

## An Empirical Study of SME's Embroidery Website in Indonesia: A Proposed Model of Website Re-visit Intention

Ratni Prima Lita<sup>#</sup>, Meuthia<sup>#</sup>

<sup>#</sup>*Faculty of Economics, Andalas University, Padang, 25163, Indonesia*  
*E-mail: ratniprimalita@eb.unand.ac.id, meuthia@eb.unand.ac.id*

---

**Abstract**— This paper aims to analyze the influence of system anxiety and perceived company's website reputation for online trust, which in turn lead to website re-visit intention. Data were collected using questionnaires based field survey from 120 visitors on La Linda Boutique website, one of famous SME's embroidery in West Sumatera, Indonesia. Purposive sampling technique was used to enhance representatives. Structural Equation Modelling (SEM) through Smart-PLS software was used to test the multidimensional construct of first-order reflective and second-order formative. The results revealed that online trust, such as perceived ease of use, perceived usefulness, enjoyment of technology, privacy and security, and company competence, have had the most significant effect on website re-visit intention. Also, results indicate that perceived company's website reputation impact on online trust, while the effect of system anxiety was not statistically significant. Cross-sectional data of this study tend to have specific limitation to explain the level of website re-visit intention. Nevertheless, theoretical and practical implications for further research are likely to increase the number of visitors to re-visit the website.

**Keywords**— system anxiety; perceived company's website reputation; online trust; website re-visit intention; SME's embroidery; SmartPLS.

---

### I. INTRODUCTION

The growth of the Indonesian economy is driven by the potential of the SME sector, which continues to increase 6% annually as a robust economic pillar. Reference [1] argue that the existence of SME sector as the backbone of the modern economy can reduce the unemployment rate of the unabsorbed labor force, increase Gross Domestic Product (GDP), and foreign exchange. This is evident during the 1998 economic crisis in Indonesia; only the SME sector can survive the threat of its collapse of the economy and against global financial turbulence [2].

SME's empowerment by the government through independence activities such as training, coaching, and business assistance to adopt information technology escort the increasing sales volume, more significant market share, and ultimately boosting the revenue of SMEs [3], [4]. The government's efforts to improve people's productivity in overcoming the poverty need to be supported by SMEs themselves.

Information technology that utilizes the Internet network could enable SMEs to shift from conventional business marketing to a more modern way. SME's owner needs to respond quickly that the implementation of e-commerce becomes the right choice which enables them faced competitiveness globally [5]-[7].

Moreover, the success of Indonesian SMEs today cannot be separated from such benefit of technology activists who adopt technology-based services to manage online marketing; even the creativity of SMEs can build high competitiveness for the company.

Regardless of the predominance of offline sales performance in SMEs still dominates; the acceleration of the diffusion of website technology to support its online sales through the website also needs to be improved. This is driven by the website opportunity as a medium that plays a crucial role in supporting the competitive business advantage in the global business environment. Although the number of SMEs in Indonesia is the largest in South East Asia with approximately 53 million SMEs, the penetration of website usage is still considered very low [8].

Reference [9] stated that emerging economies often confronts several issues such as lack of reliable e-business policies and regulation, inadequate telecommunication infrastructure, lack of trust and security issues. Trust and security in China also considered being one of the significant obstacles due to violations and fraud issues [10]. With the rapid development of the website as a paramount distribution channel for e-commerce, online trust has become a critical factor in attracting more customers [11].

Revisit website intention influenced by the trust. Reference [12] found that unpredictability and trust

significantly influence consumers' revisit intentions for online group buying (OGB) websites. To avoid uncertainty, SME's consumers tend to purchase or do transactions from traditional stores [13]. The main obstacle is the number of business actors who are still reluctant to explore internet technology.

The use of information technology using the Internet network, known as e-commerce, creates a variety of new business opportunities and consumers more readily accessible to help develop multiple businesses [14], [15]. E-commerce is not only acquired by the giant company but also beneficial for small and medium enterprises [16]-[18]. Hence, the way of company activities, especially SME's, in doing business had been changed tremendously caused by the trend of e-commerce adoption.

There have so far been numerous relevant studies focusing on e-commerce adoption [6], [19]-[22]. However, very little attention has been paid on SME's website adoption of e-commerce, especially for creative industries in Indonesia [3], [23]. Although the e-commerce adoption has emerged in the last decade, primarily through the website, kinds of literature on creative industries are rarely [24], [25], [26]. As such, it is essential to elaborate this issue in Indonesia as developing countries.

Since the Indonesian' minister of creative economy proclaimed Indonesia's creative economy development plan period 2009-2025, the term of creative industries in Indonesia is increasingly exist as an economic driven [27]. The creative economy is expected to develop into a soft power that can be relied upon by Indonesia to enhance its position in the global market. Currently, a creative economy agency in charge of 16 sub-sectors of creative economy that being the new mainstay of national economic drivers both regarding contribution to the gross domestic product, export revenues, and reduce unemployment.

Reference [23], [28] reported that the craft sector contribution of 18.3% among all creative economic sub-sectors in Indonesia had placed this sector as the fourth highest export value of the creative product with the total value of \$ 243 million (7.25%). Given the fact aforementioned, the application of information and communication technology through the website has changed the way of doing business in SMEs [5], [29], likewise craft sector.

The novelty of this research can be seen in an empirical investigation conducted on websites developed by the creative industries of the handicraft sector in West Sumatera. Websites in the craft sector, such as embroidery and weaving have the same functionality as a website for SMEs in other industries.

The purpose of using the website in expanding the global marketing network also applies to the embroidery and weaving industry which is being the leading product in West Sumatera, Indonesia. According to [30], the total number of existing SMEs in Indonesia is 489 million units. However, no database stored the adoption of SMEs website in the craft industry in West Sumatera to support their business productivity.

This study explores the enablers of visitor's intention to re-visit the website of La linda Boutique. La linda boutique is one of the great embroidery SMEs in West Sumatera and

has been awarded by many awards at the level since its establishment in 2003, primarily by people in Bukittinggi and surrounding areas.

This study investigated the effect of system anxiety on online trust. This study also examined the effect of perceived company's website reputation on online trust. Ultimately, this study investigated the effect of online trust on website re-visit intention, based on the theories in Information System, marketing, and behavioral.

The remaining of the paper is organized as follows: the next section explains the material and method which represents the literature review about the concept variables and theories, hypotheses development, research proposed a model as well as a research method. Subsequently, we discuss the result and findings of this empirical study. Finally, the conclusion of this research will be explained.

## II. MATERIAL AND METHOD

### A. E-commerce in Creative Industries

The creative industry is an industry that changes individual intellectual properties into creative economic value by utilizing skills, talents, and creativity. Based on the intensity of the use of resources and products, the creative industries include tangible and intangible sectors [31]. Tangible creative industries can be physical products, such as fashion, handicrafts, architecture, printing, and publishing. Conversely, the intangible creative industry consists of digital (non-physical) products, such as music, digital design, radio television content, software, movies, and interactive games. The development of information and communication technology, especially internet network technology in recent decades has helped to encourage the growth of the creative industry which also increased significantly [32].

The creative economy era is a new era that intensifies information and creativity by relying on ideas and knowledge as well as its human resources as a factor of productivity in economic activity. Sixteen creative economic sub-sectors contribute substantially to the Indonesian economy [33]. One of the priority sub-sectors of a creative economy is fashion. It deals with the types of jobs in the field of fashion such as designers, tailors (including embroidery), shoe production workers, bags, also accessories. E-commerce has created massive changes in adopting a distinctive way to increase the value of an internet network and is essential to maintaining a long-term relationship with the customer [34], [35]. Reference [36] mentioned that e-commerce had created opportunities for companies to develop brands and connect with retailers.

In addition to the advantages of using e-commerce, companies also face challenges, such as the maintenance and design of e-commerce platforms, the selection of online marketing and advertising channels, community and social network formulations, payment and security system creation [37], [38].

SMEs cultural and creative sectors are businesses that have high risks because visitor comments appear directly and spontaneously. In SMEs creative industries' website, visitors can create comments on some products that were considered new and unique, could suddenly become outdated and no longer popular.

However, if the creative industry products combine elements of culture and creativity, then it is difficult to predict the function of e-commerce because only a few buyers who want to buy the product without having an understanding of idiosyncratic of the product [25]. Moreover, reference [39] claimed that the emergence of websites as a platform to promote product and services in creative industries such as embroidery and weaving brought lower prices and time savings for potential customers.

### *B. System Anxiety*

System anxiety is the fear that occurs when a person is exposed to the use of information systems [40]-[42], such as computer anxiety, internet anxiety, and online shopping anxiety [43]. Computer anxiety is an anxiety form that reflects the individual transitional tendencies explicitly to be fearful, apprehensive, intimidated, uncomfortable and aggressive when interacting with computer hardware and software [44].

System anxiety arises as affective reactions are relatively often studied on the use of information technology. The consumer's mistake in doing e-commerce transactions can happen when hitting the wrong button or technical error in ordering. The reaction of the misuse of this system resulted in anxiety arising. Thus, the United Nations Commission on International Trade Law (UNCITRAL) has developed laws in 1996 that all member nations can adopt on the e-commerce model by stating that mistakes in making transactions are easily made in online transactions [45].

Reference [46] suggested that numerous studies provide works of literature about consumer behavior, especially negative consumer emotions of anger, hatred, fear, and anxiety. Anxiety refers to the state of the mind that is influenced by a person's short-term negative emotional response to the stimulus or individual trait affected by under tension condition.

Reference [47] proposed a validating extended Social Cognitive Theory (SCT) model to understand the adoption of an e-government system, which shows that social influence and anxiety are shown to influence user's behavioral intentions directly to use the Online Public Grievance Redressal System (OPGRS) in India.

### *C. Perceived Company's Website Reputation*

Reputation refers to the customer's belief that the seller/company's website is honest with customers. Reputation has been posited as the best predictor of the trust development [48]. Companies should make a significant investment to develop their website reputation better [49]. Visitor's trust can be established when the customer believes that the company's website will not act opportunistically against customers because it can destruct the reputation of the website that ultimately damages the customer relationship with the company [50].

Reference [51] suggested that reputation in the e-commerce context can be defined in two types: (1) a group measure of trustworthiness which derived from member appraisal in a community, and (2) credibility of a company, which influenced by company's effort to fulfilled promises aligned with customer's expectation.

According to [52], in the context of e-commerce, reputation can be viewed as a collective measure of trustworthiness which derived from members' assessment in an online community like the rating service on customer feedback. Company's website reputation is an aspect of the actual market maker's website as well as web usability and security [53].

### *D. Online Trust*

Many scholars have done numerous studies on the influence factors of online trust [54]. Trust as a fundamental determinant maintains the long-term relationship between the company and customer [55]. According to [13] and [34], trust plays a paramount role as a foundation to maintain a long-term relationship in achieving successful e-commerce. Online customer trust is a crucial factor of e-commerce which enables us to understand their influence on online behavior [51].

Reference [56] examined the role of online trust that exhibits significant relationships with various antecedents (e.g., perceived privacy, perceived service quality) and consequences (e.g., loyalty, repeat purchase intention). Customers will refuse to purchase online via the website if they do not believe in the company's website; therefore, the trust in a website is the main important in e-commerce context [57].

As reference [58] argued, this research using the online trust model that formed by five dimensions including: (1) perceived ease of use (the level of visitor's effort in order to make an online transaction); (2) perceived usefulness (visitor's belief that using website will create value and enhance their performance); (3) perceived privacy and security (visitor's concern to disclose their personal data information on website); (4) perceived enjoyment of technology (the extent to which a website usage is perceived to be a pleasant), and (5) company competence (including attributes such as company size, good reputation, willingness to customise, and interactions with online visitors).

### *E. Website Re-visit Intention*

Website re-visit intention is still reasonable to study in order to many kinds of literature can be found as evidence of a linkage between actual and intentional behavior [59]. Website revisits intention also defined by [60] and [61] as the customers' possibility to re-visit the website. Reference [62] denoted that it is difficult to present the website revisit intention in the cross-sectional setting due to the study of actual behavior is ideal than behavioral intention. Regardless of the study setting, reference [60] stated that many researchers had studied the determinants of website adoption in business research.

Prior studies have confirmed that the primary determinant of behavioral intention is actual behavior in the context of online shopping (e.g. [63], [64]). Nevertheless, reference [65] asserted that the implementation of internet technology become success relies on customer's continued usage rather than the initial adoption. Consequently, the concept of website re-visit intention has significant implication in both of managerial and academic concern [66].

## F. Hypotheses Development

1) *The Influence of System Anxiety Towards Online Trust:* Consumers often perceive the risk of anxiety in addition to the convenience of shopping offered through the internet [67]. According to [68] and [69], shopping experiences that are still influenced by the traditional mindset of issues of trust, security, and privacy have spurred the buyer's anxiety to use the system offered by e-commerce.

The concerns of system anxiety are closely related when the customers interact via websites involves the exchange of personal data information. It recognized against security threats, cyber fraud, hacker and viruses in an online system. The investigation of internet shopping anxiety in the context of fashion products has attempted by [43], which suggested that variety-seeking behavior is the best predictor of shopping anxiety experienced by online shoppers. Moreover, system anxiety appears as a result of e-commerce transactions and thus can be decreased by a user's experience [70].

Reference [71] explored an ontological study in the mobile communication literature and provided an understanding of the balance between anxiety and trust. A poor navigational system and trustworthiness are being potential problems in order to influence the level of anxiety [11], [72]. Reference [45] also found that negative anxiety effects on online trust. Thus, the following hypothesis is posited: Hypothesis 1: System anxiety negatively influences online trust

2) *The Influence of Perceived Company's Website Reputation Towards Online Trust:* Many empirical kinds of literature pointed out that the online service providers' reputation significantly influenced consumers' online trust (e.g. [73], [74], [75]). A more comprehensive model including Stimulus-Organism-Response model developed by Mehrabian and Russell is also elaborated by [76] to test the influence of external (reputation) and internal source of information (website quality) toward consumer's response system. Contrary, website reputation and personal familiarity with moderating effects on privacy concerns are not supported [77].

Furthermore, [78] have been conducted a case study in Australian SMEs by examining the opportunity of social media to promote their product and services by develop trust and maintain the reputation in online communities. The reputation of a website has a direct impact on privacy issues as well as an indirect impact through the role of trust mediation on the website [77].

Reference [55] found that perceived reputation influence user is trusting beliefs in the B2C context. It is likely to assume that a positive company's website reputation will create a certain degree of customer's online trust. Consequently, prior literature has provided empirical investigation support with the relationship between reputation and trust [74]. Based on these arguments, it follows that.

Hypothesis 2: Perceived company's website reputation positively influences online trust

3) *The Influence of Online Trust Towards Website Re-Visit Intention:* Online trust considered as an essential issue in the success of any commercial relationship [79].

Reference [51] found that an online trust influenced consumer attitude, perceived risk and intention to purchase travel online in Egypt. Numerous previous studies have deemed the positive influence of trust toward intention in the e-commerce field (e.g. [80]-[84]). Furthermore, [85] also pointed out that trust influences consumer attitude and the behavioral intention. Customers will have a positive attitude toward website if they trust in the website, which ultimately encourages the intention to revisit the website. Therefore, the following hypothesis has been proposed:

Hypothesis 3: Online trust positively influences website revisit intention

4) *Research Proposed Model:* The hypotheses developments which describe the linkage among variables are depicted in Fig. 1 below.

## G. Research Method

This research uses a quantitative approach with explanatory research type through hypothesis testing. Survey method is used to collect data from a questionnaire that has been distributed directly to the field. The population of this research is all people who have ever known about La linda boutique. The sample selection was done by non-probability sampling technique, namely convenience sampling. Respondents filled out a questionnaire that had been designed previously using a 'five-point Likert scale,' where the scale of 1 = strongly disagree; 2 = disagree; 3 = neutral; 4 = agree, and 5 = strongly agree. Operational variables were adapted from previous literature (as shown detailed in the appendix). Items used to measure system anxiety were adapted from Hwang & Kim [45], and the study of Kim & Ahn [53] were also adopted to measure the variable of perceived company's website reputation. In order to measure online trust which consists of five dimensions, this study adapted from Djahantighi & Fakar [58].

The number of samples taken is 120 respondents. Determination of the number of this sample refers to the study of [86] stating that the minimum sample size is at least 5-10 times the number of paths. The path in this research model is 8 lanes; hence, the minimum required sample is 80 respondents. To prevent and anticipate at least the number of respondent bias contacted, the researchers set the sample size is 120 respondents.

Hypothesis testing uses data analysis technique of VBSEM (Variance Based Structural Equation Modelling) with smart PLS software. PLS was chosen because it is a powerful analytical tool and does not require many assumptions [87].

## III. RESULT AND DISCUSSION

### A. Assessment of Measurement Model

The instrument testing in this study contains the validity and reliability test. The validity test on SEM-PLS is measured based on the evaluation of convergent and discriminant validity. This research uses a multidimensional construct with first order reflective model and second-order formative. In the early stages, the convergence validity test is performed for the reflective first order model through the AVE and outer loading parameters.

Convergent validity is high if the value of AVE and outer loading or correlation score indicator with a construct score above 0.70 [89]. The indicator loading is less than 0.70 dropped from the analysis and done re-estimate. However,

the outer loading of 0,50-0,70 can be accepted as long as the value of AVE more than 0,50 [89]. Table 1 exhibit AVE and the value of outer loading of the initial instrument test results until re-estimation 2 on the reflective indicator respectively.

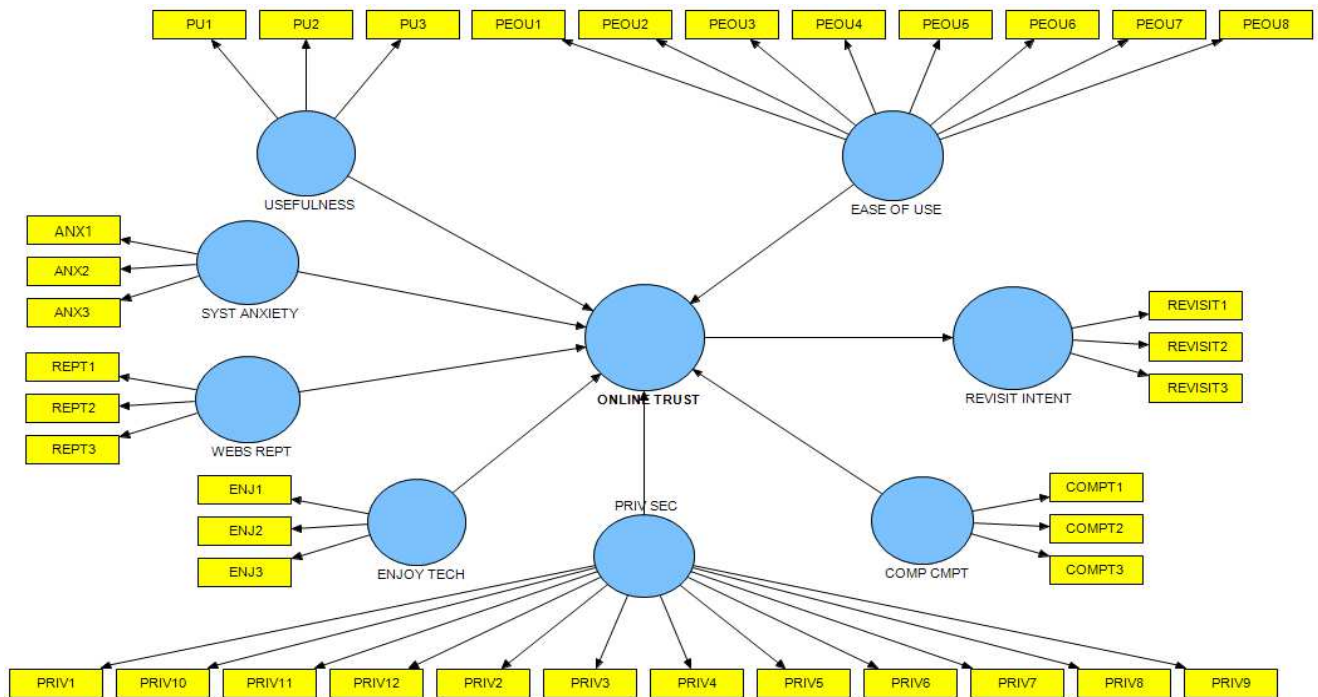


Fig. 1 Research proposed model

TABLE I  
AVE AND OUTER LOADING

	Initial Outer loading	Initial AVE	Outer loading Re-estimation 1	AVE Re-estimation 1	Outer loading Re-estimation 2	AVE Re-estimation 2
ANX1	0.924555	0.748743	0.929789	0.733929	0.925037	0,74236
ANX2	0.937858		0.938212		0.940642	
ANX3	0.715435		0.676045		0.697552	
COMPT1	0.824859	0.694131	0.826510	0.694329	0.827286	0,694384
COMPT2	0.860671		0.862156		0.861918	
COMPT3	0.813171		0.810281		0.809845	
ENJ1	0.879497	0.766727	0.879561	0.766962	0.879716	0,767039
ENJ2	0.894998		0.893033		0.892296	
ENJ3	0.851848		0.854255		0.855000	
PEOU1	0.688694	0.279294	0.728823	0.467378	0.769693	0,506081
PEOU2	0.576181		0.622610		0.585907	
PEOU3	0.493585		deleted		deleted	
PEOU4	0.618961		0.619948		deleted	
PEOU5	0.135823		deleted		deleted	
PEOU6	0.184599		deleted		deleted	
PEOU7	0.712457		0.752562		0.763235	
PEOU8	0.491130		deleted		deleted	
PRIV1	0.598296	0.497697	0.594054	0.497747	0.597163	0,519718
PRIV10	0.781574		0.784492		0.784631	
PRIV11	0.516487		0.518659		deleted	

	Initial Outer loading	Initial AVE	Outer loading Re-estimation 1	AVE Re-estimation 1	Outer loading Re-estimation 2	AVE Re-estimation 2
PRIV12	0.570866		0.573815		0.551798	
PRIV2	0.723609		0.716582		0.721336	
PRIV3	0.652775		0.647322		0.651898	
PRIV4	0.684060		0.677111		0.680471	
PRIV5	0.809508		0.806874		0.809176	
PRIV6	0.763361		0.768916		0.770205	
PRIV7	0.724849		0.729240		0.732391	
PRIV8	0.796920		0.803324		0.802146	
PRIV9	0.771186		0.771991		0.777180	
PU1	0.599976	0.552017	0.604113	0.553182	0.612186	0,553425
PU2	0.859229		0.849731		0.843110	
PU3	0.746864		0.756669		0.758069	
REPT1	0.839840	0.709248	0.837997	0.709222	0.834600	0,708784
REPT2	0.891502		0.893733		0.892052	
REPT3	0.792235		0.791625		0.796265	
REVISIT1	0.909485	0.872324	0.910162	0.872328	0.910577	0,872325
REVISIT2	0.955973		0.955851		0.955645	
REVISIT3	0.935908		0.935382		0.935182	

As highlighted in Table 1, the initial outer loading values in this study show invalid results by carrying out the PLS algorithm process. The initial AVE also denotes that there are 2 dimensions have AVE value less than 0,50. Both of them are perceived ease of use and private security.

To increase the AVE score, the author deleted unaccepted outer loading. 4 indicators (PEOU3, PEOU 5, PEOU6, and PEOU 8) of perceived ease of use dimension (PEOU) that has outer loading value below 0.50 are removed for later re-run (re-estimation 1).

The result of validity test of re-estimation 1 shows that all items have the outer loading value more than 0,50. However, not all the variables meet the rule of thumb for AVE score.

Perceived ease of use and privacy security dimensions have the AVE score less than 0,50. Then, the author deleted

two invalid indicators (PEOU4 and PRIV11) according to the lowest score of outer loading in both of these dimensions. These two invalid indicators should be dropped and re-run (re-estimation 2) in a condition that its removal will increase the AVE higher than the threshold value.

In the final re-estimation, all constructs obtained an AVE and outer loading of above 0,50 which asserted an appropriate level of convergent validity. Besides convergent validity, discriminant validity also examined to predict the correlation of indicators to their construct or latent variables higher than their correlation to other constructs. Discriminant validity can be tested by comparing the root of AVE with latent variable correlations [86]. As illustrated in Table 2, the discriminant validity of this study is acceptable.

TABLE II  
DISCRIMINANT VALIDITY (LATENT VARIABLE CORRELATION)

	COMP CMPT	EASE OF USE	ENJOY TECH	PRIV SEC	REVISIT INTENT	SYST ANXIETY	USEFULNESS	WEBS REPT
COMP CMPT	0,833297							
EASE OF USE	0.363240	0,711394						
ENJOY TECH	0.302657	0.576027	0,875808					
PRIV SEC	0.280228	0.473484	0.522999	0,720915				
REVISIT INTENT	0.590515	0.238392	0.291131	0.212700	0,933983			
SYST ANXIETY	-0.135094	-0.163727	-0.123686	0.059425	0.093795	0,861603		
USEFULNESS	0.385566	0.651853	0.438776	0.380041	0.331195	-0.152849	0,743925	
WEBS REPT	0.246224	0.236952	0.277998	0.364523	0.406194	-0.097865	0.223577	0,841893

The last element procedure in assessing the measurement model is reliability. Reliability test is used to find out the

accuracy and precision of the measurement model consistent over time. According to [86], composite reliability (CR) of

0,70 or above is deemed to be acceptable. As shown in Table 3 below, all constructs were at the acceptable levels about their composite reliability.

TABLE III  
RELIABILITY

	Composite Reliability
COMP CMPT	0.871986
EASE OF USE	0.751850
ENJOY TECH	0.908043
PRIV SEC	0.921560
REVISIT INTENT	0.953465
SYST ANXIETY	0.894742
USEFULNESS	0.785256
WEBS REPT	0.879310

The overall result indicates that convergent validity, discriminant validity and reliability of the present study are adequate to measure the reflective indicators. Furthermore, the instrument testing for formative indicator was also examined by the process of bootstrapping. Assessment of the formative indicator validity was performed based on the outer weight values. According to [86], the empirical PLS-SEM result of formative measurement models should examine the collinearity among indicators and assess the significance and relevance of the formative indicators.

The tolerance and VIF are both provided to assess the level of collinearity. According to [87], a tolerance value of 0,20 or lower and VIF value of 5 and higher respectively in the context of PLS-SEM indicate a potential collinearity problem.

Table 4 displays the result of collinearity test using SPSS software.

TABLE IV  
COLLINEARITY TEST

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.044	.583		-.075	.940	
	ANX	.201	.067	.236	3.005	.003	.957
	REPT	.259	.065	.322	3.998	.000	.905
	OL_TRUST	.664	.146	.371	4.536	.000	.879

Another important criterion for evaluating the contribution of a formative indicator, and thereby its relevance, is its outer weight. T-values are calculated to

estimate each indicator weight's significance [86]. Table 5 illustrate the outer weight's values of each formative indicator.

TABLE V  
OUTER WEIGHT (MEAN, ST-DEV, T-VALUES)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (O/STERR)
COMPT1 -> ONLINE TRUST	0.238809	0.223819	0.076303	0.076303	3.129.743
COMPT2 -> ONLINE TRUST	0.335917	0.327557	0.074797	0.074797	4.491.055
COMPT3 -> ONLINE TRUST	0.444944	0.435446	0.081923	0.081923	5.431.228
ENJ1 -> ONLINE TRUST	0.093774	0.083604	0.094368	0.094368	0.993700
ENJ2 -> ONLINE TRUST	0.167866	0.142282	0.102303	0.102303	1.640.863
ENJ3 -> ONLINE TRUST	0.062138	0.070638	0.093093	0.093093	0.667481
PEOU1 -> ONLINE TRUST	-0.081331	-0.048073	0.113492	0.113492	0.716620
PEOU2 -> ONLINE TRUST	-0.242455	-0.245624	0.081476	0.081476	2.975.795
PEOU3 -> ONLINE TRUST	0.003397	-0.000539	0.074076	0.074076	0.045863
PEOU4 -> ONLINE TRUST	-0.057207	-0.063802	0.082198	0.082198	0.695969
PEOU5 -> ONLINE TRUST	-0.063921	-0.062474	0.066849	0.066849	0.956200
PEOU6 -> ONLINE TRUST	-0.010561	-0.022453	0.071074	0.071074	0.148589
PEOU7 -> ONLINE TRUST	-0.038419	-0.016964	0.096088	0.096088	0.399834
PEOU8 -> ONLINE TRUST	-0.105233	-0.118257	0.070010	0.070010	1.503.107
PRIV1 -> ONLINE TRUST	0.044781	0.050915	0.073130	0.073130	0.612355
PRIV10 -> ONLINE TRUST	0.109249	0.115486	0.101675	0.101675	1.074.491

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics ( O/STERR )
PRIV11 -> ONLINE TRUST	-0.130880	-0.129846	0.076062	0.076062	1.720.695
PRIV12 -> ONLINE TRUST	-0.005464	-0.016377	0.084648	0.084648	0.064548
PRIV2 -> ONLINE TRUST	0.017234	0.018488	0.069136	0.069136	0.249278
PRIV3 -> ONLINE TRUST	0.109105	0.118133	0.066737	0.066737	1.634.835
PRIV4 -> ONLINE TRUST	-0.149112	-0.163562	0.075621	0.075621	1.971.820
PRIV5 -> ONLINE TRUST	0.057682	0.039116	0.073382	0.073382	0.786044
PRIV6 -> ONLINE TRUST	-0.059719	-0.052216	0.081795	0.081795	0.730104
PRIV7 -> ONLINE TRUST	-0.034814	-0.022697	0.084537	0.084537	0.411823
PRIV8 -> ONLINE TRUST	0.008630	0.015975	0.091002	0.091002	0.094829
PRIV9 -> ONLINE TRUST	-0.047385	-0.041841	0.100414	0.100414	0.471899
PU1 -> ONLINE TRUST	0.120377	0.110857	0.078029	0.078029	1.542.717
PU2 -> ONLINE TRUST	0.127859	0.125627	0.086245	0.086245	1.482.501
PU3 -> ONLINE TRUST	0.077905	0.058669	0.078304	0.078304	0.994898

As shown in Table 5, many formative indicator's outer weight are nonsignificant. However, the researcher decides to retain these indicators due to the theory-driven conceptualization of the construct strongly supports keeping the indicator. Therefore, all indicators were used in evaluating the measurement model.

#### B. Evaluation of the Structural Model

1) *R-Square*: This study in evaluating the structural model also used the coefficient of determination or  $R^2$  value.  $R^2$  represents the amount of variance in the endogenous constructs (system anxiety and perceived company's website reputation) explained by all of the exogenous constructs (online trust and website revisit intention) linked to it.

According to [86], the  $R^2$  values ranging from 0.01 to 0.09 are considered small or low, while those ranging from 0.09 to 0.25 are regarded moderate, and those ranging from 0.25 to 1 are viewed high. The results of the  $R^2$  calculation are shown in Table 6.

TABLE IV  
R-SQUARE

	R Square
ONLINE TRUST	0.939401
REVISIT INTENT	0.524393
SYST ANXIETY	
WEBS REPT	

TABLE VII  
HYPOTHESES TESTING

Hypotheses	Path	Original Sample (O)	T Statistics ( O/STERR )	Supported
H1	SYST ANXIETY -> ONLINE TRUST	0.090279	0.688535	No
H2	WEBS REPT -> ONLINE TRUST	0.134306	2.205.361	Yes
H3	ONLINE TRUST -> REVISIT INTENT	0.724150	15.559.590	Yes

The results obtained from testing the research hypotheses in Table 7 exhibit that all of the proposed hypotheses accepted except for one hypothesis (system anxiety has not significant influence towards online trust). It was supported

Table 6 showed that  $R^2$  value of online trust was found to be 0,939401. This denotes that 93,94% of online trust variation is explained by perceived company's website reputation and system anxiety. This result indicated that the  $R^2$  value of the online trust is considered high. Moreover, the  $R^2$  value of website revisit intention was 0,524393. It suggested that only 52,43% contribution from all predictor variables (perceived company's website reputation, system anxiety, and online trust) explain the criterion variable, website revisit intention. Thus, there are 47,57% more influential variables outside the model. In sum, it indicated that  $R^2$  value of website revisit intention is viewed as small or low.

2) *Hypotheses Testing*: Hypotheses are testing that underlying the linkage among the construct of this study was examined by evaluating the structural model, also known as the inner model. Regarding this, the path coefficient was used to analyze three proposed hypotheses.

To assess the significance level of path coefficient value, the t-value (theoretical t-values) must be higher than a specific critical value. This study assumes that the path coefficient is significant at a significance level of 5% ( $\alpha = 0,05$ ; two-tailed test) with the t-value of 1,96 or above [86]. Table 7 exhibit the inner model (hypotheses testing).

by the result of the T-statistic value more than T-table (1,96). This result revealed that the strongest and positive predictors of online trust was perceived company's website reputation ( $\beta = 0,134$ , T-stat = 2,205,  $p < 0,05$ ) and the strongest



predictors of website revisit intention was online trust ( $\beta = 0,724$ , T-stat = 15,559,  $\rho < 0,05$ ). Contrary to hypothesis proposed, system anxiety ( $\beta = 0,090$ , T-stat = 0,688,  $\rho < 0,05$ ) did not exhibit a positive and significant predictive in their relationship with online trust.

### C. Discussion

The results of this study provide strong support for the framework presented in Fig. 1. Two of the three hypotheses tested regarding the antecedents of website re-visit intention was supported. The finding of the first hypothesis testing shows that the anxiety system has no significant effect on online trust. This may be caused by La Linda's built website currently, so visitors are less comfortable using this website. Anxiety using information technology systems such as La Linda website perceived by visitors.

It can be seen from the perception of visitors who consider that visitors are quite anxiously pressing the wrong button while accessing information available on the website. Apprehension or fear when pressing the wrong button may appear because the visitor thinks it could be the cause of damage or loss of information available on the website. The features on La Linda's website provided with languages and menus that are easily understood by visitors and thus visitors feel anxious that they will make mistakes that they cannot be correct.

Because of the visitors are not familiar with the system, the high level of anxiety of visitors in accessing La Linda website affects the low trust of visitors to conduct online transactions through the website. Therefore, when visitors feel anxious to use the website then they will have a negative perception of the website; the website becomes useless, not easy to use, unpleasant, and unsafe as well as the disable to improve visitor's performance.

The results of the second hypothesis proposed can be explained theoretically. Perceived company's website reputation has a significant effect on online trust. Generally, La Linda's customers are loyal customers who already believe in the reputation of this company. Also, La Linda which was established since 2003 has earned several awards in the criteria of embroidery industry both local and national level. This achievement affects the image of La Linda as a company that has enough good reputation in the middle of society. Thus, when La Linda develops its website, the visitors who become respondents in this study also have strong beliefs against the company's reputation.

Although there is no recent data on the number of SMEs embroidery in West Sumatera that have developed websites to support their online business transactions but based on the results of this field study, the existence of this website enough to get positive perception, even La Linda is a well-known website among similar businesses. For customers, a good reputation of La Linda's website enhances their trustworthiness in online transactions rather than anxiety factors for using the system. Thus, perceived company's website reputation had significant positive effects on online trust.

The findings of the last hypothesis proposed in this study also support the researcher's expectation that online trust positively influences website revisit intention. Regarding the visitor's perception, La Linda's website reputation enhances

the visitor's trust to make online transactions, which in turn leads to the increasing level of website re-visit intention. The high level of consumer's trust will increase the frequency of interested visitors to re-visit the La Linda's website.

The visitor's belief in La Linda's website is related to the following perceptions: the ease and ability to use the website, the perceived benefits when accessing the website, the convenience of using the website, the website's ability to protect visitor privacy, technological devices security to perform all forms of financial transactions either through the use of technology Firewalls, anti-virus software, update safety tools, and third-party authorization guarantees in identifying website users 'access have increased visitors' willingness to start visiting this website as a tool to search out the desired of La Linda's product information in the future. It short, three hypotheses proposed to indicate that the importance to increase visitor's trust by optimizing the reputation of the website, thus increasing the intensity of return visit on the website.

### IV. CONCLUSION

The advent of technologies and internet through e-commerce enables SMEs to expand their business. This study has revealed some important implications for practical and academic researchers. Numerous advantages of e-commerce adoption provide opportunities for craft industry to extend their global market reach. Meanwhile, the barriers to adopting website are still a significant concern in customer perspective. Online trust discourse regarding the content of the website and the company's reputation is more likely to influence the visitor's website intention. It is important for an organization to maintain revisiting by understand the reason of continued usage website.

The empirical model in this research provides complementary insight to suggest a proposed model of website re-visit intention. The difficulty of using website should anticipate by providing the more enjoyable design to browse the website. Further, the website also can facilitate an online customer interface on several aspects especially purchasing and ordering system. Website interactivity through a user-friendly content can help visitors find the information quickly and understand it easily.

In brief, the potential factors of SMEs' website revisit intention in West Sumatera explained a substantial amount of its antecedents, namely system anxiety, perceived company's website reputation, and online trust. To maintain the visitors' intention with the SMEs website, the online trust factors and strong website reputation need to be considered. Meanwhile, the system anxiety is not so important for visitors.

The website interfaces in this study have a navigable feature, conformity design, and appear not complicated; therefore, visitors would be pleasant to use the La Linda website. Nevertheless, there are some other important factors as the determinants of SMEs website re-visit intention that have not been included in the research model, representing opportunities for further research.

## ACKNOWLEDGMENT

The authors are grateful to Minister of Research Technology and Higher Education (KemenristekDikti-DP2M) giving the financial support of this research under the grant of community service program (Knowledge and Technology for Export Product/ IBPE) 2017 and Lalinda Boutique as a partner of this program.

## REFERENCES

- [1] Chatzoglou, P., & Chatzoudes, D. (2016). Factors affecting e-business adoption in SMEs: empirical research. *Journal of Enterprise Information Management*, 29(3), 327-358.
- [2] Ministry of Finance. (2015). Peran penting UKM dorong perekonomian Indonesia. Available on: <http://www.kemenkeu.go.id/Berita/peran-penting-ukm-dorong-perekonomian-indonesia>, accessed on March 15, 2017.
- [3] Suryana, Y., Bayu, K., & Jatnika, D. (2013). Promotion and Product Marketing Models of Small and Medium Enterprises (SMEs) through E-Commerce. *Advances in Management and Applied Economics*, 3(4), 149.
- [4] Bao, J., & Sun, X. (2010, October). A conceptual model of factors affecting e-Commerce adoption by SMEs in China. In *Management of e-Commerce and e-Government (ICMeCG)*, 2010 Fourth International Conference on (pp. 172-175). IEEE.
- [5] Alrousan, M. K., & Jones, E. (2016). A conceptual model of factors affecting e-commerce adoption by SME owner/managers in Jordan. *International Journal of Business Information Systems*, 21(3), 269-308.
- [6] Zhang, H., & Okoroafo, S. C. (2014). An e-commerce key success factors framework for Chinese SME exporters. *International Journal of Economics and Finance*, 6(1), 129-137.
- [7] Rowe, F., Truex, D., & Huynh, M. Q. (2012). An empirical study of determinants of e-commerce adoption in SMEs in Vietnam: An economy in transition. *Journal of Global Information Management (JGIM)*, 20(3), 23-54.
- [8] Janita, I., & Chong, W. K. (2013). Barriers of b2b e-business adoption in Indonesian SMEs: A Literature Analysis. *Procedia Computer Science*, 17, 571-578.
- [9] Irma, J., Chong, T., & Ram, J. (2016). Empirically Examining Barriers to E-business Adoption in SMEs in Indonesia. *The Electronic Journal of Information Systems in Developing Countries*, 72(1), 1-16.
- [10] Zhao, J., Wang, S., & Huang, W. V. (2008). A study by B2B e-market in China: E-commerce process perspective. *Information & Management*, 45(4), 242-248.
- [11] Beldad, A., De Jong, M., & Steehouder, M. (2010). How shall I trust the faceless and the intangible? A literature review on the antecedents of online trust. *Computers in Human Behavior*, 26(5), 857-869.
- [12] Che, T., Peng, Z., Lim, K. H., & Hua, Z. (2015). Antecedents of consumers' intention to revisit an online group-buying website: A transaction cost perspective. *Information & Management*, 52(5), 588-598.
- [13] Moyano, F., Fernandez-Gago, C., & Lopez, J. (2012, September). A conceptual framework for trust models. In *International Conference on Trust, Privacy and Security in Digital Business* (pp. 93-104). Springer Berlin Heidelberg.
- [14] Ricciardi, F., Zardini, A., & Rossignoli, C. (2017). The organizational integration of the IT function: A key enabler of firm capabilities and performance. *Journal of Innovation & Knowledge*, In Press-Corrected Proof, Available in March 2017.
- [15] Eikon Technology. (2016). Dampak perkembangan teknologi di Indonesia terhadap sektor UKM. Available on: <http://blog.eikontechnology.com/dampak-perkembangan-teknologi-di-indonesia-terhadap-sektor-ukm>, accessed on March 15, 2017.
- [16] Hussein, L. A., & Baharudin, A. S. (2016). Factors Affecting The Owner's Intention/Continuance E-Commerce Adoption In Jordan Small And Medium Enterprises. *International Journal of Computer Science and Information Security*, 14(11), 75.
- [17] Bagale, G. S. (2014). Determinants of E-commerce in the Indian MSME sector: a conceptual research model based on TOE framework. *Universal Journal of Management*, 2(3), 105-115.
- [18] El-Gohary, H. (2012). Factors affecting E-Marketing adoption and implementation in tourism firms: An empirical investigation of Egyptian small tourism organizations. *Tourism Management*, 33(5), 1256-1269.
- [19] Pujani, V., Meuthia, Yeni, Y. H., Widiastuty, E., & Asmony, T. (2017). A Study Toward Website Adoption Level Among Travel Agencies in Indonesia Using Technology Organization Environment Model. *Advanced Science Letters*, 23(1), 490-493.
- [20] Awa, H. O., Baridam, D. M., & Nwibere, B. M. (2015). Demographic determinants of electronic commerce (EC) adoption by SMEs: A twist by location factors. *Journal of Enterprise Information Management*, 28(3), 326-345.
- [21] Abdullah, N. H., Wahab, E., & Shamsuddin, A. (2013). Exploring the Common Technology Adoption Enablers among Malaysian SMEs: Qualitative Findings. *Journal of Management and Sustainability*, 3(4), 78.
- [22] Ramanathan, R., Ramanathan, U., & Hsiao, H. (2012). The impact of e-commerce on Taiwanese SMEs: Marketing and operations effects. *International Journal of Production Economics*, 140, 934-943.
- [23] Zulaikha, E., & Brereton, M. (2011). Innovation strategies for developing the traditional souvenir craft industry. *eddbE 2011 Proceedings*, 53-58.
- [24] Lin, Alek, C. H. (2015). Facilitating Cultural and Creative Industries to Engage the Internet Era: A New E-Commerce Strategic Framework. *American Journal of Economics*, 5(5), 534-539.
- [25] Hesmondhalgh, D. (2013). *The cultural industries*. 3rd Ed. London: Sage.
- [26] Flew, T. (2012). *The creative industries, culture and policy*. London: Sage.
- [27] Manurung, E. M., & Barlian, I. (2012). From small to significant: Innovation process in small-medium creative businesses. *International Journal of Innovation, Management and Technology*, 3(6), 788.
- [28] UNESCO. (2013) *Creative Economy Report 2013 Special Edition. Widening local development pathways*. Available on <http://www.unesco.org/culture/pdf/creative-economy-report-2013.pdf>. United Nations, Geneva.
- [29] Cant, M. C., & Wiid, J. A. (2016). Internet-Based ICT Usage By South African SMEs: The Barriers Faced By SMEs. *Journal of Applied Business Research (JABR)*, 32(6), 1877-1888.
- [30] As'ad, I., Ahmad, F., & Sentosa, I. (2012). An Empirical Study of E-Commerce Implementation among SME in Indonesia. *International Journal of Independent Research and Studies*, 1(1), 13-22.
- [31] Syukur, A., & Marjuni, A. (2015). Design of an intangible-based E-commerce for digital creative industry. *International Journal of Applied Engineering Research*, 10(13) : 32842-32846.
- [32] Mietzner, D., & Kamprath, M. (2013). A competence portfolio for professionals in the creative industries. *Creativity and Innovation Management*, 22(3), 280-294.
- [33] Department of Tourism and Creative Economy. (2015). *Data Pelaku Usaha Ekonomi Kreatif Media Desain & Iptek (in bahasa)*. Sumatera Barat.
- [34] Kim, M. J., Lee, C. K., Chung, N., & Kim, W. G. (2014). Factors affecting online tourism group buying and the moderating role of loyalty. *Journal of Travel Research*, 53(3), 380-394.
- [35] El-Ansary, O., & Roushdy, A. S. (2013). Factors Affecting Egyptian Consumers' Intentions for Accepting Online Shopping. *The Journal of American Academy of Business*, Cambridge, 11(1).
- [36] Laudon, K. C. & Traver, C. G. (2014). *E-Commerce 2014 – business, technology, society*. 10th Ed., Pearson Education.
- [37] Hajli, N., Sims, J., & Shanmugam, M. (2014). A practical model for e-commerce adoption in Iran. *Journal of Enterprise Information Management*, 27(6), 719-730.
- [38] Al-Bakri, A. A., & Katsioloudes, M. I. (2015). The factors affecting e-commerce adoption by Jordanian SMEs. *Management Research Review*, 38(7), 726-749.
- [39] Chiou, W. C., Lin, C. C., & Perng, C. (2010). A strategic framework for website evaluation based on a review of the literature from 1995–2006. *Information & management*, 47(5), 282-290.
- [40] Lee, H., Choi, S. Y., & Kang, Y. S. (2009). Formation of e-satisfaction and repurchase intention: Moderating roles of computer self-efficacy and computer anxiety. *Expert Systems with Applications*, 36(4), 7848-7859.
- [41] Hackbarth, G., & Grover, V. M. Yi. (2003). Computer playfulness and anxiety: positive and negative mediators of the system experience effect on perceived ease of use. *Information and Management*, 40, 221–232.

- [42] Sun, H., & Zhang, P. (2006). The role of affect in IS research: A critical survey and a research model, in HCI in MIS (I): Foundations, in: P. Zhang, D. Galletta (Eds.), Series of Advances in Management Information Systems, M.E. Sharpe Publisher.
- [43] Nagar, K., & Gandotra, P. (2016). Exploring Choice Overload, Internet Shopping Anxiety, Variety Seeking and Online Shopping Adoption Relationship: Evidence from Online Fashion Stores. *Global Business Review*, 17(4), 851-869.
- [44] Çelik, H. (2011). Influence of social norms, perceived playfulness and online shopping anxiety on customers' adoption of online retail shopping: An empirical study in the Turkish context. *International Journal of Retail & Distribution Management*, 39(6), 390-413.
- [45] Hwang, Y., & Kim, D. J. (2007). Customer self-service systems: The effects of perceived Web quality with service contents on enjoyment, anxiety, and e-trust. *Decision Support System*, 43, 746-760.
- [46] Menon, K., & Dubé, L. (2007). The effect of emotional provider support on angry versus anxious consumers. *International Journal of Research in Marketing*, 24(3), 268-275.
- [47] Rana, N. P., & Dwivedi, Y. K. (2015). Citizen's adoption of an e-government system: Validating extended social cognitive theory (SCT). *Government Information Quarterly*, 32(2), 172-181.
- [48] Li, X., Hess, T. J., & Valacich, J. S. (2008). Why do we trust new technology? A study of initial trust formation with organizational information systems. *Journal of Strategic Information Systems*, 17(1), 39-71.
- [49] Teo, T. S. H., & Liu, J. (2007). Consumer trust in electronic commerce in the United States, Singapore and China. *Omega*, 35(1), 22-38.
- [50] Hsu, M. H., Chang, C. M., Chu, K. K., & Lee, Y. J. (2014). Determinants of repurchase intention in online group-buying: The perspectives of DeLone & McLean IS success model and trust. *Computers in Human Behavior*, 36, 234-245.
- [51] Agag, G. M., & El-Masry, A. A. (2017). Why do consumers trust online travel websites? Drivers and outcomes of consumer trust toward online travel websites. *Journal of Travel Research*, 56(3), 347-369.
- [52] Vermeulen, I. E., & Seegers, D. (2009). Tried and tested: The impact of online hotel reviews on consumer consideration. *Tourism management*, 30(1), 123-127.
- [53] Kim, M. S., & Ahn, J. H. (2007). Management of Trust in the e-marketplace: the role of the buyer's experience in building trust. *Journal of Information Technology*, 22, 119-132.
- [54] Zhang, Q., Liu, H., Liu, S., & Tian, Z. (2016, July). Dynamic online consumer trust forming mechanism research based on Beijing, China. In *Logistics, Informatics and Service Sciences (LISS)*, 2016 International Conference on (pp. 1-9). IEEE.
- [55] Broutsou, A., & Fitsilis, P. (2012). Online trust: the influence of perceived company's reputation on consumers' trust and the effects of trust on intention for online transactions. *Journal of Service Science and Management*, 5(04), 365.
- [56] Kim, Y., & Peterson, R. A. (2017). A meta analysis of Online Trust Relationships in E-commerce. *Journal of Interactive Marketing*, 38, 44-54.
- [57] Kim, M. J., Chung, N., & Lee, C. K. (2011). The effect of perceived trust on electronic commerce: Shopping online for tourism products and services in South Korea. *Tourism Management*, 32(2), 256-265.
- [58] Djahantighi, F., & Fakar, E. (2010). Factors Affecting Customer's Trends for Reservation Foreign Hotels via Internet in Iran. *International Bulletin of Business Administration*, (7), 6-14.
- [59] Karjaluoto, H., & Leppäniemi, M. (2013). Social identity for teenagers: Understanding behavioral intention to participate in virtual world environment. *Journal of Theoretical and Applied Electronic Commerce Research*, 8(1), 1-16.
- [60] Abdullah, D., Jayaraman, K., & Kamal, S. B. M. (2016). A conceptual model of interactive hotel website: The role of perceived website interactivity and customer perceived value toward website revisit intention. *Procedia Economics and Finance*, 37, 170-175.
- [61] Reynolds, N., & Ruiz de Maya, S. (2013). The impact of complexity and perceived difficulty on consumer revisit intentions. *Journal of Marketing Management*, 29(5-6), 625-645.
- [62] Sharma, P., Chen, I. S. N., & Luk, S. T. K. (2012). Gender and age as moderators in the service evaluation process. *Journal of Services Marketing*, 26(2), 102-114.
- [63] Amaro, S., & Duarte, P. (2015). An integrative model of consumers' intentions to purchase travel online. *Tourism management*, 46, 64-79.
- [64] Ponte, E. B., Carvajal-Trujillo, E., & Escobar-Rodríguez, T. (2015). Influence of trust and perceived value on the intention to purchase travel online: Integrating the effects of assurance on trust antecedents. *Tourism Management*, 47, 286-302.
- [65] Chou, S.-W., Min, H.-T., Chang, Y.-C., & Lin, C.-T. (2010). Understanding continuance intention of knowledge creation using extended expectation-confirmation theory: An empirical study of Taiwan and China online communities. *Behaviour & Information Technology*, 29(March 2015), 557-570.
- [66] Ku, E. C. S., & Chen, C.-D. (2014). Cultivating travellers' revisit intention to e-tourism service: the moderating effect of website interactivity. *Behaviour & Information Technology*, (February 2015), 1-14.
- [67] Toa, P.L., Liaob, C., & Linc, T.H. (2007). Shopping motivations on internet: A study based on utilitarian and hedonic value. *Technovation*, 27(12), 774-787.
- [68] Dutta, S. (2012). E-tailing—a digital make-over of traditional retailing of India—issues and challenges. *SIT Journal of Management*, 1(1), 207-217.
- [69] Mann, B.J.S., & Sahni, S.K. (2011). Interrelationship of website interactivity and customer outcomes: Building trust in internet banking website. *Global Business Review*, 12(1), 99-115.
- [70] Mochon, D. (2013). Single-option aversion. *Journal of Consumer Research*, 40(3), 555-566.
- [71] Cahir, J. (2013). Balancing trust and anxiety in a culture of fear: text messaging and riots. *Sage open*, 3(2), 2158244013484733.
- [72] Cowan, B. R., Vigentini, L., & Jack, M. A. (2008, January). Exploring the relationship between anxiety and usability evaluation—An online study of Internet and wiki anxiety. In *Proceedings of IADIS International Conference; Interfaces and Human Computer Interaction 2008* (pp. 69-76).
- [73] Han, S. H., Nguyen, B., & Lee, T. J. (2015). Consumer-based chain restaurant brand equity, brand reputation, and brand trust. *International Journal of Hospitality Management*, 50, 84-93.
- [74] Hsu, M. H., Chuang, L. W., & Hsu, C. S. (2014). Understanding online shopping intention: the roles of four types of trust and their antecedents. *Internet Research*, 24(3), 332-352.
- [75] Gregori, N., Daniele, R., & Altinay, L. (2014). Affiliate Marketing in Tourism: Determinants of Consumer Trust. *Journal of Travel Research*, 53(2), 196-210.
- [76] Kim, J., & Lennon, S. J. (2013). Effects of reputation and website quality on online consumers' emotion, perceived risk and purchase intention: Based on the stimulus-organism-response model. *Journal of Research in Interactive Marketing*, 7(1), 33-56.
- [77] Li, Y. (2014). The impact of disposition to privacy, website reputation and website familiarity on information privacy concerns. *Decision support systems*, 57, 343-354.
- [78] Gligorijevic, B., & Leong, B. (2011). Trust, Reputation and the Small Firm: Building Online Brand Reputation for SMEs. *Proceedings of the Fifth International Conference on Weblogs and Social Media*. Spain, July 17-21.
- [79] Herzallah, F., & Mukhtar, M. (2016). The Impact of Perceived Usefulness, Ease of Use and Trust on Managers' Acceptance of e-Commerce Services in Small and Medium-Sized Enterprises (SMEs) in Palestine. *International Journal on Advanced Science, Engineering and Information Technology*, 6(6).
- [80] Agag, G., & El-Masry, A. A. (2016). Understanding consumer intention to participate in online travel community and effects on consumer intention to purchase travel online and WOM: An integration of innovation diffusion theory and TAM with trust. *Computers in human behavior*, 60, 97-111.
- [81] Agag, G., & El-Masry, A. A. (2016). Understanding the determinants of hotel booking intentions and moderating role of habit. *International Journal of Hospitality Management*, 54, 52-67.
- [82] Escobar-Rodríguez, T., & Carvajal-Trujillo, E. (2014). Online purchasing tickets for low cost carriers: An application of the unified theory of acceptance and use of technology (UTAUT) model. *Tourism Management*, 43, 70-88.
- [83] Sanz-Blas, S., Ruiz-Mafé, C., & Perez, I. P. (2014). Key drivers of services website loyalty. *The Service Industries Journal*, 34(5), 455-475.
- [84] Kim, H. W., Xu, Y., & Gupta, S. (2012). Which is more important in Internet shopping, perceived price or trust?. *Electronic Commerce Research and Applications*, 11(3), 241-252.
- [85] Alsajjan, B., & Dennis, C. (2010). Internet banking acceptance model: Cross-market examination. *Journal of Business Research*, 63(9), 957-963.

- [86] Hair, J., Hult, G., Ringle, C., & Sarstedt, M. (2014). A Primer on Partial Least Square Structural Equation Modelling (PLS-SEM). CA: Sage.
- [87] Hair, J., Ringle, C. M. & Sarstedt, M. (2011). PLS-SEM: Indeed a silver bullet. Journal of Marketing Theory and Practice, 19, 139-151.
- [88] Ghozali, Imam. (2006). Structural Equation Modelling Metode Alternatif dengan Partial Least Square (PLS). Semarang.

APPENDIX. OPERATIONAL VARIABLES

Variables and Dimensions	Items
<b>System Anxiety</b>	It scares me to think that I could cause to destroy a large amount of information by hitting the wrong key in website (ANX1)
	I hesitate to use website for fear of making mistakes that I cannot correct (ANX2)
	I feel apprehensive about using website (ANX3)
<b>Perceived Company's Website Reputation</b>	Web users are familiar with this site (REPT1)
	This site is the most famous in its field (REPT2)
	This site has a good image in the market (REPT3)
<b>Online Trust</b>	
<b>Perceived Usefulness</b>	Using the website systems is clear and understandable (PU1)
	I would find the website systems useful in conducting my online transactions (PU2)
	Overall, I find website useful (PU3)
<b>Perceived Ease of Use</b>	My interaction with website systems is clear and understandable (PEOU1)
	Learning to use the website systems is easy for me (PEOU2)
	It would be easy for me to become skilful at using the website systems (PEOU3)
	I would find the website systems easy to use (PEOU4)
	I believe that website will be frustrating and cumbersome* (PEOU5)
	I believe that website will be frustrating and cumbersome* (PEOU6)
	I find website system to be flexible to interact with (PEOU7)
	Website in Bahasa Indonesia Language is easier to interact (PEOU8)
<b>Perceived Enjoyment of Technology</b>	I would find using website to be enjoyable (ENJ1)
	Using website would be pleasant (ENJ2)
	I would have fun using website (ENJ3)
<b>Perceived Privacy &amp; Security</b>	Using website is financially secure (PRIV1)
	I trust the ability of website to protect my privacy (PRIV2)
	I trust a website as a store (PRIV3)
	Matters on security has no influence in using website (PRIV4)
	The website provides secure communication to secure all payment transactions between the client and the store (PRIV5)
	The website provides the latest encryption technology to prevent unauthorized intrusion (PRIV6)
	I feel safe when I release private information to the website (PRIV7)
	The website provides firewall technology to prevent unauthorized instruction (PRIV8)

	The website ensures all its operating systems are updated with the latest security patches (PRIV9)
	The website updates its anti-virus software periodically to safeguard its clients data (PRIV10)
	The website provides third party assurance to help authenticate the identity of the website (PRIV11)
	The website provides security level password to help authenticate the identity of the user (PRIV12)
<i>Company Competency</i>	It includes issues such as company size (COMPT1)
	It includes issues such as good reputation (COMPT2)
	It includes issues such as willingness to customize and interactions with online customers (COMPT3)