

# Impact of Social Commerce Characteristics on Consumer Trust on Online Shop In Instagram

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**Abstract.** This study aims to determine the influence of social commerce characteristics consisting of reputation, quality of information, transaction security, communication, economic feasibility, references word of mouth and brand image to consumer confidence in online shop in Instagram. The type of this research is quantitative descriptive with causal research design. The population in this study is the entire community who ever made an online purchase in Instagram. The sample used was 175 respondents, using purposive sampling technique. The results showed that the variable reputation, communication, references word of mouth and brand image affect the consumer confidence. While the variable of information quality and economy feasibility do not have an effect on consumer trust

**Keywords:** Social Commerce, Reputation, Information Quality, Transaction Security, Economic Feasibility, Word of Mouth Reference, and Brand Image.

## 1. Introduction

The digital world is increasingly favored by all ages. Modern society already understood the importance of technology. They use technology as a means of information seeking, communication and commerce. The technology used can already connect to the internet. Now the internet has become the need of every human being. Straubhaar et al (2011) stated that the internet plays a role in the globalization of communication because with the ease given by the internet, has helped the public in obtaining information, both domestically and abroad. The increase of population every year, will also increase the number of Internet users. In early 2014 the number of internet users in Indonesia reached 88 million while in 2016 reached 132.7 million people (APJII, 2016). This proves that it is true, internet usage in Indonesia has increased quite rapidly. Within 2 years alone could have increased as many as 44.7 million people internet users. Moreover, the people of Indonesia have been able to perform various activities in a virtual, such as seeking information, email, active social media and others.

Internet users as much as 63.5% make purchases of goods or services online (APJII, 2016). This indicates the transition of consumer behavior that initially made a purchase in the offline store, is now beginning to switch to online store (Manganari et al, 2011). In addition, other virtual activities undertaken by the people of Indonesia are active in social media as much as 97.4 percent (APJII, 2016). This shows that social networking sites are also frequently used. The site also varied, ranging from Facebook, Instagram, Twitter, Youtube and others. From various social networking sites used by Internet users, Facebook is reaching the highest position but Instagram is also not lost. If sorted from the top 3 positions of Facebook occupy the top position, Instagram second position and Youtube occupy the third position.

Judging from the number of users of social networking sites, business people can take advantage of this condition to start marketing products or services online. Kim & Park (2013) states that s-commerce is a blend of e-commerce with social networking sites to facilitate the sale and purchase of products and services using internet technology. However, the difference between s-commerce and e-commerce is that e-commerce focuses on maximizing efficiency with sophisticated search strategies, one-click purchases of goods, and recommendations based on past consumer spending activities.

S-commerce on the other hand, puts shopping goals in combination with social goals such as sharing information on social networking sites (Wang & Zhang, 2012). If online merchants are continuously exploiting s-commerce as a place to market their products, more and more are able to know their products, sales level will also increase, thus helping to increase economic growth.

According to Paquette (2013), online marketers and retailers can take advantage of social networking sites to reach consumers by offering new ways to shop. There are many social networking sites that can be used to market goods and services, one of them is Instagram. Instagram is used as the most interesting social media. Because if selling using online buyers only know the product in the form of visual only and Instagram application specialize its users to share photos or video. Not only that now Instagram has changed a lot.

Changes that occur on Instagram features that is, if the first Instagram can only divide the video with a duration of 15 seconds, now can be with a duration of 1 minute, filters for more photos, Instagram also has tools such as comment fields, like, tag others posted photos that have been uploaded, there are also hashtag features to facilitate users search for information that has been filtered through hashtag, then there is also a location feature, and the most recent feature Instagram live and Instagram stories that can be lost after 24 hours post.

Marketing of products through Instagram social networking is more profitable. Online merchants do not need to pay huge operational costs. No longer need to pay store rent, employee salaries, taxes and others. Instagram is also not a paid app. Online merchants who market their products through Instagram only need interesting photos with different hashtags or taggers according to the product. If online merchants want their products to be known by more people, they can use advertising or sponsoring features. The cost is very cheap starting from Rp 13.000 alone can be a clear target market, ranging from gender, age, hobby, demographic and other geographical.

Kunto (2016) states that 71 percent of Instagram users in Indonesia access their owned Instagram accounts have spare time, and 12 percent do so at least 1 time per hour. Instagram users in Indonesia are quite large, as many as 32 percent of the total population of Indonesia or about 80 million users (Wijaya, 2016). The large number of Instagram users is a boon for online merchants on the site, it is easier to market their products or services, and it is easier to make prospective customers feel overwhelmed to buy the products or services they offer. The eMarketer survey (2016) also showed that about 52 percent of Instagram users follow a variety of digital retailer accounts or also called online shop.

Business through s-commerce in Instagram becomes an opportunity for online merchants, because they can get more customers. However, the growing technology and the internet are also knowledge owned by the traders, they will also use Instagram as a marketing medium. Therefore, online merchants who use Instagram site if they want to continue to grow they must follow the changing behavior of consumers and also implement marketing strategies for the long term. One that can be done is to identify and understand the desires of consumers.

Problems often experienced by consumers related to online shopping is about trust (Freischald, 2015). Consumers who shop on social networking sites tend to have a hesitate to make a purchase, because consumers do not have a guarantee that the online shop is trustworthy. Moreover, the rise of online shop fraud in Instagram lately. From the results of research Kaspersky Lab and B2B International there are 26% of Indonesian consumers experience fraud online. In fact, according to research results Kaspersky Lab and B2B International states that Indonesia became the country with the largest victims of fraud (Tempo.co, 2016). Kim & Park (2013) states online payment system is still manually check, which is different from the system in most e-commerce that has been using the automatic check system that increasingly adds doubt for consumers to buy and transact in the online shop. So consumers who believe in e-commerce is not necessarily believe in s-commerce. If in e-commerce consumers who have not received the goods can cancel the transaction and the money they spend can still be withdrawn.

Therefore, online merchants in s-commerce need to pay attention to this issue. Online merchants should convince their customers that their online shop can be trusted.

Ie and Denny (2013) declare that online trust as a trust of a certain party to another in conducting transaction based on a belief that the person he trusted will fulfill all his / her duty well as expected. Good corporate reputation gains the trust of consumers, not only that a good reputation can also reduce the perception of risk when they make an assessment of a company's product or performance. So, it allows more customers to trust the company that has a good reputation.

From the collapse developed by Kim & Park (2013) makes people start believing to make online purchases. In addition, online purchases also make it easier for people to shop. Online retailers have an opportunity to continue to grow and innovate if they find solutions or strategies that address consumer complaints, including those related to anxiety or uncertainty caused by consumer distrust (Jarvenpaa et al 2000 in Kim & Park, 2013). There are several characteristics of s-commerce that are considered to affect consumer confidence, namely reputation, quality information, security transaction, communication, economic feasibility, references word of mouth, and brand image.

Reputation is defined as the extent to which consumers believe that companies are honest and care about customers (Doney & Cannon, 1997). Rayner (2003) stated that the company's reputation is a collection of past and present perceptions and beliefs that are based on the company's stakeholders. Reputation is indicated as one of the key factors to build consumer confidence in the context of online shopping. Therefore, a good reputation is an intangible asset for online retailers. In previous research. In addition Ashari (2017) also stated in his research that the influence of reputable and famous online shop reputation will not cause consumer confidence in the online shop. In a previous study, Pratriwi (2011) found that there was no significant influence between the company's reputation on the level of consumer confidence in online transactions. In addition Ashari (2017) also stated in his research that the influence of reputable and famous online shop reputation will not cause consumer confidence in the online shop.

Quality information refers to the latest, accurate and complete information provided to the users of s-commerce (Kim & Park, 2013). The information in question may be information related to the product or service described in detail which aims to give the consumer a breakdown. Online shoppers rely heavily on the information displayed because they have limited resources on the products or services they want to buy. According Sutabri (2012), the quality of information depends on 3 things, namely accurate, timely, and relevant. The quality of information provided by the company to online shoppers will provide a good perception of the customer's mind if the information is accurate, timely and relevant so that customers will be more confident to the online shop. In previous research conducted by Ashari (2017) states that there is no significant influence between the quality of information with consumer confidence in Instagram. While research Kim & park (2013) states that the quality of information positively affects consumer confidence.

Kim & Park (2013) defines transaction security as a s-commerce user's trust that an s-commerce company provides security related transactions and transaction-related information. Trust in the online business environment itself has been done because the business environment is unpredictable and there is no face-to-face interaction between consumers and sellers (Doney & Cannon, 1997; Gefen, 2000; Jones & Leonard, 2008). The security of online transactions is not guaranteed by the business. Online shoppers need to be more selective in online shopping, though online transactions are still popular. According to research Ashari (2017) transaction security has no significant effect on consumer confidence. While research from Zamah (2016) states that transaction security has a positive effect on consumer confidence.

Marketing communications are a means by which companies seek to inform, persuade, and remind consumers directly or indirectly about products and brands sold (Kotler, 2008). Ashari research (2017) states a significant influence between communication to consumer confidence. Similarly, Kim & Park (2013) research also states that there is a significant influence between communication on consumer trust.

Economic feasibility refers to individual expectations that s-commerce provides an effective exchange of communication and information opportunities (Kim & Park, 2013). While Grewal et al (1998) and Monroe et al (1983) define economic feasibility as a value sacrificed by consumers to obtain certain products or services. The value in question is the monetary and non-monetary elements such as time spent when shopping and the emotional state of consumers when shopping. One factor that can increase the value in the eyes of consumers is the cheap price and discount (Anckar & D'Incau, 2002). Research Zamah (2016) & Ashari (2017) states economic feasibility positive effect on trust.

References WOM refers to online activities where consumers exchange information or experience to assist others in making purchasing decisions (Kim & Prabhakar, 2000; Park et al, 1998). While Hasan (2010) states WOM reference is a consumer action to provide information to other consumers in a non-commercial about a brand, product, or service. WOM is one of the best ways to get new buyers based on referrals from those consumers. Therefore, consumers are an important subject in promoting products or services on s-commerce through WOM reference. WOM is considered to be the most honest opinion of consumers who have experienced the product or service so that others will appreciate information of opinion and information of others rather than advertising when buying products or services (Park et al., 1998). Ashari Research (2017) which states the existence of a significant influence between the reference word of mouth to consumer confidence. While from research Zamah (2016) states that the reference word of mouth does not affect consumer confidence.

Kotler (2002) stated that brand image is a number of beliefs that consumers have with brands. In accordance with Kotler's (2002) statement that brand image is a number of beliefs held by consumers related to the brand, this is reinforced if the brand image is one factor buyers believe in the online shop even more so if the brand is well known to the public.

Based on the theory and previous research, a hypothesis of variables that can influence consumer confidence is characteristic of s-commerce characteristic consisting of reputation, quality of information, transaction security, communication, economic feasibility, references word of mouth and brand image. The purpose of this study is to determine the effect of s-commerce characteristics on consumer confidence. While the formulation of the problem is whether there is influence of characteristic variables s-commerce to consumer confidence.

## **2. Research Methods**

This research is a causal research and survey research conducted to consumers who make purchases at online shop in Instagram. Questionnaire with questions as many as 21 questions. The population used is all respondents who have made purchases on the online shop in Instagram. The sampling method used is non-probability sampling method with judgmental sampling category or commonly referred to as purposive sampling. In this method the respondents were selected based on the specific characteristics of the sample which were seen to have a close characteristic to the characteristics or properties of the previously known population (Santoso and Tjiptono, 2001). Characteristics of samples in this study are people who have bought goods or services online at least 2 times to 3 times because it is considered people who believe in the online shop. The next characteristic is the male or female society over the age of 17 years, because the answer given is considered capable to be accountable. In this study the sampling using multivariate analysis formula that requires 25 times the independent variable. Independent variable of this research is 7 variable, it means need 175 research sample.

Validity and reliability analysis is used to measure the measuring tool in the form of kuisiner. Multiple linear regression analysis is used to find out the influence of s-commerce characteristic to consumer's trust toward the purchase of goods online. F test and t test are used to test silmultan and partially influence of s-commerce characteristic to consumer trust toward purchasing of goods online.

## Results and Discussion

This analysis describes the profile picture as well as the demographics of the respondents on the overall data of the questionnaire. Respondents in this study with male gender amounted to 53 people and respondents with female gender amounted to 122 people. Respondents in this study aged between 17 years to 55 years. From the age criteria established by the researcher that is 17 years and over, indicates that the sample received does not reflect the whole of the population, because the number of respondents with the same age is uneven. Most respondents are at the age of 17 years as many as 32 respondents. Respondents with this type of work consisted of students, students, employees, and employees. The number of respondents is mostly in the students, because the possibility of students prefer to shop through online than other professions.

The result of validity test on reputation variable, information quality, transaction security, communication, economic feasibility, word of mouth reference and brand image indicate that all statements have significance value less than 0.05. So it can be concluded that all items of independent variable statement declared valid. Reliability test results show that all variables have cronbach's alpha above 0.6, so for the next items on each of these variables are feasible to be used as a measuring instrument and questionnaire otherwise reliable or reliable

A good regression equation model is one that meets the requirements of classical assumptions, including all normally distributed data, the model must be free of multicollinearity symptoms and free from heteroscedasticity. From the previous data analysis it has been proved that the equation model proposed in this study has met the requirements of the classical assumption so that the equation model in this research is considered good. The results that can be known in multiple linear regression equations are:

$$Y=0,115+0,140X_1+0,006X_2+0,064X_3+0,305X_4-0,064 X_5+0,240X_6+0,329X_7$$

**Table 1. Results Of Multiple Linear Regression Analysis**

No.	Variable	Regression Coefficient	Standard Error	t count	Significance
1	Constants	0,115	0,310	0,372	0,710
2	Reputation	0,140	0,048	2,906	0,004
3	Quality of Information	0,006	0,064	0,095	0,925
4	Transaction Security	0,064	0,071	0,909	0,365
5	Communication	0,305	0,074	4,122	0,000
6	Economic Feasibility	-0,064	0,047	-1,344	0,181
7	Word of Mouth reference	0,240	0,082	2,993	0,004
8	Brand Image	0,329	0,056	5,839	0,000

## 3. Discussion

### 3.1 The Effect of Reputation To Consumer Trust

The results show that the reputation variable has a value of t arithmetic of 2.906 and the value of t table 1.6536, while the significance value of 0.004 is smaller than 0.05. From the calculation results can be concluded that the hypothesis that the reputation of the online shop in Instagram have an influence on consumer trust is accepted. The influence of reputation on consumer trust in online shop in Instagram in accordance with the opinion of Rayner (2003) which states that the company's reputation is a collection of past and present perceptions and beliefs that are based on the company's stakeholders. Reputation is indicated as one of the key factors to build consumer confidence in the context of online shopping. Therefore, a good reputation is an intangible asset for online merchants. These results are reinforced by research Kim & park (2013) which states that reputation affects consumer confidence. In addition, strengthened also with research Pratiwi

(2011) which states that there is a significant influence between the reputation of consumer confidence.

### *3.2 The Effect of Information Quality on Consumer Confidence*

The calculation results show that the significant level for the variable of information quality is 0.925 and greater than 0.05 while the value of  $t$  arithmetic (0.095) <  $t$  table (1.6536) which means that the hypothesis stating that the quality of information affects consumer confidence rejected. The result of hypothesis testing has proved there is no influence of information quality to consumer trust. This statistical test proves that the quality of information from online shop in Instagram has no influence on consumer trust. This shows that although the online shop in Instagram displays complete information for consumers, it does not make consumers believe in the online shop. This result is in contrast to previous research by Kim & Park (2013) that the quality of information has a positive effect on consumer confidence. Online shop that provides complete and useful information, it has not guaranteed the emergence of consumer confidence in the information provided. Consumers have limitations in processing information, so when making online purchases consumers will be more easily confused when faced with the many information about the product (Gao et al, 2012; Forbes et al, 2005). Therefore, the quality of information provided by the online shop should be displayed effectively because the information power of each consumer is different, so if the specific information between consumers will not conclude differently and assume the information provided can be trusted.

### *3.3. The Effect of Transaction Security on Consumer Confidence*

The result of the calculation that has been done shows that the significant level for the transaction security varabel is 0,365 which is bigger than 0,05, while the value of  $t$  arithmetic (0,909) <  $t$  table (1.6536). This indicates that the hypothesis is rejected which states that the security of the transaction affects consumer confidence rejected. The result of hypothesis testing has proved there is no effect of transaction security to consumer trust. The results prove that the security of transactions from online shop in Instagram has no effect on consumer trust. The results of this study support the Ashari (2013) study which states that the security of transaksi has no effect on consumer trust. The results of this study contrasted with the results of research from Kim & Park (2013). Differences in results can occur due to differences in research objects used. This research focuses on online shop at Instagram. Instagram is not a marketplace, so payment system security is still manually checked by each retailer, where there is no direct intervention from Instagram (Kavulla, 2014). The lack of transaction security in Instagram, makes consumers consider the transaction-related risks to their beliefs to shop online. Supported by Yoon (2002) asserting that transaction security not only measures the security of the payment system, it also considers the risks felt by consumers.

### *3.4. The Effect of Communication on Consumer Confidence*

The result of hypothesis testing has proved that there is influence of communication to consumer trust. From the calculation that has been done is obtained a significant level of 0.000 and smaller than 0.05 and  $t$  arithmetic (4.122) >  $t$  table (1.6536) which means that the hypothesis expressing the communication effect on consumer trust is accepted. This statistical test proves that communication from online shop in Instagram has influence to consumer trust. The better the communication given or delivered by the customer service online shop in Instagram, the higher the trust also owned by consumers. In accordance with the opinion of Morgan & Hunt (1994), accurate, credible and actual information submitted from the seller to the buyer will prevent bad communication and prevent loss of confidence from the consumer to the seller. Marketing communications are a means by which companies seek to inform, persuade, and remind consumers directly or indirectly about products and brands sold (Kotler, 2008). With the presence of corporate communications intensity with customers, the customer will be more easily believe because the online shop to provide the right information, persuasion provided by the online shop to customers will also be easier to accept. This result is also reinforced by Kim & Park (2013) study which states a significant influence between communication on

consumer trust. Ashari's research (2017) also states a significant influence between communication on consumer trust.

### *3.5. The Effect of Economic Feasibility to Consumer Confidence*

The result of hypothesis testing has proved that there is influence of economic feasibility to consumer trust. From the calculation that has been done, it is found significant level 0,181 and smaller than 0,05 and t count (- 1,344) < t table (1,6536) meaning that hypothesis that economic feasibility influence to consumer confidence rejected. The higher economic feasibility perceived by consumers does not guarantee the level of consumer confidence in the online shop. Now most of the consumers are seeing more products sold by brand rather than price. In accordance with Kotler's (2005) statement, the brand is a seller's promise to consistently deliver a particular look, benefit and service to the buyer. The best brands provide quality, but the brand is more than just a symbol. If the consumer has trusted a particular brand, then consumers will be more confident in the online shop, and goods received by consumers will not disappoint. These results are also reinforced by research Kim & Park (2013) which states that economic feasibility does not affect consumer confidence.

### *3.6. The Effect of Word of Mouth Reference to Consumer Confidence*

The result of hypothesis testing has proved there is influence of word of mouth reference to consumer trust. Through the calculation that has been done is obtained significant level of 0.004 and smaller than 0.05 and t arithmetic (2.993) > t table (1.6536) which means that the hypothesis that the word of mouth affect consumer confidence accepted. Reference Word of Mouth in the context of s-commerce in Instagram refers to product comments on postings online shop and consumers who get direct referrals from friends, colleagues or from families who have shopped through an online shop in Instagram that provides information that he thinks the recommended online shop it has advantages, can meet the needs and provide satisfaction. Like the price factor, to the friendly service and have a fast response. References coming from other parties who already have direct experience with the online shop, then there is a tendency of consumers to be able to trust the online shop. These results are reinforced by Chu & Choi (2011) which states WOM is known as an important marketing technique in online branding. Because it comes from the consumer's personal experience, WOM is more influential than other forms of communication, such as advertising because WOM offers reliable and reliable information (Gruen et al, 2006; Chatterjee, 2001). In addition, the results of this study is also reinforced by the research of Kim & Park (2013) which states the influence of reference to the word of mouth trust. There is also research Ashari (2017) which states the existence of a significant influence between the reference word of mouth to consumer confidence.

### *3.7. The Effect of Brand Image on Consumer Confidence*

The result of hypothesis testing has proved there is influence of brand image to consumer trust. From the calculation that has been done is obtained significant level of 0.000 and smaller than 0.05 and t arithmetic (5.839) > t table (1.6536) which means that the hypothesis that the brand image affects consumer trust is accepted. This statistical test proves that the brand image of the online shop in Instagram has an influence on consumer confidence. The existence of the influence of brand image on consumer confidence is based on Kotler's (2002) theory which states brand image is a number of beliefs held by consumers related to the brand. Kotler's statement shows that brand image is one factor buyers believe in the online shop even more so if the brand is already known by the public. Kotler (2005) also states that the brand is a seller's promise to consistently deliver a particular look, benefit and service to the buyer. The best brands provide quality, but the brand is more than just a symbol. If the consumer has trusted a particular brand, then consumers will be more confident in the online shop, and goods received by consumers will not disappoint. The results of this study reinforced by previous research from Juhaeri (2016) states that the brand image has a significant effect on trust.

## 4. Conclusions and Recommendations

### 4.1. Conclusion

From result of discussion tentang influence of social commerce characteristic to trust of cosumen, hence taken by conclusion that from result of hypothesis test have proven reputation, communication, references word of mouth, and brand image have positive and partially significant effect to consumer trust. While the quality of information, transaction security, and economic feasibility do not have a positive and not significant partially to consumer confidence. But reputation, quality of information, transaction security, communication, economic feasibility, references word of mouth and brand image have a positive and significant impact on consumer confidence.

### 4.2. Suggestion

Based on the results of this study, the suggestions can be given is that online business people not only pay attention to photos of their products, but also must pay attention to other aspects such as the quality of information provided should be more effective and specific, and pay attention to economic feasibility or economic value that can gain consumer confidence. Consumers who already have a sense of trust in the online shop will cause a sense of want to buy and will even make consumers mereferensikan online shop to others.

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