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|---|---|
| 2 | <b>Micro Finance and the Failure of Profit-loss Sharing Contract</b><br>Ibrahim Fatwa Wijaya, Universitas Sebelas Maret<br>Litagar Ikhsan Nugroho, Universitas Sebelas Maret<br>Bambang Setiati, Surakarta Muhammadiyah University<br>Sofri Yahya, Universiti Sains Malaysia<br>Putri Permatasari Husa, Universitas Sebelas Maret |
| 3 | <b>The Socio-Economic Factors That Influence The Sharia Financial Literacy (Survey On Lecturer In Java Island, Indonesia)</b><br>Sugeng Suroso, Institut Bisnis dan Informatika (IBI)<br>Irma Setyawati, Institut Bisnis dan Informatika (IBI)  |
| 4 | <b>Gold Pawn In Indonesian Islamic Banks And Pawnshop For Asset Growth Of Islamic Pawnshop</b><br>Roikhan Mochamad Aziz, State Islamic University Syarif Hidayatullah   |

**Session: Marketing and Consumer Behavior 1 (MCB 1)**  
**Date:** Wednesday, August 3, 2016  
**Time:** 1.00 pm to 3.00 pm  
**Room:** Violan 6  
**Chair:** Prof. Zafar U. Ahmed (Academy for Global Business Advancement)

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| 1 | <b>The Effect of Demographic Factors on Intention To Switch To Biogas</b><br>Siti Khoiriyah, Universitas Sebelas Maret<br>Muh Juan Suam Toro, Universitas Sebelas Maret   |
| 2 | <b>Process Of Positive Attitude Formation Of Society Toward Green Products (Qualitative Study Of Green Products' Consumers In Indonesia)</b><br>Eni Andari, Janabadra University<br>Budhi Haryanto, Universitas Sebelas Maret |
| 3 | <b>E-Trust : Antecedents and Their Consequence</b><br>Diesyana Ajeng Pramesti, Muhammadiyah Magelang University<br>Muh Al Amin, Muhammadiyah Magelang University<br>Henry Prihanto Nugroho, Gadjah Mada University            |
| 4 | <b>Dynamic Marketing Capability In Hotel</b><br>Evo Sampetua Hariandja, Universitas Peba Harapan  |

**Session: People Management 1 (PM1)**  
**Date:** Wednesday, August 3, 2016  
**Time:** 1.00 pm to 3.00 pm  
**Room:** Violan 7  
**Chair:** Prof. Arifin Angriawan (Purdue University Northwest)

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| 1 | <b>Boundary Management In Work Family Conflict And Coping Strategies Among Female Academics In Indonesia</b><br>Rosma Fyki Kamala, Universitas Alina Ata Yogyakarta |
| 2 | <b>Multidimensional Work Ethics And Tasks Performance :Mediating Role Of Affective Commitment</b><br>Amito Wahyudi, Universitas Slamet Riyadi                       |
| 3 | <b>Opening The Blackbox : The Antagonistic Relationship of Leadership on Employee Performance</b>   |

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|   | <b>East Countries</b>   |
|   | Aram Setyowati, Universitas Sebelas Maret<br>Amanda Novika N, Universitas Sebelas Maret   |
| 4 | <b>Competition-stability nexus in the dual banking market</b><br>Tastaftiyan Rislandy, Universitas Sebelas Maret and Université de Limoges<br>Irwan Trinugroho, Universitas Sebelas Maret and Institut Teknologi Bandung<br>Muhammad Agung Prabowo, Universitas Sebelas Maret<br>Sulfarso Kaderi Wiryono, Institut Teknologi Bandung<br>Amioe Tarazi, Université de Limoges |

**Session: Financial Markets 2 (FM2)**  
**Date:** Wednesday, August 3, 2016  
**Time:** 3.30 pm to 5.00 pm  
**Room:** Violan 4  
**Chair:** Zaafri A. Husodu, PhD (Universitas Indonesia)

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| 1 | <b>Moderating Effect Of The Value Exchange Rate On Fundamental To Stock Return Required</b><br>Mudalifah Azis, Universitas Mulawarman<br>Irwansyah, Universitas Mulawarman  |
| 2 | <b>Portfolio Rebalancing for Value at Risk and Expected Shortfall under Threshold Accepting</b><br>Deddy Priatmodjo Koesrindartoto, Institut Teknologi Bandung<br>Hanif Ashar, Institut Teknologi Bandung   |
| 3 | <b>Analyst Report, Broker Recommendation and Affective Self-Affinity: An Experimental Study</b><br>Bambang Susilo Darmowiyono, STIM YKPN Yogyakarta<br>Titus Haryono, Universitas Sebelas Maret<br>Djuninah, Universitas Sebelas Maret<br>Irwan Trinugroho, Universitas Sebelas Maret |

**Session: Marketing and Consumer Behavior 2 (MCB2)**  
**Date:** Wednesday, August 3, 2016  
**Time:** 3.30 pm to 5.30 pm  
**Room:** Violan 5  
**Chair:** Prof. Zafar U. Ahmed (Academy for Global Business Advancement)

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| 1 | <b>Service Quality Improvement For Account Opening Process In State-Owned Banks</b><br>Eyo Sampetua Hariandja, Universitas Pelita Harapan<br>Resti Regina, Institut Teknologi Bandung   |
| 2 | <b>Analysis Of Travela.Com Website Quality With Importance Performance analysis (IPA) Method</b><br>Mahir Pradana, Telkom University<br>Danny Seryawan, Telkom University   |
| 3 | <b>Exploration Of Concept Of Formation Process Of Intention To Online Transaction: In The Context Of Online Shopping In Indonesia</b><br>Didik Seryawan, Setia Budi Surakarta University<br>Budhi Haryanto, Universitas Sebelas Maret |
| 4 | <b>How Does The Life Style Influence The Consumer Preference In Choosing The Foreign Product Or The Local Product</b><br>Budhi Haryanto, Universitas Sebelas Maret<br>Awaug Febrianto, Federal International Finance Group, Surakarta |

# **Exploration of Concept of Formation Process of Intention to Online Transaction: In the Context of Online Shopping in Indonesia**

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## **Abstract**

Online transaction intention is still a topic that is interesting to study because there is still no model in the formation of intention to online shopping that can be applied to various researches settings. So this research aims to explore the formation process of intention to online transaction by using the concept of behavioral theory applied to the information system and to explore media exposure effects of giving the stimuli of cognitive, affective, and conative behavior relationships of explaining online transaction process of youth ages group. The finding results show that the intention to online transaction that is the conative behavior form is influenced by affective behavior that consists of cognitive attitude and behavior those are perceived easy of use and risk perception. The formation of online transaction intention is also influenced by external factor that is media exposure that gives information stimulus to individuals who can give emotional responses and behaviors.

Keywords: intention to online transaction, attitude, perceived easy of use, risk perception, media exposure

## **Introduction**

Intention to online transaction is a topic that is still interesting to study. It is because there is no model that forms intention to online shopping that can be applied to various researches settings. It means that the previous researches still produced one model applied to an observed object (Agarwal *et al.*, 2004; Lin, 2007). It can be explained that each model was oriented toward problem implicated on variable variety (Probst *et al.*, 2006; Green and Pearson, 2011; Hsieh and Lio, 2011). Previous studies showed that the variable variety formed intention to online transaction become the research purpose that had impact on various research results (Grandon and Mykytyn, Jr., 2004; Yang *et al.*, 2007; Lin, 2007). The research results' variety of intention to online transaction gives opportunity to the researcher to construct model by putting in the other variables indicated theoretically in explaining the formation of intention to online transaction.

Model development of the formation of intention to online transaction can be explained by behavioral model applied to information system (Compeau *et al.*, 1999). It is indicated that there are 3 approaches of behavioral information system that are used to explain online shopping model and still have application's weaknesses. The first model is

*Theory of Planned Behavior* TPB developed by Ajzen (1988). But, TPB as a common model has weakness of individuals' cannot explain specifically, especially belief variable related with certain behavior of the application of online transaction research (Sentosa and Mat, 2012). The second model used to explain online shopping is *Technology Acceptance Model* (TAM) developed by Davis *et al.* (1989). The results' inconsistency indicates that there are the other factors that are not contained in TAM (Collerette *et al.*, 2003). The research results variety using TAM basic model indicates that the users' behaviors of information technology system of TAM are not controlled by the behavioral control that limits the behavioral intention (Collerette *et al.*, 2003; Sun and Zhang, 2006; Probst *et al.*, 2006; Hsu and Lin, 2008). And, the joined model of TAM and TPB is the third model that is used to explain the online shopping behavior (Lin, 2007; Yaghoubi and Bahmani, 2010; Daud *et al.*, 2011; Sentosa and Mat, 2012). But research by joining TPB and TAM still has weakness of variance contribution of the joined models of TPB and TAM that can only explain 57% of forming behavioral intention (Lin, 2007) and the constructions' measurement that is adapted from the previous research(es) that makes the various observed objects cannot be generalized (Daud *et al.*, 2011; Sentosa and Mat, 2012). The re-evaluation is needed in the used constructions' operation (Green and Pearson, 2011) and the used methods in accordance with the research observed objects (Agarwal *et al.*, 2004) in online transaction research.

This research variety of online transaction gives opportunity to make alternative model by the observed phenomenon. The constructed model of this research is the basic model that can be applied in accordance with the problems and observed objects. To construct the formation model of intention to online transaction, the qualitative method needs to be used with the purpose of understanding phenomenon or social indication by emphasizing the complete picture of the observed object that is reviewed to become the related variables (Sarantakos, 2005). It refers to Hsieh and Liao (2011)'s statement that stated that the research of online business could not be generalized in the different object phenomenon, country, and culture with the same approach.

The research with qualitative method in this study is based on the behavioral theory that reveals three structures of consumers' behavioral process in online shopping. Literature review indicates 3 structures that form the behavioral processes those are cognitive, affective, and conative (Ajzen, 1991). Cognitive is the process of knowing and understanding of defining an object's information (Brooks *et al.*, 2013). The variables that build the cognitive behaviors are identified among others are belief (Ajzen, 1991), perceived usefulness and perceived easy of use (Lin, 2007), fittingness (Daud *et al.*, 2011), and risk perception (Almoussa, 2011). These cognitive behavior variables are the predecessor stage that can form consumers' affective behavior (Ajzen, 1991; Brooks *et al.*, 2013).

Affective behavior is affected by the social interactions experienced by individuals in the forms of both favorable feelings and *unfavorable feelings* of an object (Ajzen, 1991). Several variables that build the affective behavior among others are belief (Hsieh and Lio, 2011) and online shopping attitude (Pi and Sangruang, 2011). This affective behavior can show the existence of individuals' tendency to behave frankly (Davis *et al.*, 1989; Ajzen, 1991; Hsieh and Lio, 2011) based on the faced object. Based on the behavioral process, it can

be proposed that influencing intention to online shopping as the form of individuals' conative behavior is complex because of the many variables that influence it (Wu and Wang, 2005).

Related with the cognitive structure, the perceived easy of use becomes the important variable of forming consumers' attitudes and intentions to online transactions (Kim *et al.*, 2005; Schepers and Wetzels, 2007; Ha and Stoel, 2008). But there is still inconsistency of the relationship results between the variables of perceived easy of use, attitudes, and intentions to online transaction (Lin, 2007; Ha and Stoel, 2008; Almousa, 2011). This inconsistency needs the continuation testing of the relationship concept between perceived easy of use, attitudes, and intentions to online transaction, so the results' certainty are produced, so attitudes and intentions to online transaction can be formed effectively.

Risk perception is the other cognitive structure of forming consumers' attitudes and intentions in online transactions (Pi and Sangruang, 2011; Chen *et al.*, 2011; Almousa, 2012). In the research context of online shopping, it is indicated that risk perception influences negatively *e-commerce* adoption (Ahn *et al.*, 2004), online shopping attitudes (Shih, 2004), and intentions to online shopping (Almousa, 2011), in which risk perception is regarded as a belief in uncertainty potential of negative outcomes of behaviors and disadvantages' attributes' consequences (Pi and Sangruang, 2012). This explanation shows that risk perception can become the buying decision determinant to reduce the occurred disadvantages in online shopping (Li and Huang, 2009).

As the conative behavior, the formation of intention to online transaction is influenced by the predecessor variables those are the easy to use perception (Almousa, 2011; Hsieh and Lio, 2011; Sentosa and Mat, 2012), risk perception (Almousa, 2011; Green and Pearson, 2011; Pi and Sangruang, 2011), and attitudes (Suh and Han, 2003; Schepers and Wetzels, 2006; Hsu and Lin, 2008). Commonly, there are no differences in those three variables in both the information system study and online transaction. But the distinguishing factor in this study is the existence of *media exposure* that can be the key variable that has the role to influence consumers' intentions in online transactions (Agarwal *et al.*, 2004; Jordaan and Ehlers, 2009), that online transaction is the two ways communication in which in getting the information, the different process from traditional marketing channel is needed.

Media has important role in changing internet users' behaviors in online transactions. The continual media exposure effect will tend to improve the people's longing of getting the stimulus of actions (Ruiz and Sicilia, 2004). Effects of this digital media exposure can influence both direct and indirect process of consumers' cognitive (van Raaij *et al.*, 2005), affective (Kim *et al.*, 2002; van Raaij *et al.*, 2005), and conative (van Raaij *et al.*, 2005) behaviors. So, the purpose of this study is to explore media exposure effects of giving the stimulus of the relationship between cognitive behavior (perceived easy of use and risk perception), affective behavior (attitudes), and conative behavior (intentions) in explaining online transaction process of the youth ages group. Therefore this study will focus on how the behaviors are and how online shopping of the youth ages consumers because of the used media exposure is.

## Literatures Review

Commonly intention is defined as the longing to behave (Ajzen, 1988). In the concept of TRA, actions by individuals are based on the assumption that individuals tend to behave consciously by considering the available information and also considering the impacts of the established actions (Ajzen, 1988). The explanation is strengthened by Ajzen (1991) that described intention as individual's willingness of trying to do certain behavior. This definition indicates that individual's intention to behave or not to behave can become the prediction of the individual's direct determinant to behave.

The intention concept explanation in the context of online shopping is focusing on individual's willingness of doing transactions (Ha and Stoel, 2008). Intention to online transaction is defined as the consumer's willingness to use *website* in the relationship of online exchange and service providers (Sanz-Blas *et al.*, 2008; Green and Pearson, 2011). The form of online exchange relationship among others is business information sharing, business relationship maintenance, and business transactions. Based on business transaction process, e-commerce acceptance requires consumers to use website to get and provide information, and then finish the transactions by buying products or services (Pavlou, 2003). The discussion can explain that the consumers' intentions to decide online shopping need website effectiveness that can facilitate online transactions and services.

The formation of online transaction intentions is not different from consumers' behaviors concept with attitudinal approach, in which consumers' behaviors are built of the contented attitudes of a brand or product (Lichtle dan Plichon, 2008), and intentions to buy are the attitudes' measurement of behaviors. In behavior formation, the attitudinal approach is the behavior prediction that can be used to complete the lack of behavioral theory in building consumers' motivation with psychological evaluation to create consumers' positive feelings (Lichtle and Plichon, 2008). So the formation of intentions to online transaction with the belief process in a service (cognitive) builds the positive attitude on a service (affective), and willingness to do transactions (conative).

The tendency of online shopping phenomenon in Indonesia in the one last decade influences consumers' behaviors change in the willingness to do transactions mainly by the youth ages group because of the development of online selling and buying forum (Piarna, 2014). Online shopping characteristics that offer the low costs, comfort, and easiness, but also show risks in transactions processes form consumers' attitudes and intentions changes. It indicates that intentions to online transaction are not separated from the existences of the intentions framer variables confirmed by evaluation process and individuals' beliefs in perceiving objects. The previous studies indicated the existences of the variables of the framers of intentions to online transactions among others are online shopping attitudes (Lin, 2007; Ha and Stoel, 2008; Hsu and Lin, 2008), easy to use perceptions (Sun and Zang, 2006; Fang *et al.*, 2008; Celik, 2011), and risk perceptions (Wu and Wang, 2005; Tong, 2010; Almousa, 2011). The decisions of doing online transactions are also influenced by the external variables that both directly and indirectly can influence individuals. This research

proposes media exposure used as the external variable that both directly and indirectly can influence individuals to do online transactions (Agarwal *et al.*, 2004; van Raaij *et al.*, 2005).

Media exposure is media use or media acceptance that is defined as individuals' activities of listening, watching, and reading mass media's messages (McQuail, 1994). Media exposure is not only related with individuals physically; it is in mass media reach, but also really touched by messages in the forms of reading, listening, watching activities, or just only watching the media messages. Referring to the statement, online information media is the part of mass media in giving information to the users in the online or virtual form.

Online information media is media construction that changes individuals' behaviors significantly as the new communication tool (Jordan and Ehlers, 2009). So, several studies regarded that online information media as the new media aspects became digital (texts, pictures, and voices combined in two ways channel), interactive (the existence of feedbacks from information receivers), arousing audiences (audiences' capability to contribute), not together (the communication actions that were distributed anytime), multimedia (presentation methods), and focus (communication channel was dedicated to specific audiences) (Nabi and Kremar, 2004; Jordan and Ehlers, 2009). It can be concluded that the internet media contents can encourage mainly the users' emotion and can encourage the buying behaviors because of the watched, listened, and searched information (Marimoto *et al.*, 2003).

## **Methods**

This research aims to stimulate individuals' perceptions of online transactions to tell their opinions in group discussion(s) and deep interview(s) of exploring the framer factors of online transactions intentions using the phenomenology paradigm. Phenomenology research gives contribution of proofs' searching of the number of aspects of the research's theories and and practices phenomena reality happened by seeing reality perception and humans perception as the research's objects (Sarantakos, 2005) that can be used to get the familiarity of phenomena or to find the new relationships to be able to formulate the matters to be more exact and to find hypotheses if necessary. The used approach in this research is ethnography approach in which the researcher did the research of transaction behavior culture using online shopping website.

Data collection used *Focus Group Discussion* (FGD). FGD aims to explore and clarify the findings of theoretical reviews and phenomena of online transaction practices in Indonesia (McMillan dan Morrison, 2006). FGD in this research was designed for participants group who were used to use information system but did not have experience in online selling and buying transactions yet. So, the participants were university students who took Industry Engineering Study Program and had knowledge of information system.

The further data collection stage was the deep interview. Interview is data collection method of asking something to the respondent by being engaged in face to face conversation (Sarantakos, 2005). The interview participants were the university students of Management Study Program who had taken the subject of Management Information System and were

expected to understand information system but did not have experience of online transaction yet.

Qualitative data analysis in this research is constant comparative analysis that is useful for theory development researches (Zoran *et al.*, 2009). There are three main stages of constant comparative analysis; first, the open coding that is classifying data to be put into small units. The second stage is *axial* coding that is coding grouped into categories. Lastly is selective coding with the function of building one or more themes that reveal the content(s) of each codes group. The coding purpose is to organize data, classify them into units that can be managed, synthesize them, search and find pattern(s), and find something important, then deciding to formulate ones that can be formed into themes to be formulated in work hypothesis as suggested by data. The data arrangement and management aims to find the process of individuals' behaviors formations in the use of online shopping website for online selling and buying transactions.

## **Results**

Theoretical reviews show several term differences on both goods and services selling and buying using internet networks among others are internet e-commerce (Wu and Wang, 2005), internet shopping (Kim *et al.*, 2004), online transactions (Green and Pearson, 2011), and shopping online (Tong, 2010). The differences are caused by the characteristics scope of online users used as samples by the researcher. Wu and Wang (2005) proposed the term of internet e-commerce that included online advertisements, online shopping, online investments, online banking, and the other online services (such as email, information searching) that made possible for everyone to interact by internet in daily life. Meanwhile the term of internet shopping proposed by Kim *et al.* (2004) was given meaning by products shopping via internet that represented easiness, economical efficiency, and entertainment. The meaning of this sense is that the shopping via internet is understood as the easiness of products information searching of the searching freedom for products information, existence of the sale product variety, and also freedom of comparing various products of competitors.

The other term of goods and services' selling and buying using internet network was online transaction proposed by Green and Pearson (2011). According to Green and Pearson (2011) online transaction emphasized the exchange relationship in the way of online that included sharing business information, managing business relationship, and doing business transactions. Based on the online transaction process, consumers are expected to use online retailers' website to get and provide complete information of products or services buying transactions. The meaning giving of the other online shopping term was proposed by Tong (2010) who explained virtual shops' activities that could influence consumers' behavior to search the wanted products and finally do transaction in internet.

In Indonesian society environment the terms related with selling and buying in internet are also developed. It can be seen in the results of *Focus Group Discussion* that revealed the existence of two terms of selling and buying in internet those were online transaction and online shopping. According to participants, the similarity of online

transaction and online shopping is their searching of goods in internet network(s), meanwhile the difference is that there is still additional process in online transaction because of the online shopping.

The similarity may be that online shopping and online transaction searches goods, meanwhile the difference is when we do shopping we can buy the searched goods directly but in the transaction there is still one more process because of the online shopping.

(Participant 4 – FGD – September 9<sup>th</sup>, 2015)

But the term of online shopping is much developed in the society because it is easier to understand. It is because media has the big role of informing online shopping term although the society does not know the real meaning of online shopping.

.....it seems to be easier to use the term of online shopping that is developing in the society because it is easy to understand.

(Participant 2 – FGD – September 9<sup>th</sup>, 2015)

.....common society may understand more online shopping.

(Participant 1 – FGD – September 9<sup>th</sup>, 2015)

I understand more this online site; it may be because the site puts very many advertisements into both the printed media and electronic media.

(Participant 1 – FGD – September 9<sup>th</sup>, 2015)

.....I also know much from media mainly many in social media and sometimes also family informs that the site is good for online shopping.

(Participant 4 – FGD – September 9<sup>th</sup>, 2015)

Participants agreed to use the term of online transaction in which online transaction did not only look for goods through online site but also there was additional process after goods searching. Besides, online transactions were not only transactions in the forms of goods, but also could be in the forms of service transactions including exchange transactions of both goods and services. Participants also regarded that the term of online transaction was safer because in the process, the steps that consumers must do were informed. Next were the answers revealed by participants about the online transaction understanding.

The difference is it may not be only in the forms of goods in transactions, but it is in the forms of goods in shopping.

(Participant 3 – FGD – 9 September 9<sup>th</sup>, 2015)

....in transaction, there is still one additional process because of online shopping.

(Participant 4 – FGD – September 9<sup>th</sup>, 2015)

The easy term to use may be online transaction because we can choose the wanted goods and know the steps.

(Participant 2 – FGD – September 9<sup>th</sup>, 2015)

....there are safety and comfort in online transaction; the term of online transaction is more exact.

(Participant 1 – FGD – September 9<sup>th</sup>, 2015)

Based on discussion results with participants, the meaning of online transaction can be concluded as the continuation process of online shopping result of both goods and services transactions through the determined steps by the site manager to improve safety and comfort as the transaction process goes on. This finding strengthens the term of online transaction developed by Green and Pearson (2011), in which online transaction is explained as the online exchange relationship including business information sharing, business relationship management, and doing business transaction that obligates each doer involved in the transaction to give the whole and complete information in the transaction process.

The same explanation of online transaction was also proposed by Jiang *et al.* (2006) who stated that to improve intention to business transaction of the site manager of online selling and buying, the transaction process mechanism should be informed including consumers' private protection, because in online transaction, the information of transaction process mechanism was the important thing as the knowledge for the site manager of online selling and buying oriented to consumers. It can be concluded that in the process of selling and buying by internet, the more exact term uses online transaction that explains the transaction process that can improve consumers' safety and comfort.

The intention concept was commonly defined by Ajzen (1988) as the willingness to behave. The intention's meaning is the individual's willingness to try to do certain behavior (Ajzen, 1991). In its development, intention experiences meaning change based on the used research object. In the context of online transaction, based on the discussion results with the participants, intention to online transaction occurred if participants had knowledge and understanding of online transaction process. Participants' statement of knowledge and understanding of online transaction process is presented as follows.

....if person is easy in understanding online shopping, person is influenced to tend to buy.

(Participant 2 – FGD – September 9<sup>th</sup>, 2015)

....buyers will tend to buy products of cheap and easy site.

(Participant 4 – FGD – September 9<sup>th</sup>, 2015)

The meaning of the discussion results is that intention to online transaction is defined as the individual's willingness to continue the process of online shopping results of both goods and service transactions through the steps determined by the site manager. The definition of intention to online transaction explains that if consumers know and understand the steps of online transaction process, consumers' willingness to continue online transaction can be influenced; but if consumers do not have knowledge of online transaction, it causes the low willingness to do online transaction. This explanation strengthens the meaning of online transaction intention that is defined as consumers' willingness to use website in online exchange relationship with the service providers (Sanz-Blas *et al.*, 2008; Green and Pearson, 2011) that need consumers' knowledge understanding of online transaction process of sharing business information, managing business relationship, and doing business transaction.

The formation of intention to online transaction is not different from behavioral concept of cognitive, affective, and conative processes (Lichtle and Plichon, 2008). The discussion results with the participants find variables included in the cognitive behavior group that are perceived easy of use, benefits perception, privation, risk perception, service quality, innovativeness, and knowledge. The discussion results of the factors that form intention to online transaction are revealed as follows.

...the easiness to use, because online shopping can be done wherever the place is and whenever the time is as long as there is internet connection.

(Participant 3 – FGD – September 9<sup>th</sup>, 2015)

.... Benefits that are gotten. We will also use time more efficiently, while we must come to the goods one by one in shops. If online, we just open HP and search.

(Participant 2 – FGD – September 9<sup>th</sup>, 2015)

...buyers information privation, in online selling and buying, sellers often ask for information, but buyers are afraid if the information will be mistreated.

(Participant 1 – FGD – September 9<sup>th</sup>, 2015)

....gotten risks. We often hear deception news of online shopping. For example, we buy A and transfer money, but getting different goods from what we want.

(Participant 1 – FGD – September 9<sup>th</sup>, 2015)

....service quality of site manager. Quality will affect online shopping factors, because low quality may make many people remove them from site feature.

(Participant 3 – FGD – September 9<sup>th</sup>, 2015)

....site innovativeness. With innovative site feature, consumers may be willing to try to buy from the online site; for example, what we buy is the same with what we want; it makes consumers trust the online site.

(Participant 6 – FGD – September 9<sup>th</sup>, 2015)

....according to me, transaction process knowledge, if buyers less understand with the transaction process, they will suffer losses.

(Participant 1 – FGD – September 9<sup>th</sup>, 2015)

...transaction process concern. If money is transferred but goods are not sent according to the determined date, buyers will worry. Buyers must wonder whether goods are sent or not.

(Participant 4 – FGD – September 9<sup>th</sup>, 2015)

Based on the discussion results, it is explained that there is the framer variable variety of intention to online transaction of cognitive behavior group that is perceived by the participants. This finding is not different from the theoretical review that shows the existence of the variable variety of the framer of intention to online transaction among others are risk perception (Wu and Wang, 2005), perceived usefulness (Almoussa, 2011), perceived easy of use (Lee, 2009), benefits perception (Rao *et al.*, 2008), privation (Polychronopoulos *et al.*, 2012), website quality perception (Compeau *et al.*, 1999), and experiences (Kim *et al.*, 2004). The variable variety of the framer of intention to online transaction is caused by observed

object variety that has impact on the research purpose (Grandon and Mykytyn, Jr., 2004; Yang *et al.*, 2007; Lin, 2007).

Referring to the discussion results with the participants, the framer variable of intention to online transaction of cognitive behavior group directs to two variables those are perceived easy of use and risk perception. In which the perceived easy of use is explained as individual level who believes that using online transaction is free from effort (Shih, 2004). In the context of online shopping, the perceived easy of use is defined as consumers' belief perception of using website to exchange goods and services that are free from effort (Tong, 2010; Green and Pearson, 2011). The variety of giving meaning to the perceived easy of use is also revealed in the interview done with participants presented as follows.

....it just only needs access through gadget or computer wherever we want....  
(Participant 1 – Interview – October 27<sup>th</sup>, 2015)

....doing transaction with chats....  
(Participant 1 – Interview – October 27<sup>th</sup>, 2015)

....payment is done by transfer and goods are sent until buyers' home without buyers' going outside.  
(Participant 1 – Interview – October 27<sup>th</sup>, 2015)

....just needs little time to transfer money.  
(Participant 2 – Interview – October 27<sup>th</sup>, 2015)

....shopping without tired and very tired, we are easy in buying far goods because we just order goods via internet; we do not need to get busy, just order and transfer, goods will be sent home....  
(Participant 3 – Interview – October 27<sup>th</sup>, 2015)

....buying the wanted item fast and easily.  
(Participant 4 – Interview – October 27<sup>th</sup>, 2015)

Can choose various kinds of goods without visiting selling places. More effective and simpler.  
(Participant 4 – Interview – 27 October 2015)

The participants' answers found were various in giving meaning to the easiness of online transaction. But the statement revealed by participants such as "access whenever and wherever", "paying by transfer", "without going outside", "not tired and busy", and "fast and easy" are the indications of online transaction easiness. The answers revealed by participants were the individuals' belief in the online transaction easiness that was free from efforts. The answers support the explanation revealed by Tong (2010) who stated that easiness perception focus of online shopping object was the transaction's easiness by *website* that gave contribution to consumers' perception that they were free from effort because of buying in online shops rather than traditional shops. The explanation means that giving meaning to perceived easy of use in online transaction is consumers' rational reaction when using information technology (Gefen *et al.*, 2003).

Participants revealed that intention to online transaction was easy and to improve intention to online transaction, the process easiness was necessary. Next is the presentation of discussion results answers by participants about the easiness that becomes the important factor in online transaction.

...online shopping makes the transaction easy. Sellers and buyers do not have to be face to face and they can have online connection.

(Participant 1 – FGD – September 9<sup>th</sup>, 2015)

...the easy use is caused by the easy to understand online shopping. It means that if people are easy in understanding online shopping, it will influence them to buy.

(Participant 2 – FGD – September 9<sup>th</sup>, 2015)

...benefit of online shopping is the easiness, can be used whenever and wherever

(Participant 3 – FGD – September 9<sup>th</sup>, 2015)

...everything is sophisticated in this era. We can do easy transaction by using smart phone, social media and the other media such as laptop. Just enter the website and we will be able to choose the wanted items directly.

(Participant 4 – FGD – September 9<sup>th</sup>, 2015)

...online shopping eases us in buying goods transaction.

(Participant 5 – FGD – September 9<sup>th</sup>, 2015)

...it is easy enough to find the wanted items in online shopping, not like in offline shops.

(Participant 6 – FGD – September 9<sup>th</sup>, 2015)

In using online site, we do not need to come to shops; just search goods and we can get them easily.

(Participant 7 – FGD – September 9<sup>th</sup>, 2015)

The discussion results explain that participants perceived that online transaction was easy and giving easiness to the users. It is consistent with Davis (1989)'s idea that mentioned that in the context of information technology, the use easiness was needed to improve individuals' willingness to use it (Ha and Stoel, 2008). It can be concluded that easy to use perception becomes the important factor of online transaction process.

The other dominant factor of cognitive behavior group that can influence individual's intention to online transaction is risk perception. Participants really did not only reveal risk perception as the framer factor of intention to online transaction, but also gave answer about risk forms in online transaction such as privation and worry. Risk factor of forming online transaction intention was expressed by participants as follows.

...buyers information privation; in online selling and buying, sellers ask information from buyers, but buyers feel afraid if the information is mistreated.

(Participant 1 – FGD – September 9<sup>th</sup>, 2015)

...transaction process worry; in online shopping, it is usually the payment first and then the item is accepted in different time so there is worry that sellers will lie.

(Participant 1 – FGD – September 9<sup>th</sup>, 2015)

....transaction process worry. If money is transferred but item is not sent yet in accordance with determined date, it causes buyer's worry. Buyer must wonder whether item is sent or not.

(Participant 4 – FGD – September 9<sup>th</sup>, 2015)

The study of discussion results from the participants can be meant that online transaction reveals risk caused by participants' not knowing in understanding the transaction process. In the context of consumers' behavior, risk is given meaning as consumers' uncertainty perception and involves the existence of financial loss possibility in each transaction process activity (Grazioli and Jarvenpaa, 2000). Meanwhile in the context of online transaction, risk perception is defined as consumers' subjective belief in the financial loss gotten from intentional payments in online transaction processes (Green and Pearson, 2011). This explanation was revealed in discussion and interview with participants that is presented as follows.

....what we buy, apparently not in accordance with what we hope.

(Participant 2 – FGD – September 9<sup>th</sup>, 2015)

....there is fear that seller will lie.

(Participant 1 – FGD – September 9<sup>th</sup>, 2015)

.... Must give worry to buyers.

(Participant 4 – FGD – September 9<sup>th</sup>, 2015)

....the coming item is too big; we suffer financial loss....

(Participant 7 – FGD – September 9<sup>th</sup>, 2015)

I have tried to buy online item, but the item is not like expected.

(Participant 4 – Interview – September 9<sup>th</sup>, 2015)

The expressed answers by participants show that there was fear to do online transaction that was perceived by individuals in doing actions because of not knowing the expected results. The meaning of the answers expresses that risk perceived by participants in online transaction means that there was results' uncertainty as what expected. This explanation is consistent with the statement expressed by Rao *et al.* (2008) who proposed that risk was an action or not an action that would have impact on financial loss possibility. The explanation gives meaning that risk is an individual's behavior form that involves the consequence of negative potential or financial loss caused by an action.

Risk in online transaction occurs because of the existence of the individual's not believing in an object. Trust has an important role to be one of the determinants of individual's seeing the risk (Agarwal *et al.*, 2004), in which trust is regarded as the control mechanism that can facilitate exchange relationship characteristic that is the uncertainty in the future (Fang *et al.*, 2009). It was expressed in both discussion and interview done with participants that is presented as follows.

...we must really trust the services given by the online site including the goods' choices, not just order.

(Participant 2 – FGD – September 9<sup>th</sup>, 2015)

To trust online sale is not easy because there are also many deceivers in online sales.

(Participant 2 – Interview – October 27<sup>th</sup>, 2015)

...according to me, this online business has trust from customers toward businessmen and vice versa as the capitals.

(Participant 4 – Interview – October 27<sup>th</sup>, 2015)

If we intend to buy online, we must find information whether the online business can be trusted or not.

(Participant 2 – Interview – October 27<sup>th</sup>, 2015)

The answers of the participants show that in online transaction process, risk as objective reality has impact on consumers' uncertainty that is caused by the limited information that is gotten. This review gives proof that risk of online transaction process is the personal belief that is involved in each online transaction based on the owned limited information (Wu and Wang, 2005). Based on the explanation, it can be concluded that risk perception is defined as consumers' subjective belief in getting financial loss because of getting the wanted outcomes in online transaction process (Green and Pearson, 2011). It means the highness of the not believing and lack of gotten information give impact on the highness of risk perception level in online shopping that can become the cause of consumers' avoiding buying (Harper *et al.*, 2004).

The formation of intention to online transaction in the behavioral process is also influenced by affective behavior. Affective behavior refers to emotional interpretation as an object's evaluation form to get the positive or negative judgment (Nahl, 2001; Huitt and Cain, 2005; Brooks *et al.*, 2013). The discussion results with the participants that include the affective behavior are trust and like that are the participants' evaluation results of an object expressed by participants as follows.

...fondness of users themselves. He/she can select and buy item(s) so he/she gets pleasure. Items that he/she can buy in offline shops may not exist but in online shops, they exist so he/she gets pleasure.

(Participant 4 – FGD – September 9<sup>th</sup>, 2015)

...fondness of users. All people are happy or willing to buy online because the variation kinds and various prices.

(Participant 5 – FGD – September 9<sup>th</sup>, 2015)

...trust of site manager. Usually the known site will be guaranteed and not be deceptive.

(Participant 3 – FGD – September 9<sup>th</sup>, 2015)

The discussion results can mean that individual's trust and like or vice versa are the forms of individual's evaluation on an object that can form attitude. Ajzen (1971) gave meaning to attitude as individual's belief evaluation on positive or negative feeling for an object. The discussion of attitude in the affective dimension is focused on individual's feeling

in term of like on the observed object and he/she measures the appeal emotional level of the object (Yang and Yoo, 2004). Meanwhile attitude in the context of consumers' behavior is individual's feeling for certain product that causes individual responds well or unwell the certain product (Luque *et al.*, 2009).

The behavioral discussion in the context of online transaction gives the same explanation in giving meaning to attitude. Attitude explains the good or not good consumers' feelings that can direct to the website use decision of online shopping (Lin, 2007). It is assumed that consumers' decisions to do online transactions based on their beliefs in the knowledge of an object's attributes involving internet use experiences that can form attitudes (Hsieh and Liao, 2011). So it is expected that the good attitude eases the online transaction and reduces consumer's obstacles to adopt online shopping website (Hassanein and Head, 2007). It can be concluded that individual's trust and like of online transaction is the attitude directed on the online transaction use.

The attitude formation on online transaction, individual's experiences and knowledge factor have important role in giving the attitude meaning (Hsieh and Liao, 2011). Using his/her knowledge and experiences in giving meaning to the online transaction, individual evaluates object that is felt in the attitude formation on online transaction. It is revealed in interview done with the participants to express the attitude's meaning. The interview results are expressed as follows.

...attitude on online shopping is the technology improvement that eases consumers....

(Participant 1 – Interview – October 27<sup>th</sup>, 2015)

....must know whether online business is deceptive or not.

(Participant 2 – Interview – October 27<sup>th</sup>, 2015)

....online business is a trust....

(Participant 3 – Interview – October 27<sup>th</sup>, 2015)

....according to me, this online business has trust from customers to businessmen and vice versa as the capital.

(Participant 4 – Interview – October 27<sup>th</sup>, 2015)

...will occur based on others, friends or best friends' experiences who previously did transactions with certain online shops....

(Participant 1 – Interview – October 27<sup>th</sup>, 2015)

Based on statement expressed from the interview, it is shown that participants' knowledge and experiences could form perceived easy of use and risk perception in online transaction as participants' bases of evaluating online transaction of building motivation directed to attitudes. This statement is consistent with what was expressed by Hsieh and Liao (2011) who assumed that consumers' decision process of doing online transaction based on their beliefs in knowledge of attributes of an object involved internet use experiences that could form attitudes. The discussion means that consumers' knowledge and experiences of

online transactions are expected to form individuals' positive attitudes to ease and reduce obstacles that can influence individuals' online transactions.

Consumers' decisions processes of attitudes formation are influenced by individuals' motivations that are identified to have two motivations of shopping those are hedonic shopping (for pleasure) and utilitarian shopping (with purposes as wanted) (Babin *et al.*, 1994). There was motivation variety built by participants in forming attitudes on online transactions. The variety was influenced by the background of participants' characteristics among others are income level, knowledge level, and experience level. The answers variety of participants' motivations of forming attitudes on online transactions is presented as follows.

....young generation today tends to want to be seen the same as the other friends. They want to be cool, although actually what they do and what they need sometimes do not have relationship, just only want to be regarded the same as their environment.  
(Participant 2 – FGD – September 9<sup>th</sup>, 2015)

Items can be chosen and bought, so buyers are happy.  
(Participant 4 – FGD – September 9<sup>th</sup>, 2015)

All people love or want to buy online because of the variations of kind and price.  
(Participant 5 – FGD – September 9<sup>th</sup>, 2015)

....just search the wanted items and we can get them fast.  
(Participant 7 – FGD – September 9<sup>th</sup>, 2015)

....do not need to go outside and easy; just only need to order in accordance with the pictures of online shops....  
(Participant 1 – Interview – October 27<sup>th</sup>, 2015)

Do not need to visit items' selling places but buy directly the wanted items fast and easily.  
(Participant 4 – Interview – October 27<sup>th</sup>, 2015)

From the statements of the participants, it is found that there is individuals' motivation variety of forming attitudes on online transactions. The words "can be cool", "want to be regarded the same", and "give pleasure" show that participants had hedonic motivation that meant that individuals in online transactions just did them for pleasure; it could form attitudes on online transactions. This statement is consistent with what was revealed by Babin *et al.* (1994) who stated that hedonic shopping motivation was the shopping decision of giving pleasure to self that involved internet searching process in shopping site and only visiting his/her pleasure related sites.

Based on participants' answers, it is also revealed that there are words such as "there are variations", "fast to get", and "fast and easy" that means that individuals' motivations in online transactions are rational by buying online products according to their needs. This rational motivations are the forms of utilitarian motivation that is given meaning that the rational shopping motivation of doing shopping process has characteristics of easiness, informativeness, selectors in online shopping, and ability to control the shopping desire by

the clear information sources needs before buying (Babin *et al.*, 1994). The answers' variety given by participants shows the existence of individuals' motivations differences of evaluating online transactions in forming attitudes. It means that there is motivation variety of building attitudes of each individual of understanding online transactions that can direct to online transaction intentions. From this explanation, it can be concluded that there is attitude role in online transaction in the formation of intention to online transaction.

Information becomes the important part of changing individuals' behaviors (Nahl, 2001). The processes of individuals' verbal or visual information can influence individuals' perception from their environment stimuli that can create emotional responses and behaviors (Morimoto *et al.*, 2003). The explanation gives meaning that media has the important role for individuals to get information that can improve individuals' capacity to achieve their purposes. So, individuals' decision makings need information gotten from media exposure continuously.

Online media is the part of media that gives information to the users in the online or virtual forms that can be the main triggering factors of the users' emotions and can encourage buying behaviors because of the seen, heard, and searched information (Marimoto *et al.*, 2003; Jordan and Ehlers, 2009). Online media role in forming individuals' behaviors, mainly in young generation environment was also revealed in the discussion with the participants who were the parts of individuals.

...has important role because young generation cannot be separated from both social and advertisement media so the site target is young generation.

(Participant 1 – FGD – September 9<sup>th</sup>, 2015)

....according to me, media role is important enough because young generation or society is commonly not far from the needs to get information of wanted items continuously. So media role helps enough both in the forms of social media and the other information media that give easiness in finding wanted items' information.

(Participant 6 – FGD – September 9<sup>th</sup>, 2015)

The answers expressed by participants show that online media has become part of living. It is normal because the all nowadays conditions are digital that can be accessed wherever and whenever they are. The explanation concludes that media exposure, mainly online media, can mean as individuals' activities of listening, watching, and reading messages of mass media in online channels (McQuin, 1994). Individuals' change of getting information by using online media with high intensity can influence the users' behaviors. The statement is consistent with what expressed by Jordan and Ehlers (2009) who stated online information media is media construction that change individuals' behaviors significantly as new communication tools. Information and entertainments of website can make consumers useful and more active in watching and reading messages processes (Oh dan Xu, 2003). The behavior changes, mainly among the young generation, in getting information from online channels influenced the selections of website services of online shopping by participants. It was revealed in discussion with participants that showed the existence of website variety of shopping online chosen by participants.

OLX.com. Maybe because this online site gives advertisement both in printed media and electronic media more and very many so I know the site more.

(Participant 1 – FGD – September 9<sup>th</sup>, 2015)

OLX.com. Yes, I know from the advertisement by OLX.

(Participant 5 – FGD – September 9<sup>th</sup>, 2015)

Berniaga.com. Yes, the same with others, I know much from media, mainly social media information and sometimes family inform that the site is good to use for online shopping.

(Participant 4 – FGD – September 9<sup>th</sup>, 2015)

Bukalapak.com. I get much information from social media.

(Participant 3 – FGD – September 9<sup>th</sup>, 2015)

These differences of website selections by participants were caused by the existence of information differences gotten by participants from various sources including social media information. The elements of media messages can predict the memory process; next, positive or negative behaviors' strengthening is done; it can develop or reduce individuals' actions. It explains that essentially information purposes of online shopping web are to create products' awareness, consumers' information of products' attributes, help consumers evaluating various products alternatives, encourage consumers to try products and influence buyings (Sanz-Blas *et al.*, 2008). But the manager of online shopping website should also be careful in giving services that may have impact on consumers' knowledge and trust to do online transactions. This explanation was poured in the answers expressed by participants in both discussion and interview who saw information that could increase individuals' willingness to do online transactions.

...according to me, transaction process knowledge, if buyers less understand transaction process, he/she will suffer losses. Sellers should give good information.

(Participant 1 – FGD – September 9<sup>th</sup>, 2015)

....gotten information, the more information of products of online shops we get, the more increase of buying in online site.

(Participant 5 – FGD – September 9<sup>th</sup>, 2015)

If we intend to buy online, we must find information whether the online business can be trusted or not.

(Participant 2 – Interview – October 27<sup>th</sup>, 2015)

The expressed answers of the participants means the risk decrease perceived by individuals and buying decision increase are influenced by the existences of both consumers' searching and getting more information in overcoming uncertainties of the potentials of positive or negative consequences. This statement is consistent with what was expressed by Agarwal *et al.* (2004) who expressed that the existence of the strong role of media exposure effects could improve trust and belief, and reduced consumers' risk beliefs in influencing behavior intentions formation in online shopping. Besides, in accessing information, the internet users get easiness of just using *mouse* to click icons, writings, or pictures in asking results. It means that if compared with the other media formula, internet capability of getting

information has relative easier interaction of getting consumers' attention and giving stimulus to individuals to act (Taylor and Todd, 2005). This explanation means that web media of online shopping should give easy services in interaction with the users and give comprehensive information of products to influence individuals' intentions to do online transaction. It can be concluded that the media exposure effects are many more in producing information for consumers about online transaction knowledge that can reduce risks perceived by individuals to improve the decisions of doing intentions to online transaction.

## **Conclusions**

Online transaction intention is a topic that is still interesting to study. It is because there is no model in the formation of intentions to online transaction that can be applied in various research settings, although just only one. The explanation gives opportunity for the researchers to construct models by putting in the other variables indicated theoretically in explaining the formations of intentions to online transactions. To construct the models of the formations of intentions to online transactions, qualitative method needs to be used with the purpose of understanding phenomena or social signs by emphasizing the complete pictures of the observed objects reviewed to become related to each other variables (Sarantakos, 2005). So this research purpose is exploring the formation process of intentions to online transaction using behavioral theory applied to information system. This research also explores media exposure effects of giving stimuli of cognitive behavior (perceived easy of use and risk perception) and affective behavior (attitude), and conative behavior (intention) relationship of explaining online transaction process among young generation.

The first discussion explains the difference between online shopping and online transaction. The discussion is intended to give the same exact understandings of the meanings of the concepts of online shopping and online transaction applied to the real condition. In Indonesian society environment, the terms related with selling and buying are developed in internet among others are *internet e-commerce*, *internet shopping*, online transaction, and online shopping. Participants knew more two terms of internet selling and buying those are online transaction and online shopping. According to participants, the similarity of online transaction and online shopping was looking for goods through internet network, meanwhile the difference was that there was still an additional process in online transaction because of online shopping.

In selling and buying application in internet, participants agreed to use online transaction term, in which online transaction was not only looking for goods through online site but also there was additional process after searching goods. Besides, online transactions did not only consist of online goods transactions but also could be service transactions including exchange transactions of both goods and services. Participants also regarded online transaction term safer because in the process, the steps that must be done by consumers were informed. This explanation strengthens online transaction term developed by Green and Pearson (2011), in which online transaction was explained as online exchange relationship including sharing business information, managing business relationship, and doing business

transaction that obligated each doer involved in the transaction giving the whole and complete information in his/her transaction process.

The formation pattern of online transaction intention is not different from behavioral concept of cognitive, affective, and conative processes (Lichtle and Plichon, 2008). Online transaction intention as conative behavior was defined by participants as individuals' willingness to continue processes because of online shopping, both goods and services transactions through the steps determined by the site manager. This explanation strengthens the meaning of intention to online transaction defined as consumers' willingness to use *website* with the service providers in an online exchange relationship (Sanz-Blas *et al.*, 2008; Green and Pearson, 2011) that needs consumers' knowledge understanding of online transaction process of various business information, business relationship management, and online business transaction implementation.

Based on behavioral concept of intention to online transaction, the conative behavior form is influenced by affective and cognitive behaviors. Affective behavior explains emotional interpretation as an evaluation form of an object to get positive or negative judgment (Nahl, 2001; Huitt and Cain, 2005; Brooks *et al.*, 2013). Participants gave meaning to affective behavior that if individuals believed and happy or vice versa, it was the individuals' evaluation realization of an object that could form attitudes. Ajzen (1975) defined attitude as individuals' belief evaluation through positive or negative feeling toward an object. The explanation defines that the good or not good consumers' feelings can direct to the decision of website use of online shopping as consumers' attitudes realization (Lin, 2007) that is influenced by individuals' motivations; two shopping motivations are identified those are hedonic shopping and utilitarian shopping based on consumers' knowledge and experiences (Babin *et al.*, 1994).

Cognitive behavior has role in forming both affective behavior and conative behavior. Cognitive behavior refers to the process of knowing, understanding, and perceiving an object's attributes that can direct the behavior formation (Izard, 1993; Huitt and Cain, 2005). Referring to the discussion results with participants, the variable of the framer of intention to online transaction of cognitive behavior group directs to two variables those are perceived easy of use and risk perception. In the discussion of easy to use perception, participants expressed the statements such as "access whenever and wherever", "pay by transfer", "without going outside", "not tired and busy", and "fast and easy". It is the indication of online transaction easiness. The answers expressed by the participants define easy to use perception as individuals' belief in online transaction easiness that is free from efforts. The discussion of online transaction easiness defines that participants perceived that online transaction was easy and giving easiness to the users. The statement supports the explanation expressed by Tong (2010) who stated that easiness perception focus of online shopping object was transaction easiness in *website* that contributed to consumers' perception of freedom from efforts in buying in online shops rather than traditional shops.

The other dominant factor in the cognitive behavior group that can influence the individuals' intentions to online transaction is risk perception. Participants really did not only

express risk perception as the framer factor of intention to online transaction but also gave answers for risk forms in online transactions such as privation, worry, and not knowing the expected results in online transactions that can influence consumers' decisions. The meaning of the answers expresses that risks perceived by participants in online transaction were not certain for the expected results. Based on the explanation, it can be concluded that risk perception is defined as consumers' subjective beliefs in the losses gotten because of getting the wanted outcomes in online transaction processes (Green and Pearson, 2011).

The relationship between risk perception and attitudes and intentions to online transaction is influenced by participants' perceptive level in interpreting online transactions. Participants saw online transactions had risks; it had impact on the lack of participants that had attitudes on online transactions and intentions to do online transactions. The explanation defines that the higher the risks perceived by consumers, the lower the willingness to do transactions. To reduce risks perceived by consumers to improve the attitudes on online transactions and intentions to do online transactions, consumers' trust improvement toward online transactions is needed by improving consumers' knowledge and experiences. In the improvement of consumers' knowledge and experiences of online transactions, the issues that need attention from consumers such as safety, privation, and risk perception are the important factors that can influence consumers' buying decisions (Teo and Liu, 2007).

The formation of intentions to online transaction is also influenced by external factors that give stimuli to individuals to behave. Information becomes the important part in changing individuals' behaviors (Nahl, 2001). The individuals' processing of verbal or visual information can influence individuals' perception because of the stimuli from their environments that can produce emotional responses and behaviors (Morimoto *et al.*, 2003). The behaviors' change mainly in young generation in getting information through online channels influences website service selections of online shopping chosen by participants among others were OLX.com, Berniaga.com, and Bukalapak.com. The explanation defines that media in giving information has role that can increase buying decision influenced by both consumers' searching and getting more information in overcoming uncertainties of the potential of positive or negative consequence. This statement is consistent with what was expressed by Agarwal *et al.* (2004) who expressed that strong role existence of media exposure effects could improve belief, trust, and reduce consumers' risks belief in influencing behavior intention formation in online shopping.

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