

ABSTRACT

This study aims to find out and analyze the effect of Trust and Risks on Indonesian Consumers' online purchasing behavior.

This study used Structural Equation Modeling (SEM) with AMOS software version 18.0 for Windows. Sampling technique used in this study is a non-probability sampling technique with the type of convenience sampling. In terms of collecting the data, this study used online survey powered by Google Docs, which then distributed through several social media platforms. Sample of this study consisted of one hundred thirty eight (138) respondents. The respondents of this study are person that had done online purchase using credit card at least once.

This study reveals that the Consumers' attitude has a positive influence towards Consumers' intention to purchase online, where the Consumers' attitude is being positively influenced by Trust in online vendors and Trust in third part assurance. Furthermore, Perceived online risk found to be has no positive influence on consumers' attitude, where Consumers' propensity to trust and Cultural Environment to Trust found to be has no influence on Consumers' intention to purchase online.

Keywords: Perceived online risk, Trust, Indonesia, Electronic commerce, Consumer behavior.