Strategic Brand Managenet* 4th. Pearson. Harlow.
- Kim, J., & Park, J. (2005). A consumer shopping channel extension model: attitude shift toward the online store. *Journal of Fashion Marketing and Management: An International Journal*, 9(1), 106-121.
- Kim, S., & Jones, C. (2009). Online shopping and moderating role of offline brand trust. *Direct Marketing: An International Journal*, 3(4), 282-300.
- Kim, Y., & Peterson, R. A. (2017). A Meta-analysis of Online Trust Relationships in E-commerce. *Journal of Interactive Marketing*, 38, 44-54.
- Kotler, P., Amstrong, G. (2018). *Principle of Marketing 17th*. Pearson. Harlow
- Kotler, P. and Keller, K.L. (2012). *Marketing Management 14th*. Pretice Hall. New Jersey.
- Kuan, H. H., & Bock, G. W. (2007). Trust transference in brick and click retailers: An investigation of the before-online-visit phase. *Information & Management*, 44(2), 175-187.
- Lau, G. T., & Lee, S. H. (1999). Consumers' trust in a brand and the link to brand loyalty. *Journal of Market-Focused Management*, 4(4), 341-370.
- Lee, Y., & Kim, H. Y. (2018). Consumer need for mobile app atmospherics and its relationships to shopper responses. *Journal of Retailing and Consumer Services*.
- Lemon, K. N., & Verhoef, P. C. (2016). Understanding customer experience throughout the customer journey. *Journal of marketing*, 80(6), 69-96.
- Levy, M. and Weitz, B.A. (2004). *Retailing Management*, 5th ed., McGraw-Hill Irwin, New York.
- Liu, C., Marchewka, J. T., Lu, J., & Yu, C. S. (2005). Beyond concern—a privacy-trust-behavioral intention model of electronic commerce. *Information & Management*, 42(2), 289-304.
- Liu, H., Lobschat, L., Verhoef, P. C., & Zhao, H. (2019). App adoption: The effect on purchasing of customers who have used a mobile website previously. *Journal of Interactive Marketing*, 47, 16-34.
- Liu, Y., & Tang, X. (2018). The effects of online trust-building mechanisms on trust and repurchase intentions: an empirical study on eBay. *Information Technology & People*, 31(3), 666-687.



McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). The impact of initial consumer trust on intentions to transact with a web site: a trust building model. *The journal of strategic information systems*, 11(3-4), 297-323.

Noel, Hayden. (2009). *Consumer Behaviour*. Ava Publishing SA. Switzerland.

Osman, Z., & Sentosa, I. (2013). A study of mediating effect of trust on customer satisfaction and customer loyalty relationship in Malaysian rural tourism. *European Journal of Tourism Research*, 6(2), 192-206.

Pavlou, P. A., & Fygenson, M. (2006). Understanding and predicting electronic commerce adoption: An extension of the theory of planned behavior. *MIS quarterly*, 115-143.

Punyatoya, P. (2019). Effects of cognitive and affective trust on online customer behavior. *Marketing Intelligence & Planning*, 37(1), 80-96.

Riadi, E. (2018). *Statistic Structural Equation Modeling (SEM) with LISREL*. Andi. Yogyakarta.

Schlosser, A. E., White, T. B., & Lloyd, S. M. (2006). Converting web site visitors into buyers: how web site investment increases consumer trusting beliefs and online purchase intentions. *Journal of Marketing*, 70(2), 133-148.

Stillman, David dan Stillman, Jonah. (2018). *Gen Z @ Work : How the Next Generation is Transforming the Workplace (Indonesian Version)*. Gramedia. Jakarta.

Silverman, D. (2000). More women wardrobe online than ever. *Women's Wear Daily*, 31, 20.

Shim, S., Eastlick, M. A., Lotz, S. L., & Warrington, P. (2001). An online prepurchase intentions model: the role of intention to search: best overall paper award—The Sixth Triennial AMS/ACRA Retailing Conference, 2000☆. *Journal of retailing*, 77(3), 397-416.

Thomas, M. R., Kavva, V., & Monica, M. (2018). Online website cues influencing the purchase intention of generation z mediated by trust. *Indian Journal of Commerce and Management Studies*, 9(1), 13-23.

Watchravesringkan, K., & Shim, S. (2003). Information search and shopping intentions through Internet for apparel products. *Clothing and Textiles Research Journal*, 21(1), 1-7.

Winch, G., & Joyce, P. (2006). Exploring the dynamics of building, and losing, consumer trust in B2C eBusiness. *International Journal of Retail & Distribution Management*, 34(7), 541-555.

Zeithaml, V. A., Berry, L. L., & Parasuraman, A. (1996). The behavioral consequences of service quality. *Journal of marketing*, 60(2), 31-46.