

Modelling Online Purchase Behavior from Consumer Decision Model Perspective

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Abstract

Despite the significant growth of internet users in Indonesia, the use of the internet for online shopping is still quite low, which hinders the potential for e-commerce growth in Indonesia. This fact raises interest in analyzing factors that influence online shopping intention among Indonesians. Based on consumer decision model, this study developed an online purchase decision model using an integrative approach that includes factors of marketing stimuli, environmental influence, and consumer concern altogether. This integrative model is aimed to get a more comprehensive picture of online purchase behavior, as previous studies analyzed this object using only one or two of these three factors. A survey was conducted to collect data using questionnaire as the instrument. Respondents were consumers who have bought retail products online in the most recent month. Respondents were taken from five cities in Indonesia with the highest online shopping penetration: Jakarta, Surabaya, Medan, Bandung, and Makassar. This study received 115 valid samples. Data were analyzed using Partial Least Square. The results showed that website quality, eWOM, and perceived benefit significantly influence online purchase intention through the mediation of trust. Practical implications are discussed further.

Keywords

Website Quality; eWOM; Perceived Benefit; Trust; Online Purchase Intention

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Introduction

The internet has changed people's lifestyles in various aspects, one of which is shopping behaviour. The internet allows buying and selling activities to be carried out in a virtual space. This is an opportunity as well as a challenge for business. As in Indonesia, despite significant growth in internet users, the use of the internet for online shopping activities is still quite low at only around 44 percent of internet users (APJII, 2019). This shows Indonesians' lack of interest in using the internet for shopping activities which

hinders the potential for e-commerce growth in Indonesia. This fact raises interest in analyzing the factors that influence online shopping intention.

Moreover, despite growth in the usage of the internet and online shopping worldwide, customers are still reluctant to shop online due to a lack of trust (Stouthuysen et al., 2018). Although trust has received significant research attention in online shopping, little attention has been paid from

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the process point of view and its causal relationship (Chuang and Fan, 2011); hence, the mediating role of trust has not been included (Qalati et al., 2021). Therefore, this study examined the mediating role of trust on the relationship between online purchase intention and its antecedents.

In the consumer decision model, it is stated that three factors influence consumer purchasing decision, namely marketing stimuli, environmental influence, and consumer concern. Previous studies analyzed online purchasing decision using only one or two of these three factors. Studies that portrayed online purchase behaviour from *marketing stimuli* perspective are: Loda et al. (2009), Phelan et al. (2011), Lo et al. (2013) found website content and design as antecedents of online purchase intention; Lim et al. (2009), Dholakia and Zhao (2010), Kabadayi and Gupta (2011) employed website quality as a predictor variable; Cinca et al. (2010), Chang et al. (2012) used software and technological factors to predict online purchase intention. Studies that analyzed online purchase behaviour from *environmental perspective* are: Chiou et al. (2013), Hsu et al. (2013), Lee and Shin (2014) used eWOM as a predictor variable; Guo and Barnes (2011), Mahrous (2011) employed subjective norm as a predictor variable. Studies that examined online purchase behaviour from *consumer concern* aspects are: Chen and Barnes (2007), Weisberg et al. (2011) used previous shopping experience as a predictor variable; Hsiao et al. (2010), Hsieh and Liao (2011), Sahney et al. (2013) used trust as a predictor variable; D'Alessandro et al. (2012), Liu and Forsythe (2010), Xu et al. (2010) analyzed perceived risk as antecedent of online purchase intention. Qalati et al. (2021) analyzed the influence of perceived service quality, website quality, trust, and perceived risk as antecedents of online purchase intention, Esho and Verhoef (2021) analyzed the influence of website quality and trust as antecedents of online purchase intention, thus analyzed online

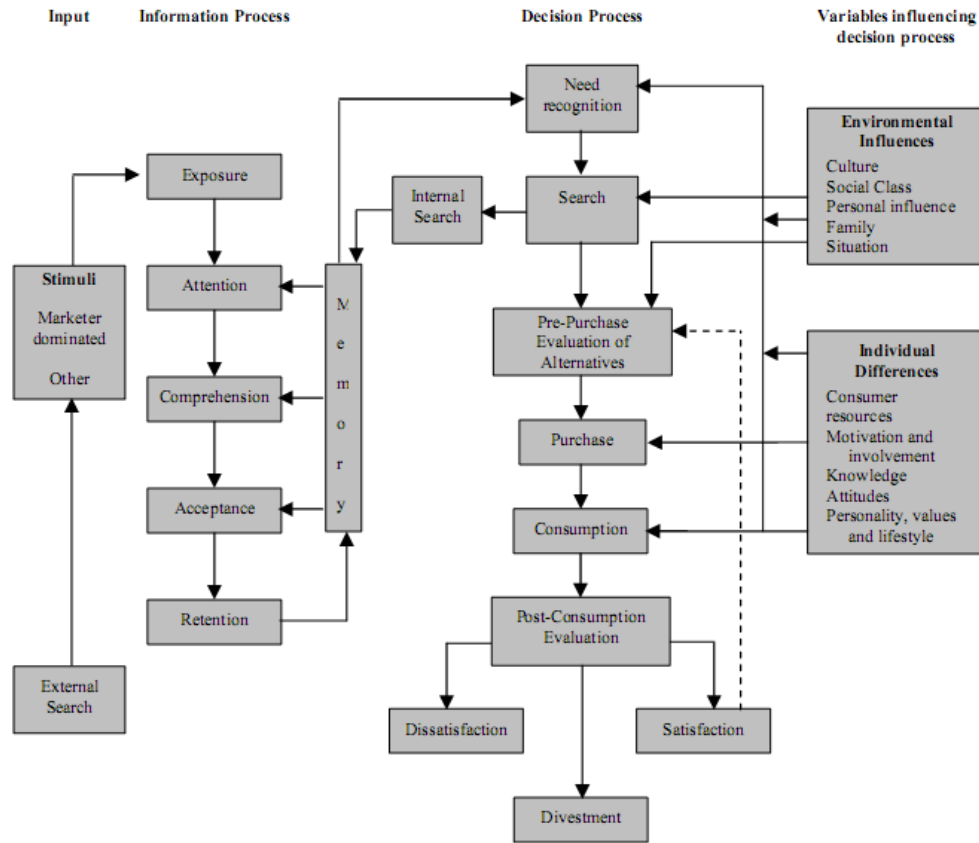
purchase intention using only two factors which are marketing stimuli and consumer concern.

This issue is attempted to be filled by developing a purchase decision model using an integrative approach that includes factors of marketing stimuli, environmental influence, and consumer concern altogether. This integrative model is important to analyze in order to get a more comprehensive picture of online purchase behaviour. In this study, the marketing stimulus factor is represented by website, the environmental influence factor is explained by eWOM, and the consumer concern factor is represented by the perceived benefit and trust.

Literature Review

Consumer Decision Model

The topic of this research is consumer behaviour in online purchase decision process. Purchasing begins with need recognition, followed by information search, evaluation, purchase, and post-purchase evaluation. This study analyzed the decision-making process from information search stage to purchase stage in e-commerce context. Based on this scope, the underlying theory is consumer decision model. The consumer decision model, also known as the Engel-Blackwell-Miniard Model, was first developed in 1968 by Engel, Kollat, and Blackwell, and was continuously revised and illustrated in Figure 1. The model is developed from a six-point decision-making process: need recognition, followed by information search both internally and externally, evaluation of alternatives, purchase, consumption, and post-purchase evaluation. This purchase decision is influenced by three main factors: first, the marketing stimuli. Second, the external environment variable which consists of culture, social class, the influence of other people, family, and underlying situation. Third, individual variables consist of consumer resources, motivation, knowledge, attitude, personality, values, and lifestyle.



Source: Bray (2008)

Figure 1. Consumer Decision Model

Website Quality

Website quality is defined based on ISO/IEC (2005) as software ability to satisfy user needs when used in a given condition. Website quality is reflected by information richness, ease of use, attractive design and colours, guaranteed privacy and transaction security, ordering policies, and price consistency (Indiani et al., 2015). Kim and Niehm (2009) divide the dimensions of website quality into five, namely: 1) Information: content quality, usability, completeness, accuracy, and relevance; 2) Security: trust, privacy, and security guarantee; 3) Ease: ease of use, easy to understand, and speed; 4) Comfort: visual appeal, emotional appeal, creative and attractive design; 5) Service quality reflecting the quality of customer service.

Website quality with good design, customer service, reliability, and secure transaction reduce consumer concerns over the risk of

online transaction, thereby increasing trust (Kim and Lennon, 2013; Kesharwani and Bisht, 2012; Hsu et al., 2018; Thomas et al., 2018; Qalati et al., 2021), while increasing positive consumer experience so that a quality website encourages online purchase intention (Bukhari et al., 2013; Kim et al., 2013). A website with high quality has better ability to increase online purchase intention (Mazaheri et al., 2012; Kabadayi and Gupta, 2011; Phelan et al., 2011). Thus, the following hypothesis is formulated:

H1: Website quality has a positive and significant influence on online purchase intention

H5: Website quality has a positive and significant influence on Trust

eWOM

Park et al. (2007) define eWOM as information and recommendation about a product from a consumer perspective that is available in the online environment. eWOM

has a significant influence on consumer purchasing decision (Chen and Xie, 2008). Quality eWOM is reflected by information usefulness, ratings, visual evidence, source credibility, and information reliability. Based on the consumer decision model, eWOM provides the information needed at the information search stage, which then becomes an evaluation material that influences online purchase intention (Lin et al., 2011; Jalilvand and Samiei, 2012; Hsu et al., 2013), Lee et al. (2011), Zhang et al. (2013).

eWOM has an important role in purchasing process to reassure consumers and reduce concerns about risks in online purchase, therefore, increasing consumer confidence in online vendors (Chan and Ngai, 2011). Information on eWOM has a greater influence on purchasing decision than from other sources such as editorial recommendation or advertisement (Bickart and Schindler, 2001; Smith et al., 2005; Trusov et al., 2009) because it is considered to provide reliable information (Jalilvand and Samiei, 2012). Consumers rely more on eWOM when performing activities in an environment with a high level of risk such as online purchasing environment (Kim and Song, 2010). Information obtained from eWOM reduces perceived risk thereby increasing trust in online vendors. The participation of the customers' review will give impacts in building an identification of the website and will give great impacts to the trust toward the retailer (Yoo et al., 2013; Jeong and Koo, 2015; Ardyan et al., 2018). eWOM has several outcomes including reduced risk, increased trust, formation of perception about a company, and higher purchasing tendency (Sweeney et al., 2008). Thus, the following hypothesis is formulated:

H2: eWOM has a positive and significant influence on online purchase intention

H6: eWOM has a positive and significant influence on trust

Perceived Benefit

Consumer perception that online shopping provides several benefits becomes a driving

factor of online shopping intention. Perceived benefit in the e-commerce context is consumer's perception that shopping online provides material or non-material benefit and offers advantages over offline shopping. When shop online, consumers can search for information, compare prices with just a few clicks, and comfortably browse for products without the pressure to buy. When consumers perceive there is high usefulness of online shopping activities, intention to shop online becomes higher. Several empirical studies found that perceived usefulness or benefit significantly influences online shopping intention (Liu et al., 2013; Al-Debei et al., 2015; Mohamed et al., 2014; Jadhav and Khanna, 2016; Madan and Yadav, 2018). Jadhav and Khanna (2016), Laing and Royle (2013), and Sohail (2014) mentioned several benefits that encourage consumers to shop online, such as lower prices, attractive offers, practicality, time-saving, and diverse choices.

In an online context, Grabner-Kräuter (2009) referred to trust as a willingness to rely on another party. Hsiao et al. (2010) define trust in a Website as the willingness of a consumer to trust a Web site. Wu and Chang (2006) mentioned that trust is an important factor influencing consumer purchasing decision. Perceived benefit has been recognized as the antecedent of trust. Hsiao et al. (2010) found that perceived benefits including information, features, and design influence trust significantly. Kim et al. (2008) stated that consumers shop online if they get diverse benefits. Kim et al. (2008) mentioned that consumers' disposition to the information quality of a Web site has strong effects on consumers' trust in the Web site. Kananukul et al. (2014) found that practical and social benefits significantly strengthen consumers' trust toward the site. Bhalla (2020) posited that perceived benefit is a major predictor of consumer trust in the online vendor. In the light of previous research, it is expected that consumers may find the benefits derived from online shopping influence their trust. Thus, the

following hypothesis is formulated:

H3: perceived benefit has a positive and significant influence on online purchase intention

H7: perceived benefit has a positive and significant influence on trust

Trust

In the context of e-commerce, consumer trust is the key to online transaction growth. Moe and Fader (2004) stated that although there is an increasing number of users who use the internet to search for product information, the actual number of online sales is still relatively small. A number of studies have analyzed the factors that prevent consumers from making online purchase, including fear of fraud and security issues (Gefen et al., 2003), feeling suspicious of online vendors and perceive that the risks faced are too great (Durkan et al., 2003). The absence of physical

interaction between buyers and sellers makes transaction risky so trust has an important role in facilitating e-commerce (Lowry et al., 2008). Online buying and selling environment that is prone to fraud reduces consumer confidence in online transaction activities and vendors (D'Alessandro et al., 2012; Ling et al., 2011). Furthermore, a low level of trust reduces consumers' intention to make online purchases (Lin and Lu, 2010; Weisberg et al., 2011; Chen and Barnes, 2007; Hsieh and Liao, 2011; and Shareef et al., 2013). Thus, the following hypothesis can be formulated:

H4: Trust has a positive and significant impact on online purchase intention

The research conceptual framework is depicted as follow.

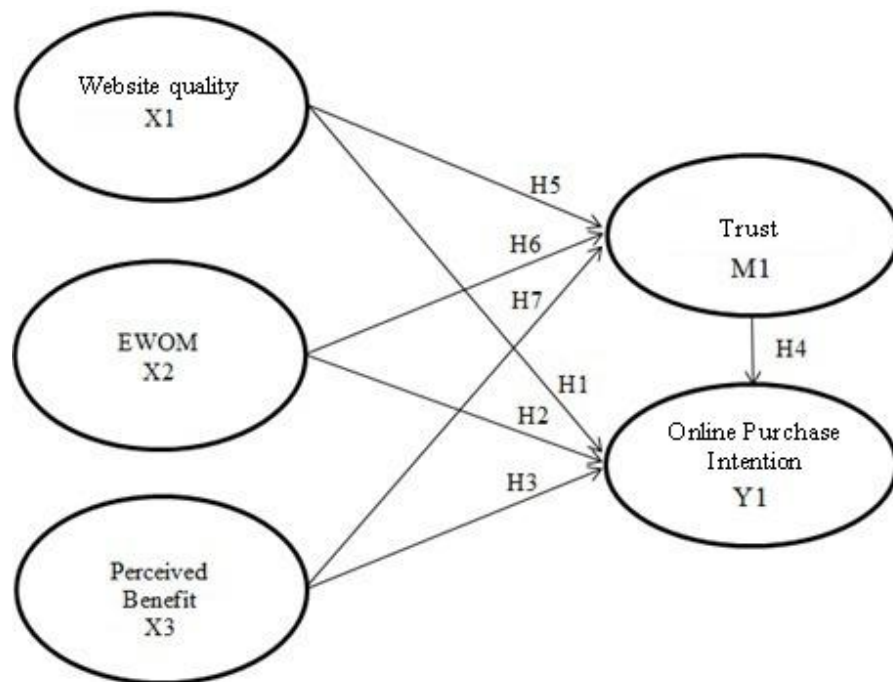


Figure 2. Research Conceptual Framework

Research Method

A survey was conducted to collect data using a questionnaire as the instrument. A preliminary survey was conducted on 30 respondents to assess construct measurement instruments. The results

showed that research constructs were one-dimensional and reliable with alpha levels above 0.6. The survey was then conducted on consumers who had shopped for retail products online in the most recent month, and this study received 115 valid samples.

The minimum number of samples was determined using Slovin's formula. Slovin's formula allows a researcher to sample the population with a desired degree of accuracy, determining the sample size needed to ensure reasonable accuracy of the results (Ellen, 2018). Slovin's formula is written as:

$$n = N \div (1 + Ne^2);$$

$$n = 31.535.000 \div (1 + (31.535.000 \times 0.1^2));$$

$$n = 31.535.000 \div (1 + 315.350);$$

$$n = 99,99,$$

where n = number of samples; N = total population; e = error tolerance.

The population in this study is online consumers in Indonesia, constituting 11.9 percent of Indonesia's total population (Kompas, 2018), which is 265 million people; therefore, 11.9 percent of the total population is 31.535.000 people. The error tolerance used in this study is 0.1, as mentioned by Sarwono (2013) and Cramer and Howitt (2004) that the threshold applied in social science research commonly ranges from <0.01 to 0.1. From the calculation using Slovin's formula, the size of the sample recommended for this study is 99.99 or 100. In determining sample size, Hair et al. (2010) also stated that the minimum ratio of observations to measured variables is 5:1. This study uses 23 measured variables; therefore, five times the number of measured variables are 115 observations or samples. This study received 115 valid samples which have met the minimum criteria required in Slovin's formula and Hair et al. (2010).

Non-probability purposive judgment sampling technique was used to select the sample. This study set the sample criteria, who were consumers who shopped online in the most recent month. These time criteria were intentional so that respondents could provide accurate responses to the research questionnaire, and a span of one month's time allowed respondents to still clearly recall their experience in performing online purchases. This aimed to anticipate bias that could potentially arise if there were no set time criteria; where the response could be

less accurate because respondents' experience was too long in the past, this could lead to sample became less representative of the population. The use of non-probability purposive sampling technique is based on Guo and Hussey (2004) who mentioned that purposive sampling is used when specific needs exist regarding a particular population, therefore, individuals are invited to participate in the study based on the research purpose and other subjective judgments of the researcher. Pettus-Davis et al. (2011) also mentioned that purposive sampling is a nonprobability sampling technique researchers use when they want to identify and recruit a sample of participants with specific traits or characteristics, where in this study the spesific trait is consumers who shopped online in the most recent month.

Respondents were taken from five cities in Indonesia: Jakarta, Surabaya, Medan, Bandung, and Makassar, under consideration that those cities have the highest online shopping penetration in Indonesia, with a penetration rate above 57 percent (Marketeer, 2018). Thus, these cities are the proper area to observe online purchase behaviour to obtain an accurate and comprehensive picture of consumer purchase behaviour in emerging online retail market. Respondents filled out a questionnaire and gave perceptual assessments to a number of statements representing each research construct. Rating scale 1 (strongly disagree) to 5 (strongly agree) is used to rate respondents' response on the construct as suggested by Cooper and Schindler (2014).

The structural model was tested with the partial least square (PLS) technique, which combines multiple regression and factor analysis to perform a simultaneous examination of either the relationship between the measured variables and the latent constructs or the relationship between latent constructs.

Result and Discussion

Measurement Model Evaluation

All indicators obtained a p value <0.001 as shown in Table 1, meaning that all indicators can measure the construct significantly. The factor loading of the research constructs spanned from 0.50 to 0.93, a good rule of thumb is that the factor loading should be 0.5 or higher (Chin, 1998; Hair et al., 2010). High loading values

indicate that the measures converge on a common point, namely the latent construct. The results showed that the Average Variance Extracted (AVE) value of each construct is above 0.6, which means that all constructs have adequate convergence. The Composite Reliability (CR) value of each construct is above 0.8, this means that all indicators consistently reflect the same latent construct.

Table 1. Construct Validity and Reliability

Measurement items		ρ value	Factor loadin g	AVE	CR
Website Quality					
X1.1	Clear product information	0.000	0.856	0.684	0.915
X1.2	Privacy assurance	0.000	0.846		
X1.3	Easy navigation	0.000	0.856		
X1.4	Provide complete features	0.000	0.831		
X1.5	Attractive website design	0.000	0.741		
eWOM					
X2.1	Read related reviews before purchasing	0.000	0.890	0.626	0.868
X2.2	Read reviews written by credible source	0.000	0.873		
X2.3	The reviews are trustworthy	0.000	0.691		
X2.4	The reviews aid in product and vendor selection	0.000	0.688		
Perceived Benefit					
X3.1	Online shopping saves energy	0.000	0.778	0.651	0.918
X3.2	Online shopping can be done at anytime	0.000	0.765		
X3.3	Online vendors provide attractive offers	0.000	0.853		
X3.4	Cheaper price when shop online	0.000	0.791		
X3.5	Offers the convenience of shopping from home	0.000	0.796		
X3.6	Online vendors offer wide product selection	0.000	0.855		
Trust					
M1.1	Vendor has good intentions to satisfy customer	0.000	0.919	0.635	0.870
M1.2	Vendor strives to provide the best service	0.000	0.837		
M1.3	Vendor ensures transaction security	0.000	0.504		
M1.4	Vendor provides honest information	0.000	0.860		
Online Purchase Intention					
Y1.1	Intend to shop online in the near future	0.000	0.914	0.825	0.950
Y1.2	Willing to provide personal information to complete online transaction	0.000	0.926		
Y1.3	Prefer to shop online in the future	0.000	0.930		
Y1.4	Recommend the online vendor to others	0.000	0.862		

Structural Model Evaluation

R-square

The results showed the R-square value as listed in Table 2. The R-square value of online purchase intention is 0.778, meaning that 77.8% of the variation in online

purchase intention is influenced by website quality, eWOM, perceived benefit, and trust, while the remaining 22.3% is influenced by other factors not included in the model.

Table 2. R-square

R Square	
Trust	0.775
Online Purchase Intention	0.778

Hypothesis Testing

In hypothesis testing, H_0 is rejected if p value < 0.05 . Table 3 shows the path coefficient of each relationship and its p value. All hypotheses are accepted

indicating that website quality, eWOM, and perceived benefit positively and significantly influence trust and online purchase intention, trust also has significant influence on online purchase intention.

Table 3. Path Coefficients

Hypotheses	Original Sample	T Statistics	P Values
Website Quality -> Trust	0.246	2.464	0.015
Website Quality -> Online Purchase Intention	0.267	2.450	0.016
eWOM -> Trust	0.248	2.229	0.028
eWOM -> Online Purchase Intention	0.195	2.266	0.025
Perceived Benefit -> Trust	0.461	5.834	0.000
Perceived Benefit -> Online Purchase Intention	0.233	2.050	0.043
Trust -> Online Purchase Intention	0.267	2.418	0.017

Mediation Test

Mediation test was performed using examination method by conducting two-step analyses, first analysis without mediating variable and second analysis involves mediating variable. Partially tested without exerting mediating variable, website quality shows significant impact on online purchase intention ($p < 0.1$, $\beta = 0.82$), when trust is included in the model as a mediator, the effect of website quality on online purchase intention remains significant with reduced path value ($p > 0.1$, $\beta = 0.43$). It means that trust partially mediates the influence of website quality on online purchase intention. In the eWOM-online purchase intention relationship, trust also acts as a partial mediator. Partially tested without exerting mediating variable, eWOM shows significant impact on online purchase intention ($p < 0.1$, $\beta = 0.76$), when trust is included in the model as a mediator, the effect of eWOM on online purchase intention remains significant with reduced path value ($p > 0.1$, $\beta = 0.31$). On perceived benefit-online purchase intention relationship, trust is a partial mediator. Partially tested without exerting mediating

variable, perceived benefit shows significant impact on online purchase intention ($p < 0.1$, $\beta = 0.82$), when trust is included in the model as a mediator, the effect of perceived benefit on online purchase intention remains significant with reduced path value ($p > 0.1$, $\beta = 0.42$).

The Influence of Website Quality on Online Purchase Intention with Mediation of Trust

Website quality has a positive and significant influence on online purchase intention. This shows that it is important for online vendors to have a good quality website to increase consumers' tendency to make an online purchase. This result supports previous study findings by Bukhari et al. (2013), Kim et al. (2013), Mazaheri et al. (2012), Kabadayi and Gupta (2011), and Phelan et al. (2011) which found that a website with high quality has better ability to increase online purchase intention. This relationship reflects the stage of purchase decision. In the consumer decision model, before making a purchase, consumers first go through information search and alternative evaluation stages. If

the search for information through the website satisfy consumers' needs for information as well as generate positive emotion, consumers likely make online vendors an alternative to be evaluated (Kassim and Abdullah, 2010). Positive evaluation results lead to purchase intention, which then encourages consumers to make online purchase (Kim and Lennon, 2010).

In addition, the influence of website quality on online purchase intention can be explained by trust. Trust partially mediates the influence of website quality on online purchase intention, when exposed to a high-quality website, uncertainty can be reduced. When the risk element is reduced, consumers are no longer anxious that online purchases could lead to negative consequences, especially financially. When consumers perceive that the potential for financial risk is quite low, they are in a calm mental state, this condition allows the formation of online purchase intention.

This study result shows that website quality has a positive and significant influence on trust. This result supports previous study findings by Kim and Lennon (2013), Kesharwani and Bisht (2012), Hsu et al. (2018), Thomas et al. (2018), and Qalati et al. (2021) which found that website quality strengthens consumers' trust. The influence of website quality on trust can be explained by uncertainty reduction theory. This theory explains that one searches for information to reduce uncertainty. Online purchases are accompanied by higher uncertainty than offline purchases (Cunningham et al., 2005). The main risks that consumers concern about are financial and personal data security risks. In a virtual environment, financial data provided during the transaction is vulnerable to misuse. In addition, in a virtual environment, consumers can only evaluate products virtually through images and descriptions. When the products and services obtained do not meet expectations, consumers get a low financial value. Thus, online transactions are less able to provide a decent financial

value, or in other words, online transactions are financially risky. In an environment with high financial risk, uncertainty must be reduced to an acceptable level, for online purchase transactions to be performed by consumers. For this reason, consumers need to search for information about products and transaction security. The main source that provides this information is the vendor's website. Website as a communication medium that provides product-related information and facilitates transactions is expected to be able to administer secure online transactions. A quality website with clear information and high transaction security reduce uncertainty in consumers' minds, which in turn creates trust and online purchase intention follows.

The Influence of eWOM on Online Purchase Intention with Mediation of Trust

eWOM has a positive and significant influence on online purchase intention. Positive eWOM about online vendors increases consumers' tendency to make an online purchase. This result supports previous study findings by Lee et al. (2011), Lin et al. (2011), Jalilvand and Samiei (2012), Hsu et al. (2013), and Zhang et al. (2013) which found that WOM significantly influences consumers' intention to conduct online purchase.

This causal relationship portrays the stages of purchase decision. It is explained in the consumer decision model that before making a purchase, consumers go through the information search stage and evaluation of alternatives. If the search for information through eWOM satisfies consumers' needs for information while reducing uncertainty and forming a feeling of confidence, consumers likely choose online vendor as an alternative to be evaluated. Positive evaluation encourages consumers to make online purchase.

In addition, the influence of eWOM on online purchase intention can be explained by trust. This study found that trust mediates the influence of eWOM on online purchase intention, thus supports previous

study findings by Chan and Ngai (2011), Sweeney et al. (2008), Yoo et al. (2013), Jeong and Koo (2015), Ardyan et al. (2018) which found that eWOM significantly influences trust. By reading eWOM, uncertainty in consumers' minds is reduced. This then increases the intention to make an online purchase. eWOM written by credible sources provides reliable and useful information so that consumers can assess risk accurately in making online purchase. The potential risks in this study are financial risk, transaction security risk, and psychological risk. Accurate eWOM on transaction security and convenience, as well as service and product quality help consumers make an objective assessment of potential risks. This automatically reduces psychological risk thereby increasing consumer confidence in the online vendor. Confidence in online vendor leads escalates consumers' intention to purchase online.

The Influence of Perceived Benefit on Online Purchase Intention with Mediation of Trust

The results showed that perceived benefit has a positive and significant impact on online purchase intention. This means that when consumers perceive that online shopping provides plenty of benefits, their intention to shop online becomes higher. This result supports previous study findings by Liu et al. (2013) Al-Debei et al. (2015), Mohamed et al. (2014), Jadhav and Khanna (2016), Madan and Yadav (2018) which found that perceived benefit significantly influences consumer intention to conduct online purchase.

This relationship exists due to the shift in consumer behaviour who are increasingly savvy in using internet technology. By integrating internet technology into their everyday life, consumer can perform work or other activities more easily (Shaqiri, 2015), these activities include shopping activities. Consumers tend to turn to vendors that integrate internet technology into their supply chain (Rochaety, 2017), thus providing convenience especially for seeking information, communicating, and

conducting a transaction. When shopping online, consumers obtain several benefits, such as shopping with the convenience of home, saving time and energy, which can be done at any time without the limits of operating hours, having access to various types of products within clicks distance, cheaper prices with various special offers as online vendors can operate more efficiently by bringing their business online (Indiani and Febriandari, 2021). These benefits bring superiority to online shopping over offline shopping.

The influence of perceived benefit on online purchase intention can be explained by trust. This study found that perceived benefit significantly strengthens trust, thus supports previous study findings by Hsiao et al. (2010), Kim et al. (2008), Kananukul et al. (2014), Bhalla (2020).

A brand that provides online communication benefit in the form of clear information, complete features, and attractive site design strengthen consumer confidence in the brand (Hsiao et al., 2010). Thus, online brand sites need to enhance the benefits for consumers to strengthen consumer confidence in the site, which is then expected to form a positive attitude toward the brand and encourage online purchase intention (Kananukul et al., 2015).

The Influence of Trust on Online Purchase Intention

The results showed that there is a significant influence of trust on online purchase intention, that trust is a prerequisite in making an online purchase. This result supports previous study findings by Lin and Lu (2010), Weisberg et al. (2011), Chen and Barnes (2007), Hsieh and Liao (2011), and Shareef et al. (2013) which found that trust significantly encourages consumers to conduct online purchase. Trust in this study is consumer's belief that online vendor is trusted, reliable, and able to maintain online transaction security. Luhmann (1979) mentioned that familiarity is a necessary condition to form trust and trust is only

possible in a world that is familiar to consumers. Furthermore, Elliot and Yannopolou (2007) found that in a situation where the risk element is low, familiarity alone is sufficient to encourage consumers to make purchasing decision. However, in buying conditions where the element of risk is high, trust is a very important factor to encourage consumers to make purchase. Online purchase involves a high risk because of the virtual nature of the interaction (Cheng et al., 2012) and transactions are prone to misuse of financial data (Mayayise and Osunmankinde, 2014). This has the potential to cause financial loss for consumers. Since the risk in the online environment is quite high, trust plays an important role and has a significant effect on online purchase intention. Consumers will only make an online purchase if they feel confident that the online transaction with a vendor is secure. Moreover, if consumers feel confident in the vendor's integrity and reliability, that the vendor will not take opportunistic action and will keep his commitment, this will certainly ease consumers to make an online purchase.

Conclusion

In general, this study provides insights into the online purchase decision-making process. This study has been developed using an integrative approach, analyzing online purchase intention using three main determinants of consumer decision making mentioned in the consumer decision model, namely marketing stimuli factors represented by website quality, environmental factors represented by eWOM, and consumer concern factors represented by trust.

The results of the study are summarized as follows: first, website quality, eWOM, and perceived benefit significantly encourage online purchase intention. This means that, a good quality website, the availability of trusted reviews from credible sources, and the benefits obtained while shopping online strengthen consumer intention to make online purchase. Second, trust partially

mediates the influence of website quality, eWOM, perceived benefit on online purchase intention. This means that the mechanism of these three variables to encourage online purchase intention is through the strengthening of trust. A good quality website, trusted reviews from credible sources, and observable online shopping benefits create trust in consumers' minds that online vendors have credibility and integrity. Trust is a prerequisite for online purchase intention to occur.

Practical implications derived from the study results are, to increase consumer intention to make online purchase, strengthening trust is an important thing. One of the efforts to build trust is to ensure vendor's website has good quality. Emphasis is placed on website quality indicators, including clear product information, confidentiality assurance of personal data provided by consumers, ease of navigation, complete features and information, as well as attractive website design to avoid boredom. In the eWOM aspect, online vendors need to include reviews from past customers on product quality, service, and transaction security. Online vendors need to proactively invite their customers to write reviews about their shopping experiences. In terms of perceived benefits, to increase online purchase intention, online vendors need to enhance benefits by providing an attractive offer, guaranteeing lower prices than conventional stores, and offering a variety of product assortments. Finally, the results of this study provide insight for practitioners that trust, which focuses on trust in transaction security and vendor integrity, is important to encourage consumers to make online purchase. Therefore, online vendors should communicate their commitment to maintain transaction security and convince consumers that vendors uphold integrity, and will always keep their commitments to consumers. Thus, consumers have trust in vendors and feel confident to make online purchases.

This study has some limitations and there are abundant opportunities for further research. First, we cannot claim that the research results can be applied verbatim to other industries since the unique characteristics of an industry can alter the set of factors that influence purchasing behaviour. Second, due to this study's descriptive nature, there was no manipulation or control of the antecedents of online purchase behaviour (as would be required in an ideal experimental design), so conclusions on the relationships between constructs in this study require further and continuous study. Future research may examine the transition of online purchase intention into online purchase, whether moderating factors exist between this relationship.

Notes on Contributors

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