Analysis of Factors Influencing Purchase Decision in Online Store. Case Study: Game Sales in Online Store

Andi Muh. Primabudi[1, a)] and Febriliyan Samopa[2, b)]

[1)] Department of Master of Management & Technology of Institut Teknologi Sepuluh Nopember, Surabaya, Indonesia
[a)]primabudi14@mhs.mmt.its.ac.id

[2)] Department of Master of Management & Technology of Institut Teknologi Sepuluh Nopember, Surabaya, Indonesia
[b)]iyan@is.its.ac.id

Abstract
Number of internet users in indonesia is increasing very rapidly. In 2016, internet users in Indonesia has reached 132 million users, but unfortunately from that number, 36.5% of users expressed that they never done online shopping. The main factors that discourage internet users to shop online is because they think it will take a long process (59.5%), the second reason most are the goods sold is not the same as the one in the image (38%), then they don't know how to purchase via online shop (25.6%), and others. It can be concluded that the behavior of potential consumers to shop online is still very diverse. This study will analyze what factors are likely to influence the behavior of potential customers on purchase decisions on online store using Decomposed of Theory Planned Behavior model that has been developed. In this study, the author takes a case study at an online store named "XYZ Store" which selling Blu-ray games for Sony Playstation 4. This research uses Partial Least Square Structural Equation Modeling (PLS-SEM) method in analyzing. The results obtained are the most significant factors for potential customers on making purchase decisions of Playstation 4 Blu-ray games at "XYZ Store" is the facilitating condition, perceived behavioral control, self efficacy, attitude toward online purchasing and compatibility.
Key Words: Decomposed Theory of Planned Behavior, Consumer Behavior, Purchase Intention, Purchase Decision, Partial Least Square, Structural Equation Modeling

1. Introduction

Today, internet users around the world are growing rapidly. Especially in Indonesia on 2016, internet users have reached 132 million people or more than half of the population in Indonesia, which is 258 million (APJII, 2016). Most indonesians are no longer able to detach from internet-based activities such as searching wesbite, browsing social media, and online shopping.

The phenomenon on the growth of internet users in Indonesia is highly utilized by business people, especially for Small and Medium Enterprises (SMEs). No longer required to hire booths to sell, now SMEs can sell online, especially now that there are many places for online sales such as on social media sites (Facebook, Instagram, etc.), marketplace sites (bukalapak.com, tokopedia.com, OLX, etc.) and also through personal sites. In addition to saving the cost of rentaling booths and labors, the advantage of selling online is that prospective customers no longer need to waste their time and energy to go to a physical store, just by using internet access, online stores can be accessed anytime and anywhere via a computer of their smart devices (mobile phones, tablets, etc).

Although online stores have many advantages, online stores also have drawbacks when compared to physical stores. One of the most significant disadvantage is that customers cannot see/touch/feel the product that they want to buy physically. So they cannot judge the quality of the product directly and the product can be different according to their perception. Another disadvantage is related to delivery delays, shipping security, and privacy issues that can affect the prospect's trust in online stores.

Shopping online is one of the activities that began to growing in Indonesia. Even the results of a recent study predict that by 2020, the number of customers who spend money on goods and services rather than basic needs will grow significantly in Indonesia (APJII, 2014). However, most internet users in Indonesia have not been too willing to participate in online shopping. According to the survey, as many as 36,5% of internet users in Indonesia

said that they have never done purchasing on online. The main factor that exterminated the intention of internet users to do online shopping is because they assume online shopping will take a long process (59.5%), the second most reason is the goods sold is not the same as in the picture (38%), then don't know how to do online shopping (25,6%), and others (APJII, 2016) . This is also reinforced by a study that concluded that many customers accessing the online store only to obtain information about a particular product, about price range and differences with similar products. With the informations they get in the online store, they ended up making purchases at physical stores located around them (Broekhuizen & Huizingh, 2009).

The behavior of customer against online stores is still very diverse. There are some customers that easy to make purchases without much consideration, and there is also a very careful person. Basically, the decision always arises from the curiosity of the need for a product, either in the form of goods or services. Some factors that may affect purchasing decisions can be controller by the seller, but some other factors can not be controller. According to Kotler and Keller, purchasing decivsions are influences by basic psychologists who play an important role in understanding how customers make their purchasing decisions (Kotler, Philip, & Keller, 2012).They will choose according to the character and the inner satisfcation that will be obtained later.

This study aims to analyze what is the most significant factor that can influence the behavior of customer to make online purchasing decisions on online stores. In this study, the authors took a case study on an online store named "XYZ store" that sell Blu-Ray games for Sony Playstation 4 (PS4).

1.1. Extended Decomposed Theory of Planned Behavior (DTPB)

To conduct a study of individual behaviors and intentions, Theory of Planned Behavior (TPB) has been widely used. TPB is actually a development of Theory of Reasoned Action (TRA) (Ajzen, 1985). TRA divides the intention of individuals based on two fundamental things, attitudes and normative subjective. TPB included perceived behavioral control as an additional factor affecting the intention of the customer to make online purchasing. According to TPB, individual actions on certain behaviors are determined by the individual intention to conduct the behavior. Intention itself is influenced by attitude, normative subjective and perceived control behavior. Along with intention, perceived behavioral control affect the decision of customers to make actual online purchasing.

H1: Intention of online purchasing has a positive and significant impact on the actual online purchasing decision to online shop.

H2: Attitude towards online purchasing has a positive and significant impact on intention of online purchasing.

H3: Normative subjective has a positive and significant impact on intention of online purchasing.

H4: Perceived control behavior has a positive and significant impact on intention of online purchasing.

H5: Along with intention, perceived control behavior has a positive and significant impact on actual online purchasing decision to online shop.

Taylor and Todd expanded the TPB model to Decomposed TPB or DTPB (Taylor & Todd, 1995). The difference of this theory model with TPB lies in the attitude determinant factors, where it depends on perceived usefullness, perceived ease of use and compability. While normative subjective are influenced by interpersonal influence and external influence. Perceived behavioral control influenced by self efficacy and facilitating conditions.

TPB and DTPB is a valid and reliable literature to understand the behavior of customers on purchase decision on online stores. Lin concluded that DTPB produces better predictions than TPB in the customer decision to make an online purchase (Lin, 2007). Nevertheless, the researches agree with the idea that there are other relevant factors, other than those models that can help in understanding customer behavior towards online stores, so there are studies that identiy major antecedents or mediator factors to improve understanding of the factors which determines purchasing decisions on online stores. Research conducted by Jarvenpaa concluded that trust and perceived risk directly influence the attitude of customers to online stores, also trust directly influence the perceived risk (Jarvenpaa, Tractinsky, & Vitale, 2000). The customers trust in online stores can be influenced by perceived size and perceived reputation of online stores owned by seller. The perceived risk may be influenced by financial risk, product risk, convenience risk, delivery risk and privacy risk (Ariff, Sylvester, & Zakuan, 2014).

H6: Perceived usefulness has a positive and significant impact on attitude toward online purchasing.

H7: Perceived ease of use has a positive and significant impact on attitude toward online purchasing.
H8: Compability has a positive and significant impact on attitude toward online purchasing.
H9: Trust has a positive and significant impact on attitude toward online purchasing.
H10: Perceived risk has a negative and significant impact on attitude toward on online purchasing.
H11: Interpersonal influence has a positive and significant impact on normative subjective.
H12: External influence has a positive and significant impact on normative subjective.
H13: Self efficacy has a positive and significant impact on perceived behavioral control.
H14: Facilitating conditions has a positive and significant impact on perceived behavioral control.
H15: Perceived size has a positive and significant impact on trust.
H16: Perceived reputation has a positive and significant impact on trust.
H17: Financial risk has a positive and significant impact on perceived risk.
H18: Product risk has a positive and significant impact on perceived risk.
H19: Convenience risk has a positive and significant impact on perceived risk.
H20: Delivery risk has a positive and significant impact on perceived risk.
H21: Privacy risk has a positive and significant impact on perceived risk.
H22: Trust has a negative and significant impact on perceived risk.

22 Hypotheses were described in this study, the research model is shown in Figure 1.
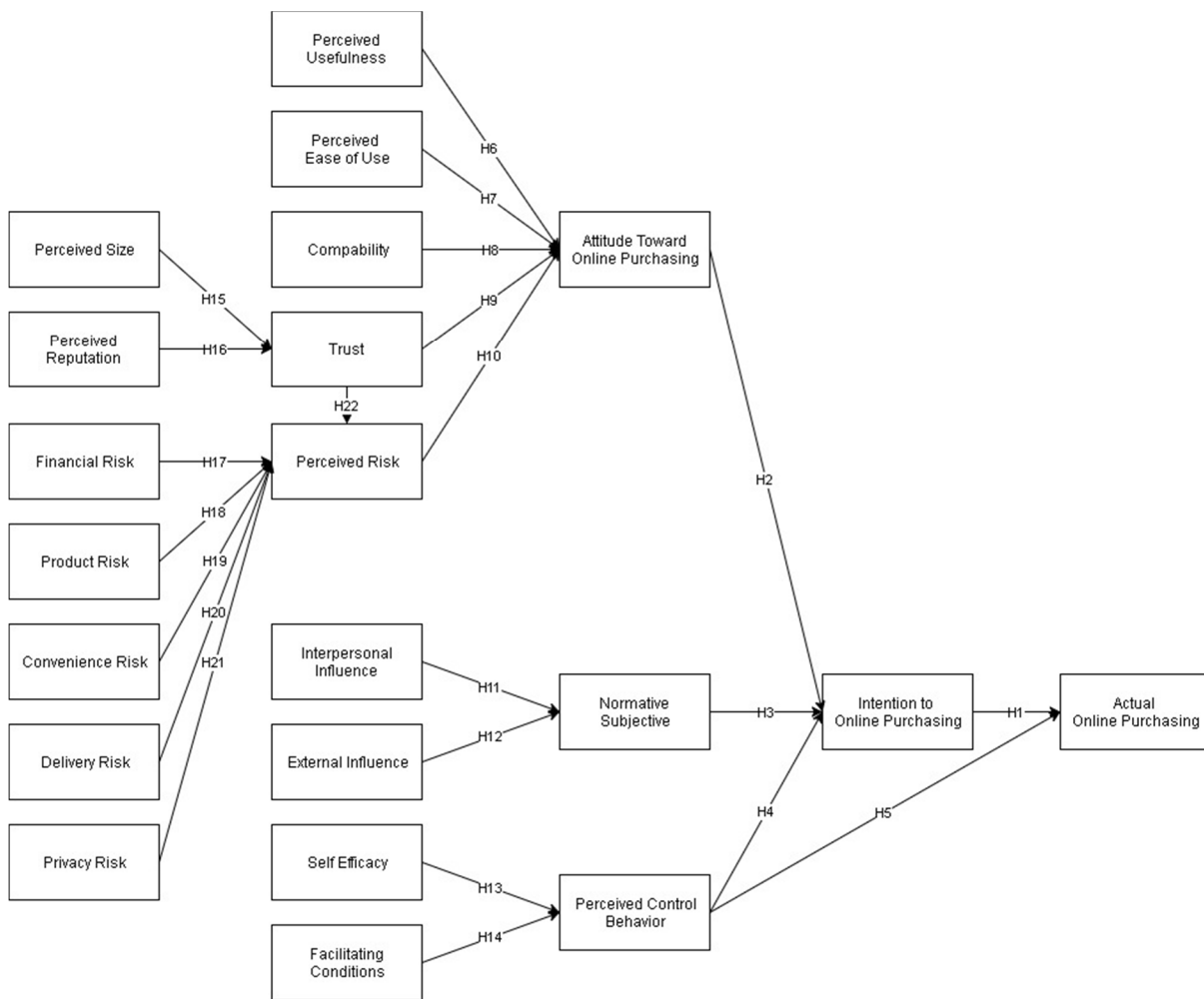

Figure 1. Research Model

2. Methodology and Analysis

This study uses quantitative research as an approach to collect and analyze the data. Primary data was gathered by conducting online questionnaire, the language used for this questionnaire is Bahasa Indonesia. The questionnaire divided into three parts, the first part is screening question, which aims to find out if the respondent ever purchased PS4 games via online and the reason why they made purchase decision or not, this screening question used to measure actual purchase decision variable. The second part contains 52 indicators (53 indicators total, one indicators already asked in previous part) that were adapted from previous studies, all of the indicators was to test all variables on research model by using 5-point Likert scale from 1 (strongly disagree) to 5 (strongly agree). The last part contains question about the demographic of respondent. This questionnaire made using Google Forms and was distributed on Facebook online community of Playstation 4 Indonesia.

Table 1. Demographic Profile of Respondent

	Frequency	Percentage
Gender		
Male	98	98%
Female	2	2%
Age		
Under 20 years old	18	18%
20-29 years old	49	49%
Over 29 years old	33	33%
Location		
Jakarta	29	29%
Java Island	43	43%
Others	28	28%
Occupations		
Student/College Students	38	38%
Entrepreneur	9	9%
Civil/Private Empolyee	44	44%
Others	9	9%
Monthly Income		
<= Rp. 2.500.000	42	42%
Rp.2.500.001 - Rp. 5.000.000	26	26%
Rp. 5.000.001 - Rp. 7.500.000	16	16%
Rp. 7.500.001 - Rp. 10.000.000	9	9%
> Rp. 10.000.000	7	7%
Marital Status		
Married	71	71%
Single	29	29%

The criteria of the respondents are people who living in Indonesia and have purchased PS4 games via online stores on "XYZ store" or people who already intend to make a purchase, but haven't made a purchase yet. This study had taken samples of 100 respondent the demograhic profile is shown in Table 1.

Analysis

SmartPLS version 3.2.6 was used to estimate the structural equation model(SEM) and using Partial Least Squares (PLS) method. Evaluation of the outer model is done to assess the validity and reliability of the model using PLS Algortihm. The indicators are valid to represent the variabel if the Factor Loading value is equal or greater than 0.7 (70%), the variables are valid if the Average Variance Extracted (AVE) is equal or greater than 0.5 (50%), and the variables are reliable if the Cronbach Alpha is equal or greater than 0.6 (60%). Afterwards, the valid and reliable data were analyzed using Bootstrapping method that include R-square(R^2) value and path coefficients.

Loading factor values shows how the correlation between indicators with latent variables. Table 2 shows that 5 of 53 indicators didn't meet the criteria of validity (value below 0.7). So, it is necessary to test the vailidity of subsequent data by eliminating the invalid indicator.

Table 2. Loading Factor Result

Indicators	Loading Factor	Indicators	Loading Factor	Indicators	Loading Factor
AO1	1.00	FC2	0.90	PRO1	0.87
AT1	0.87	FR1	0.75	PRO2	0.91
AT2	0.80	FR2	0.79	PRO3	0.82
AT3	0.90	FR3	0.84	PS1	0.96
AT4	0.88	II1	0.87	PS2	0.80
CO1	0.84	II2	0.91	PU1	0.85
CO2	0.87	IO1	0.97	PU2	0.80
CO3	0.88	IO2	0.96	PU3	0.75
CR1	0.97	**NS1**	**0.55**	RE1	0.78
CR2	0.73	NS2	0.98	RE2	0.95
CR3	**0.38**	PB1	0.91	**RI1**	**0.54**
DR1	0.91	PB2	0.92	RI2	0.98
DR2	0.81	PE1	0.86	SE1	0.91
DR3	**0.68**	PE2	0.87	SE2	0.93
E1	0.93	PE3	0.83	TR1	0.72
E2	**0.43**	PRI1	0.94	TR2	0.85
E3	0.80	PRI2	0.95	TR3	0.85
FC1	0.86	PRI3	0.83		

Table 3. Adjusted Loading Factor Result

Indicators	Loading Factor	Indicators	Loading Factor	Indicators	Loading Factor
AO1	1.00	FR1	0.73	PRO1	0.88
AT1	0.87	FR2	0.81	PRO2	0.91
AT2	0.80	FR3	0.84	PRO3	0.80
AT3	0.90	II1	0.88	PS1	0.96
AT4	0.88	II2	0.90	PS2	0.80
CO1	0.84	IO1	0.97	PU1	0.85

CO2	0.87	IO2	0.96	PU2	0.80
CO3	0.88	NS2	1.00	PU3	0.75
CR1	0.97	PB1	0.91	RE1	0.79
CR2	0.74	PB2	0.92	RE2	0.95
DR1	0.99	PE1	0.86	RI2	1.00
DR2	0.71	PE2	0.87	SE1	0.91
E1	0.99	PE3	0.83	SE2	0.93
E3	0.73	PRI1	0.94	TR1	0.72
FC1	0.86	PRI2	0.95	TR2	0.85
FC2	0.90	PRI3	0.82	TR3	0.85

Table 3 shows that all indicators declared valid because it meets the criteria of loading factor.

AVE shows the average percentage of variance extracted from a set of variables that are estimated from loading stardardized indicator in the iteration algorithm process in the PLS. Shown in Table 4, all variables meet the AVE value criteria (greater than 0.5). So, all the variables are declared valid.

Table 4. Average Variance Extracted (AVE) Result

Variable	AVE	Variable	AVE
Actual Online Purchasing	1.00	Perceived Behavioral Control	0.84
Attitude Toward Online Purchasing	0.75	Perceived Ease of Use	0.73
Compability	0.75	Perceived Reputation	0.76
Convenience Risk	0.75	Perceived Risk	1.00
Delivery Risk	0.74	Perceived Size	0.78
External Influence	0.76	Perceived Usefulness	0.64
Facilitating Conditions	0.78	Privacy Risk	0.82
Financial Risk	0.63	Product Risk	0.75
Intention to Online Purchasing	0.93	Self Efficacy	0.85
Interpersonal Influence	0.79	Trust	0.65

Table 5. Cronbach Alpha Result

Variable	Cronbach Alpha
Actual Online Purchasing	1.00
Attitude Toward Online Purchasing	0.89
Compability	0.83
Convenience Risk	0.72
Delivery Risk	0.75
External Influence	0.79
Facilitating Conditions	0.82
Financial Risk	0.71
Intention to Online Purchasing	0.93

Interpersonal Influence	0.74
Normative Subjective	1.00
Perceived Behavioral Control	0.82
Perceived Ease of Use	0.82
Perceived Reputation	0.70
Perceived Risk	1.00
Perceived Size	0.74
Perceived Usefulness	0.72
Privacy Risk	0.89
Product Risk	0.83
Self Efficacy	0.71
Trust	0.71

Cronbach's alpha is a value that measure the internal consistency of a variable. Shown in Table 5, all variables meet the Cronbach Alpha's value criteria (greater than 0.7). So, all the variables are declared reliable.

Table 6. R-Square Result

Variable	R-Square (R2)
Perceived Risk	0.15
Trust	0.09
Attitude Toward Online Purchasing	0.47
Normative Subjective	0.11
Perceived Behavioral Control	0.73
Intention to Online Purchasing	0.44
Actual Online Purchasing	0.05

Table 6 shown that the value of R^2 on the dependent variables tested in this study. Perceived behavioral control shows high R^2 value. Attitude toward online purchasing and intention to online purchasing shows moderate R^2 value. Perceived risk, trust, normative subjective and actual online purchasing shows low R^2 value. In other words, actual online purchasing can only be explained by 5% by other variables.

Table 7. Path Coefficient Result

		Original Sample (O)	T Table	T Statistics	P Values	
H1	Intention to Online Purchasing -> Actual Online Purchasing	0.23	1.96	2.17	0.03	**Accepted**
H2	Attitude Toward Online Purchasing -> Intention to Online Purchasing	0.35	1.96	3.20	0.00	**Accepted**
H3	Normative Subjective -> Intention to Online Purchasing	0.05	1.96	0.65	0.51	Rejected

H4	Perceived Behavioral Control -> Intention to Online Purchasing	0.40	1.96	4.43	0.00	**Accepted**
H5	Perceived Behavioral Control -> Actual Online Purchasing	-0.02	1.96	0.13	0.89	Rejected
H6	Perceived Usefulness -> Attitude Toward Online Purchasing	0.26	1.96	2.22	0.03	**Accepted**
H7	Perceived Ease of Use -> Attitude Toward Online Purchasing	-0.02	1.96	0.24	0.81	Rejected
H8	Compatible -> Attitude Toward Online Purchasing	0.33	1.96	3.25	0.00	**Accepted**
H9	Trust -> Attitude Toward Online Purchasing	0.21	1.96	2.13	0.03	**Accepted**
H10	Perceived Risk -> Attitude Toward Online Purchasing	-0.15	1.96	1.60	0.11	Rejected
H11	Interpersonal Influence -> Normative Subjective	0.36	1.96	3.44	0.00	**Accepted**
H12	External Influence -> Normative Subjective	-0.09	1.96	0.67	0.50	Rejected
H13	Self Efficacy -> Perceived Behavioral Control	0.34	1.96	4.40	0.00	**Accepted**
H14	Facilitating Conditions -> Perceived Behavioral Control	0.59	1.96	8.38	0.00	**Accepted**
H15	Perceived Size -> Trust	0.02	1.96	0.20	0.84	Rejected
H16	Perceived Reputation -> Trust	0.28	1.96	2.57	0.01	**Accepted**
H17	Product Risk -> Perceived Risk	-0.09	1.96	0.60	0.55	Rejected
H18	Financial Risk -> Perceived Risk	-0.07	1.96	0.60	0.55	Rejected
H19	Convenience Risk -> Perceived Risk	-0.17	1.96	1.36	0.18	Rejected
H20	Delivery Risk_ -> Perceived Risk	0.07	1.96	0.37	0.71	Rejected
H21	Privacy Risk -> Perceived Risk	0.04	1.96	0.25	0.80	Rejected
H22	Trust -> Perceived Risk	-0.25	1.96	2.00	0.05	**Accepted**

Reffering to Table 7, the result of hypotheses testing shows that H1, H2, H4, H6, H8, H9, H11, H13, H14, H16, and H22 were accepted. Because the purpose of this study is to identify factors that significantly influence customers in making purchasing decisions in online stores, the variable of accepted hypotesis must be seen whether has effect on actual online purchasing or not. The way to find out is to see if there is a path to actual online purchasing variable in which all the hypotheses in between are accepted. Table 8 shows that 9 of 11 accepted hypotheses have significant effect on actual online purchasing and 2 of 11 accepted hypotheses have no significant effect and will be subtracted from final model. After being subtracted by variables that have no effect on actual online purchasing, the final model of the research produced in this is study shown on Figure 2.

Table 8. List of Hypotheses that Influence Actual Online Purchasing

Accepted Hypotheses	Path to *actual online purchasing* variable	Has effect to *actual online purchasing*?
H1	-	Yes
H2	(H1)	Yes
H4	(H1)	Yes
H6	(H2, H1)	Yes
H8	(H2, H1)	Yes
H9	(H2, H1)	Yes
H11	(**H3**, H1)	No
H13	(H4, H1 or (**H5**)	Yes
H14	(H4, H1) or (**H5**)	Yes
H16	(H9, H2, H1)	Yes
H22	(**H10**, H2, H1)	No

*H3, H5, and H10 were not accepted
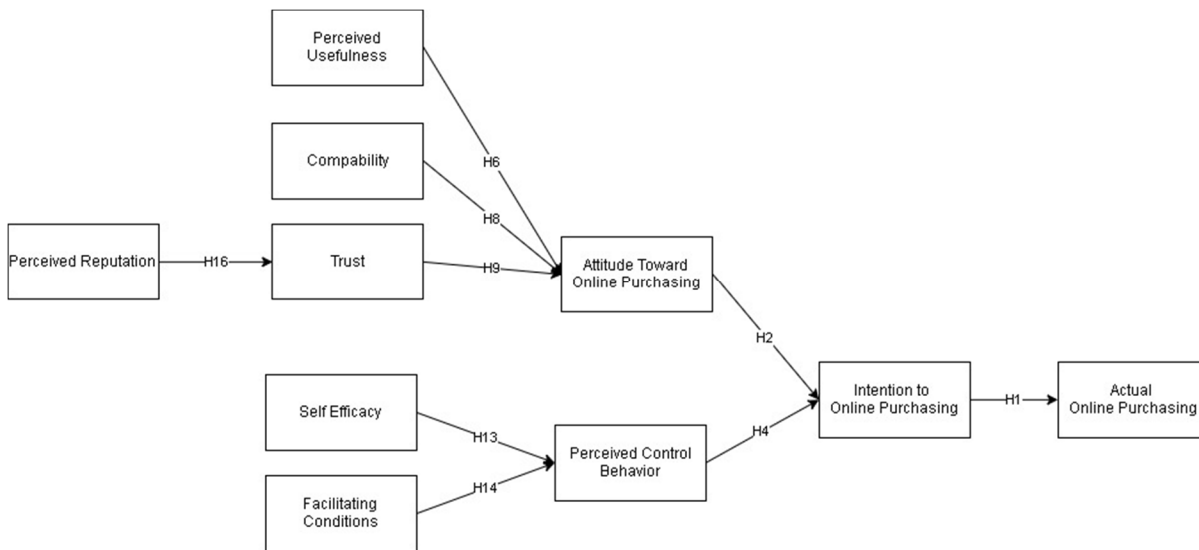
Figure 2. Final Version of Research Model

3. Discussion

Perceived size and perceived reputation effect on trust

The results of the analysis show that perceived reputation has significant effect on trust. Customers are more likely to believe in an online store that has a good reputation, especially one that has a good name or has become an authorized distributor of a product. A reputable online store certainly has little chance of being dishonest with customers. Perceived size has no effect to actual online purchasing caused by the size of an online store does not guarantee the online store can be trusted.

Trust, financial risk, product risk, convenince risk, delivery risk, and privacy risk on perceived risk

The results of the analysis show that trust has a negative and significant influence on perceived risk, indicating that a reliable online store can reduce perceptions of potential risk to online stores. While financial risk, product risk, convenience risk, delivery risk, and privacy risk have no significant effect on perceived

risk. In this study, many respondents choose a neutral answer to the risks on the purchase decision through online. This suggests that risk is not a significant issue.

Perceived usefulness, perceived ease of use, compabilty, trust and perceived risk on attitude

The results of the analysis show that perceived usefulness, compability and trust have a significant effect on the attitudes toward online purchasing. The ability to obtain product or service information and product comparisons has an important role in making a positive attitude to customers that looking for convenience and time savings in shopping. People who have the lifestyle and shopping habits according to the features offered by the online store is very influential on his attitude towards online shopping, for example people who are too lazy to go to physical store, of course is very interested to make purchases of products toward online shopping, especially if the way to shopping online is compatible with their expectations. Customer trust in the online store is one of the reasons why they decided to make a purchase. By making an online purchase, the customer entrusts things beyondthey control to the online seller to ensure that the product purchased by the customer is in accordance with the agreement. Online sellers who are honest, trustworthy can certainly do this. Perceived ease of use and perceived risk do not significantly influence of the attitude toward online purchasing.

Interpersonal Influence and External Influence on Normative Subjective

The result of analysis shows that interpersonal influence has positive effect to subjective norm. The social environment is very active to discussing about purchasing games via online stores, especially in social media like Facebook. While external influence has no significant effect on subjective norms, due to mass media such as newspapers, television, news sites, and others rarely discuss about purchasing games through online. It should be noted that normative subjective does not significantly influence the intention to purchase online, therefore the discussion on this subject will be described further.

Self Efficacy, and Facilitating Conditions on Perceived Behavioral Control

The results of the analysis show that self-efficacy and facilitating conditions have a positive and highly significant effect on perceived control behavior. These results prove that customer who has the confidence to make an online purchase shows more desire to make a purchase online and of course they can make an online purchase if he has the money and time, the absence of such facilities can hinder potential customers to make an online purchase. The path coefficient that has the lowest p-value is the condition of the facility on the behavior control perception, it also proves that the price is the most significant factor for the prospect in making the purchase online.

Attitude, Normative Subjective and Perceived Behavioral Control to Intention

Of the three main factors that affecting the intention toonline purchasing, two of them which is attitude toward online purchasing and perceived behavioral control have a very significant effect on the intention of the customers to make online purchases. Customers who perceive themselves as easy to make online purchases show more intention to make decision. Normative Subjective has no effect on the intention of customers to make online purchases in this study. This happens because the intentions of customers to make purchases online on games product are not due to the influence of others, but the intention arises from the self-awareness of them which online shopping needs to be done to get the product that they want.

Intention to Online Purchasing to Actual Online Purchasing

The result of the analysis shows that the intention to online purchasing has a significat effect on actual online purchasing, but the low r-square value (0.05) indicate that there are other factors that can influence a customer decision to make purchasing decision on online store, especially game products.

4. Conclusions

The most significant factors for customers in making decision to purchase game at "XYZ Online Store" are facilitating conditions, perceived behavioral control, self efficacy, attitude toward online purchasing, and

compability. To increase sales through online, "XYZ Online Store" needs to improve their marketing strategy with focus on those variables.

5. Recommendation

From 9 hypotheses that have an effect on online purchase decision, 5 of them have p-value on very low path coefficient (<0.01), which is facilitating conditions, perceived behavioral control, self efficacy, attitude toward online purchasing and compatibility. These 5 factors have implications on the "XYZ Online Store" management.

In online shopping, money and time are the most important factors in customer decisions in making online purchasing. Video game is a tertiary requirement, many customers have money and time, but no many of them place the position of shopping games as their top priority. This is vey common because gaming is a tertiary need that does not have to be fulfilled for the survival of them. Therefore, "XYZ Online Store" as a seller of tertiary products must make a persuasive promotion so that customers become need with game products and intend to make the purchase decision. The example is to make special discount promotions for online purchases.

Customers who feel confident in their ability to use the internet for online shopping are more likely to make online purchases, for less confident customers, "XYZ Online Store" must provide tools or facilitate them in order to improve their willingness to make purchase decision.

Creating a convenient online store that can adjust to the lifestyle of customers is also very necessary by "XYZ Online Store". Not all customers feel comfortable making purchases online through the website. There are more convenient transact via chatting on messaging application like Facebook Messenger, Whatsapp, Blackberry Messenger (BBM), LINE, and many others. Convenience can also be related to payment methods. Online stores that provide a variety of payment methods are preferred for customers, for example the customers who do not have a bank account can make payments at minimarkets such as Indomaret and Alfamart (Indonesian minimarket). And customers lso feel more comfortable if there are many methods of delivery, for example for customers who are living in the same city of the seller can use "ojek online" (motorcycle online taxi in Indonesia) so that products can be arrive faster than normal expedition. While for customers outside of the city can choose expedition with normal delivery service or express delivery (more expensive). So that customers can make purchases online in accordance with their choices that are considered more convenient and easier for them.

"XYZ Online Store" also needs to motivate customers to view purchasing game via online stores is a good thing, wise, likable and fun. Especially for customers who are living in outside of the city of the seller. What "XYZ Online Store" can do is provide a variety of products, make an exclusive bonus (examples: posters, pins, key chains, etc.) on new products, professional complaint services, good after sales services, and of course competitive product prices.

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