THE EFFECT OF SITE CHARACTERISTICS AND RELATIONSHIP QUALITY TOWARD WORD OF MOUTH

A THESIS

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By

Kamal Hamdi

Student Number: 09311018

DEPARTMENT OF MANAGEMENT
INTERNATIONAL PROGRAM
FACULTY OF ECONOMICS
UNIVERSITAS ISLAM INDONESIA
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Written by:

KAMAL HAMDI

Student number: 09311018

Approved by:

Yogyakarta, July 3rd, 2013

Content Advisor,

Anas Hidayat, Drs., MBA, Ph.D.,

Yogyakarta, July 3rd, 2013

Language Advisor,

Herman Felani, SS,

THE EFFECT OF SITE CHARACTERISTICS AND RELATIONSHIP QUALITY TOWARD WORD OF MOUTH

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By:

KAMAL HAMDI

Student number: 09311018

Defended before the Board of Examiners

June, 26th 2013

and Declared Acceptable

Board of Examiners

Examiner 1:

Yasid, Drs.,M.M. .....

Examiner 2:

Anas Hidayat, Drs., MBA, Ph.D., ...

Yogyakarta, July, 3rd 2013

International Program

Faculty of Economics

Universitas Islam Indonesia

Dean

Hadri Kusuma Prof. Dr., MBA., DBA

DECLARATION OF AUTHENTICITY

Herein I declare the originality of this thesis, I have not presented anyone else's work to obtain my university degree, nor have I presented anyone else's words, ideas or expression without acknowledgement. All quotations are cited and listed in the bibliography of this thesis.

If in the future this statement is proven to be false, I am willing to accept any sanction complying with the determined regulation for its consequence.

Yogyakarta, June 3, 2013

Kamal Hamdi

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TABLE OF CONTENT

Page of Title i

Approval Page ii

Legalization Page iii

Declaration of Authenticity iv

Acknowledgement v

Table of Contents vii

List of Tables x

List of Figures xi

List of Appendices xii

Abstract xiii

Abstraksi xiv

CHAPTER I: INTRODUCTION 1

1.1. Background of Study 1

1.2. Research Questions 4

1.3. Research Objective 5

1.4. Problem Limitation 5

1.5. Research Contribution 6

CHAPTER II: REVIEW OF RELATED LITERATURE 7

2.1. Introduction 7

2.2. Word of Mouth 7

2.3. Predictors of Word of Mouth 10

2.3.1. Site Characteristics of Online Retailing 10
2.3.2. Customer Satisfaction 13
2.3.3. E-Trust 15
2.4. Conceptual Framework of The Study 16
CHAPTER III: RESEARCH METHODOLOGY 18
3.1.Type of Study 18
3.2. Research Subject 18
3.3. Sampling Design 18
3.3.1. Population 18
3.3.2. Sampling Method 19
3.4. Research Variables 19
3.5. Data Collection Technique 22
3.6. Research Instrument 22
3.7. Validity and Reliability Test 24
3.8. Data Analysis 25
3.8.1. Model Development Based on Theory 26
3.8.2. Path Diagram and Structural Equation 26
3.8.3. Choosing Input Matrix and Estimation Model 27
3.8.4. Structural Model Identification 28
3.8.5. Goodness of Fit Criteria 28
3.8.6. Model Interpretation 32

CHAPTER IV: RESEARCH FINDINGS AND DISCUSSION 33

4.1. Validity and Reliability Test 33

4.1.1. Validity Test 33

4.1.2. Reliability Test 35

4.2. Respondents Demographic Characteristics 35

4.2.1. Respondents Gender 36

4.2.2. Respondents Age 36

4.2.3. Respondents Marital Status 37

4.2.4. Respondents Occupation 38

4.2.5. Respondents' Personal Income per Month 39

4.3. Descriptive Statistics 40

4.4. Data Analysis 41

4.4.1. Assumption Test 42

4.4.2. Path Diagram and Structural Equation 45

4.4.3. Estimation and Model Evaluation 47

4.4.4. Hypothesis Test 51

4.5. Discussion 54

CHAPTER V: CONCLUSIONS AND RECOMMENDATIONS 58

5.1. Conclusions 58

5.2. Recommendations 59

REFERENCES

APPENDICES

LIST OF TABLES

Table 4.1 Validity Test Results 34

Table 4.2 Reliability Test Results 35

Table 4.3 Respondents Characteristics Based on Gender 36

Table 4.4 Respondents Characteristics Based on Age 37

Table 4.5 Respondents Characteristics Based on Marital Status 38

Table 4.6 Respondents Characteristics Based on Occupation 39

Table 4.7 Respondents Characteristics Based on Income 40

Table 4.8 Descriptive Statistics 41

Table 4.9 Assessment of Normality 42

Table 4.10 Outliers Check 44

Table 4.11 Goodness of Fit Test Before Modification 47

Table 4.12 Goodness of Fit Test After Modification 49

Table 4.13 Hypothesis Testing (After Modification) 51

LIST OF FIGURES

Figure 2.1. Conceptual Framework of The Effect of Site Characteristics and Relationship Quality toward Word of Mouth 17

Figure 3.1. The Path Diagram of The Effect of Site Characteristics and Relationship Quality toward Word of Mouth 27

Figure 4.1. Pie Chart of Respondents Characteristics Based on Gender 36

Figure 4.2. Pie Chart of Respondents Characteristics Based on Age 37

Figure 4.3. Pie Chart of Respondents Characteristics Based on Marital Status 38

Figure 4.4. Pie Chart of Respondents Characteristics Based on Occupation 39

Figure 4.5. Pie Chart of Respondents Characteristics Based on Income 40

Figure 4.6. Path Diagram (Before Modification) 46

Figure 4.7. Path Diagram (After Modification) 50

Figure 4.8. Path Diagram (Significant Model) 54

APPENDICES

A. Questionnaire

B. Respondents Data

C. Validity and Reliability Test Output

D. Structural Equation Modeling (SEM) Output before Modification

E. Structural Equation Modeling (SEM) Output after Modification

ABSTRACT

Kamal Hamdi (2013). The Effect of Site Characteristics and Relationship Quality toward Word of Mouth. Yogyakarta, International Program, Universitas Islam Indonesia.

This research objective is to analyze the effect of site characteristics and relationship quality toward word of mouth in online retailing. The research can provide insights regarding the effects site characteristics (i.e. shopping convenience informativeness and security) have on customer satisfaction. Besides that, this research also puts importance on how customer satisfaction leads to e-trust and how these two factors leads to words of mouth in online retailing.

This study took 300 respondents who in Sleman region of Yogyakarta. The samples taken are limited between the ages of 17 – 40 years old. The samples are taken from two adult groups of individuals: the non-student population (households, professionals, employees, etc.) and the student population. The data were analyzed using AMOS Ver. 5. Hypotheses were accepted if the probability level is less than 5% ($p < 0.05$).

The result of the hypothesis testing is showing that the shopping convenience and informativeness of online retailing have positive effect on customer satisfaction. Customer satisfaction of online retailing have no significant effect on e-trust, but it have positive and significant effect on word of mouth in online retailing. E-trust have no positive effect on word of mouth in online retailing. The result of the analysis shows that the security of online retailing have no significant effect on customer satisfaction.

Keyword: *word of mouth, online shopping, customer satisfaction, e-trust.*

ABSTRAKSI

Kamal Hamdi (2013). Pengaruh Karakteristik Situs dan Kualitas Hubungan terhadap *Word of Mouth*. Yogyakarta, International Program, Universitas Islam Indonesia.

Penelitian ini bertujuan untuk mengetahui pengaruh karakteristik situs dan kualitas hubungan terhadap perilaku *word of mouth* pada *retail* online. Penelitian ini memberikan gambaran mengenai pengaruh karakteristik situs (yang meliputi kenyamanan belanja, keinformatifan dan keamanan) pada kepuasan konsumen. Selain itu, penelitian ini membahas bagaimana kepuasan konsumen akan mengarah pada *e-trust*, dan bagaimana kedua variabel ini mempengaruhi perilaku *word of mouth* pada *retail* online.

Studi ini mengambil 300 responden pengguna situs belanja online di wilayah Sleman, Yogyakarta. Sampel yang dipilih berusia antara 17 – 40 tahun. Sampel dipilih dari dua kelompok, yaitu mahasiswa dan non mahasiswa. Analisis data menggunakan Amos Ver.5. Hipotesis diterima jika probabilitas level kurang dari 5% ($p < 0.05$).

Hasil dari uji hipotesis menunjukkan bahwa kenyamanan belanja dan keinformatifan berpengaruh positif terhadap perilaku *word of mouth*. Kepuasan konsumen tidak berpengaruh signifikan terhadap *e-trust*, tetapi berpengaruh signifikan terhadap perilaku *word of mouth. E-trust* tidak berpengaruh signifikan terhadap perilaku *word of mouth.* Hasil penelitian juga menunjukkan bahwa keamanan situs berpengaruh negatif signifikan terhadap *word of mouth*.

Keyword: *word of mouth,* belanja *online shopping,* kepuasan pelanggan*, e-trust.*

CHAPTER I

INTRODUCTION

1.1. Background of Study

Internet has changed the lives of human beings, as well as in Indonesia. Almost all Indonesian people rely on internet activities, for work, school, college, and everyday life. According to the data from Internet World Stats (2012), found out that the top ten online activities by Indonesians involve social media and messaging, and also that there are roughly 55 million Indonesians online. This number may double in less than five years given the current growth rate.

The most visible change is the buying and selling activities. So many people are not comfortable buying goods from their home far away from shopping malls, and they are lazy walking around in the shopping malls. Online shopping activity became famous among young people because of the ease of shopping and many choices of goods. They do not need to leave the house or dress up, and they think it can reduce the cost that may be incurred while shopping at the mall. Online shopping change people behavior to eliminate the need to search from one shop to another for a specific item and wait in long queues to pay. Today, more people are using the web to buy so many different kinds of items to fulfill their needs and wants.

Because of internet today, word-of-mouth has developed from traditional mode to network and modern mode. Many social media today, like Facebook, Kaskus, blogs, –known as the resources of word-of-mouth, have become effective

and efficient media for internet users to trade the information online. Through the media, internet users can exchange information freely everyday with lower effort to go outside their rooms. The online word-of-mouth is network user's information exchange and discussions on some products or services by network media (Sun & Wu, 2006). Compared with traditional word-of-mouth, the online word-of-mouth has the features of extensiveness of spreading information, fast, large volume of information, savable, instant to receive, anonymous and transcend space and time (Hennig-Thurau et al., 2004).

The Internet's capability to provide information, facilitate two-way communication with customers, collect market research data, promote goods and services and ultimately to support the online ordering of merchandise, provides retailers with an extremely rich and flexible new channel (Basu & Muylle, 2003). In so doing, the Internet gives retailers a mechanism for: broadening target markets, improving customer communications, extending product lines, improving cost efficiency, enhancing customer relationships and delivering customized offers (Srinivasan et al, 2002). By and large, consumers have responded enthusiastically to these innovations (Eng & Kim, 2006; Soopramanien & Robertson, 2007), and online retail sales have grown significantly over the past fifteen years, and are predicted to continue rising into the future (Ellis-Chadwick & Doherty, 2002; Ho et al, 2007).

The most important aspect of online retailing from the customer's perspective is the increase in access and choice, especially with regard to information on products and services. In the age of the Internet, one can choose

from scores of online retailers located anywhere in the world, leading to a breakdown of borders and to growth in the number of competitive alternatives. In addition, there is also tremendous growth in the number of online retailers that can potentially provide consumers with a vast array of alternatives and new sources of information. It is precisely this potential increase in consumer sovereignty that would also lead to an increased role of e-trust in online retailing (Balto, 2000; Mukherjee and Nath, 2007).

In recent years, customer relationships have received considerable attention from both academics and practitioners (Palmer, 2002; Reynolds and Beatty, 1999). The popularity of relationship marketing stems, in part, from the assumption that building customer relationships will lead to increased benefits for the organization in the form of customer satisfaction, loyalty, word-of-mouth, and increased purchases (Wong and Sohal, 2006). One strategy that has gained considerable attention is relationship marketing in which firms invest in developing long-term bonds with individual customers. A key feature of this strategy is that not only does it result in increased customer retention, but it also provides a sustainable competitive advantage to the firm, since the intangible aspects of a relationship are not easily duplicated by competitors (Roberts et al., 2003).

Online consumer reviews can be positive, negative, or neutral. Past research on traditional word of mouth has shown that consumers pay more attention to negative information than positive information. They also tend to weight negative information more than positive information during evaluation (Herr, Kardes and

Kim, 1991). Therefore, marketers should not overlook the power of online opinions and recommendations, particularly the power of spreading negative information.

This research intentionally focuses to find out whether site characteristics such as information, security, and convenience have a positive influence on customer satisfaction. Another purpose is to find out whether customer satisfaction has a positive influence on e-trust and lastly whether e-trust leads to positive words of mouth. The problems with internet shopping are that firstly, people often doubt the security of the transaction which often ceases people from shopping online. Besides security, convenience is also a major problem faced by the internet shoppers. Online sites should be easy to use and understand in order to attract more users to shop. Informativeness are important factors which are often the problems seen in online shopping sites. The significance of the research is rather high. The research can provide insights regarding the effects site characteristics have on customer satisfaction. It helps us to understand customer responses towards different site characteristics. Besides that, this research also puts importance on how customer satisfaction leads to e-trust and how these two factors leads to words of mouth in online retailing.

1.2. Research Questions

Based on the defined problems above, this research study will focus to identify the effect of site characteristics and relationship quality toward word of mouth in online retailing. Therefore, the problems can be formulated into this following question:

1. Does each of the site characteristics of online retailing (shopping convenience, informativeness and security) have a positive effect on customer satisfaction?
2. Does customer satisfaction have a positive effect on e-trust and word of mouth in online retailing?
3. Does e-trust have a positive effect on word of mouth in online retailing?

1.3. Research Objectives

This study replicates the study conducted by Ki Han Chung and Jae Ik Shin (2009). The specific objectives of this research study are:

1. To identify the effect of the site characteristics of online retailing (shopping convenience, informativeness and security) on customer satisfaction.
2. To identify the effect of customer satisfaction on e-trust and word of mouth in online retailing.
3. To identify the effect of e-trust on word of mouth in online retailing.

1.4. Problem Limitations

As in the case with any research efforts, the limitations may occur during the data collection. Despite the fact that the results were based on a relatively large, randomly selected, real e-customers sample, a potential bias may come from the single source data collection procedure (Lee, 2010). Thus to minimize the bias, an effort is made to obtain a balanced and heterogeneous sample by distributing the questionnaire to more than 300 respondents and interview 10 peoples.

1.5. Research Contributions

The writer would like to contribute the study for both theoretical use and practical use. Those benefits may be useful for the following parties:

1. The researchers

   The result of this study can be used to measure the effect of site characteristics and relationship quality toward word of mouth in online retailing in order to have better understanding to be able to apply the knowledge in the real business field. Furthermore, this study can be used as additional information that can be further analyzed and compared to other findings or study conducted in different networking area.

2. The marketing and advertising practitioners

   The marketing practitioners should determine the exact role of perceived value in their site characteristics, relationship quality and word of mouth in online retailing.

3. Others

   The result of this thesis may contribute a literature work to expand the study of marketing strategy on site characteristics, relationship quality and word of mouth in online retailing. It also may be used as a reference to conduct further research.

CHAPTER II

REVIEW OF RELATED LITERATURE

2.1. Introduction

This section focuses on the basic theories that are related to the topic that the writer has decided to research upon i.e. “The Effect of Site Characteristics and Relationship Quality toward Word of Mouth”. Word of mouth is dependent on site characteristics and relationship quality factors such as in this case customer satisfaction and e-trust. The reason for the writer to explain each of the terminology used is to make sure that there is similar understanding and perception of all these terms.

2.2. Word of Mouth

Word-of-mouth (WOM) communication is defined as the willingness to engage in informal conversations about the product between people who are independent of the company providing the product, and in a medium independent of the company (Silverman, 1997). Repeatedly, research has shown the importance of consumer word of mouth (WOM) in the formation of attitudes (Bone, 1995), in a purchase decision making context (Bansal and Voyer, 2000), and in the reduction of risk associated with buying decisions (Murray, 1991). Scholars agree that WOM is especially critical for the success of service providers (Berry and Parasuraman, 1991). Word of mouth has long been recognized as a powerful force affecting consumer choice, loyalty, and switching (von

Wangenheim and Bayon, 2004). Customer satisfaction is widely accepted among researchers as a strong predictor for behavioral variables such as repurchase intentions, word of mouth, or loyalty (Ulaga and Eggert, 2006).

At present, most of the theoretical studies on the online word-of-mouth concentrate on factor analysis of online word-of-mouth and the comparison of traditional and online word-of-mouth. Lead by Hennig-Thurau, Gwinner, Walsh and Gremler (2004), demonstration studies mainly focus on the motivation of online word-of-mouth communication and the influence of online word-on-mouth on consumers' willingness of purchase. There are also a lot of studies on the modulating function of online word-of-mouth towards consumer's willingness of purchase.

Web-based technologies have created numerous opportunities for electronic word-of-mouth (eWOM) communication. Electronic media, such as online discussion forum, electronic bulletin board systems, and news groups, are important sources of informational influence facilitating information exchange among consumers (Bickart and Schindler, 2001). The new media allow consumers to not only obtain information related to goods and services from the few people they know, but also from a vast, geographically dispersed group of people, who have experience with relevant products or services (Ratchford, Talukdar and Lee, 2001).

This phenomenon impacts retailers as this easily accessible information could greatly affect the consumption decision. A recent survey found that most consumers think online opinions are as trustworthy as brand web sites (AC

Nielson, 2007). Online consumer reviews can be positive, negative, or neutral. Past research on traditional word of mouth has shown that consumers pay more attention to negative information than positive information. They also tend to weight negative information more than positive information during evaluation (Herr, Kardes and Kim, 1991). Therefore, marketers should not overlook the power of online opinions and recommendations, particularly the power of spreading negative information.

Park and Lee (2009) suggest that e-WOM effect is greater for negative eWOM than for positive e-WOM, greater for an established Website than for an unestablished Website, and greater for experience goods than for search goods. For consumers who are more motivated to process information, e-WOM recommendations lead, overall, to more time spent on the choice task (Gupta and Harris, 2009).

Consumers often depend on word of mouth to reduce perceived risk and uncertainty related to decision-making regarding service (Mangold et al., 1999). In particular, this fact can be applied to online retailing, where the buyer and the seller are physically separated, contingencies are difficult to predict and incorporate into contracts, relationships are difficult to monitor, and cyber-laws are not well defined. If e-trust are high, positive word-of- mouth communication is more likely in online retailing (Mukherjee and Nath, 2007; Rauyruen and Miller, 2007).

2.3. Predictors of Word of Mouth

Electronic word-of-mouth (eWOM) communication refers to any positive or negative statement made by potential, actual, or former customers about a product or company, which is made available to a multitude of people and institution via the Internet (Hennig-Thurau, Gwinner, Walsh and Gremler, 2004). Previous research suggested that site characteristics of online retailing can enhance the customers' satisfaction toward online retail, and this satisfaction will guide later to word of mouth behavior (Ki Han Chung and Jae Ik Shin, 2009).

2.3.1. Site Characteristics of Online Retailing

The issue of what online consumers want has captured the attention of research firms as well as scholars. Several research firms have developed methodologies that attempt to measure customer satisfaction and/or overall website quality. Bizrate includes an overall score for online retailers, and ratings on the attributes of ease of ordering, product selection, product information, price, on-time delivery, product representation, customer support, privacy policies, shipping, and handling (Tam, 2002). Other online researchers have attempted to measure quality as well. Forrester Research, comScore Networks, and Jupiter Communications/Media Metrix regularly publish research suggesting various attributes that relate to consumers' ratings of online experiences (Wolfinbarger and Gilly, 2003).

Researchers have developed attributes to predict intention to return to the Website (Rice, 2002), customer satisfaction with a website (Alpar, 2001), and

intentions to buy from the website (Loiacono et al., 2002). Some researchers focus only on online retailing sites and on consumers, whereas others include other types of sites (e.g., news and entertainment) and B2B (Liu and Arnett, 2000). Thus, the list of attributes found to be important is long and varied.

Interviewing both consumers and website designers and using undergraduates to rate e-commerce sites, Loiacono et al. (2002) identify 12 dimensions of website quality that they state have sufficient discriminate validity: informational fit-to-task, interactivity, e-trust, response time, ease of understanding, intuitive operations, visual appeal, innovativeness, flow/emotional appeal, consistent image, online completeness, and better than alternative channels. Another scale that measures the website interface is SITEQUAL (Yoo and Donthu, 2001). They find a mere four rather than 12 dimensions; i.e., ease of use, aesthetic design (site creativity with multi-media and color graphics), processing speed (promptness of online processing and interactive responsiveness to consumer requests), and security of personal and financial information. Chen and Wells (1999) suggest five attributes, including website relationship building, intentions to revisit, customer satisfaction with service, comfort in surfing, and the judgment that surfing the website is a good way to spend time as a measure of website success.

A customer's online buying experience consists of everything, including information search, product evaluation, decision making, making the transaction, delivery, returns, and customer service. Yet, the focus of the majority of researchers studying online retailing has been only on the customer's interface

with the website. Consumers have different motivations for interacting with news and entertainment websites, for instance, than they do for shopping online (Wolfinbarger and Gilly, 2003). Wolfinbarger and Gilly (2001) found that most online shoppers are goal-directed rather than experiential. Novak et al. (2000) acknowledge that task-oriented and experiential navigation behavior may differ, and Zeithaml et al. (2002) suggest that the entertainment criteria identified in the studies of more general Websites are not relevant in the online purchase context.

A few studies have examined the consumers' entire online buying experience. Szymanski and Hise (2000) suggest that four factors are important in e-satisfaction; namely, consumer perceptions of convenience, merchandising (including product offerings and product information), site design, and financial security. Novak et al. (2000) measured the customer experience in online environments. For their online shopping sub-sample, they offered a checklist of features for respondents to rate: ease of contact, ordering, payment returns, ease of cancellation, customer support, cutting edge, variety, quality information, reliability, security, and low prices. Their focus was on better understanding what online attributes were associated with a compelling online experience.

Srinivasan et al. (2002) identify eight factors (customization, contact interactivity, care, community, convenience, cultivation, choice, and character) that potentially impact e-loyalty, and they develop a scale to measure these factors. Francis and White (2002) suggest six factors (Web store functionality, product attribute description, ownership conditions, delivered products, customer service, and security) as the antecedents of behavior intentions.

In summary, online attributes investigated by various researchers are divided into the customers' interface with a website and/or online retail site. The findings of researchers have differed quite widely. These differences arise in part from the fact that investigators have had somewhat different foci. Moreover, the methodological approaches have varied greatly, often with limited attention given to generating items carefully and balancing coverage of different concepts likely to be important to consumers (Wolfinbarger and Gilly, 2003). Our research reviews the previous studies and identifies attributes important to consumers as follows: shopping convenience, informativeness and security.

Thus, the positive relationships between three factors (shopping convenience, informativeness and security) and customer satisfaction are captured in the following hypotheses.

H_1: The shopping convenience of online retailing will have a positive effect on customer satisfaction.

H_2: The informativeness of online retailing will have a positive effect on customer satisfaction.

H_3: The security of online retailing will have a positive effect on customer satisfaction.

2.3.2. Customer Satisfaction

The role of customer satisfaction as a measure of relationship quality is best articulated in Storbacka et al.'s (1994) definition of customer satisfaction. They suggest that customer satisfaction is the customers' cognitive and affective

evaluation based on their personal experience across all service episodes within the relationship. It stands to reason that a customer who is not satisfied with the service received by a service provider cannot be expected to have a good relationship with the firm, as the satisfaction of customer needs is at the core of the exchange relationship (Roberts et al., 2003). Note that, in this context, customer satisfaction is used in the sense of cumulative satisfaction (as opposed to transactional or episodic satisfaction). Crosby et al. (1990) suggest that customer satisfaction is the summary measure that provides an evaluation of the quality of all past interactions with the service provider and, in doing so, shapes expectations about the quality of future interactions. In a study of business-to-business relationship, Dorsch et al. (1998) found that more satisfied buyers have higher quality relationships with their vendors. In addition, the more satisfied buyers were more knowledgeable about the roles assumed and performed by the vendors, and they were more discriminating about the quality of their relationships with the vendors.

Studies on the relationship between online attributes and customer satisfaction progressed over several years. They were as follows. There was the effect of shopping convenience on customer satisfaction (Balasubramanian and Mahajan, 2001; Schaffer, 2000; Cameron, 1999; Srinivasn et al., 2002). There was the effect of informativeness on customer satisfaction (Jun and Chung, 2006; Girard et al., 2002; Chen and Wells, 1999); There was the effect of security on customer satisfaction (Udo, 2001; Hoffman and Novak, 2000; Reichheld and Schefter, 2000).

Thus, it can be hypothesize that customer satisfaction, positively affect word of mouth.

H_4: Customer satisfaction of online retailing will have a positive effect on word of mouth.

2.3.3. E-Trust

Trust has been defined in a variety of ways in the relationship marketing literature; e.g., "as a willingness to rely on an exchange partner in whom one has confidence" (Moorman et al., 1992), and as the belief that a partner's word or promise is reliable and a party will fulfill his or her obligations in the relationship (Wong and Sohal, 2006). E-trust, according to Mukherjee and Nath (2007), is so important to relational exchange that it is "the cornerstone of the strategic partnership" between the seller and the buyer. It is difficult to imagine that consumers would transact with online retailing without having put their basic trust in a specific vendor (Pang et al., 2007). Trust (i.e., confidence in the reliability and integrity of an exchange partner) is considered central to B2B relationships. Recently, the role of e-trust in B2C exchanges has received more attention (Eastlick et al., 2006; Jin et al., 2008; Horppu et al., 2008).

Focusing on the retail industry, contact employees can deliver high levels of trust by continually demonstrating that they have the customers' best interest at heart, that they have the skills required to meet customer needs, and that they have the ability to solve customer problems honestly and skillfully (Beatty et al., 1996). In addition, propensity to trust is important in economic transactions as it reduces

perceived risk (Humphrey and Schmitz, 1998). This is particularly important in the case of online retailing, where the buyer and seller are physically separate, contingencies are difficult to predict and incorporate into contracts, relationships are difficult to monitor, and cyber-laws are not well defined. A high level of customer satisfaction with services received in previous online transactions is likely to increase the propensity to e-trust (Pavlou and Chellappa, 2000).

Moreover, Morgan and Hunt (1994) suggest trust as a key-mediating variable that is central to relational exchanges. Ulaga and Eggert (2006) underline the importance of trust-building activities within a relationship marketing approach and suggest that customer satisfaction with the supplier will translate into commitment only if the purchasing relationship is characterized as trust. Horppu et al. (2008) suggest that Website satisfaction has a positive effect on Website trust.

Thus, the positive relationship between customer satisfaction, e-trust and word of mouth are captured in the following hypothesis.

H_5: Customer satisfaction of online retailing will have a positive effect on e-trust.

H_6: E-trust will have a positive effect on word of mouth.

2.4. Conceptual Framework of The Study

The model shown in the figure bellow is proposed to test empirically the key conceptual ideas embedded in online retailing. Major interest is in understanding the key linkages between site characteristics of online retailing

(shopping convenience, informativeness and security), relationship quality (customer satisfaction and e-trust), and word of mouth.

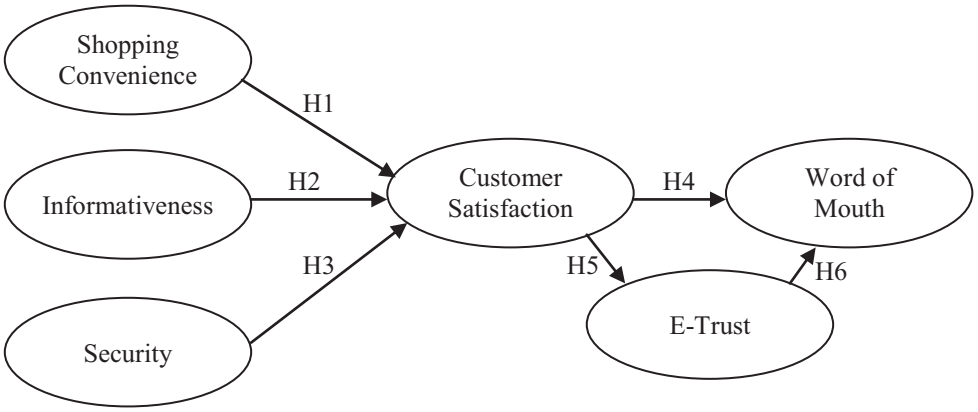

Figure 2.1. Conceptual Framework of the Effect of Site Characteristics and Relationship Quality toward Word of Mouth

CHAPTER III

RESEARCH METHODOLOGY

3.1. Type of Study

This research study can be classified as a causal study, and this research is to analyze the effect of site characteristics and relationship quality toward word of mouth in online retailing. This research used quantitative approach with survey method and the research instrument is using questionnaire and also using itemized rating scale to assess data from 300 questionnaires that has been spread out. The method used in this research is adopted from Ki Han Chung and Jae Ik Shin (2009).

3.2. Research Subject

As this study is restricted on the effect of site characteristics and relationship quality toward word of mouth in online retailing, this research uses the study case of online retailing in Indonesia.

3.3. Sampling Design

3.3.1. Population

The study case takes place in Indonesia and applies to find out the effect of site characteristics and relationship quality toward word of mouth in online retailing This research will use the population in Sleman region of Yogyakarta. The samples were randomly drawn.

3.3.2. Sampling Method

The samples taken are limited between the ages of 17 – 40 years old. The range of age has been considered for the age of the most Indonesian people who can use the internet as the basis for doing online shopping. To make a disperse distribution, the samples are taken from two adult groups of individuals: the non-student population (households, professionals, employees, etc.) and the student population. The student population survey is taken in a campus and high-school; meanwhile the non-student population survey is taken outside campus and high-school population.

3.4. Research Variables

This research is conducted with independent variable which is site characteristics of online retailing (shopping convenience, informativeness and security) and dependent variables which are customer satisfaction, e-trust and word of mouth in online retailing. An independent variable is a variable that influences the dependent variable in either a positive or a negative direction (Sekaran, 2000). The independent variables analyzed in this study derived from previous study conducted by (Ki Han Chung and Jae Ik Shin, 2009). The measurement of each variables used in this research are described as follows

1. Shopping Convenience

   The indicators used to measure the variable of shopping convenience in this research are:

   a. This online retailing is very convenient to use.

b. It takes a short time to shop at this online retailing.

c. This online retailing provides easy procedures for ordering.

d. A first-time buyer can make a purchase without much help.

e. It is easy to learn the use of this online retailing.

f. It is concise to use this online retailing.

g. It is easy to purchase in this online retailing.

2. Informativeness

The indicators used to measure the variable of informativeness in this research are:

a. This online retailing provides rich information on features and quality of the products.

b. This online retailing provides accurate information on features and quality of the products.

c. This online retailing provides various kinds of peripheral information (payment, delivery, and return).

d. This online retailing provides good information on products.

e. This online retailing tries to provide useful information.

f. This online retailing tries to provide helpful information.

3. Security

The indicators used to measure the variable of security in this research are:

a. I feel safe in my transactions with this online retailing.

b. I feel like my privacy is protected at this online retailing.

c. I trust this online retailing will not misuse my personal information.

d. I trust that this online retailing will not give my information to other sites without my permission.

e. This online retailing prevents information leak regarding credit cards.

f. This online retailing prevents the leak of personal e-mail.

g. This online retailing does not make a mistake regarding payment.

4. Customer Satisfaction

The indicators used of customer satisfaction in this research are:

a. I am satisfied with the offerings at this online retailing.

b. I am satisfied with the purchases at this online retailing.

c. I am satisfied with the products at this online retailing.

d. I am satisfied with the shopping environment of this online retailing.

5. E-trust

The indicators used to measure the variable of e-trust in this research are:

a. I trust the information that this online retailing provides.

b. I trust the promise that this online retailing makes.

c. I trust the products that this online retailing provides.

d. I trust the delivery of products that this online retailing makes.

e. I will continue to transact with this online retailing.

6. Word of Mouth

The indicators used to measure the variable of word of mouth in this research are:

a. I say positive things about this online retailing to other people.

b. I recommend this online retailing to anyone who seeks my advice.

c. I say positive things about products of this online retailing.

3.5. Data Collection Technique

The method of data collection will be adopted to obtain the primary data in this study are questionnaire and interview.

a. Questionnaire

Questionnaire is a form of data collection method which is using a list of inquiry that is given directly to the respondents. The questionnaire is used for this research in order to identify the effect of site characteristics and relationship quality toward word of mouth in online retailing.

b. Interview

Literally, interview is a conversation between two people which the interviewer asking for answer of several questions to interviewee directly. In this research, interview is used for data collection method in order to supports quantitative data. The writer selects 10 (ten) respondents as the interviewee.

3.6. Research Instrument

The instrument used in this research is a questionnaire. According to Sugiyono (2004), questionnaire is a list of inquiry which is arranged based on the indicators of the research variables. The questionnaire contains seven parts– demographic information, shopping convenience, informativeness, security, customer satisfaction, e-trust, and word of mouth.

The first section, all respondents are required to supply some standard demographic information, without providing their name to insure the respondents'

privacy. In online transactions, consumers may perceive the level of site characteristics compared with other online retailing. Site characteristics were operationalized as the overall consumer's impression of online retailing's ability, and included four factors as the antecedents of customer satisfaction. The second section, the seven-point scale is applied to assess shopping convenience adapted from Balsubramanian (1997) and Schaffer (2000). Informativeness is measure using six items developed by Peterson et al. (1997). Security is measured using seven items developed by Udo (2001).

Customer satisfaction is operationalized as the overall perception of online retailing offerings, shopping environment, and purchase. It is measured using four items developed by Szymanski and Hise (2000) and Anderson (1994). E-trust was operationalized as the overall perception of information, promise, and product provided by online retailing. It is measured using five items developed by Mukherjee and Nath (2007) and Wong and Sohal (2006). Word of mouth is operationalized as the overall perception of recommendation and statement of positive things about an online retailing operation, and measured using three items developed by Srinivasan et al. (2002).

In order to respond the answer from the respondent, this research uses Likert scale. Respondent will be asked to fill the statement in seven categories. According to Sekaran (2000), measurement can be based on the rating of the statements given by respondents by giving score 1 representing "strongly disagree" and 7 representing "strongly agree", and this is the description:

1 = Strongly Disagree

2 = Moderately Disagree

3 = Slightly Disagree

4 = Not sure

5 = Slightly Agree

6 = Moderately Agree

7 = Strongly Agree

3.7. Validity and Reliability Test

In this study the function of validity test is to measure and analyze whether each item of instrument could explain the variable observed or not. The effectiveness of the questionnaire as a measurement tool is the most important factor in determining the quality of the research result. This is because the result of this research is fully dependent on the quality of the data obtained.

In this study the writer will take samples from the total respondents at 5% of significance level, then the critical value for the validity coefficient is about r = 0.361 (Sugiyono, 2004). If the validity coefficient of one item is greater than critical value for validity coefficient (0.361), it means the item can be considered as valid, but if the validity coefficient of one item is less than the critical value for validity coefficient (0.361) it means the item is invalid.

Reliability test is also designed to find out the consistency of the measurement tools. It could give the result which is relatively consistent if there is re-measurement in the same subject. The reliability of a measure indicates the

extent to which the measure is without bias or error free, and hence, offers consistent measurement across time and across the various items in the instrument (Sekaran, 2000).

A reliable measurement tool will be provide a reliable result that is also relevant to the variable used, and if the data is really relevant to the reality condition, the result of any measurement conducted in the next period will always be the same. Reliability test is conducted with SPSS by putting all questions in SPSS to be analyzed. It uses alpha coefficient from Cronbach to find the value of alpha Cronbach (α) is ≥ 0.6 thus the measurement tool of the research is claimed reliable to be used.

3.8. Data Analysis

This research conducts both field study and literature study by using secondary data from journals, websites and other printed matters related to the analysis. To analyse the primary data, a quantitative research analysis is taken. The results of the questionnaire survey are analysed by using statistical software AMOS 7.0. The study is employed Structural Equation Modeling (SEM) to test the hypothesized relationship. This model was chosen to determine the causal relationship between site characteristics of online retailing (shopping convenience, informativeness and security), customer satisfaction, e-trust and word of mouth in online retailing. According to Hair, *et. al.,* (1998) the process of *Structural Equation Modeling* (SEM) consists of following step:

3.8.1. Model Development Based on Theory

Structural Equation Modeling (SEM) based causality relationship where the changing of one variable is assumed to be caused by changing other variables. The strong causality relationship between two variables is assumed not to be caused by the analysis chosen, but it caused by the theoretical justification to support the analysis (Ghozali, 2004).

3.8.2. Path Diagram and Structural Equation

According to Ghozali (2004), there are two steps that must be taken to make a path diagram and structural equation, they are, arranging the structural model by correlating latent construct (endogenous and exogenous) with indicator variable (manifest variable). The path diagram used in this research which represent the causal relationship between site characteristics of online retailing (shopping convenience, informativeness and security), relationship quality (customer satisfaction and e-trust), and word of mouth is described as follows

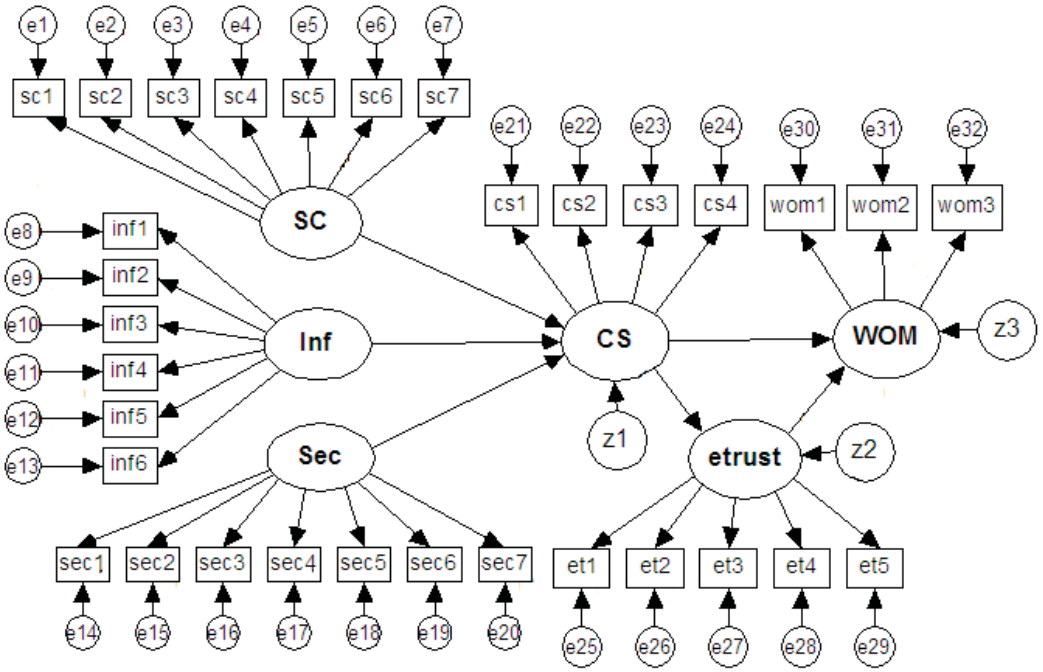

Figure 3.1. The Path Diagram of The Effect of Site Characteristics and Relationship Quality toward Word of Mouth

3.8.3. Choosing Input Matrix and Estimation Model

Model in structural equation is different from other multivariate analysis techniques, SEM only uses data input, and that is variance/covariance matrix or correlation matrix. Through data from questionnaire will be changed into variance/covariance matrix or correlation matrix, so that the equation also stated as *covariance structural analysis.* Covariance matrix has advantage than correlation matrix in giving comparison validity between different population and different sample. The use of correlation is best suited if the research objectives are simply to understand the pattern of construct relationship, but do not describe the total variance of the construct (Ghozali, 2004).

3.8.4. Structural Model Identification

Identification problem is incapability of proposed model to result estimation model. In order to see the identification problem, is by seeing the estimation result, those are: big value of *standard error* for one or more coefficients, incapability of program to invert *information matrix,* impossible estimation value (negative *error variance*), and high correlation (> 0.90). If there is any identification problem, so there are 3 things that must be concerned, coefficient amount that relatively estimated toward covariance or identified correlation with small value of *degree of freedom* (*df*)*,* using reciprocal correlation among constructs, failures in determining fix value on construct scale (Ghozali, 2004).

3.8.5. Goodness of Fit Criteria

If *offending estimate* happening, those are: negative variance *error* or *non-significant error variance* of construct, *standardized coefficient* close to value of 1.0, and high standard error, so the cause of offending *estimate* must be eliminated first. In SEM analysis, there is no single statistical test tool to measure or test the model (Hair, *et. al.* in Ferdinand, 2002). *Fit Index* and *cut of value* that is used to test whether the model can be accepted or not, as follows:

a. Absolute Fit Measures

1. Likelihood Ratio Chi Square Statistic

   An analysis tool to measure overall fit is *likelihood ratio chi-square statistic*. Model which is tested will be considered as good or satisfied if the *chi-square* (χ^2) value is small. Small value of χ^2 means that the model

is good (χ^2= 0, means that there is nothing differences, Ho is accepted) and accepted based on probability with *cut of value* p > 0.05 or p > 0.10 (Ghozali, 2004).

Because this analysis objective is to develop and test a model which is suited and *fit* based on the data, so it required insignificant value of χ^2 that test null hypotheses (*estimated population covariance* is not equal than *sample covariance*). Value of χ^2 can be compared with *degree of freedom* (*df*) to get relative value of χ^2 and it is used to make conclusion that high relative value of χ^2 means that significant difference between covariance matrix observed and covariance matrix estimated. Small value of χ^2 resulting the significant level more than 0.05 that indicates that there is no significant difference between covariance matrix data and covariance matrix estimated (Hair, *et. Al.,* 1995 in Ghozali, 2004)

2. CMIN/DF (The minimum Sample Discrepancy Function)

   The minimum Sample Discrepancy Function (CMIN) divided by its *degree of freedom* (*df*) will result CMIN/DF (generally, it is used for researcher as indicator to measure fit level of model. CMIN/DF is also as *chi*-square statistic; χ^2 divided by its *degree of freedom* (*df*) is relative χ^2. Value of χ^2 relatively less than 2.0 or even less than 3.0 as indication of *acceptable fit* between model and data (Arbuckle, 1997 in Ghozali, 2004)

3. GFI (Goodness of Fit Index)

   Fit Index can measure proportion of variance in covariance matrix sample that stated by estimated matrix covariance population (Ghozali,

2004). GFI is *non-statistical* measurement tool that has value range from 0 (*poor fit*) until 1.0 (*perfect fit*). High value in this index shows *"better fit"*.

4. RMSEA (The Root Mean Square Error of Approximation)

RMSEA is index that can be used to compensate *chi-square* statistic in big sample (Baumgartner & Homburg in Ghozali, 2004). RMSEA value shows expected *Goodness of Fit Index* if estimated model in population (Hair, *et. al.,* 1995). Small value of RMSEA (< 0.08) means that model that shows *close fit* of model based on *degree of freedom* (*df*) can be accepted (Browne & Cudeck in Ghozali, 2004)

b. Incremental Fit Measures

1. AGFI (Adjusted Goodness of Fit Index)

Ghozali (2004) stated that GFI is analogue of R^2 in multiple regressions. This *Fit Index* can be adjusted toward available *degree of freedom* (*df*) to test whether the model can be accepted or not (Arbuckel in Ghozali 2004). The Adjusted Goodness of Fit Index is formulated as follows:

$$AGFI = 1 - (1 - GFI)\frac{d_b}{d}$$

Where

$$d_b = \sum_{g=1}^{G} p^{\bullet(g)} = \text{Sample } moments$$

$$d = degrees\ of\ freedom$$

Acceptance level that recommended is if AGFI has equal value with more than 0.90 (Hair, *et al.* in Ghozali, 2004). GFI and AGFI are the

criteria that measure proportion of variance in a covariance matrix sample. Value of 0.95 can be interpreted as *good overall fit* level and range value 0.090 - 0.95 shows *adequate fit level* (Hulland, *et al.* in Ghozali, 2004).

2. TLI (Tucker Lewis Index)

   TLI is *incremental fit index* alternative that compared tested model toward baseline model. The recommended value as the base of model is ≥ 0.90, and the value that close to 1 (one) shows a very good fit (Arbuckle, in Ghozali, 2004). The Tucker Lewis Index is formulated as follows:

$$TLI = \frac{\left(\chi^2_{null}/df_{null}\right) - \left(\chi^2_{proposed}/df_{proposed}\right)}{\left(\chi^2_{null}/df_{null}\right) - 1}$$

   Or:

$$TLI = \frac{\frac{C_b}{d_b} - \frac{C}{d}}{\frac{C_b}{d_b} - 1}$$

   Where C is discrepancy of model that is evaluated and d is degree of freedom, meanwhile C_b and d_b is discrepancy and *degrees of freedom* from the *baseline model* that has comparison.

3. NFI (Normed Fit Index)

   It is the comparison measurement between *the proposed model* and *the null model*. Value of NFI will be varied from 0 (*no fit at all*) until 1.0 (*perfect fit*). Like TLI, there is no *absolute value* that used as the standard, but generally recommended as equal or > 0.90.

3.8.6. Model Interpretation

According to Ghozali (2004), when model is stated as acceptable, it can consider to make a modification index to recover theoretical justification or goodness of fit. This modification must have a consideration. If modification model must be cross validated (estimated with separated data) before modification model accepted. If got value absolute fit model from default model, with chi-square that relatively big value, that is showed by significant probability level ($p < 0.05$) so it requires modification. Model can be stated as good fit model if probability level of chi-square relatively is smaller than in significant probability level ($p > 0.05$).

CHAPTER 4

RESEARCH FINDINGS AND DISCUSSION

This research was conducted at Universitas Islam Indonesia in all faculties and it is aimed to answer the questions as mentioned in the previous chapter. The first section discusses the validity and reliability test to determine whether the data is valid, reliable and meets the requirements of further analysis. The next section is descriptive analysis. It describes the respondents' demographic characteristics which includes gender, age, marital status, occupation and personal income per month. Quantitative analysis used in this research is Structural Equation Model (SEM) with AMOS 5.0. The Structural Equation Model was chosen to determine the model of the effect of site characteristics of online retailing (shopping convenience, informativeness and security) on customer satisfaction, the effect of customer satisfaction on e-trust, and the effect of e-trust on word of mouth in online retailing.

4.1. Validity and Reliability Test

4.1.1. Validity Test

Validity test show well an instrument that is developed measures the particular concept it is supposed to measure. Validity test in this research was conducted by using SPSS 16 for Windows, with the level of confidence 5% and one tailed test used. If the validity coefficient of one item is greater than critical value for validity coefficient (0.361), it means the item can be considered as valid. The results of validity test show that all of the statements employed in the

questionnaire distributed to respondents are valid. Accordingly, all of the questions can be included for the next step of research. The results of the validity test are presented in Table 4.1.

Table 4.1
Validity Test Results

Variable	Items	Validity Coefficient	Critical Value	Notes
Shopping convenience	SC1	0.591	0.361	Valid
	SC2	0.769	0.361	Valid
	SC3	0.682	0.361	Valid
	SC4	0.725	0.361	Valid
	SC5	0.728	0.361	Valid
	SC6	0.714	0.361	Valid
	SC7	0.780	0.361	Valid
Informativeness	Inf1	0.593	0.361	Valid
	Inf2	0.491	0.361	Valid
	Inf3	0.832	0.361	Valid
	Inf4	0.750	0.361	Valid
	Inf5	0.500	0.361	Valid
	Inf6	0.681	0.361	Valid
Security	Sec1	0.737	0.361	Valid
	Sec2	0.765	0.361	Valid
	Sec3	0.704	0.361	Valid
	Sec4	0.754	0.361	Valid
	Sec5	0.671	0.361	Valid
	Sec6	0.680	0.361	Valid
	Sec7	0.636	0.361	Valid
Customer Satisfaction	CS1	0.687	0.361	Valid
	CS2	0.598	0.361	Valid
	CS3	0.697	0.361	Valid
	CS4	0.677	0.361	Valid
e-Trust	eT1	0.584	0.361	Valid
	eT2	0.679	0.361	Valid
	eT3	0.612	0.361	Valid
	eT4	0.662	0.361	Valid
	eT5	0.546	0.361	Valid
Word of Mouth	WOM1	0.636	0.361	Valid
	WOM2	0.645	0.361	Valid
	WOM3	0.785	0.361	Valid

Source: primary data, 2013.

4.1.2. Reliability Test

The reliability of a measure indicates the stability and consistency with which the instrument is measuring the concept and helps to assess the goodness of a measure. The calculation of the coefficient correlation is conducted by using SPPS 16 for Windows, using Cronbach's alpha technique. If the Cronbach's alpha (α) is ≥ 0.6 thus the measurement tool of the research is claimed reliable to be used. The results of reliability test show that the questionnaire distributed to respondents are reliable. The concise result of the reliability test is presented in Table 4.2.

Table 4.2
Reliability Test Results

Variable	Cronbach's Alpha	Critical Value	Notes
Shopping convenience	0.902	0.6	Reliable
Informativeness	0.853	0.6	Reliable
Security	0.899	0.6	Reliable
Customer Satisfaction	0.833	0.6	Reliable
e-Trust	0.819	0.6	Reliable
Word of Mouth	0.828	0.6	Reliable

Source: primary data, 2013.

4.2. Respondents Demographic Characteristics

As already mentioned before, the respondents of this research are customers of online shopping in Sleman region of Yogyakarta. From the questionnaires, the respondent filled out their personal information about gender, age, marital status, occupation, and income.

4.2.1. Respondents Gender

Based on the gender, there are two categories which are male and female. The data of the analysis result based on respondents' characteristics of gender are showed in the Table 4.3.

Table 4.3
Respondents Characteristics Based on Gender

Gender	Count	Percentage
Male	114	38.0%
Female	186	62.0%
Total	300	100.0%

Source: primary data, 2013.

The Table 4.4 describes that the customers of online shopping in Sleman region of Yogyakarta are mostly female (62.0%) and the rest are male (38.0%).

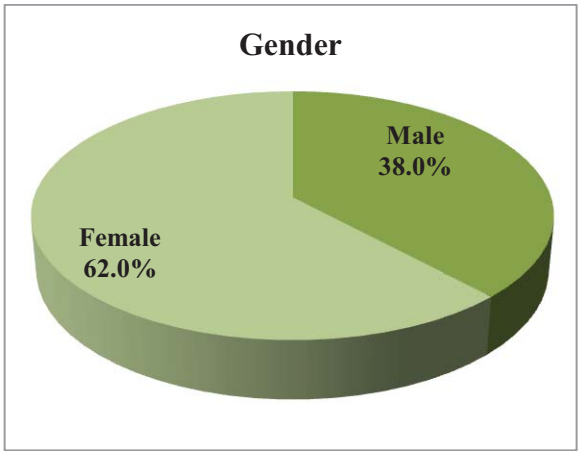

Figure 4.1. Pie Chart of Respondents Characteristics Based on Gender

4.2.2. Respondents Age

Based on the respondents' age, there are three categories which are below 21 years old; 21 - 30 years old and above 30 years old. The results of the data analysis based on the respondents' characteristics of age are showed in the Table 4.4.

Table 4.4
Respondents Characteristics Based on Age

Age	Count	Percentage
Below 21 years old	180	60.0%
21 - 30 years old	81	27.0%
Above 30 years old	39	13.0%
Total	300	100.0%

Source: primary data, 2013.

The Table 4.4 describes that the customers of online shopping in Sleman region of Yogyakarta are mostly below 21 years old (60.0%) with the characteristics that consumers from this age are young people. Twenty seven percent are between 21 – 30 years old and the rest are above 30 years old (13.0%).

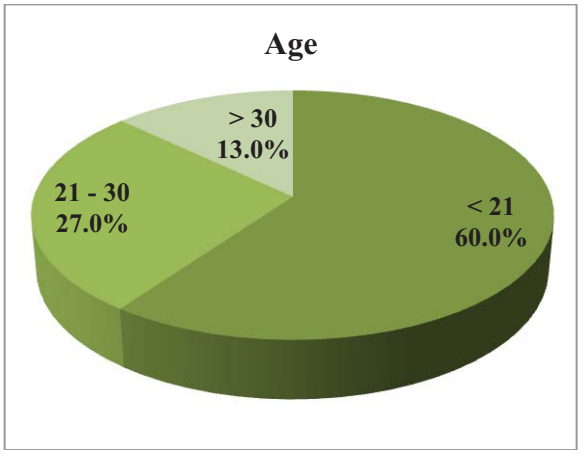

Figure 4.2. Pie Chart of Respondents Characteristics Based on Age

4.2.3. Respondents Marital Status

Based on the respondents' marital status, there are three groups which are single, married and divorced/widow. The results of the data analysis based on the respondents' characteristics of marital status are showed in the Table 4.5.

Table 4.5
Respondents Characteristics Based on Marital Status

Marital Status	Count	Percentage
Single	241	80.3%
Married	57	19.0%
Divorced / Widow	2	0.7%
Total	300	100.0%

Source: primary data, 2013.

The Table 4.5 describes that the customers of online shopping in Sleman region of Yogyakarta are mostly single (80.3%). Nineteen percent of the respondents are married and the rest are divorced/widow (0.7%).

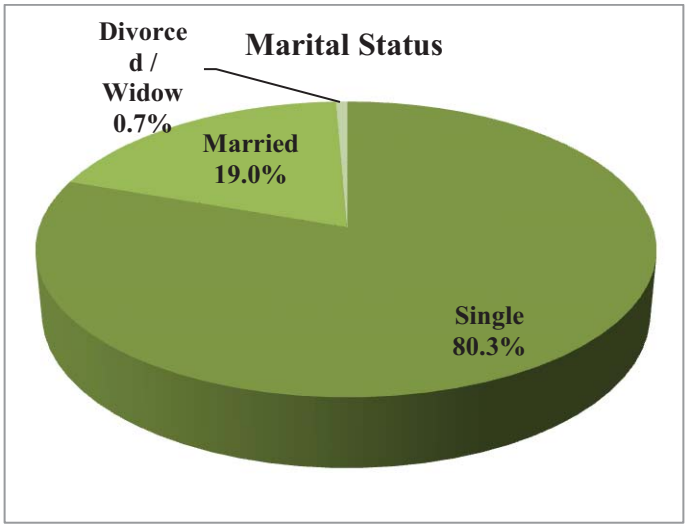

Figure 4.3. Pie Chart of Respondents Characteristics Based on Marital Status

4.2.4. Respondents Occupation

Based on the respondents' occupation, there are five groups: student, private business employee, civil servant, unemployment/retiree/housewife-mother and others. The results of the data analysis based on the respondents' characteristics of occupation are showed in the Table 4.6.

Table 4.6
Respondents Characteristics Based on Occupation

Occupation	Count	Percentage
Student	237	79.0%
Private Business Employee	33	11.0%
Civil Servant	10	3.3%
Unemployment / Retiree / Housewife-mother	20	6.7%
Others	0	0.0%
Total	300	100.0%

Source: primary data, 2013.

The Table 4.5 describes that the customers of online shopping in Sleman region of Yogyakarta are mostly student (79.0%). Eleven percent of the respondents are private business employee, 6.7% of the respondents are unemployment/ retiree/housewife-mother, and the rest are civil servant (3.3%). There is no respondent with other occupations (0.0%).

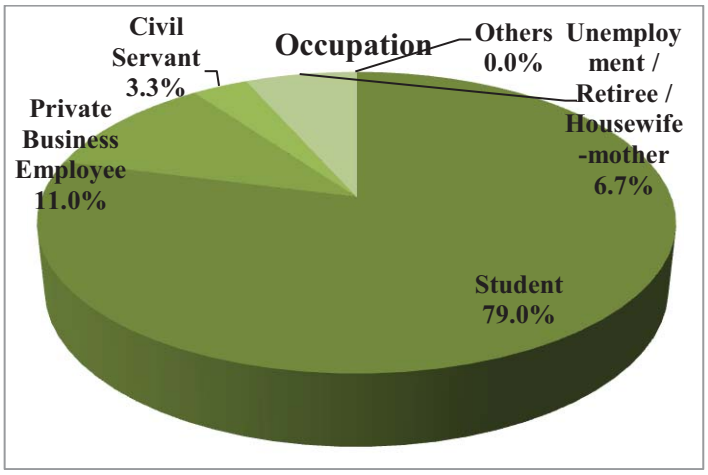

Figure 4.4. Pie Chart of Respondents Characteristics Based on Occupation

4.2.5. Respondents' Personal Income per Month

Based on the respondents' personal income, there are three categories: consumers with < Rp 1.000.000; Rp 1.000.000 – Rp 3.000.000; and > Rp 3.000.000. The results of the data analysis based on the respondents' characteristics of monthly income are showed in the Table 4.7.

Table 4.7
Respondents Characteristics Based on Income

Income	Count	Percentage
< 1 million	251	83.6%
1 – 3 million	35	11.7%
> 3 million	14	4.7%
Total	300	100.0%

Source: primary data, 2013.

The Table 4.5 describes that the customers of online shopping in Sleman region of Yogyakarta are mostly consumers with monthly income below Rp 1.000.000 (83.6%). There are 11.7% of the respondents with monthly income between Rp 1.000.000 – Rp 3.000.000 and the rest 4.7% are respondents with monthly income above Rp 3.000.000.

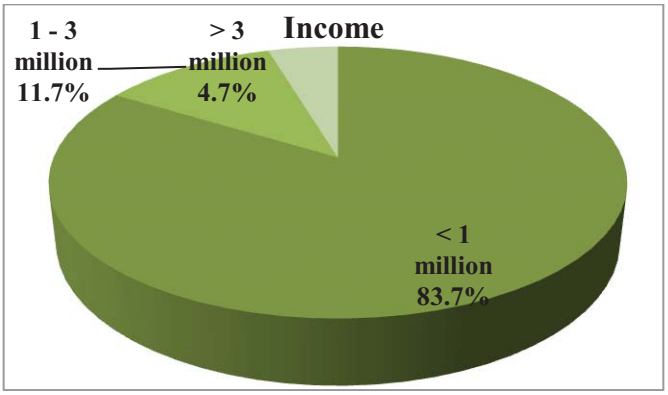

Figure 4.5. Pie Chart of Respondents Characteristics Based on Income

4.3. Descriptive Statistics

Descriptive statistics is needed to observe the sample characteristics that are used in this research. From the tables below, it can be found the minimum and maximum value, mean, and the standard deviation of each variable used, i.e. e-trust, word of mouth, shopping convenience, informativeness, customer satisfaction and security. The concise results of the descriptive statistics is presented in Table 4.8.

Table 4.8
Descriptive Statistics

Variable	Minimum	Maximum	Mean	Std. Deviation
Shopping convenience	2.1	5.9	3.99	1.09
Informativeness	1.8	6.0	4.12	1.01
Security	1.6	5.9	3.97	1.15
Customer Satisfaction	1.5	6.8	4.00	1.10
e-Trust	1.4	6.4	4.15	1.05
Word of Mouth	1.3	7.0	3.89	1.30

Source: primary data, 2013.

From the result of the descriptive statistics analysis as showed in the Table 4.6 can be found out that variable shopping convenience has minimum value 2,1, maximum value 5,9, mean value 3.99 and standard deviation value 1.09. The variable informativeness has minimum value 1.8, maximum value 6.0, mean value 4.12 and standard deviation value 1.01. The variable security has minimum value 1.6, maximum value 5.9, mean value 3.97 and standard deviation value 1.15. The variable customer satisfaction has minimum value 1.5, maximum value 6.8, mean value 4.00 and standard deviation value 1.10. The variable e-trust has minimum value 1.4, maximum value 6.4, mean value 4.15 and standard deviation value 1.05. The variable word of mouth has minimum value 1.3, maximum value 7.0, mean value 3.89 and standard deviation value 1.30.

4.4. Data Analysis

This research use Structural Equation Modeling (SEM) as the statistical tool for hypothesis testing. This statistic method is used to find out the effect of site characteristics of online retailing (shopping convenience, informativeness and

security) on customer satisfaction, the effect of customer satisfaction on e-trust, and the effect of e-trust on word of mouth in online retailing.

4.4.1. Assumption Test

4.4.1.1. Normality Check

Like other multivariate statistical methodologies, most of the estimation techniques used in SEM require multivariate normality. If a set of variables is distributed as multivariate normal, then each variable must be normally distributed. However, when all individual variables are normally distributed, the set of variables may not be distributed as multivariate normal. Hence, testing each variable only for univariate normality is not sufficient. The evaluation of multivariate normality based on sample measures of multivariate skewness and kurtosis. AMOS will test the individual variables for normality; it will also provide a test for multivariate kurtosis. The result of normality check with AMOS software are presented in Table 4.9 below.

Table 4.9
Assessment of Normality

Variable	min	max	skew	c.r.	kurtosis	c.r.
cs4	1.000	7.000	.113	.802	-1.326	-4.689
cs3	1.000	7.000	-.104	-.737	-1.098	-3.883
cs2	1.000	7.000	.005	.034	-.895	-3.163
cs1	1.000	7.000	-.047	-.336	-1.331	-4.705
et1	1.000	7.000	.321	2.270	-1.169	-4.132
et2	1.000	7.000	.043	.302	-1.105	-3.907
et3	1.000	7.000	.005	.038	-1.171	-4.140
et4	1.000	7.000	.114	.806	-1.208	-4.271
et5	1.000	7.000	-.098	-.695	-1.166	-4.124
wom3	1.000	7.000	.234	1.657	-1.179	-4.167
wom2	1.000	7.000	.350	2.473	-1.130	-3.995
wom1	1.000	7.000	-.036	-.253	-1.188	-4.201
inf1	1.000	7.000	-.123	-.870	-1.066	-3.769
inf2	1.000	7.000	-.074	-.526	-1.053	-3.725
inf3	1.000	7.000	-.353	-2.494	-.949	-3.356

Variable	min	max	skew	c.r.	kurtosis	c.r.
inf4	1.000	7.000	-.091	-.643	-1.212	-4.283
inf5	1.000	7.000	-.081	-.576	-.849	-2.235
inf6	1.000	7.000	.070	.494	-1.183	-4.184
sec1	1.000	7.000	.397	2.810	-.941	-3.327
sec2	1.000	7.000	-.068	-.480	-1.295	-4.577
sec3	1.000	7.000	.043	.306	-.821	-2.902
sec4	1.000	7.000	-.253	-1.786	-.862	-3.048
sec5	1.000	7.000	-.102	-.723	-.857	-3.031
sec6	1.000	7.000	-.327	-2.314	-1.120	-3.960
sec7	1.000	7.000	.038	.268	-1.079	-3.816
sc7	1.000	7.000	-.007	-.053	-1.257	-4.445
sc6	1.000	7.000	.266	1.879	-1.020	-3.607
sc5	1.000	7.000	-.254	-1.796	-.947	-3.349
sc4	1.000	7.000	.215	1.519	-.736	-2.602
sc3	1.000	7.000	-.215	-1.522	-1.130	-3.995
sc2	1.000	7.000	.423	2.988	-.957	-3.385
sc1	1.000	7.000	.112	.794	-1.146	-4.051
Multivariate					-2.753	-2.511

Source: primary data, 2013.

As shown in Table 4.9, skewness and kurtosis do not appear to be significant problems in the data set. Using the critical ratio (C.R.) benchmark ± 2.0, no items exhibited significant skewness and kurtosis. The evaluation of multivariate normality show that the critical ratio of multivariate normal is 2.511. Using the critical ratio (C.R.) benchmark ± 2.0, it indicate insignificant departure from multivariate normality assumption.

4.4.1.2. Outliers Check

Outlier is an observation that is numerically distant from the rest of the data. (Hair, et al., 1995). The classical way of detecting outliers is to calculate Mahalanobis' distance for each observation using estimates. Mahalanobis' distance identifies observations that lie far away from the centre of the data cloud, giving less weight to variables with large variances or to groups of highly

correlated variables (Joliffe, 1986). As part of the normality assumption test, AMOS presents two additional statistics, p1 and p2. The p1 column shows the probability of any observation exceeding the squared Mahalanobis distance of that observation. The p2 column shows the probability that the largest squared distance of any observation would exceed the Mahalanobis distance computed. A heuristic for determining which observations may be outliers is given by Arbuckle (1997): "Small numbers in the p1 column are to be expected. Small numbers in the p2 column, on the other hand, indicate observations that are improbably far from the centroid under the hypothesis of normality." The result of outliers check with AMOS are presented in Table 4.10 below.

Table 4.10
Outliers Check

Observation number	Mahalanobis d-squared	p1	p2
291	65.970	0.000	0.108
111	53.615	0.010	0.788
241	53.423	0.010	0.588
248	52.547	0.012	0.516
298	52.098	0.014	0.402

Source: primary data, 2013.

Only the first five rows of the table are shown above. Specifically, the table focuses on the occurrence of outliers, individual observations that differ markedly from the general run of observations. The table above show large numbers in the p2 column (> 0.05). It indicate that the data do not have outlier that are far from the centroid under the hypothesis of normality.

4.4.2. Path Diagram and Structural Equation

Path diagram and structural equation show the causal relationship between site characteristics of online retailing (shopping convenience, informativeness and security), customer satisfaction, e-trust and word of mouth in online retailing. The path diagram by using AMOS software are described as follows.

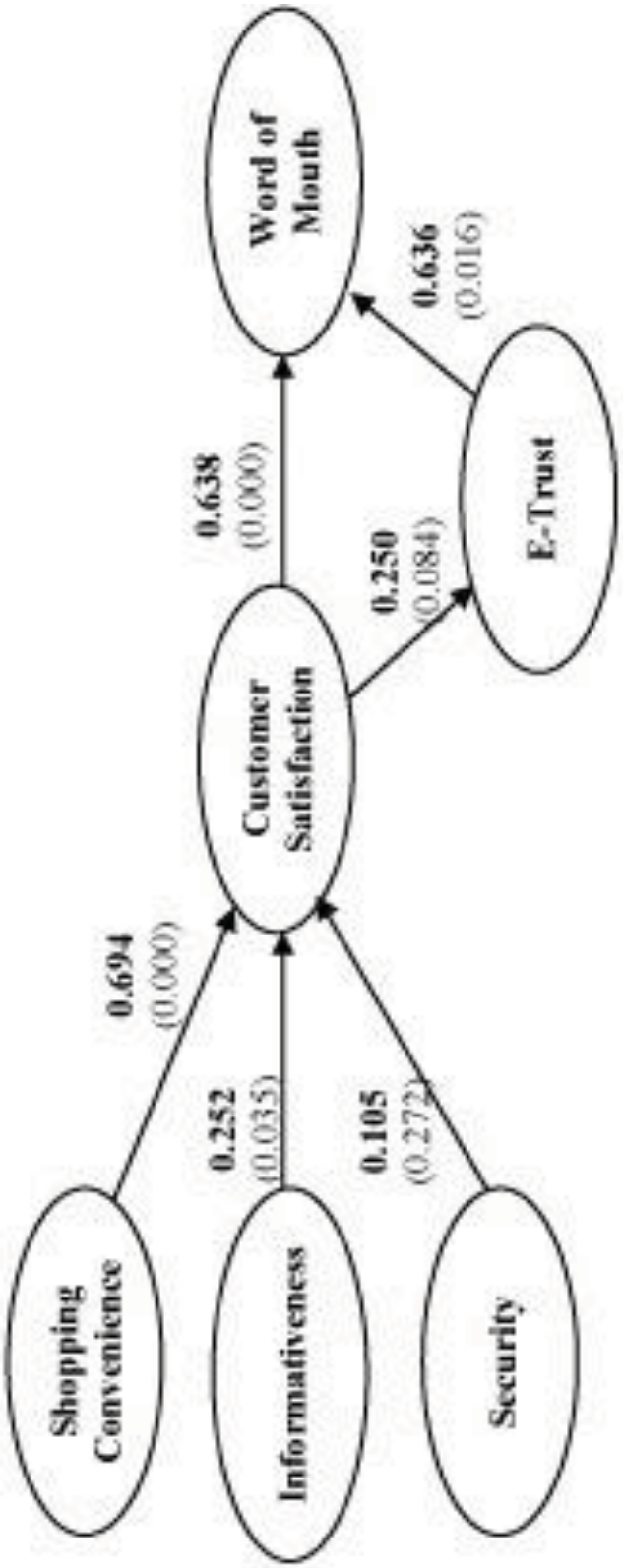

Figure 4.6. Path Diagram (Before Modification)

4.4.3. Estimation and Model Evaluation

After obtaining the path diagram and structural equation, the next step is evaluating the SEM output. In SEM analysis, there is no single statistical test tool to measure or test the model. Fit index and cut off value that is used to test whether the model can be accepted or not, as follows: Chi-Square, RMR (Root Mean Square Residual), GFI (Goodness of Fit Index), AGFI (Adjusted Goodness of Fit Index), TLI (Tucker Lewis Index) and NFI (Normed Ft Index).

The goodness of fit test is used to determine whether the model can be statistically accepted or not. Nevertheless, the goodness of fit test is not used to evaluate whether the paths in the model are statistically significant or not. If the model is statistically accepted then the interpretation of the paths in the model can be carried out. The result of the goodness of fit test for the structural equation model by using AMOS software is presented in Table 4.11.

Table 4.11
Goodness of Fit Test Before Modification

Fit Measure	Output	Cut-off Value	Notes
Absolute Fit Measure			
Chi-Square	181.859	Small	Good
Probability	0.095	High. > 0.05	Good
CMIN/DF	1.150	< 2	Good
RMSEA	0.007	≤ 0.08	Good
GFI	0.926	≥ 0.9	Good
Incremental Fit Measure			
AGFI	0.875	≥ 0.9	Not good
TLI	0.785	≥ 0.9	Not good
NFI	0.830	≥ 0.9	Not good

Source: primary data, 2013.

For SEM analysis, various type of statistical test are used to analyze the hypothesis test. The most basic test is *chi-square* (χ^2) statistic. Model which is

tested will be considered as good or satisfied if the *chi-square* (χ^2) value is small. Small value of χ^2 means that the model is good. Small value of χ^2 resulting the significant level more than 0.05 that indicates that there is no significant difference between covariance matrix data and covariance matrix estimated. From the Table 4.7 can be seen that the value of χ^2 is small and the probability value is 0.095 ($p > 0.05$). Because the probability value is more than *cut-off value* $p > 0.05$, therefore the Ho is accepted. It means that the model is good.

As mentioned before that in SEM analysis, there is no single statistical test tool to measure or test the model. The Table 4.11 shows that the AGFI, TLI, and NFI only the value of AGFI have not reached the cut off value. In order to be a good model, it is required to do a model revision by making a modification index to revise the model by increasing the parameter number. The modification indices according to value showed in the appendix. Modification indices can only be done based on measurement error covariance value assumed by 0 (zero) because modification with measurement error covariance does not need to do theoretical justification. On the other hand, modification indices based on measurement regression weight must be supported by theories (Ghozali, 2005). The result of the model modification can be seen in the Figure 4.6 and Table 4.12.

Table 4.12
Goodness of Fit Test After Modification

Fit Measure	Output	Cut-off Value	Notes
Absolute Fit Measure			
Chi-Square	107,392	Small	Good
Probability	0.890	High. > 0.05	Good
CMIN/DF	0.628	< 2	Good
RMSEA	0.005	≤ 0.08	Good
GFI	0.956	≥ 0.9	Good
Incremental Fit Measure			
AGFI	0.921	≥ 0.9	Good
TLI	0.925	≥ 0.9	Good
NFI	0.913	≥ 0.9	Good

Source: primary data, 2013.

From the measurements result of Goodness Fit Index above, it can be seen that the number of Absolute Fit Measured which is measured by Likelihood Chi Square, CMIN/DF, GFI, and RMSEA have reached all cut off value. From the Incremental Fit Measured, which is measured by AGFI, TLI, and NFI also have reached the cut off value.

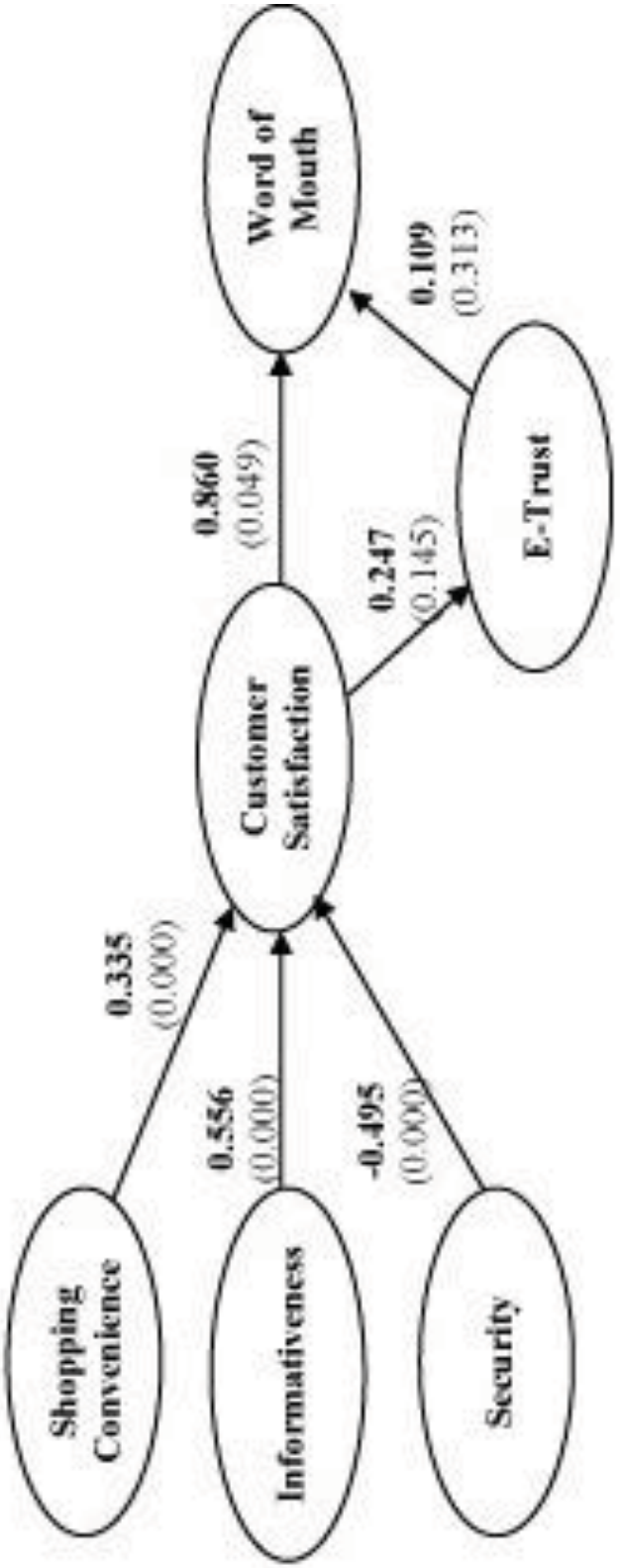

Figure 4.7. Path Diagram (After Modification)

4.4.4. Hypothesis Test

The hypothesis testing is conducted by examining the path coefficients in the model which are presented in regression weights output. If the path coefficient is significant then the hypothesis of the research is accepted. The criterion for the hypothesis testing is whether the p value for specified path less than 0.05. The result of the regression weights for the structural equation model by using AMOS software is presented in Table 4.13.

Table 4.13
Hypothesis Testing (After Modification)

Path	Regression Weights		C.R.	P
	Unstandardized	Standardized		
CS ← SC	0.187	0.335	3.788	0.000
CS ← INF	0.571	0.556	3.748	0.000
CS ← SEC	-0.423	-0.495	-4.045	0.000
WOM ← CS	0.319	0.860	1.970	0.049
ET ← CS	0.078	0.247	1.457	0.145
WOM ← ET	0.128	0.109	1.009	0.313

Source: primary data, 2013.

According to the results of the regression weights as presented in the Table 4.8 can be interpretated the hypothesis testing as follow.

a. Hypothesis 1

The hypothesis 1 states that the shopping convenience of online retailing have a positive effect on customer satisfaction. It is tested by examining whether the path coefficient (standardized regression weights estimate) between both constructs is positive and significant. From the Table 4.8 above can be found out that the standardized regression weights estimate is 0.335 with p value is 0.000. Since the standardized regression weights estimate of

hypothesis 1 is positive and significant ($p < 0.05$) thus the hypothesis 1 is accepted.

b. Hypothesis 2

The hypothesis 2 states that the informativeness of online retailing have a positive effect on customer satisfaction. It is tested by examining whether the path coefficient (standardized regression weights estimate) between both constructs is positive and significant. From the Table 4.8 above can be found out that the standardized regression weights estimate is 0.556 with p value is 0.000. Since the standardized regression weights estimate of hypothesis 2 is positive and significant ($p < 0.05$) thus the hypothesis 2 is accepted.

c. Hypothesis 3

The hypothesis 3 states that the security of online retailing have a positive effect on customer satisfaction. It is tested by examining whether the path coefficient (standardized regression weights estimate) between both constructs is positive and significant. From the Table 4.8 above can be found out that the standardized regression weights estimate is -0.495 with p value is 0.000. Since the standardized regression weights estimate of hypothesis 3 is negative thus the hypothesis 3 is not accepted.

d. Hypothesis 4

The hypothesis 4 states that customer satisfaction of online retailing have a positive effect on word of mouth. It is tested by examining whether the path coefficient (standardized regression weights estimate) between both constructs is positive and significant. From the Table 4.8 above can be found out that the

standardized regression weights estimate is 0.860 with p value is 0.049. Since the standardized regression weights estimate of hypothesis 5 is positive and significant ($p < 0.05$) thus the hypothesis 5 is accepted.

e. Hypothesis 5

The hypothesis 5 states that customer satisfaction of online retailing have a positive effect on e-trust. It is tested by examining whether the path coefficient (standardized regression weights estimate) between both constructs is positive and significant. From the Table 4.8 above can be found out that the standardized regression weights estimate is 0.247 with p value is 0.145. Since the standardized regression weights estimate of hypothesis 4 is positive and insignificant ($p > 0.05$) thus the hypothesis 4 is not accepted.

f. Hypothesis 6

The hypothesis 6 states that e-trust have a positive effect on word of mouth. It is tested by examining whether the path coefficient (standardized regression weights estimate) between both constructs is positive and significant. From the Table 4.8 above can be found out that the standardized regression weights estimate is 0.109 with p value is 0.313. Since the standardized regression weights estimate of hypothesis 6 is positive and insignificant ($p > 0.05$) thus the hypothesis 6 is not accepted.

Based on the results of the hypothesis testing, it can be illustrated the result of path diagram for the significant model which is presented in the Figure 4.8 below.

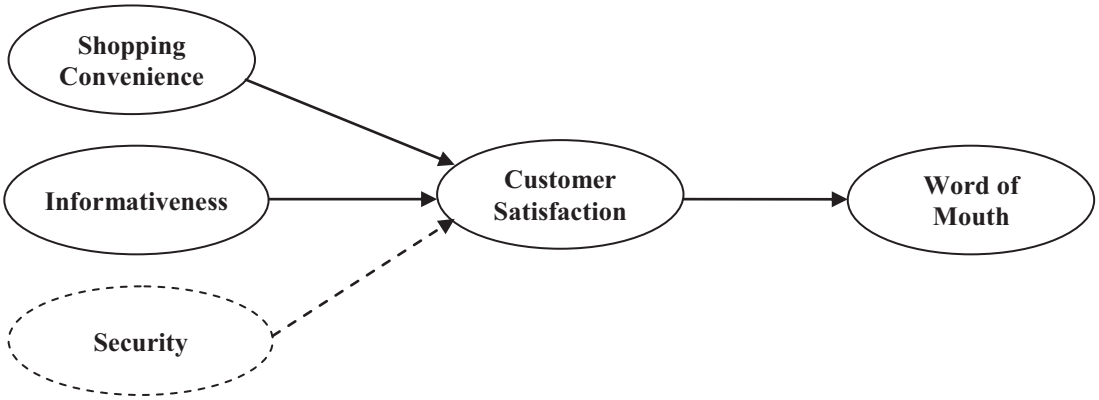

Figure 4.8. Path Diagram (Significant Model)

4.5. Discussion

The result of the structural equation model by using AMOS software particularly on the regression weights shows that the shopping convenience of online retailing have a positive effect on customer satisfaction. This can be seen from the path coefficient (standardized regression weights estimate) between shopping convenience and customer satisfaction is positive (0.335) and significant ($p < 0.05$). From this result, can be said that the hypothesis 1 which states that shopping convenience have positive effect on customer satisfaction is accepted. It means that higher shopping convenience will be followed by higher customer satisfaction. This is consistent with the results of previous studies.

The result of the structural equation model by using AMOS software shows that informativeness has positive effect on customer satisfaction. This can be seen from the path coefficient (standardized regression weights estimate) between informativeness and customer satisfaction is positive (0.556) and significant ($p < 0.05$). It means that higher informativeness will be followed by

higher customer satisfaction. From this result, can be said that the hypothesis 2 which states that informativeness have positive effect on customer satisfaction is accepted. This is consistent with the results of previous studies.

The result of the structural equation model by using AMOS software shows that security has a negative and significant effect on customer satisfaction. This can be seen from the path coefficient (standardized regression weights estimate) between security and customer satisfaction is significant ($p < 0.05$) but negative (-0.495). It means that lower security will be followed by higher customer satisfaction vice versa. From this result, can be said that the hypothesis 3 which states that security have positive effect on customer satisfaction is not accepted. This is inconsistent with the results of previous studies [Udo, 2001; Hoffman and Novak, 2000; Reichheld and Schefter, 2000]. The inconsistency of the result is probably caused by different habit and characteristic of the Indonesian people in online shopping. However, further research is needed to clarify this finding.

The result of the structural equation model by using AMOS software shows that customer satisfaction has positive effect on word of mouth. This can be seen from the path coefficient (standardized regression weights estimate) between customer satisfaction and word of mouth is positive (0.860) and significant ($p < 0.05$). It means that higher customer satisfaction will be followed by higher word of mouth. From this result, can be said that the hypothesis 4 which states that customer satisfaction have positive effect on word of mouth is accepted. It means

that higher customer satisfaction will be followed by higher word of mouth. This is consistent with the results of previous studies.

The result of the structural equation model by using AMOS software shows that customer satisfaction has no positive effect on e-trust. This can be seen from the path coefficient (standardized regression weights estimate) between customer satisfaction and e-trust is positive (0.247) and insignificant ($p > 0.05$). It means that higher customer satisfaction will not be followed by higher e-trust. From this result, can be said that the hypothesis 5 which states that customer satisfaction have positive effect on e-trust is not accepted. This is inconsistent with the results of previous studies [Horppu et al., 2008].

The result of the structural equation model by using AMOS software shows that e-trust has no positive effect on word of mouth. This can be seen from the path coefficient (standardized regression weights estimate) between e-trust and word of mouth is positive (0.109) and insignificant ($p > 0.05$). From this result, can be said that the hypothesis 6 which states that e-trust have positive effect on word of mouth is not accepted. It means that higher e-trust will not be followed by higher word of mouth. This is consistent with the results of previous studies. The results of this paper show that site characteristics can be the antecedents of relationship quality and word of mouth because of the direct and indirect effect of site characteristics on customer satisfaction, e-trust and word of mouth. The inconsistency of the result is probably caused by different characteristic between the Indonesian and the foreign people. The foreign people used as respondents on

the previous research (Chung and Shin, 2009) are more sportive and trustworthy than the Indonesian.

CHAPTER 5

CONCLUSIONS AND RECOMMENDATIONS

5.1. Conclusions

The conclusion is a brief and precise statement drawn from the findings of the research and discussion of the findings. There are several conclusions taken from this research, which are derived from the data analysis results.

1. The shopping convenience and informativeness of online retailing have positive effect on customer satisfaction. This can be seen from the path coefficient (standardized regression weights estimate) between shopping convenience and informativeness on customer satisfaction is positive and significant ($p < 0.05$). The hypothesis 1 and 2 which states that shopping convenience and informativeness of online retailing have positive effect on customer satisfaction is accepted. The result of the analysis shows that the security of online retailing has no significant effect on customer satisfaction. This can be seen from the path coefficient (standardized regression weights estimate) between security and customer satisfaction is negative. The hypothesis 3 which states that security of online retailing has positive effect on customer satisfaction is not accepted.
2. Customer satisfaction of online retailing has no significant effect on e-trust, but it has positive and significant effect on word of mouth in online retailing. This can be seen from the path coefficient between customer satisfaction and e-trust is insignificant ($p > 0.05$), while the path coefficient (standardized

regression weights estimate) between customer satisfaction and word of mouth is positive (0.860) and significant ($p < 0.05$). The hypothesis 4 which states that customer satisfaction has positive effect on e-trust is not accepted. Otherwise, the hypothesis 5 which states that customer satisfaction have positive effect on word of mouth in online retailing is accepted.

3. E-trust has no positive effect on word of mouth in online retailing. This can be seen from the path coefficient (standardized regression weights estimate) between e-trust and word of mouth is positive (0.109) and insignificant ($p > 0.05$). The hypothesis 6 which states that e-trust have positive effect on word of mouth in online retailing is not accepted.
4. All of hypothesis are in line with the previous findings, except hypothesis 3 which is talk about security, the result are very controversial so that the further research are needed to make it clear. The writer worried that it is because wrong perception of questionnaire in respondent perception.

5.2. Recommendations

The recommendations are made based on the writer's experience and opinion while conducting this study, and are aimed at writers in a similar field wishing to develop a further research.

1. The writer suggests for the future research to use more sophisticated method and develop another parameters in site characteristics, relationship quality and word of mouth in online retailing.
2. Based on the research finding the writer suggests the manager of online retailing to reduce perceived risk and uncertainty related to decision making

regarding online shopping. It because the consumers often depend on the word of mouth.

3. Regarding the result of the hypothesis test, the writer also suggests the manager to improve the online retailing concerning the security of site. It can be carry out by offering secure payment options, ensuring consumer protection, clarifying marketplace rules, issuing certification authority and strengthen delivery systems, in order to make customer understand more about the term of security.
4. The writer also suggests the online retailers to develop strategies for responding to enhance the relationship quality, possibly with initiatives such as: marketing via social networking sites; growing their brand; differentiating their product offerings; and working hard to ensure that their websites provide consumers with an enjoyable and trustworthy shopping experience.
5. The writer suggests for the future research to define more about security and e-trust because it is very essential.

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APPENDIX A
QUESTIONNAIRE

Q U E S T I O N N A I R E

A. Personal Profile

Instruction: Please round (O) *for the answer and fill in the blanks when necessary.*

1. Gender
   - Male
   - Female
2. Age
   - Below 21 years
   - 21 - 30 years
   - Above 30 years
3. Marital status
   - Single
   - Married
   - Divorced / Widow
4. Occupation
   - Student
   - Private Business Employee
   - Civil Servant
   - Unemployment / Retiree / Housewife-mother
   - Others
5. Monthly Income (IDR)
   - Below 1,000,000
   - 1,000,000 - 5,000,000
   - 5,000,000 or more

B. Research Question

Instruction: Please indicate the degree of your agreement or disagreement with each statement by ticking (√) in the box provided below.

1 = Strongly Disagree

2 = Moderately Disagree

3 = Slightly Disagree

4 = Not sure

5 = Slightly Agree

6 = Moderately Agree

7 = Strongly Agree

1. Shopping Convenience

No.	Statement	Strongly Disagree 1	2	3	4	5	6	Strongly Agree 7
1	This online retailing is very convenient to use.							
2	It takes a short time to shop at this online retailing.							
3	This online retailing provides easy procedures for ordering.							
4	A first-time buyer can make a purchase without much help.							
5	It is easy to learn the use of this online retailing.							
6	It is concise to use this online retailing.							
7	It is easy to purchase in this online retailing.							

2. Informativeness

No.	Statement	Strongly Disagree 1	2	3	4	5	6	Strongly Agree 7
1	This online retailing provides rich information on features and quality of the products.							
2	This online retailing provides accurate information on features and quality of the products.							
3	This online retailing provides various kinds of peripheral information (payment, delivery, and return).							
4	This online retailing provides good information on products.							
5	This online retailing tries to provide useful information.							
6	This online retailing tries to provide helpful information.							

3. Security

No.	Statement	Strongly Disagree 1	2	3	4	5	6	Strongly Agree 7
1	I feel safe in my transactions with this online retailing.							
2	I feel like my privacy is protected at this online retailing.							
3	I trust this online retailing will not misuse my personal information.							
4	I trust that this online retailing will not give my information to other sites without my permission.							
5	This online retailing prevents information leak regarding credit cards.							
6	This online retailing prevents the leak of personal e-mail.							
7	This online retailing does not make a							

No.	Statement	Strongly Disagree 1	2	3	4	5	6	Strongly Agree 7
	mistake regarding payment.							

4. Customer Satisfaction

No.	Statement	Strongly Disagree 1	2	3	4	5	6	Strongly Agree 7
1	I am satisfied with the offerings at this online retailing.							
2	I am satisfied with the purchases at this online retailing.							
3	I am satisfied with the products at this online retailing.							
4	I am satisfied with the shopping environment of this online retailing.							

5. E-trust

No.	Statement	Strongly Disagree 1	2	3	4	5	6	Strongly Agree 7
1	I trust the information that this online retailing provides.							
2	I trust the promise that this online retailing makes.							
3	I trust the products that this online retailing provides.							
4	I trust the delivery of products that this online retailing makes.							
5	I will continue to transact with this online retailing.							

6. Word of Mouth

No.	Statement	Strongly Disagree 1	2	3	4	5	6	Strongly Agree 7
1	I say positive things about this online retailing to other people.							
2	I recommend this online retailing to anyone who seeks my advice.							
3	I say positive things about products of this online retailing.							

APPENDIX B
RESPONDENTS DATA

Data of Validity Reliability Test

	Shopping Convience								Informativeness							Security								Cust. Satisfaction					E-Trust						Word of Mouth			
No.	SC1	SC2	SC3	SC4	SC5	SC6	SC7	Total	Inf1	Inf2	Inf3	Inf4	Inf5	Inf6	Total	Sec1	Sec2	Sec3	Sec4	Sec5	Sec6	Sec7	Total	CS1	CS2	CS3	CS4	Total	et1	et2	et3	et4	et5	Total	wom1	wom2	wom3	Total
1	2	2	4	3	3	3	5	22	2	1	2	3	4	3	15	1	3	5	2	3	5	3	22	6	6	3	5	20	2	3	2	3	2	12	5	4	6	15
2	4	2	2	2	4	2	3	19	3	4	4	2	1	4	18	2	3	2	2	4	1	2	16	7	4	7	7	25	2	1	3	2	2	10	5	4	4	13
3	4	5	5	4	5	4	7	34	4	4	5	5	5	4	27	5	5	3	4	5	5	3	30	2	3	2	3	10	6	3	3	4	7	23	3	3	3	9
4	3	4	6	4	6	3	6	32	5	2	6	5	5	6	29	5	5	4	5	5	5	4	33	7	7	5	3	22	3	7	5	4	7	26	4	3	3	10
5	4	3	3	2	1	1	3	17	2	4	2	3	4	2	17	3	1	2	1	2	4	2	15	7	7	7	5	26	4	6	6	5	3	24	6	4	5	15
6	2	2	5	2	1	3	3	18	3	2	3	5	3	3	19	3	4	3	3	3	3	4	23	6	5	5	4	20	7	4	5	5	4	25	7	6	7	20
7	4	4	6	6	5	4	6	35	4	5	6	5	7	5	32	6	5	7	5	5	5	7	40	6	6	6	6	24	3	5	3	4	3	18	4	3	4	11
8	4	4	2	3	2	2	3	20	2	2	2	2	5	2	15	2	3	3	1	4	2	4	19	7	4	5	6	22	3	5	7	6	4	25	6	4	6	16
9	7	5	5	5	4	6	7	39	3	5	4	7	5	3	27	4	5	4	3	5	5	3	29	5	7	7	5	24	4	6	6	5	3	24	4	6	4	14
10	5	4	5	7	5	7	7	40	5	4	5	6	6	5	31	4	6	6	5	5	7	5	38	6	7	6	6	25	7	7	5	6	6	31	1	2	2	5
11	3	2	4	2	1	3	2	17	4	3	1	3	3	2	16	3	3	2	3	1	2	3	17	5	4	5	3	17	6	6	6	7	6	31	4	6	6	16
12	6	6	6	5	6	4	6	39	4	5	6	5	5	5	30	6	5	3	7	4	4	7	36	7	4	5	6	22	3	5	7	6	4	25	3	2	3	8
13	5	4	3	5	6	4	6	33	4	4	4	3	3	6	24	3	4	5	5	3	6	3	29	4	3	3	4	14	3	3	3	3	4	16	5	5	5	15
14	4	4	4	3	6	5	7	33	7	5	4	6	3	6	31	5	6	5	7	5	5	5	38	5	3	5	3	16	3	6	4	5	5	23	2	3	1	6
15	1	4	2	4	1	4	1	17	2	3	3	3	2	1	14	3	2	2	2	4	3	2	18	5	6	5	6	22	5	3	3	4	4	19	4	4	4	12
16	4	1	2	2	2	2	3	16	2	3	3	4	4	2	18	1	2	4	3	1	3	3	17	3	6	3	6	18	2	3	3	2	3	13	5	4	5	14
17	4	7	5	6	6	5	7	40	6	5	5	6	5	5	32	5	6	5	5	5	5	6	37	4	4	7	5	20	6	6	7	6	6	31	2	2	4	8
18	7	5	5	5	7	4	5	38	5	6	6	6	5	6	34	7	6	4	6	4	7	5	39	5	6	4	3	18	6	6	7	5	6	30	3	3	4	10
19	4	1	3	3	3	2	3	19	2	4	1	2	4	1	14	2	2	2	1	2	1	5	15	4	6	3	4	17	4	5	3	3	3	18	5	6	6	17
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21	4	2	5	5	3	3	5	27	3	4	3	6	5	4	25	2	7	5	4	3	6	6	33	4	3	5	3	15	6	5	6	3	6	26	5	3	3	11
22	6	6	6	4	5	4	7	38	7	7	6	5	5	3	33	4	6	5	4	4	5	3	31	7	3	6	3	19	7	5	6	5	3	26	5	4	3	12
23	5	5	6	5	4	6	5	36	7	5	7	6	5	6	36	7	6	6	6	5	5	6	41	2	3	3	2	10	6	3	3	4	7	23	6	1	2	9
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26	4	4	6	5	3	3	4	29	6	3	6	5	6	3	29	5	5	6	4	4	3	3	30	6	6	7	6	25	6	7	5	4	7	29	3	3	2	8
27	2	3	1	5	3	4	2	20	6	1	3	1	3	2	16	2	3	4	4	2	4	3	22	5	5	7	6	23	7	6	6	7	6	32	2	1	2	5
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29	4	2	2	4	4	2	1	19	3	3	4	4	3	4	21	4	3	4	5	4	1	4	25	5	5	5	4	19	5	4	3	4	3	19	5	7	5	17
30	4	2	3	1	3	1	2	16	2	4	3	3	3	1	16	2	4	1	1	2	1	3	14	7	7	7	6	27	6	5	6	4	6	27	6	4	4	14

Research Data

						Shopping Convience								Informativeness							Security								Cust. Satisfaction					E-Trust						Word of Mouth			
No.	Gender	Age	Marital Status	Occupation	Monthly Income	SC1	SC2	SC3	SC4	SC5	SC6	SC7	Total	Inf1	Inf2	Inf3	Inf4	Inf5	Inf6	Total	Sec1	Sec2	Sec3	Sec4	Sec5	Sec6	Sec7	Total	CS1	CS2	CS3	CS4	Total	et1	et2	et3	et4	et5	Total	wom1	wom2	wom3	Total
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2	2	1	1	1	1	7	5	5	5	7	4	5	38	5	6	6	6	5	6	34	7	6	4	6	4	7	5	39	7	5	7	7	26	6	7	5	5	3	26	4	2	2	8
3	1	1	1	1	1	7	6	4	4	1	1	6	29	6	6	5	1	1	2	21	5	6	3	5	2	2	2	25	5	3	1	4	13	3	5	2	3	5	18	2	3	4	9
4	2	1	1	1	1	5	4	4	3	4	2	4	26	2	6	3	3	4	2	20	5	2	4	4	3	3	5	26	6	5	3	6	20	3	7	3	5	5	23	6	3	6	15
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7	2	1	1	1	1	2	2	2	2	4	2	3	17	3	4	4	2	1	4	18	2	3	2	2	2	1	2	14	1	2	2	1	6	3	2	2	3	3	13	2	3	1	6
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29	2	1	1	1	1	5	7	5	6	6	5	7	41	6	5	5	6	5	5	32	5	6	5	5	5	5	6	37	6	4	5	6	21	5	5	7	4	5	26	5	4	4	13
30	1	1	1	1	1	3	2	1	4	1	7	7	25	3	2	6	2	4	7	24	2	7	4	5	6	2	7	33	3	2	4	7	16	3	7	4	7	6	27	6	4	6	16
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32	1	1	1	1	1	5	7	5	6	6	5	3	37	2	6	3	4	7	2	24	6	2	6	7	3	1	6	31	4	4	2	4	14	3	5	7	7	3	25	6	2	6	14
33	2	2	2	3	2	1	2	1	4	3	4	4	19	6	3	3	2	5	3	22	3	6	2	6	5	6	6	34	1	7	6	2	16	3	2	2	3	5	15	1	2	3	6
34	2	2	1	1	1	2	2	2	2	4	2	3	17	4	6	6	6	5	4	31	6	4	7	4	4	6	5	36	1	2	3	2	8	2	1	3	2	2	10	1	2	2	5
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36	2	1	1	1	1	3	2	4	2	1	3	2	17	4	3	6	3	6	2	24	4	3	4	3	6	5	3	28	7	4	6	4	21	3	4	5	3	1	16	2	4	2	8
37	2	1	1	1	1	3	4	6	4	6	3	6	32	5	2	6	5	5	6	29	5	5	4	5	5	5	4	33	5	3	4	7	19	2	6	3	7	3	21	5	7	7	19
38	2	1	1	1	1	2	7	2	4	6	6	5	32	3	1	6	7	7	3	27	7	5	1	6	3	7	1	30	2	1	6	7	16	3	7	1	7	3	21	2	3	3	8
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42	1	1	2	2	3	2	2	2	4	4	2	1	17	3	3	4	4	3	4	21	4	3	4	5	4	1	4	25	3	5	2	6	16	3	5	1	2	3	14	4	2	2	8
43	2	1	1	1	1	4	5	5	4	5	4	7	34	4	4	5	5	5	4	27	5	5	3	4	5	5	3	30	7	4	6	5	22	6	4	2	3	7	22	6	5	5	16
44	2	2	1	1	1	3	2	5	5	3	3	5	26	3	4	3	6	5	4	25	2	7	5	4	3	6	6	33	5	7	5	6	23	2	4	4	7	3	20	5	1	2	8
45	1	1	1	1	1	3	1	2	2	2	2	3	15	2	3	3	2	3	2	15	1	2	4	3	1	3	3	17	2	2	3	2	9	3	5	5	7	2	22	3	2	1	6
46	2	2	1	1	1	1	3	1	5	3	4	6	23	4	5	6	5	5	5	30	6	5	3	7	4	4	7	36	3	4	5	6	18	7	7	7	5	2	28	2	2	6	10
47	1	3	2	2	2	6	4	6	4	6	4	6	36	6	6	5	3	4	5	29	3	2	2	2	4	3	2	18	5	6	4	5	20	3	3	7	6	5	24	7	6	3	16
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49	1	1	1	1	1	6	4	6	4	6	4	6	36	6	6	5	3	4	5	29	3	2	2	2	4	3	2	18	5	6	4	5	20	3	3	7	6	5	24	7	6	3	16
50	2	2	2	2	3	5	4	4	3	4	2	4	26	2	6	3	3	4	2	20	5	2	4	4	3	3	5	26	6	5	3	6	20	3	7	3	5	1	19	6	3	6	15
51	2	2	2	1	1	5	7	5	6	6	5	3	37	2	6	3	4	7	2	24	6	2	6	7	3	1	6	31	4	4	2	4	14	3	5	7	7	3	25	6	2	6	14
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53	2	1	1	1	1	2	2	2	2	4	2	3	17	4	6	6	6	5	4	31	6	4	7	4	4	6	5	36	1	7	3	2	13	2	1	5	4	4	16	2	2	2	6
54	2	1	1	1	1	5	4	3	3	6	4	6	33	4	4	4	3	3	6	24	3	4	5	5	3	6	3	29	7	6	6	7	26	2	4	3	3	4	16	4	3	3	10
55	1	3	2	3	2	4	4	6	5	3	3	4	29	6	3	6	5	6	3	29	5	5	6	4	4	3	3	30	6	5	2	2	15	4	4	2	1	3	14	4	6	5	15
56	2	2	2	2	3	3	2	3	6	3	6	2	25	6	4	3	3	6	4	26	2	4	1	1	2	1	3	14	6	5	7	3	21	3	5	2	6	3	19	2	3	6	11
57	2	1	1	1	1	7	5	5	5	4	6	7	39	3	5	4	7	5	3	27	4	5	4	3	5	5	3	29	6	5	3	1	15	3	2	4	5	6	20	7	4	3	14
58	2	2	1	1	1	5	4	3	5	6	4	6	33	4	4	4	3	3	6	24	3	4	5	5	3	6	3	29	7	3	5	7	22	2	4	3	3	4	16	4	3	3	10
59	1	3	2	3	2	3	2	5	2	1	3	3	19	3	2	3	5	3	3	19	3	4	3	3	3	4	3	23	2	4	3	2	11	5	5	4	6	7	27	7	5	5	17
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61	1	2	1	1	1	7	6	4	4	1	1	6	29	6	6	5	1	3	2	23	5	6	3	5	2	2	2	25	5	3	1	4	13	3	5	2	3	5	18	2	3	4	9
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64	1	1	1	1	1	3	2	4	2	1	3	2	17	4	3	6	3	4	2	22	4	3	4	3	6	5	3	28	7	4	6	6	23	6	4	5	3	5	23	3	6	3	12
65	2	1	1	1	1	3	2	4	3	3	3	5	23	2	1	2	3	4	3	15	1	3	5	2	3	5	3	22	1	3	6	2	12	5	5	1	4	2	17	7	7	1	15
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73	2	2	2	1	1	5	4	4	3	4	2	4	26	2	6	3	3	4	2	20	5	2	4	4	3	3	5	26	6	5	3	6	20	6	7	3	5	6	27	6	3	6	15
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75	1	1	1	1	1	3	4	7	6	7	7	3	37	5	7	6	6	4	1	29	3	1	2	3	1	1	6	17	2	1	4	3	10	3	1	6	2	2	14	3	4	2	9
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77	1	1	1	1	1	4	4	6	6	5	4	6	35	4	5	6	5	7	5	32	6	5	7	5	5	7	4	40	5	7	2	3	17	2	3	5	5	5	20	4	2	3	9
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79	1	3	2	2	3	6	2	4	4	5	1	1	23	6	4	1	4	4	6	25	1	1	3	2	1	2	1	11	2	2	7	2	13	2	7	6	7	2	24	2	3	4	9
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81	2	2	1	1	1	7	6	3	7	2	1	3	29	4	1	4	1	4	5	19	3	2	7	5	2	3	4	26	3	3	5	5	16	5	6	5	7	7	30	6	3	7	16
82	1	1	1	1	1	6	4	6	4	6	4	6	36	6	6	5	3	4	5	29	3	2	2	2	4	3	2	18	5	6	4	5	20	3	3	7	6	5	24	7	6	3	16

Research Data

						Shopping Convience								Informativeness							Security								Cust. Satisfaction					E-Trust					Word of Mouth			
No.	Gender	Age	Marital Status	Occupation	Monthly Income	SC1	SC2	SC3	SC4	SC5	SC6	SC7	Total	Inf1	Inf2	Inf3	Inf4	Inf5	Inf6	Total	Sec1	Sec2	Sec3	Sec4	Sec5	Sec6	Sec7	Total	CS1	CS2	CS3	CS4	Total	et1	et2	et3	et4	et5	Total	wom1	wom2	wom3	Total
83	2	2	1	1	1	7	5	5	5	4	6	7	39	3	5	4	7	5	3	27	4	5	4	3	5	5	3	29	6	5	3	1	15	3	2	4	5	6	20	7	4	3	14
84	2	3	2	4	1	6	6	6	4	5	4	7	38	7	7	6	5	5	3	33	4	6	5	4	4	5	3	31	4	1	2	5	12	6	2	3	4	3	18	7	3	5	15
85	2	1	1	1	1	6	2	4	4	5	1	1	23	6	4	1	4	4	6	25	1	1	3	2	1	2	1	11	2	2	7	2	13	2	7	6	7	2	24	2	3	4	9
86	1	1	1	1	1	3	7	5	7	1	6	3	32	6	6	5	2	4	7	30	3	4	5	7	1	6	7	33	3	2	4	6	15	7	6	5	7	5	30	7	1	4	12
87	1	1	1	1	1	3	1	2	2	2	2	3	15	2	3	3	2	3	2	15	1	2	4	3	1	3	3	17	2	2	3	2	9	3	5	5	7	2	22	3	2	1	6
88	2	3	2	2	2	6	3	7	3	5	4	7	35	4	3	1	5	7	6	26	1	6	3	1	7	7	3	28	4	5	6	7	22	4	2	5	2	7	20	3	5	6	14
89	1	1	1	1	1	3	2	1	4	1	7	7	25	3	2	6	2	4	7	24	2	7	4	5	6	2	7	33	3	2	4	3	12	3	7	4	7	6	27	6	4	6	16
90	2	2	1	1	1	7	6	3	7	2	1	3	29	4	1	4	1	4	5	19	3	2	7	5	2	3	4	26	3	3	5	5	16	5	6	5	7	7	30	6	3	7	16
91	2	2	1	1	1	5	4	3	5	6	4	6	33	4	4	4	3	3	6	24	3	4	5	5	3	6	3	29	7	3	5	7	22	2	4	3	3	1	13	4	3	3	10
92	2	2	1	1	1	3	2	1	4	1	7	7	25	3	2	6	2	4	7	24	2	7	4	5	6	2	7	33	3	2	4	2	11	6	7	4	7	6	30	6	4	6	16
93	1	1	1	1	1	1	2	5	4	5	3	2	22	6	2	4	6	6	1	25	2	2	4	6	5	5	7	31	1	6	3	1	11	2	1	1	3	2	9	1	3	3	7
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97	1	1	1	1	2	5	4	5	7	5	7	7	40	5	4	5	6	6	5	31	4	6	6	5	5	7	5	38	5	5	7	3	20	7	1	3	3	5	19	5	1	1	7
98	2	1	1	1	1	7	5	6	3	6	2	1	30	7	3	7	7	3	6	33	2	3	4	2	4	1	6	22	7	1	6	3	17	5	6	7	5	6	29	5	7	6	18
99	2	1	1	1	1	1	3	7	3	5	6	7	32	4	2	4	1	3	7	21	4	6	6	5	7	6	3	37	5	5	4	6	20	7	2	4	2	5	20	2	3	4	9
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110	1	1	1	1	1	3	4	7	6	7	7	3	37	5	7	6	6	4	1	29	3	1	2	3	1	1	6	17	2	1	4	3	10	3	1	6	2	2	14	3	4	2	9
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116	2	3	2	4	1	2	2	7	2	4	6	6	1	28	5	2	1	3	5	1	17	3	2	7	6	6	6	7	37	2	6	5	1	14	6	5	3	2	5	21	4	1	6	11
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145	2	3	2	4	1	6	4	4	3	6	5	7	35	7	5	4	6	3	6	31	5	6	5	7	5	5	5	38	6	4	6	4	20	6	4	3	4	3	20	7	3	4	14
146	2	1	1	1	1	7	5	6	3	6	2	1	30	7	3	7	7	3	6	33	2	3	4	2	4	1	6	22	7	1	6	3	17	5	6	7	5	6	29	5	7	6	18
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155	2	1	1	1	1	2	2	2	2	4	2	3	17	3	4	4	2	3	4	20	2	3	2	2	2	1	2	14	1	2	2	1	6	3	2	2	3	3	13	2	3	1	6
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157	1	1	1	1	1	5	2	5	3	3	2	7	27	5	4	6	6	3	3	27	2	2	1	1	5	2	1	14	1	1	3	4	9	3	2	3	2	5	15	4	5	7	16
158	2	1	1	1	1	1	2	1	4	3	4	4	19	6	3	3	2	5	3	22	3	6	2	6	5	6	6	34	1	7	6	2	16	3	2	2	3	5	15	1	2	3	6
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161	1	2	1	1	1	2	4	2	3	2	2	3	18	2	2	2	2	2	2	12	2	3	3	1	4	2	4	19	2	4	1	7	14	3	5	7	3	6	24	2	1	2	5
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164	2	1	1	1	1	1	2	1	4	3	4	4	19	6	3	3	2	5	3	22	3	6	2	6	5	6	6	34	3	7	6	4	20	3	2	2	3	5	15	1	2	3	6

Research Data

						Shopping Convience								Informativeness							Security								Cust. Satisfaction					E-Trust					Word of Mouth			
No.	Gender	Age	Marital Status	Occupation	Monthly Income	SC1	SC2	SC3	SC4	SC5	SC6	SC7	Total	Inf1	Inf2	Inf3	Inf4	Inf5	Inf6	Total	Sec1	Sec2	Sec3	Sec4	Sec5	Sec6	Sec7	Total	CS1	CS2	CS3	CS4	Total	et1	et2	et3	et4	et5	Total	wom1	wom2	wom3	Total
165	2	1	1	1	1	5	4	4	3	4	2	4	26	2	6	3	3	4	2	20	5	2	4	4	3	3	5	26	6	5	3	6	20	3	7	3	5	1	19	6	3	6	15
166	1	2	1	1	1	6	3	7	3	5	4	7	35	4	3	1	5	7	6	26	1	6	3	1	7	7	3	28	4	5	6	7	22	4	2	5	2	7	20	3	5	6	14
167	2	1	1	1	1	4	1	3	3	3	2	3	19	2	4	1	2	4	1	14	2	2	2	1	2	1	5	15	3	1	5	3	12	7	3	2	2	7	21	3	2	2	7
168	2	2	1	1	1	4	4	6	5	3	3	4	29	6	3	6	5	6	3	29	5	5	6	4	4	3	3	30	6	5	2	2	15	5	4	2	1	1	13	4	6	1	11
169	2	2	1	1	1	3	2	4	2	1	3	2	17	4	3	6	3	6	2	24	4	3	4	3	6	5	3	28	7	4	6	4	21	6	4	5	3	3	21	3	6	3	12
170	2	2	2	3	2	2	7	2	4	6	6	1	28	5	2	1	3	5	1	17	3	2	7	6	6	6	7	37	2	6	5	1	14	6	5	3	2	5	21	4	1	6	11
171	2	2	2	2	2	3	2	3	6	3	6	2	25	6	4	3	3	6	4	26	2	4	1	1	2	1	3	14	6	5	7	3	21	7	5	2	6	2	22	2	6	2	10
172	1	1	1	2	2	4	1	3	3	3	2	3	19	2	4	1	2	2	1	12	2	2	2	1	2	1	5	15	3	1	5	3	12	2	3	2	2	2	11	3	2	2	7
173	2	1	1	1	1	5	7	5	6	6	5	3	37	2	6	3	4	7	2	24	6	2	6	7	3	1	6	31	4	4	2	4	14	4	5	7	7	4	27	6	2	6	14
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179	2	2	2	3	2	4	3	7	1	6	2	5	28	3	1	1	3	4	3	15	2	2	6	4	1	6	5	26	5	1	1	4	11	1	2	5	2	1	11	2	1	1	4
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181	1	2	1	1	1	6	3	6	2	6	6	3	32	2	4	2	3	4	2	17	3	1	2	1	2	4	2	15	6	3	7	7	23	2	5	5	1	3	16	1	6	5	12
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236	2	2	1	1	1	3	2	4	3	3	3	5	23	2	1	2	3	4	3	15	1	3	5	2	3	5	3	22	1	3	6	2	12	5	5	1	4	2	17	7	7	1	15
237	2	1	1	1	1	1	2	1	4	3	4	4	19	6	3	3	2	5	3	22	3	6	2	6	5	6	6	34	1	7	6	2	16	3	2	2	3	5	15	1	2	3	6
238	2	2	1	1	1	5	7	5	6	6	5	7	41	6	5	5	6	5	5	32	5	6	5	5	5	5	6	37	6	4	5	6	21	5	5	7	4	5	26	5	4	4	13
239	2	3	2	4	1	5	5	6	5	4	6	5	36	7	5	7	6	5	6	36	7	6	6	6	5	5	6	41	5	4	3	6	18	3	2	6	5	5	21	1	7	2	10
240	2	2	1	1	1	7	5	5	5	7	4	5	38	5	6	6	6	5	6	34	7	6	4	6	4	7	5	39	1	5	7	4	17	6	7	5	5	3	26	4	2	2	8
241	2	1	1	1	1	3	4	7	6	7	7	3	37	5	7	6	6	4	1	29	3	1	2	3	1	1	6	17	2	1	4	3	10	3	1	6	2	2	14	3	4	2	9
242	2	2	1	1	1	1	2	2	2	2	4	2	3	17	7	3	7	3	2	2	24	2	6	4	6	5	6	2	31	5	4	3	1	13	3	6	6	4	3	22	5	3	4	12
243	2	1	1	1	1	1	6	4	6	4	6	4	36	6	6	5	3	4	5	29	3	2	2	2	4	3	2	18	5	6	4	5	20	6	3	7	6	6	28	4	6	4	14
244	1	2	1	1	1	7	6	4	4	1	1	6	29	6	6	5	1	1	2	21	5	6	3	5	2	2	2	25	5	3	1	4	13	3	5	2	3	5	18	2	3	4	9
245	2	1	1	1	1	1	2	5	4	5	3	2	22	6	2	4	6	6	1	25	2	2	4	6	5	5	7	31	1	6	3	1	11	7	1	1	3	7	19	1	3	7	11
246	2	3	2	4	1	4	1	3	3	3	2	3	19	2	4	1	2	4	1	14	2	2	2	1	2	1	5	15	3	1	5	3	12	7	3	2	2	7	21	3	2	2	7

Research Data

							Shopping Convience								Informativeness							Security								Cust. Satisfaction					E-Trust						Word of Mouth			
No.	Gender	Age	Marital Status	Occupation	Monthly Income	SC1	SC2	SC3	SC4	SC5	SC6	SC7	Total	Inf1	Inf2	Inf3	Inf4	Inf5	Inf6	Total	Sec1	Sec2	Sec3	Sec4	Sec5	Sec6	Sec7	Total	CS1	CS2	CS3	CS4	Total	et1	et2	et3	et4	et5	Total	wom1	wom2	wom3	Total
247	1	3	2	2	2	4	4	6	5	3	3	4	29	6	3	6	5	6	3	29	5	5	6	4	4	3	3	30	6	5	2	2	15	5	4	2	1	1	13	4	6	1	11
248	2	1	1	1	1	3	2	1	4	1	7	7	25	3	2	6	2	4	7	24	2	7	4	5	6	2	7	33	3	2	4	7	16	3	7	4	7	6	27	6	4	6	16
249	2	2	1	1	1	3	4	6	4	6	3	6	32	5	2	6	5	5	6	29	5	5	4	5	5	5	4	33	5	3	4	6	18	2	6	3	7	3	21	5	7	7	19
250	2	1	1	1	1	4	3	7	1	6	2	5	28	3	1	1	3	7	3	18	2	2	6	4	1	6	5	26	5	1	1	4	11	1	2	5	2	3	13	3	1	1	5
251	2	3	2	4	1	7	6	3	7	2	1	3	29	4	1	4	1	4	5	19	3	2	7	5	2	3	4	26	3	3	5	5	16	5	6	5	7	7	30	6	3	3	12
252	1	3	2	2	2	4	5	3	3	6	4	5	30	1	6	4	3	1	1	16	1	6	6	5	6	5	4	33	2	4	4	6	16	4	4	7	4	7	26	6	4	5	15
253	2	1	1	1	1	1	2	5	4	5	3	2	22	6	2	4	6	6	1	25	2	2	4	6	5	5	7	31	1	6	3	1	11	7	1	1	3	7	19	1	3	7	11
254	2	1	1	1	1	2	2	2	2	4	2	3	17	4	6	6	6	5	4	31	6	4	7	4	4	6	5	36	1	7	3	2	13	2	1	2	4	6	15	7	5	2	14
255	2	3	2	4	1	5	7	5	6	6	5	3	37	2	6	3	4	7	2	24	6	2	6	7	3	1	6	31	4	4	2	4	14	6	5	7	7	6	31	6	2	6	14
256	1	3	2	2	2	2	2	2	4	4	2	1	17	3	3	4	4	3	4	21	4	3	4	5	4	1	4	25	3	5	2	6	16	2	5	1	2	4	14	2	2	4	8
257	2	1	1	1	1	6	3	6	2	6	6	3	32	2	4	2	3	4	2	17	3	1	2	1	2	4	2	15	6	3	7	7	23	2	5	5	1	3	16	1	6	5	12
258	1	1	1	1	1	6	4	6	4	6	4	6	36	6	6	5	3	4	5	29	3	2	2	2	4	3	2	18	5	6	4	5	20	3	3	7	6	5	24	7	6	3	16
259	1	2	1	1	1	2	2	2	2	4	2	3	17	7	3	7	3	2	2	24	2	6	4	6	5	6	2	31	5	4	3	1	13	3	6	6	4	3	22	5	3	4	12
260	1	1	1	1	1	7	5	5	5	4	6	7	39	3	5	4	7	5	3	27	4	5	4	3	5	5	3	29	6	5	3	5	19	3	2	4	5	6	20	7	4	3	14
261	1	2	1	1	1	4	4	6	6	5	4	6	35	4	5	6	5	7	5	32	6	5	7	5	5	5	7	40	5	7	2	3	17	2	3	5	5	5	20	4	2	3	9
262	2	1	1	1	1	6	7	7	5	4	6	4	39	5	5	6	5	4	6	31	5	5	5	4	6	6	6	37	5	5	7	5	22	7	3	7	6	5	28	5	7	7	19
263	2	1	1	1	1	1	3	1	5	3	4	6	23	4	5	6	5	5	5	30	6	5	3	7	4	4	7	36	3	4	5	6	18	7	7	7	5	2	28	2	2	6	10
264	2	1	1	1	1	3	7	5	7	1	6	3	32	6	6	5	2	4	7	30	3	4	5	7	1	6	7	33	3	2	4	6	15	7	6	5	7	5	30	7	1	2	10
265	2	1	1	1	1	2	2	2	4	4	2	1	17	3	3	4	4	3	4	21	4	3	4	5	4	1	4	25	3	5	2	6	16	3	5	1	2	3	14	4	2	2	8
266	2	2	1	1	1	1	1	4	6	3	1	5	21	7	5	1	6	4	7	30	7	4	3	5	5	5	4	33	5	5	6	3	19	6	2	6	5	5	24	7	2	4	13
267	2	1	1	1	1	6	2	4	4	5	1	1	23	6	4	1	4	3	6	24	1	1	3	2	1	2	1	11	2	2	2	2	8	6	7	6	7	6	32	2	1	2	5
268	2	2	1	1	1	3	4	6	4	6	3	6	32	5	2	6	5	5	6	29	5	5	4	5	5	5	4	33	5	3	4	7	19	2	6	3	7	4	22	5	7	7	19
269	2	3	2	4	1	6	7	7	5	4	6	4	39	5	5	6	5	4	6	31	5	5	5	4	6	6	6	37	2	5	7	2	16	7	3	7	6	2	25	5	7	7	19
270	2	2	1	1	1	5	5	6	5	4	6	5	36	7	5	7	6	5	6	36	7	6	6	6	5	5	6	41	5	4	3	6	18	3	2	6	5	5	21	1	7	2	10
271	2	1	1	1	1	1	3	1	5	3	4	2	19	6	1	3	1	3	2	16	2	3	4	4	2	4	3	22	5	4	5	2	16	1	2	1	2	1	7	1	2	2	5
272	2	3	2	4	1	3	1	2	2	2	2	3	15	2	3	3	2	3	2	15	1	2	4	3	1	3	3	17	2	2	3	2	9	3	5	5	7	2	22	1	2	2	5
273	1	3	2	2	2	5	7	6	3	4	3	2	30	1	1	4	5	7	5	23	1	4	3	3	3	4	7	25	6	2	5	2	15	4	4	3	7	5	23	4	7	3	14
274	2	1	1	1	1	6	3	7	3	5	4	7	35	4	3	1	5	7	6	26	1	6	3	1	7	7	3	28	4	5	6	7	22	4	2	5	2	3	16	3	5	6	14
275	1	2	1	1	1	6	4	4	3	6	5	7	35	7	5	4	6	3	6	31	5	6	5	7	5	5	5	38	1	4	6	4	15	4	4	2	4	5	19	7	3	4	14
276	1	1	1	1	1	5	4	5	7	5	7	7	40	5	4	5	6	6	5	31	4	6	6	5	5	7	5	38	5	5	7	3	20	5	1	3	3	5	17	4	5	7	16
277	1	3	2	2	2	1	3	1	5	3	4	6	23	4	5	6	5	5	5	30	6	5	3	7	4	4	7	36	3	4	5	4	16	7	7	7	5	6	32	2	2	6	10
278	2	1	1	1	1	3	2	4	3	3	3	5	23	2	1	2	3	4	3	15	1	3	5	2	3	5	3	22	1	3	6	2	12	5	5	1	4	2	17	7	7	1	15
279	2	2	1	1	1	2	2	2	4	4	2	1	17	3	3	4	4	3	4	21	4	3	4	5	4	1	4	25	3	5	2	6	16	3	5	1	2	3	14	4	2	2	8
280	2	3	2	2	2	6	2	4	4	5	1	1	23	6	4	1	4	4	6	25	1	1	3	2	1	2	1	11	2	2	7	2	13	2	7	6	7	2	24	2	3	4	9
281	1	1	1	1	1	1	1	4	6	3	1	5	21	7	5	1	6	6	7	32	7	4	3	5	5	5	4	33	5	5	6	3	19	6	2	6	5	5	24	7	2	4	13
282	2	2	1	1	1	1	3	1	5	3	4	2	19	6	1	3	1	3	2	16	2	3	4	4	2	4	3	22	5	2	5	2	14	1	2	1	7	1	12	1	2	2	5
283	2	1	1	1	1	7	5	5	5	4	6	7	39	3	5	4	7	5	3	27	4	5	4	3	5	5	3	29	6	5	3	1	15	3	2	4	5	6	20	7	4	3	14
284	1	1	1	1	1	5	7	5	6	6	5	7	41	6	5	5	6	5	5	32	5	6	5	5	5	5	6	37	6	4	5	6	21	6	5	7	4	5	27	5	4	4	13
285	1	1	1	1	1	2	2	2	4	4	2	1	17	3	3	4	4	3	4	21	4	3	4	5	4	1	4	25	3	5	2	6	16	3	5	1	2	3	14	4	2	2	8
286	1	3	2	3	2	2	4	2	3	2	2	3	18	2	2	2	2	5	2	15	2	3	3	1	4	2	4	19	2	4	1	7	14	3	5	7	3	6	24	2	1	2	5
287	2	2	1	1	1	3	2	1	4	1	7	7	25	3	2	6	2	4	7	24	2	7	4	5	6	2	7	33	3	2	4	7	16	3	7	4	7	6	27	6	4	6	16
288	1	1	1	1	1	5	4	5	7	5	7	7	40	5	4	5	6	6	5	31	4	6	6	5	5	7	5	38	5	5	7	3	20	7	1	3	3	5	19	5	1	4	10
289	1	2	1	1	1	3	2	3	6	3	6	2	25	6	4	3	3	6	4	26	2	4	1	1	2	1	3	14	6	5	7	3	21	7	5	2	6	2	22	2	6	2	10
290	1	1	1	1	1	3	7	5	7	1	6	3	32	6	6	5	2	4	7	30	3	4	5	7	1	6	7	33	3	2	4	6	15	7	6	5	7	5	30	7	1	2	10
291	1	2	1	1	1	1	1	4	6	3	1	5	21	7	5	1	6	6	7	32	7	4	3	5	5	5	4	33	5	5	6	3	19	6	2	6	5	5	24	7	2	4	13
292	2	1	1	1	1	2	7	2	4	6	6	5	32	3	1	6	7	7	3	27	7	5	1	6	3	7	1	30	2	1	6	7	16	3	7	1	7	3	21	6	1	3	10
293	2	1	1	1	1	3	2	5	2	1	3	3	19	3	2	3	5	3	3	19	3	4	3	3	3	3	4	23	2	4	3	2	11	5	5	4	6	7	27	7	5	5	17
294	1	3	2	3	2	6	6	6	4	5	4	7	38	7	7	6	5	5	3	33	4	6	5	4	4	5	3	31	4	1	2	5	12	2	2	3	4	3	14	7	3	2	12
295	2	2	3	1	1	6	4	6	4	6	4	6	36	6	6	5	3	4	5	29	3	2	2	2	4	3	2	18	5	6	4	5	20	3	3	7	6	5	24	7	6	3	16
296	1	1	1	1	1	4	4	6	6	5	4	6	35	4	5	6	5	7	5	32	6	5	7	5	5	5	7	40	5	7	2	3	17	2	3	5	5	5	20	4	2	3	9
297	1	2	1	1	1	2	7	2	4	6	6	1	28	5	2	1	3	5	1	17	3	2	7	6	6	6	7	37	2	6	5	1	14	6	5	3	5	5	24	4	6	6	16
298	1	1	1	1	1	3	2	4	3	3	3	5	23	2	1	2	3	2	3	13	1	3	5	2	3	5	3	22	1	3	6	2	12	5	5	1	4	2	17	7	7	5	19
299	2	3	2	4	1	1	1	4	6	3	1	5	21	7	5	1	6	6	7	32	7	4	3	5	5	5	4	33	5	5	6	3	19	6	2	6	5	5	24	7	2	4	13
300	2	2	3	2	2	2	7	2	4	6	6	1	28	5	2	1	3	5	1	17	3	2	7	6	6	6	7	37	2	6	5	1	14	6	5	3	2	5	21	4	1	6	11

APPENDIX C
VALIDITY AND RELIABILITY
TEST OUTPUT

Reliability

Warnings

The space saver method is used. That is, the covariance matrix is not calculated or used in the analysis.

Case Processing Summary

		N	%
Cases	Valid	30	100,0
	Excluded[a]	0	,0
	Total	30	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,902	7

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
SC1	23,60	69,903	,591	,900
SC2	24,07	63,375	,769	,881
SC3	23,73	65,237	,682	,891
SC4	23,87	65,568	,725	,887
SC5	24,03	63,620	,728	,886
SC6	24,23	66,047	,714	,888
SC7	23,47	59,361	,780	,880

Reliability

Warnings

The space saver method is used. That is, the covariance matrix is not calculated or used in the analysis.

Case Processing Summary

		N	%
Cases	Valid	30	100,0
	Excluded[a]	0	,0
	Total	30	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,853	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Inf1	20,07	36,754	,593	,838
Inf2	20,13	39,844	,491	,855
Inf3	20,00	32,414	,832	,789
Inf4	19,77	35,082	,750	,808
Inf5	19,83	41,730	,500	,852
Inf6	20,37	35,275	,681	,821

Reliability

Warnings

The space saver method is used. That is, the covariance matrix is not calculated or used in the analysis.

Case Processing Summary

		N	%
Cases	Valid	30	100,0
	Excluded[a]	0	,0
	Total	30	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,899	7

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Sec1	23,70	56,355	,737	,880
Sec2	23,37	57,895	,765	,877
Sec3	23,47	59,292	,704	,884
Sec4	23,67	57,057	,754	,878
Sec5	23,80	63,614	,671	,889
Sec6	23,43	57,495	,680	,887
Sec7	23,37	62,240	,636	,891

Reliability

Warnings

The space saver method is used. That is, the covariance matrix is not calculated or used in the analysis.

Case Processing Summary

		N	%
Cases	Valid	30	100,0
	Excluded[a]	0	,0
	Total	30	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,833	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
CS1	14,87	15,913	,687	,779
CS2	15,07	15,995	,598	,820
CS3	14,93	15,168	,697	,774
CS4	15,43	16,530	,677	,785

Reliability

Warnings

The space saver method is used. That is, the covariance matrix is not calculated or used in the analysis.

Case Processing Summary

		N	%
Cases	Valid	30	100,0
	Excluded[a]	0	,0
	Total	30	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,819	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
et1	19,03	22,861	,584	,794
et2	18,97	23,068	,679	,763
et3	19,20	23,959	,612	,783
et4	19,47	25,223	,662	,774
et5	19,20	24,028	,546	,804

Reliability

Warnings

The space saver method is used. That is, the covariance matrix is not calculated or used in the analysis.

Case Processing Summary

		N	%
Cases	Valid	30	100,0
	Excluded[a]	0	,0
	Total	30	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,828	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
wom1	7,80	7,821	,636	,811
wom2	8,23	7,909	,645	,802
wom3	8,03	6,585	,785	,658

APPENDIX D

STRUCTURAL EQUATION MODELING

(SEM)

OUTPUT BEFORE MODIFICATION

Analysis Summary

Date and Time

Date: 23 Januari 2013
Time: 14:45:39

Title

Model kamal: 23 Januari 2013 02:45

Notes for Group (Group number 1)

The model is recursive.
Sample size = 300

Variable Summary (Group number 1)

Your model contains the following variables (Group number 1)

Observed, endogenous variables
sc1
sc2
sc3
sc4
sc5
sc6
sc7
sec7
sec6
sec5
sec4
sec3
sec2
sec1
inf6
inf5
inf4
inf3
inf2
inf1
wom1
wom2
wom3
et5
et4
et3
et2
et1
cs1
cs2
cs3
cs4
Unobserved, endogenous variables
CS
etrust
WOM
Unobserved, exogenous variables
SC
Inf
e1
e2
e3
e4
e5
e6
e7
e20
e19
Sec
e18
e17
e16
e15
e14
e13

e12
e11
e10
e9
e8
e30
e31
e32
e29
e28
e27
e26
e25
e21
e22
e23
e24
z3
z2
z1

Variable counts (Group number 1)

Number of variables in your model:	73
Number of observed variables:	32
Number of unobserved variables:	41
Number of exogenous variables:	38
Number of endogenous variables:	35

Parameter summary (Group number 1)

	Weights	Covariances	Variances	Means	Intercepts	Total
Fixed	41	0	0	0	0	41
Labeled	0	0	0	0	0	0
Unlabeled	32	0	38	0	32	102
Total	73	0	38	0	32	143

Assessment of normality (Group number 1)

Variable	min	max	skew	c.r.	kurtosis	c.r.
cs4	1,000	7,000	,113	,802	-1,326	-4,689
cs3	1,000	7,000	-,104	-,737	-1,098	-3,883
cs2	1,000	7,000	,005	,034	-,895	-3,163
cs1	1,000	7,000	-,047	-,336	-1,331	-4,705
et1	1,000	7,000	,321	2,270	-1,169	-4,132
et2	1,000	7,000	,043	,302	-1,105	-3,907
et3	1,000	7,000	,005	,038	-1,171	-4,140
et4	1,000	7,000	,114	,806	-1,208	-4,271
et5	1,000	7,000	-,098	-,695	-1,166	-4,124
wom3	1,000	7,000	,234	1,657	-1,179	-4,167
wom2	1,000	7,000	,350	2,473	-1,130	-3,995
wom1	1,000	7,000	-,036	-,253	-1,188	-4,201
inf1	1,000	7,000	-,123	-,870	-1,066	-3,769
inf2	1,000	7,000	-,074	-,526	-1,053	-3,725
inf3	1,000	7,000	-,353	-2,494	-,949	-3,356
inf4	1,000	7,000	-,091	-,643	-1,212	-4,283
inf5	1,000	7,000	-,081	-,576	-,849	-2,235
inf6	1,000	7,000	,070	,494	-1,183	-4,184
sec1	1,000	7,000	,397	2,810	-,941	-3,327
sec2	1,000	7,000	-,068	-,480	-1,295	-4,577
sec3	1,000	7,000	,043	,306	-,821	-2,902
sec4	1,000	7,000	-,253	-1,786	-,862	-3,048
sec5	1,000	7,000	-,102	-,723	-,857	-3,031
sec6	1,000	7,000	-,327	-2,314	-1,120	-3,960
sec7	1,000	7,000	,038	,268	-1,079	-3,816
sc7	1,000	7,000	-,007	-,053	-1,257	-4,445
sc6	1,000	7,000	,266	1,879	-1,020	-3,607
sc5	1,000	7,000	-,254	-1,796	-,947	-3,349
sc4	1,000	7,000	,215	1,519	-,736	-2,602
sc3	1,000	7,000	-,215	-1,522	-1,130	-3,995
sc2	1,000	7,000	,423	2,988	-,957	-3,385
sc1	1,000	7,000	,112	,794	-1,146	-4,051
Multivariate					-2,753	-2,511

Observations farthest from the centroid (Mahalanobis distance) (Group number 1)

Observation number	Mahalanobis d-squared	p1	p2
291	65,970	,000	,108
111	53,615	,010	,788
241	53,423	,010	,588
248	52,547	,012	,516
298	52,098	,014	,402
274	51,848	,015	,280
295	49,363	,026	,651
191	48,496	,031	,712
288	47,719	,037	,769
92	46,077	,051	,946
293	45,976	,052	,917
224	45,471	,058	,932
299	44,635	,068	,972
41	44,309	,072	,973
91	44,309	,072	,953
141	44,309	,072	,923
192	43,148	,090	,988
243	42,926	,094	,987
164	42,680	,098	,988
64	42,680	,098	,978
205	42,652	,099	,967
294	42,565	,100	,956
247	41,792	,115	,989
297	41,787	,115	,982
86	41,394	,124	,990
36	41,394	,124	,983
281	41,070	,131	,988
252	40,745	,138	,993
245	40,595	,142	,992
195	40,595	,142	,987
145	40,595	,142	,980
95	40,595	,142	,970
45	40,440	,145	,970
125	39,875	,160	,991
261	39,604	,167	,994
124	39,255	,177	,997
43	39,167	,179	,997
93	39,167	,179	,994
143	39,167	,179	,991
193	39,167	,179	,987
238	39,113	,181	,983
34	38,908	,187	,987
81	38,879	,188	,982
131	38,879	,188	,973
181	38,879	,188	,962
231	38,879	,188	,947
174	38,708	,193	,954
74	38,708	,193	,937
24	38,708	,193	,915
277	38,538	,198	,925

Observation number	Mahalanobis d-squared	p1	p2
117	37,847	,220	,986
136	37,655	,226	,990
186	37,655	,226	,985
236	37,655	,226	,979
286	37,306	,238	,991
42	37,197	,242	,991
48	37,109	,245	,990
98	37,109	,245	,986
148	37,109	,245	,980
198	37,109	,245	,972
47	37,095	,246	,964
97	37,095	,246	,951
147	37,095	,246	,935
197	37,095	,246	,916
242	37,071	,246	,899
11	36,782	,257	,939
237	36,348	,273	,979
233	36,285	,276	,977
33	36,285	,276	,968
296	36,005	,286	,984
31	35,832	,293	,988
114	35,736	,297	,988
38	35,694	,299	,986
88	35,694	,299	,981
138	35,694	,299	,974
188	35,694	,299	,964
272	35,599	,303	,965
37	35,596	,303	,955
87	35,596	,303	,941
137	35,596	,303	,924
187	35,596	,303	,904
230	35,529	,306	,900
284	35,503	,307	,883
84	35,483	,307	,863
134	35,483	,307	,833
184	35,483	,307	,799
234	35,483	,307	,761
129	35,308	,315	,804
292	35,074	,324	,862
44	35,016	,327	,854
94	35,016	,327	,824
144	35,016	,327	,789
194	35,016	,327	,752
244	35,016	,327	,711
122	34,819	,335	,771
9	34,752	,338	,765
211	34,676	,341	,764
161	34,676	,341	,724
61	34,676	,341	,682
142	34,512	,349	,729

Computation of degrees of freedom (Default model)

Number of distinct sample moments:	560
Number of distinct parameters to be estimated:	402
Degrees of freedom (560 - 102):	158

Result (Default model)

Minimum was achieved
Chi-square = 181,722
Degrees of freedom = 158
Probability level = ,095

Estimates (Group number 1 - Default model)

Scalar Estimates (Group number 1 - Default model)

Maximum Likelihood Estimates

Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
CS	<---	SC	,431	,104	4,142	***	
CS	<---	Inf	,244	,116	2,111	,035	
CS	<---	Sec	,103	,093	1,099	,272	
etrust	<---	CS	,122	,070	1,729	,084	
WOM	<---	CS	,828	,246	3,371	***	
WOM	<---	etrust	1,693	,700	2,420	,016	
sc4	<---	SC	,499	,091	5,498	***	
sc5	<---	SC	,694	,107	6,518	***	
sec5	<---	Sec	1,128	,201	5,617	***	
sec4	<---	Sec	1,739	,271	6,410	***	
sec3	<---	Sec	1,223	,211	5,787	***	
inf5	<---	Inf	,519	,160	3,242	,001	
inf4	<---	Inf	1,305	,268	4,873	***	
inf3	<---	Inf	1,435	,288	4,976	***	
inf2	<---	Inf	,893	,216	4,140	***	
wom1	<---	WOM	1,000				
wom3	<---	WOM	,758	,162	4,688	***	
et4	<---	etrust	3,554	1,342	2,648	,008	
et3	<---	etrust	1,805	,748	2,415	,016	
et2	<---	etrust	3,014	1,140	2,644	,008	
cs1	<---	CS	1,000				
cs2	<---	CS	,249	,192	1,296	,195	
cs3	<---	CS	,592	,218	2,718	,007	
wom2	<---	WOM	,531	,157	3,385	***	
cs4	<---	CS	,946	,276	3,424	***	
sec2	<---	Sec	1,495	,244	6,137	***	
sec1	<---	Sec	1,334	,232	5,748	***	
sec6	<---	Sec	1,614	,263	6,132	***	
sec7	<---	Sec	1,000				
et1	<---	etrust	,963	,498	1,932	,053	
et5	<---	etrust	1,000				
sc6	<---	SC	,643	,107	5,997	***	
sc7	<---	SC	,675	,119	5,686	***	
inf1	<---	Inf	1,213	,253	4,793	***	
inf6	<---	Inf	1,000				
sc1	<---	SC	1,000				
sc3	<---	SC	,958	,124	7,745	***	
sc2	<---	SC	1,029	,126	8,149	***	

Standardized Regression Weights: (Group number 1 - Default model)

	Estimate

			Estimate
CS	<---	SC	,694
CS	<---	Inf	,252
CS	<---	Sec	,105
etrust	<---	CS	,250
WOM	<---	CS	,638
WOM	<---	etrust	,636
sc4	<---	SC	,391
sc5	<---	SC	,480
sec5	<---	Sec	,521
sec4	<---	Sec	,738
sec3	<---	Sec	,555
inf5	<---	Inf	,268
inf4	<---	Inf	,557
inf3	<---	Inf	,605
inf2	<---	Inf	,388
wom1	<---	WOM	,495
wom3	<---	WOM	,388
et4	<---	etrust	,684
et3	<---	etrust	,337
et2	<---	etrust	,589
cs1	<---	CS	,372
cs2	<---	CS	,102
cs3	<---	CS	,245
wom2	<---	WOM	,256
cs4	<---	CS	,355
sec2	<---	Sec	,642
sec1	<---	Sec	,547
sec6	<---	Sec	,640
sec7	<---	Sec	,419
et1	<---	etrust	,190
et5	<---	etrust	,196
sc6	<---	SC	,433
sc7	<---	SC	,407
inf1	<---	Inf	,530
inf6	<---	Inf	,411
sc1	<---	SC	,626
sc3	<---	SC	,605
sc2	<---	SC	,658

Intercepts: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
sc1	3,860	,109	35,574	***	

	Estimate	S.E.	C.R.	P	Label
sc2	3,780	,106	35,597	***	
sc3	4,160	,107	38,703	***	
sc4	4,000	,087	46,214	***	
sc5	4,100	,098	41,703	***	
sc6	3,740	,101	37,138	***	
sc7	4,280	,113	37,957	***	
sec7	4,240	,103	41,098	***	
sec6	4,140	,109	37,939	***	
sec5	3,820	,094	40,749	***	
sec4	4,080	,102	39,982	***	
sec3	4,040	,095	42,370	***	
sec2	4,000	,101	39,670	***	
sec1	3,480	,106	32,978	***	
inf6	3,900	,106	36,735	***	
inf5	4,353	,085	51,516	***	
inf4	4,060	,102	39,641	***	
inf3	4,220	,104	40,718	***	
inf2	3,840	,100	38,244	***	
inf1	4,360	,100	43,597	***	
wom1	4,153	,111	37,486	***	
wom2	3,697	,114	32,485	***	
wom3	3,827	,107	35,728	***	
et5	4,290	,105	40,807	***	
et4	4,303	,107	40,227	***	
et3	4,127	,110	37,368	***	
et2	4,000	,105	37,951	***	
et1	4,037	,105	38,615	***	
cs1	3,920	,114	34,499	***	
cs2	3,830	,103	37,047	***	
cs3	4,257	,102	41,712	***	
cs4	4,000	,112	35,564	***	

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
SC	1,380	,266	5,191	***	
Inf	,570	,193	2,960	,003	

	Estimate	S.E.	C.R.	P	Label
Sec	,560	,164	3,405	***	
z1	,237	,131	1,815	,070	
z2	,119	,086	1,378	,168	
z3	-,013	,213	-,059	,953	
e1	2,141	,221	9,668	***	
e2	1,911	,208	9,190	***	
e3	2,188	,220	9,931	***	
e4	1,897	,165	11,519	***	
e5	2,225	,201	11,052	***	
e6	2,463	,218	11,320	***	
e7	3,172	,277	11,450	***	
e20	2,622	,226	11,578	***	
e19	2,101	,208	10,080	***	
e18	1,915	,173	11,090	***	
e17	1,419	,166	8,535	***	
e16	1,880	,173	10,861	***	
e15	1,789	,178	10,064	***	
e14	2,334	,214	10,920	***	
e13	2,800	,257	10,897	***	
e12	1,982	,169	11,726	***	
e11	2,165	,234	9,237	***	
e10	2,037	,243	8,388	***	
e9	2,559	,231	11,069	***	
e8	2,152	,223	9,640	***	
e30	2,772	,307	9,016	***	
e31	3,619	,307	11,780	***	
e32	2,913	,269	10,811	***	
e29	3,178	,265	11,970	***	
e28	1,820	,295	6,172	***	
e27	3,233	,284	11,389	***	
e26	2,170	,260	8,354	***	
e25	3,150	,263	11,987	***	
e21	3,326	,311	10,696	***	
e22	3,163	,261	12,133	***	
e23	2,927	,251	11,643	***	
e24	3,305	,304	10,858	***	

Matrices (Group number 1 - Default model)

Total Effects (Group number 1 - Default model)

	Inf	SC	Sec	CS	etrust	WOM
CS	,244	,431	,103	,000	,000	,000

	Inf	SC	Sec	CS	etrust	WOM
etrust	,030	,053	,013	,122	,000	,000
WOM	,252	,446	,106	1,034	1,693	,000
cs4	,231	,408	,097	,946	,000	,000
cs3	,144	,255	,061	,592	,000	,000
cs2	,061	,108	,026	,249	,000	,000
cs1	,244	,431	,103	1,000	,000	,000
et1	,029	,051	,012	,117	,963	,000
et2	,090	,158	,038	,367	3,014	,000
et3	,054	,095	,023	,220	1,805	,000
et4	,106	,187	,044	,433	3,554	,000
et5	,030	,053	,013	,122	1,000	,000
wom3	,191	,338	,081	,784	1,284	,758
wom2	,134	,237	,056	,549	,898	,531
wom1	,252	,446	,106	1,034	1,693	1,000
inf1	1,213	,000	,000	,000	,000	,000
inf2	,893	,000	,000	,000	,000	,000
inf3	1,435	,000	,000	,000	,000	,000
inf4	1,305	,000	,000	,000	,000	,000
inf5	,519	,000	,000	,000	,000	,000
inf6	1,000	,000	,000	,000	,000	,000
sec1	,000	,000	1,334	,000	,000	,000
sec2	,000	,000	1,495	,000	,000	,000
sec3	,000	,000	1,223	,000	,000	,000
sec4	,000	,000	1,739	,000	,000	,000
sec5	,000	,000	1,128	,000	,000	,000
sec6	,000	,000	1,614	,000	,000	,000
sec7	,000	,000	1,000	,000	,000	,000
sc7	,000	,675	,000	,000	,000	,000
sc6	,000	,643	,000	,000	,000	,000
sc5	,000	,694	,000	,000	,000	,000
sc4	,000	,499	,000	,000	,000	,000
sc3	,000	,958	,000	,000	,000	,000
sc2	,000	1,029	,000	,000	,000	,000
sc1	,000	1,000	,000	,000	,000	,000

Standardized Total Effects (Group number 1 - Default model)

	Inf	SC	Sec	CS	etrust	WOM
CS	,252	,694	,105	,000	,000	,000
etrust	,063	,173	,026	,250	,000	,000
WOM	,201	,553	,084	,797	,636	,000
cs4	,090	,246	,037	,355	,000	,000
cs3	,062	,170	,026	,245	,000	,000

	Inf	SC	Sec	CS	etrust	WOM
cs2	,026	,071	,011	,102	,000	,000
cs1	,094	,258	,039	,372	,000	,000
et1	,012	,033	,005	,047	,190	,000
et2	,037	,102	,015	,147	,589	,000
et3	,021	,058	,009	,084	,337	,000
et4	,043	,119	,018	,171	,684	,000
et5	,012	,034	,005	,049	,196	,000
wom3	,078	,214	,033	,309	,247	,388
wom2	,051	,141	,021	,204	,163	,256
wom1	,100	,273	,041	,394	,315	,495
inf1	,530	,000	,000	,000	,000	,000
inf2	,388	,000	,000	,000	,000	,000
inf3	,605	,000	,000	,000	,000	,000
inf4	,557	,000	,000	,000	,000	,000
inf5	,268	,000	,000	,000	,000	,000
inf6	,411	,000	,000	,000	,000	,000
sec1	,000	,000	,547	,000	,000	,000
sec2	,000	,000	,642	,000	,000	,000
sec3	,000	,000	,555	,000	,000	,000
sec4	,000	,000	,738	,000	,000	,000
sec5	,000	,000	,521	,000	,000	,000
sec6	,000	,000	,640	,000	,000	,000
sec7	,000	,000	,419	,000	,000	,000
sc7	,000	,407	,000	,000	,000	,000
sc6	,000	,433	,000	,000	,000	,000
sc5	,000	,480	,000	,000	,000	,000
sc4	,000	,391	,000	,000	,000	,000
sc3	,000	,605	,000	,000	,000	,000
sc2	,000	,658	,000	,000	,000	,000
sc1	,000	,626	,000	,000	,000	,000

Direct Effects (Group number 1 - Default model)

	Inf	SC	Sec	CS	etrust	WOM
CS	,244	,431	,103	,000	,000	,000
etrust	,000	,000	,000	,122	,000	,000
WOM	,000	,000	,000	,828	1,693	,000
cs4	,000	,000	,000	,946	,000	,000
cs3	,000	,000	,000	,592	,000	,000
cs2	,000	,000	,000	,249	,000	,000
cs1	,000	,000	,000	1,000	,000	,000

	Inf	SC	Sec	CS	etrust	WOM
et1	,000	,000	,000	,000	,963	,000
et2	,000	,000	,000	,000	3,014	,000
et3	,000	,000	,000	,000	1,805	,000
et4	,000	,000	,000	,000	3,554	,000
et5	,000	,000	,000	,000	1,000	,000
wom3	,000	,000	,000	,000	,000	,758
wom2	,000	,000	,000	,000	,000	,531
wom1	,000	,000	,000	,000	,000	1,000
inf1	1,213	,000	,000	,000	,000	,000
inf2	,893	,000	,000	,000	,000	,000
inf3	1,435	,000	,000	,000	,000	,000
inf4	1,305	,000	,000	,000	,000	,000
inf5	,519	,000	,000	,000	,000	,000
inf6	1,000	,000	,000	,000	,000	,000
sec1	,000	,000	1,334	,000	,000	,000
sec2	,000	,000	1,495	,000	,000	,000
sec3	,000	,000	1,223	,000	,000	,000
sec4	,000	,000	1,739	,000	,000	,000
sec5	,000	,000	1,128	,000	,000	,000
sec6	,000	,000	1,614	,000	,000	,000
sec7	,000	,000	1,000	,000	,000	,000
sc7	,000	,675	,000	,000	,000	,000
sc6	,000	,643	,000	,000	,000	,000
sc5	,000	,694	,000	,000	,000	,000
sc4	,000	,499	,000	,000	,000	,000
sc3	,000	,958	,000	,000	,000	,000
sc2	,000	1,029	,000	,000	,000	,000
sc1	,000	1,000	,000	,000	,000	,000

Standardized Direct Effects (Group number 1 - Default model)

	Inf	SC	Sec	CS	etrust	WOM
CS	,252	,694	,105	,000	,000	,000
etrust	,000	,000	,000	,250	,000	,000
WOM	,000	,000	,000	,638	,636	,000
cs4	,000	,000	,000	,355	,000	,000
cs3	,000	,000	,000	,245	,000	,000
cs2	,000	,000	,000	,102	,000	,000
cs1	,000	,000	,000	,372	,000	,000
et1	,000	,000	,000	,000	,190	,000
et2	,000	,000	,000	,000	,589	,000

	Inf	SC	Sec	CS	etrust	WOM
et3	,000	,000	,000	,000	,337	,000
et4	,000	,000	,000	,000	,684	,000
et5	,000	,000	,000	,000	,196	,000
wom3	,000	,000	,000	,000	,000	,388
wom2	,000	,000	,000	,000	,000	,256
wom1	,000	,000	,000	,000	,000	,495
inf1	,530	,000	,000	,000	,000	,000
inf2	,388	,000	,000	,000	,000	,000
inf3	,605	,000	,000	,000	,000	,000
inf4	,557	,000	,000	,000	,000	,000
inf5	,268	,000	,000	,000	,000	,000
inf6	,411	,000	,000	,000	,000	,000
sec1	,000	,000	,547	,000	,000	,000
sec2	,000	,000	,642	,000	,000	,000
sec3	,000	,000	,555	,000	,000	,000
sec4	,000	,000	,738	,000	,000	,000
sec5	,000	,000	,521	,000	,000	,000
sec6	,000	,000	,640	,000	,000	,000
sec7	,000	,000	,419	,000	,000	,000
sc7	,000	,407	,000	,000	,000	,000
sc6	,000	,433	,000	,000	,000	,000
sc5	,000	,480	,000	,000	,000	,000
sc4	,000	,391	,000	,000	,000	,000
sc3	,000	,605	,000	,000	,000	,000
sc2	,000	,658	,000	,000	,000	,000
sc1	,000	,626	,000	,000	,000	,000

Indirect Effects (Group number 1 - Default model)

	Inf	SC	Sec	CS	etrust	WOM
CS	,000	,000	,000	,000	,000	,000
etrust	,030	,053	,013	,000	,000	,000
WOM	,252	,446	,106	,206	,000	,000
cs4	,231	,408	,097	,000	,000	,000
cs3	,144	,255	,061	,000	,000	,000
cs2	,061	,108	,026	,000	,000	,000
cs1	,244	,431	,103	,000	,000	,000
et1	,029	,051	,012	,117	,000	,000
et2	,090	,158	,038	,367	,000	,000
et3	,054	,095	,023	,220	,000	,000
et4	,106	,187	,044	,433	,000	,000

	Inf	SC	Sec	CS	etrust	WOM
et5	,030	,053	,013	,122	,000	,000
wom3	,191	,338	,081	,784	1,284	,000
wom2	,134	,237	,056	,549	,898	,000
wom1	,252	,446	,106	1,034	1,693	,000
inf1	,000	,000	,000	,000	,000	,000
inf2	,000	,000	,000	,000	,000	,000
inf3	,000	,000	,000	,000	,000	,000
inf4	,000	,000	,000	,000	,000	,000
inf5	,000	,000	,000	,000	,000	,000
inf6	,000	,000	,000	,000	,000	,000
sec1	,000	,000	,000	,000	,000	,000
sec2	,000	,000	,000	,000	,000	,000
sec3	,000	,000	,000	,000	,000	,000
sec4	,000	,000	,000	,000	,000	,000
sec5	,000	,000	,000	,000	,000	,000
sec6	,000	,000	,000	,000	,000	,000
sec7	,000	,000	,000	,000	,000	,000
sc7	,000	,000	,000	,000	,000	,000
sc6	,000	,000	,000	,000	,000	,000
sc5	,000	,000	,000	,000	,000	,000
sc4	,000	,000	,000	,000	,000	,000
sc3	,000	,000	,000	,000	,000	,000
sc2	,000	,000	,000	,000	,000	,000
sc1	,000	,000	,000	,000	,000	,000

Standardized Indirect Effects (Group number 1 - Default model)

	Inf	SC	Sec	CS	etrust	WOM
CS	,000	,000	,000	,000	,000	,000
etrust	,063	,173	,026	,000	,000	,000
WOM	,201	,553	,084	,159	,000	,000
cs4	,090	,246	,037	,000	,000	,000
cs3	,062	,170	,026	,000	,000	,000
cs2	,026	,071	,011	,000	,000	,000
cs1	,094	,258	,039	,000	,000	,000
et1	,012	,033	,005	,047	,000	,000
et2	,037	,102	,015	,147	,000	,000
et3	,021	,058	,009	,084	,000	,000
et4	,043	,119	,018	,171	,000	,000
et5	,012	,034	,005	,049	,000	,000
wom3	,078	,214	,033	,309	,247	,000

	Inf	SC	Sec	CS	etrust	WOM
wom2	,051	,141	,021	,204	,163	,000
wom1	,100	,273	,041	,394	,315	,000
inf1	,000	,000	,000	,000	,000	,000
inf2	,000	,000	,000	,000	,000	,000
inf3	,000	,000	,000	,000	,000	,000
inf4	,000	,000	,000	,000	,000	,000
inf5	,000	,000	,000	,000	,000	,000
inf6	,000	,000	,000	,000	,000	,000
sec1	,000	,000	,000	,000	,000	,000
sec2	,000	,000	,000	,000	,000	,000
sec3	,000	,000	,000	,000	,000	,000
sec4	,000	,000	,000	,000	,000	,000
sec5	,000	,000	,000	,000	,000	,000
sec6	,000	,000	,000	,000	,000	,000
sec7	,000	,000	,000	,000	,000	,000
sc7	,000	,000	,000	,000	,000	,000
sc6	,000	,000	,000	,000	,000	,000
sc5	,000	,000	,000	,000	,000	,000
sc4	,000	,000	,000	,000	,000	,000
sc3	,000	,000	,000	,000	,000	,000
sc2	,000	,000	,000	,000	,000	,000
sc1	,000	,000	,000	,000	,000	,000

Covariances: (Group number 1 - Default model)

			M.I.	Par Change
SC	<-->	Inf	56,672	,547
Sec	<-->	Inf	59,219	,347
Sec	<-->	SC	32,721	,373
e24	<-->	z3	5,906	-,362
e22	<-->	SC	4,176	-,284
e22	<-->	Sec	35,796	,515
e21	<-->	Sec	4,033	-,183
e21	<-->	e24	5,535	,481
e21	<-->	e22	5,272	,447
e25	<-->	SC	6,115	,344
e25	<-->	Sec	11,368	,291
e25	<-->	e24	8,217	-,556
e25	<-->	e23	39,510	1,126
e25	<-->	e21	4,771	-,426
e26	<-->	Inf	15,956	-,351
e26	<-->	SC	6,186	-,316
e26	<-->	z1	8,244	,284
e26	<-->	e24	24,063	,867
e26	<-->	e22	7,791	-,469
e27	<-->	Inf	10,345	,319
e27	<-->	SC	11,106	,478
e27	<-->	e24	5,702	,476
e28	<-->	z1	5,017	-,219
e28	<-->	e25	12,620	-,591
e29	<-->	SC	6,792	,365
e29	<-->	z3	18,816	,621
e29	<-->	e22	4,066	,373
e29	<-->	e25	25,551	,937
e29	<-->	e26	7,043	-,448
e29	<-->	e28	5,168	-,380
e32	<-->	e23	6,133	,436
e32	<-->	e28	5,125	-,369
e32	<-->	e29	7,940	,513
e31	<-->	Inf	10,706	,339
e31	<-->	Sec	19,659	-,412
e31	<-->	z2	8,218	-,141
e31	<-->	e24	7,816	-,583
e31	<-->	e23	12,609	,685
e31	<-->	e21	10,642	,685
e31	<-->	e26	5,221	-,413
e31	<-->	e32	12,741	,696
e30	<-->	Sec	4,096	,172
e30	<-->	z1	10,075	-,314
e30	<-->	e23	4,953	-,391
e30	<-->	e21	5,054	-,430
e30	<-->	e28	5,680	,386
e30	<-->	e29	14,694	,698
e8	<-->	z1	6,212	-,238
e8	<-->	z2	6,790	-,105
e8	<-->	e24	18,183	-,729
e8	<-->	e25	5,800	,392

			M.I.	Par Change
e8	<-->	e30	7,753	-,445
e9	<-->	SC	11,973	,446
e9	<-->	e23	8,507	-,483
e9	<-->	e22	6,234	,425
e9	<-->	e26	6,084	-,384
e9	<-->	e27	35,113	1,040
e9	<-->	e32	5,179	-,381
e9	<-->	e30	4,873	,370
e10	<-->	Sec	9,229	,234
e10	<-->	e23	11,831	-,550
e10	<-->	e22	5,729	-,393
e10	<-->	e31	18,072	,754
e11	<-->	SC	19,958	,557
e11	<-->	z3	8,002	,361
e11	<-->	e24	6,714	-,450
e11	<-->	e21	7,641	-,483
e11	<-->	e26	14,609	-,576
e11	<-->	e30	13,587	,598
e11	<-->	e8	4,282	-,298
e12	<-->	SC	7,507	,305
e12	<-->	Sec	9,859	,216
e12	<-->	e22	20,040	,658
e12	<-->	e26	5,599	-,318
e12	<-->	e28	4,975	,297
e12	<-->	e10	11,729	-,449
e12	<-->	e11	41,190	,845
e13	<-->	SC	11,239	,454
e13	<-->	Sec	15,090	,326
e13	<-->	z1	24,232	,518
e13	<-->	z2	28,547	,237
e13	<-->	e24	18,552	,811
e13	<-->	e23	15,098	,676
e13	<-->	e25	6,150	,445
e13	<-->	e28	16,104	,650
e13	<-->	e8	6,416	,398
e13	<-->	e9	6,347	-,416
e14	<-->	Inf	49,317	,605
e14	<-->	SC	16,481	,505
e14	<-->	e29	14,999	-,642
e14	<-->	e32	4,773	-,354
e14	<-->	e9	22,575	,724
e14	<-->	e11	13,808	,549
e14	<-->	e12	14,500	,502
e15	<-->	Inf	14,689	,298
e15	<-->	e24	5,700	,373
e15	<-->	e27	5,598	-,363
e15	<-->	e29	10,808	,492
e15	<-->	e32	9,902	-,460
e15	<-->	e10	9,471	,409
e15	<-->	e12	6,879	-,312
e15	<-->	e13	16,884	,594
e16	<-->	Inf	11,174	-,259
e16	<-->	SC	4,459	,236

			M.I.	Par Change
e16	<-->	z1	4,252	-,180
e16	<-->	e24	6,763	-,405
e16	<-->	e23	30,079	-,790
e16	<-->	e27	7,281	,412
e16	<-->	e30	11,462	,493
e16	<-->	e15	14,766	-,456
e17	<-->	SC	4,726	-,231
e17	<-->	z1	4,879	-,183
e17	<-->	z2	16,521	,142
e17	<-->	z3	4,437	-,229
e17	<-->	e23	5,291	-,315
e17	<-->	e21	5,378	-,345
e17	<-->	e26	20,610	,583
e17	<-->	e27	4,723	-,315
e17	<-->	e28	11,265	,427
e17	<-->	e29	8,824	-,420
e17	<-->	e31	56,283	-1,137
e17	<-->	e8	11,948	,430
e17	<-->	e10	9,866	,395
e17	<-->	e11	16,873	-,518
e17	<-->	e14	24,596	,616
e17	<-->	e15	5,287	-,255
e17	<-->	e16	5,364	,258
e18	<-->	Inf	6,753	,201
e18	<-->	z1	21,128	,401
e18	<-->	z2	9,530	-,113
e18	<-->	z3	40,732	,733
e18	<-->	e23	5,375	,334
e18	<-->	e22	24,554	,734
e18	<-->	e25	12,214	,519
e18	<-->	e26	14,802	-,521
e18	<-->	e27	5,424	,356
e18	<-->	e28	41,980	-,870
e18	<-->	e29	18,498	,642
e18	<-->	e32	44,788	,977
e18	<-->	e31	37,585	,980
e18	<-->	e9	8,196	-,393
e18	<-->	e11	5,682	,317
e18	<-->	e15	38,348	,737
e18	<-->	e17	32,679	-,640
e19	<-->	z2	15,096	-,155
e19	<-->	e23	33,823	,910
e19	<-->	e22	5,717	,385
e19	<-->	e26	12,268	-,515
e19	<-->	e9	13,787	-,553
e19	<-->	e10	16,143	-,578
e19	<-->	e11	10,147	,460
e19	<-->	e12	6,332	,324
e19	<-->	e14	5,664	-,340
e19	<-->	e15	11,272	,431
e19	<-->	e18	8,579	,378
e20	<-->	z1	6,850	-,263
e20	<-->	z2	6,690	,109

			M.I.	Par Change
e20	<-->	e24	5,081	-,405
e20	<-->	e21	5,467	-,423
e20	<-->	e25	6,875	,448
e20	<-->	e27	7,096	,469
e20	<-->	e28	4,872	,341
e20	<-->	e8	6,785	-,393
e20	<-->	e11	4,701	,332
e20	<-->	e12	11,548	,464
e20	<-->	e15	8,720	-,406
e20	<-->	e16	20,565	,622
e20	<-->	e17	21,624	,603
e20	<-->	e19	16,159	-,598
e7	<-->	Inf	10,417	,318
e7	<-->	Sec	39,575	,555
e7	<-->	z1	4,358	,231
e7	<-->	z2	7,396	-,127
e7	<-->	z3	6,298	,365
e7	<-->	e24	23,357	,957
e7	<-->	e23	5,432	-,427
e7	<-->	e26	11,672	-,587
e7	<-->	e29	11,581	,645
e7	<-->	e30	17,923	,784
e7	<-->	e13	15,065	,711
e7	<-->	e15	86,978	1,419
e7	<-->	e16	13,718	-,561
e7	<-->	e17	10,277	-,461
e7	<-->	e18	23,649	,738
e7	<-->	e19	11,117	,549
e7	<-->	e20	31,425	-,979
e6	<-->	Sec	21,046	,358
e6	<-->	e23	24,762	,806
e6	<-->	e22	5,003	,372
e6	<-->	e25	13,206	,606
e6	<-->	e26	4,715	-,330
e6	<-->	e10	4,129	,303
e6	<-->	e12	9,596	,413
e6	<-->	e15	4,277	,278
e6	<-->	e16	9,973	-,424
e6	<-->	e18	4,061	,271
e6	<-->	e20	10,747	,507
e6	<-->	e7	6,591	,437
e5	<-->	z1	6,366	-,237
e5	<-->	z2	21,026	-,181
e5	<-->	e23	4,081	,314
e5	<-->	e25	4,545	-,341
e5	<-->	e28	11,101	-,482
e5	<-->	e29	4,431	-,338
e5	<-->	e10	8,433	-,415
e5	<-->	e11	41,313	,921
e5	<-->	e13	6,422	-,394
e5	<-->	e15	22,615	-,614
e5	<-->	e19	10,672	,457
e4	<-->	Inf	21,483	,352

			M.I.	Par Change
e4	<-->	Sec	19,591	,301
e4	<-->	z2	9,138	,109
e4	<-->	z3	9,401	-,345
e4	<-->	e22	7,345	,393
e4	<-->	e25	10,239	,466
e4	<-->	e28	36,512	,795
e4	<-->	e31	35,054	-,927
e4	<-->	e8	18,296	,549
e4	<-->	e12	22,456	,551
e4	<-->	e13	7,481	,387
e4	<-->	e14	13,996	,486
e4	<-->	e17	33,323	,641
e4	<-->	e18	20,005	-,524
e4	<-->	e19	18,272	-,543
e4	<-->	e20	18,755	,584
e4	<-->	e6	23,611	,638
e4	<-->	e5	8,029	-,357
e3	<-->	Sec	5,010	-,172
e3	<-->	z2	16,858	-,167
e3	<-->	e23	11,698	-,547
e3	<-->	e21	4,247	,359
e3	<-->	e26	39,804	-,948
e3	<-->	e27	9,205	,515
e3	<-->	e31	37,616	1,088
e3	<-->	e10	7,816	-,411
e3	<-->	e11	22,403	,698
e3	<-->	e16	7,088	,353
e3	<-->	e17	51,957	-,906
e3	<-->	e19	7,861	,404
e3	<-->	e5	10,189	,453
e3	<-->	e4	7,775	-,361
e2	<-->	Sec	22,653	,352
e2	<-->	z2	23,518	,190
e2	<-->	e23	4,604	-,329
e2	<-->	e26	10,032	,457
e2	<-->	e31	7,066	-,452
e2	<-->	e10	21,594	,656
e2	<-->	e11	4,590	-,303
e2	<-->	e13	6,351	-,387
e2	<-->	e15	7,529	-,350
e2	<-->	e16	4,179	,260
e2	<-->	e17	49,507	,849
e2	<-->	e18	17,016	-,525
e2	<-->	e20	8,085	,416
e2	<-->	e7	15,529	-,633
e2	<-->	e6	6,878	,372
e2	<-->	e4	17,777	,523
e2	<-->	e3	11,693	-,474
e1	<-->	Sec	35,806	-,460
e1	<-->	z2	8,773	,120
e1	<-->	e22	14,541	-,626
e1	<-->	e25	5,045	-,369
e1	<-->	e26	6,114	,371

			M.I.	Par Change
e1	<-->	e29	5,197	,377
e1	<-->	e31	12,052	,615
e1	<-->	e9	14,333	,576
e1	<-->	e12	15,419	-,516
e1	<-->	e16	7,890	,371
e1	<-->	e17	22,850	-,600
e1	<-->	e19	4,773	-,314
e1	<-->	e20	7,789	-,425
e1	<-->	e6	47,631	-1,021
e1	<-->	e4	7,494	-,354
e1	<-->	e3	16,563	,589

Minimization History (Default model)

Iteration		Negative eigenvalues	Condition #	Smallest eigenvalue	Diameter	F	NTries	Ratio
0	e	11		-,485	9999,000	5166,566	0	9999,000
1	e	5		-,111	2,557	4459,327	21	,388
2	e	3		-,110	1,672	4058,904	5	,755
3	e	1		-,004	1,023	3947,322	5	,907
4	e	1		-,035	1,010	3901,636	5	,646
5	e	0	495,163		,531	3874,082	5	,939
6	e	0	1172,649		1,053	3860,417	1	1,005
7	e	0	1994,055		,972	3855,127	1	1,000
8	e	0	7652,837		,510	3852,867	1	1,114
9	e	0	13541,947		,636	3852,282	1	,988
10	e	0	49709,679		,299	3851,894	1	1,165
11	e	0	54759,805		,513	3851,818	1	,620
12	e	0	173286,749		,137	3851,729	1	1,040
13	e	0	195284,695		,169	3851,723	1	,964
14	e	0	239129,689		,014	3851,722	1	1,005
15	e	0	238152,671		,002	3851,722	1	1,001
16	e	0	236004,576		,000	3851,722	1	1,320

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	402	181,722	158	,095	1,150
Saturated model	560	,000	0		
Independence model	64	504,727	196	,000	10,090

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	,040	,926	,875	,940
Saturated model	1,000		1,000	1,000
Independence model	,000	,000	,000	,000

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	,830	,767	,854	,785	,847
Saturated model	1,000		1,000		1,000
Independence model	,000	,000	,000	,000	,000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	,923	,813	,828
Saturated model	,000	,000	,000
Independence model	1,000	,000	,000

NCP

Model	NCP	LO 90	HI 90
Default model	,000	,000	,072
Saturated model	,000	,000	,000
Independence model	4508,727	4285,102	4738,852

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	,882	,000	,000	,025
Saturated model	,000	,000	,000	,000
Independence model	16,738	15,079	14,331	15,849

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	,007	,000	,002	,000

Model	RMSEA	LO 90	HI 90	PCLOSE
Independence model	,174	,170	,179	,000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	405,722	408,030		
Saturated model	520,000	558,947		
Independence model	5132,727	5148,607		

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	3,564	2,914	2,239	3,649
Saturated model	3,746	3,746	3,746	4,211
Independence model	17,166	16,418	17,936	17,219

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	80	92
Independence model	33	35

Execution time summary

Minimization:	,250
Miscellaneous:	,813
Bootstrap:	,000
Total:	1,063

APPENDIX E

STRUCTURAL EQUATION MODELING

(SEM)

OUTPUT AFTER MODIFICATION

Analysis Summary

Date and Time

Date: 12 Maret 2013
Time: 22:16:13

Title

Model kamal modif: 12 Maret 2013 10:16

Notes for Group (Group number 1)
The model is recursive.
Sample size = 300

Variable Summary (Group number 1)

Your model contains the following variables (Group number 1)

Observed, endogenous variables
sc1
sc2
sc3
sc4
sc5
sc6
sc7
sec7
sec6
sec5
sec4
sec3
sec2
sec1
inf6
inf5
inf4
inf3
inf2
infl
wom1
wom2
wom3
et5
et4
et3
et2
et1
cs1
cs2
cs3
cs4
Unobserved, endogenous variables
CS
etrust
WOM
Unobserved, exogenous variables
SC
Inf
e1
e2
e3
e4
e5
e6
e7
e20
e19
Sec
e18
e17
e16
e15
e14
e13
e12

e11
e10
e9
e8
e30
e31
e32
e29
e28
e27
e26
e25
e21
e22
e23
e24
z3
z2
z1

Variable counts (Group number 1)

Number of variables in your model:	73
Number of observed variables:	32
Number of unobserved variables:	41
Number of exogenous variables:	38
Number of endogenous variables:	35

Parameter summary (Group number 1)

	Weights	Covariances	Variances	Means	Intercepts	Total
Fixed	41	0	0	0	0	41
Labeled	0	0	0	0	0	0
Unlabeled	32	19	38	0	32	121
Total	73	19	38	0	32	162

Assessment of normality (Group number 1)

Variable	min	max	skew	c.r.	kurtosis	c.r.
cs4	1,000	7,000	,113	,802	-1,326	-4,689
cs3	1,000	7,000	-,104	-,737	-1,098	-3,883
cs2	1,000	7,000	,005	,034	-,895	-3,163
cs1	1,000	7,000	-,047	-,336	-1,331	-4,705
et1	1,000	7,000	,321	2,270	-1,169	-4,132
et2	1,000	7,000	,043	,302	-1,105	-3,907
et3	1,000	7,000	,005	,038	-1,171	-4,140
et4	1,000	7,000	,114	,806	-1,208	-4,271
et5	1,000	7,000	-,098	-,695	-1,166	-4,124
wom3	1,000	7,000	,234	1,657	-1,179	-4,167
wom2	1,000	7,000	,350	2,473	-1,130	-3,995
wom1	1,000	7,000	-,036	-,253	-1,188	-4,201
inf1	1,000	7,000	-,123	-,870	-1,066	-3,769
inf2	1,000	7,000	-,074	-,526	-1,053	-3,725
inf3	1,000	7,000	-,353	-2,494	-,949	-3,356
inf4	1,000	7,000	-,091	-,643	-1,212	-4,283
inf5	1,000	7,000	-,081	-,576	-,649	-2,235
inf6	1,000	7,000	,070	,494	-1,183	-4,184
sec1	1,000	7,000	,397	2,810	-,941	-3,327
sec2	1,000	7,000	-,068	-,480	-1,295	-4,577
sec3	1,000	7,000	,043	,306	-,821	-2,902
sec4	1,000	7,000	-,253	-1,786	-,862	-3,048
sec5	1,000	7,000	-,102	-,723	-,857	-3,031
sec6	1,000	7,000	-,327	-2,314	-1,120	-3,960
sec7	1,000	7,000	,038	,268	-1,079	-3,816
sc7	1,000	7,000	-,007	-,053	-1,257	-4,445
sc6	1,000	7,000	,266	1,879	-1,020	-3,607
sc5	1,000	7,000	-,254	-1,796	-,947	-3,349
sc4	1,000	7,000	,215	1,519	-,736	-2,602
sc3	1,000	7,000	-,215	-1,522	-1,130	-3,995
sc2	1,000	7,000	,423	2,988	-,957	-3,385
sc1	1,000	7,000	,112	,794	-1,146	-4,051
Multivariate					-2,753	-2,511

Observations farthest from the centroid (Mahalanobis distance) (Group number 1)

Observation number	Mahalanobis d-squared	p1	p2
291	65,970	,000	,108
111	53,615	,010	,788
241	53,423	,010	,588
248	52,547	,012	,516
298	52,098	,014	,402
274	51,848	,015	,280
295	49,363	,026	,651
191	48,496	,031	,712
288	47,719	,037	,769
92	46,077	,051	,946
293	45,976	,052	,917
224	45,471	,058	,932
299	44,635	,068	,972
41	44,309	,072	,973
91	44,309	,072	,953
141	44,309	,072	,923
192	43,148	,090	,988
243	42,926	,094	,987
164	42,680	,098	,988
64	42,680	,098	,978
205	42,652	,099	,967
294	42,565	,100	,956
247	41,792	,115	,989
297	41,787	,115	,982
86	41,394	,124	,990
36	41,394	,124	,983
281	41,070	,131	,988
252	40,745	,138	,993
245	40,595	,142	,992
195	40,595	,142	,987
145	40,595	,142	,980
95	40,595	,142	,970
45	40,440	,145	,970
125	39,875	,160	,991
261	39,604	,167	,994
124	39,255	,177	,997
43	39,167	,179	,997
93	39,167	,179	,994
143	39,167	,179	,991
193	39,167	,179	,987
238	39,113	,181	,983
34	38,908	,187	,987
81	38,879	,188	,982
131	38,879	,188	,973
181	38,879	,188	,962
231	38,879	,188	,947
174	38,708	,193	,954
74	38,708	,193	,937
24	38,708	,193	,915
277	38,538	,198	,925
117	37,847	,220	,986

Observation number	Mahalanobis d-squared	p1	p2
136	37,655	,226	,990
186	37,655	,226	,985
236	37,655	,226	,979
286	37,306	,238	,991
42	37,197	,242	,991
48	37,109	,245	,990
98	37,109	,245	,986
148	37,109	,245	,980
198	37,109	,245	,972
47	37,095	,246	,964
97	37,095	,246	,951
147	37,095	,246	,935
197	37,095	,246	,916
242	37,071	,246	,899
11	36,782	,257	,939
237	36,348	,273	,979
233	36,285	,276	,977
33	36,285	,276	,968
296	36,005	,286	,984
31	35,832	,293	,988
114	35,736	,297	,988
38	35,694	,299	,986
88	35,694	,299	,981
138	35,694	,299	,974
188	35,694	,299	,964
272	35,599	,303	,965
37	35,596	,303	,955
87	35,596	,303	,941
137	35,596	,303	,924
187	35,596	,303	,904
230	35,529	,306	,900
284	35,503	,307	,883
84	35,483	,307	,863
134	35,483	,307	,833
184	35,483	,307	,799
234	35,483	,307	,761
129	35,308	,315	,804
292	35,074	,324	,862
44	35,016	,327	,854
94	35,016	,327	,824
144	35,016	,327	,789
194	35,016	,327	,752
244	35,016	,327	,711
122	34,819	,335	,771
9	34,752	,338	,765
211	34,676	,341	,764
161	34,676	,341	,724
61	34,676	,341	,682
142	34,512	,349	,729

Notes for Model (Default model)

Computation of degrees of freedom (Default model)

Number of distinct sample moments:	560
Number of distinct parameters to be estimated:	189
Degrees of freedom (560 - 121):	371

Result (Default model)

Minimum was achieved
Chi-square = 107,392
Degrees of freedom = 371
Probability level = ,890

Estimates (Group number 1 - Default model)

Scalar Estimates (Group number 1 - Default model)

Maximum Likelihood Estimates

Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
CS	<---	SC	,187	,049	3,788	***	
CS	<---	Inf	,571	,152	3,748	***	
CS	<---	Sec	-,423	,105	-4,045	***	
etrust	<---	CS	,078	,053	1,457	,145	
WOM	<---	CS	,319	,162	1,970	,049	
WOM	<---	etrust	,128	,127	1,009	,313	
sc4	<---	SC	,492	,075	6,532	***	
sc5	<---	SC	,534	,082	6,507	***	
sec5	<---	Sec	,627	,131	4,770	***	
sec4	<---	Sec	1,605	,207	7,757	***	
sec3	<---	Sec	1,217	,175	6,940	***	
inf5	<---	Inf	,129	,145	,891	,373	
inf4	<---	Inf	1,133	,239	4,746	***	
inf3	<---	Inf	1,956	,367	5,330	***	
inf2	<---	Inf	,773	,195	3,953	***	
wom1	<---	WOM	1,000				
wom3	<---	WOM	3,070	1,480	2,075	,038	
et4	<---	etrust	5,625	3,213	1,750	,080	
et3	<---	etrust	4,090	2,343	1,746	,081	
et2	<---	etrust	4,338	2,475	1,753	,080	
cs1	<---	CS	1,000				
cs2	<---	CS	-,359	,175	-2,045	,041	
cs3	<---	CS	1,089	,229	4,748	***	
wom2	<---	WOM	6,086	2,889	2,107	,035	
cs4	<---	CS	,424	,188	2,259	,024	
sec2	<---	Sec	1,050	,169	6,215	***	
sec1	<---	Sec	1,216	,185	6,584	***	
sec6	<---	Sec	1,290	,185	6,956	***	
sec7	<---	Sec	1,000				
et1	<---	etrust	,542	,498	1,090	,276	
et5	<---	etrust	1,000				
sc6	<---	SC	,770	,123	6,281	***	
sc7	<---	SC	,451	,088	5,104	***	
inf1	<---	Inf	1,229	,254	4,836	***	
inf6	<---	Inf	1,000				
sc1	<---	SC	1,000				
sc3	<---	SC	,780	,093	8,366	***	
sc2	<---	SC	,983	,109	9,020	***	

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
CS	<---	SC	,335
CS	<---	Inf	,556
CS	<---	Sec	-,495
etrust	<---	CS	,247
WOM	<---	CS	,860
WOM	<---	etrust	,109
sc4	<---	SC	,424
sc5	<---	SC	,412
sec5	<---	Sec	,322
sec4	<---	Sec	,786
sec3	<---	Sec	,621
inf5	<---	Inf	,062
inf4	<---	Inf	,450
inf3	<---	Inf	,764
inf2	<---	Inf	,314
wom1	<---	WOM	,138
wom3	<---	WOM	,435
et4	<---	etrust	,696
et3	<---	etrust	,473
et2	<---	etrust	,538
cs1	<---	CS	,359
cs2	<---	CS	-,144
cs3	<---	CS	,438
wom2	<---	WOM	,782
cs4	<---	CS	,155
sec2	<---	Sec	,507
sec1	<---	Sec	,561
sec6	<---	Sec	,571
sec7	<---	Sec	,472
et1	<---	etrust	,068
et5	<---	etrust	,125
sc6	<---	SC	,569
sc7	<---	SC	,308
inf1	<---	Inf	,498
inf6	<---	Inf	,381
sc1	<---	SC	,685
sc3	<---	SC	,556
sc2	<---	SC	,677

Intercepts: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
sc1	3,860	,109	35,574	***	
sc2	3,780	,108	34,994	***	
sc3	4,160	,104	39,845	***	
sc4	4,000	,086	46,312	***	
sc5	4,100	,096	42,563	***	
sc6	3,740	,101	37,138	***	
sc7	4,280	,109	39,274	***	
sec7	4,240	,103	41,098	***	
sec6	4,140	,110	37,678	***	
sec5	3,820	,095	40,268	***	
sec4	4,080	,099	41,072	***	
sec3	4,040	,095	42,370	***	
sec2	4,000	,101	39,670	***	
sec1	3,480	,106	32,978	***	
inf6	3,900	,106	36,735	***	
inf5	4,353	,085	51,516	***	
inf4	4,060	,102	39,763	***	
inf3	4,220	,104	40,718	***	
inf2	3,840	,100	38,485	***	
inf1	4,360	,100	43,597	***	
wom1	4,153	,112	36,984	***	
wom2	3,697	,120	30,750	***	
wom3	3,827	,109	35,093	***	
et5	4,290	,105	40,796	***	
et4	4,303	,106	40,627	***	
et3	4,127	,113	36,425	***	
et2	4,000	,106	37,862	***	
et1	4,037	,105	38,464	***	
cs1	3,920	,116	33,820	***	
cs2	3,830	,104	36,964	***	
cs3	4,257	,103	41,168	***	
cs4	4,000	,114	35,080	***	

Covariances: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
e7	<-->	e19	,818	,151	5,431	***	
e25	<-->	e23	1,197	,163	7,359	***	
e3	<-->	e31	,909	,155	5,847	***	
e9	<-->	e27	1,208	,188	6,430	***	
e18	<-->	e31	,594	,119	4,991	***	
e18	<-->	e32	1,025	,146	7,039	***	
e7	<-->	e24	1,072	,205	5,235	***	
e29	<-->	e25	1,047	,180	5,812	***	
e5	<-->	e11	,923	,144	6,410	***	
e19	<-->	e23	1,241	,152	8,147	***	
e3	<-->	e17	-,775	,118	-6,575	***	
e2	<-->	e17	,409	,103	3,979	***	
e17	<-->	e31	-,726	,133	-5,448	***	
e1	<-->	e6	-1,211	,157	-7,691	***	
e18	<-->	e28	-,611	,115	-5,329	***	
e12	<-->	e11	,926	,142	6,528	***	
e3	<-->	e26	-,612	,136	-4,493	***	
e18	<-->	e15	1,169	,143	8,174	***	
e4	<-->	e28	,724	,127	5,699	***	

Correlations: (Group number 1 - Default model)

			Estimate
e7	<-->	e19	,293
e25	<-->	e23	,411
e3	<-->	e31	,468
e9	<-->	e27	,427
e18	<-->	e31	,296
e18	<-->	e32	,389
e7	<-->	e24	,307
e29	<-->	e25	,321
e5	<-->	e11	,386
e19	<-->	e23	,495
e3	<-->	e17	-,487
e2	<-->	e17	,280
e17	<-->	e31	-,528
e1	<-->	e6	-,619
e18	<-->	e28	-,299
e12	<-->	e11	,403
e3	<-->	e26	-,265
e18	<-->	e15	,501
e4	<-->	e28	,407

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
SC	1,654	,293	5,653	***	
Inf	,490	,168	2,914	,004	
Sec	,708	,178	3,979	***	
z1	,173	,074	2,325	,020	
z2	,048	,054	,892	,372	
z3	,015	,016	,931	,352	
e1	1,867	,222	8,407	***	
e2	1,892	,191	9,883	***	
e3	2,253	,200	11,249	***	
e4	1,829	,156	11,720	***	
e5	2,303	,196	11,760	***	
e6	2,051	,208	9,861	***	
e7	3,215	,266	12,099	***	
e20	2,474	,214	11,558	***	
e19	2,432	,218	11,156	***	
e18	2,412	,187	12,932	***	
e17	1,126	,143	7,889	***	
e16	1,669	,156	10,716	***	
e15	2,259	,198	11,414	***	
e14	2,282	,205	11,139	***	
e13	2,880	,252	11,445	***	
e12	2,127	,174	12,208	***	
e11	2,487	,221	11,261	***	
e10	1,335	,231	5,771	***	
e9	2,684	,228	11,749	***	
e8	2,250	,211	10,661	***	
e30	3,699	,304	12,171	***	
e31	1,676	,389	4,311	***	
e32	2,882	,256	11,271	***	
e29	3,255	,268	12,137	***	
e28	1,731	,307	5,640	***	
e27	2,979	,290	10,279	***	
e26	2,371	,256	9,255	***	
e25	3,278	,263	12,465	***	
e21	3,500	,301	11,645	***	
e22	3,144	,259	12,145	***	
e23	2,583	,223	11,602	***	
e24	3,794	,313	12,133	***	

Matrices (Group number 1 - Default model)

Total Effects (Group number 1 - Default model)

	Inf	SC	Sec	CS	etrust	WOM
CS	,571	,187	-,423	,000	,000	,000
etrust	,044	,015	-,033	,078	,000	,000
WOM	,188	,062	-,139	,329	,128	,000
cs4	,242	,079	-,179	,424	,000	,000
cs3	,621	,204	-,461	1,089	,000	,000
cs2	-,205	-,067	,152	-,359	,000	,000
cs1	,571	,187	-,423	1,000	,000	,000
et1	,024	,008	-,018	,042	,542	,000
et2	,193	,063	-,143	,338	4,338	,000
et3	,182	,060	-,135	,319	4,090	,000
et4	,250	,082	-,185	,438	5,625	,000
et5	,044	,015	-,033	,078	1,000	,000
wom3	,577	,189	-,428	1,011	,393	3,070
wom2	1,144	,375	-,848	2,004	,780	6,086
wom1	,188	,062	-,139	,329	,128	1,000
inf1	1,229	,000	,000	,000	,000	,000
inf2	,773	,000	,000	,000	,000	,000
inf3	1,956	,000	,000	,000	,000	,000
inf4	1,133	,000	,000	,000	,000	,000
inf5	,129	,000	,000	,000	,000	,000
inf6	1,000	,000	,000	,000	,000	,000
sec1	,000	,000	1,216	,000	,000	,000
sec2	,000	,000	1,050	,000	,000	,000
sec3	,000	,000	1,217	,000	,000	,000
sec4	,000	,000	1,605	,000	,000	,000
sec5	,000	,000	,627	,000	,000	,000
sec6	,000	,000	1,290	,000	,000	,000
sec7	,000	,000	1,000	,000	,000	,000
sc7	,000	,451	,000	,000	,000	,000
sc6	,000	,770	,000	,000	,000	,000
sc5	,000	,534	,000	,000	,000	,000
sc4	,000	,492	,000	,000	,000	,000
sc3	,000	,780	,000	,000	,000	,000
sc2	,000	,983	,000	,000	,000	,000
sc1	,000	1,000	,000	,000	,000	,000

Standardized Total Effects (Group number 1 - Default model)

	Inf	SC	Sec	CS	etrust	WOM
CS	,556	,335	-,495	,000	,000	,000
etrust	,137	,083	-,122	,247	,000	,000
WOM	,493	,297	-,439	,886	,109	,000
cs4	,086	,052	-,077	,155	,000	,000
cs3	,243	,147	-,217	,438	,000	,000
cs2	-,080	-,048	,071	-,144	,000	,000
cs1	,199	,120	-,178	,359	,000	,000
et1	,009	,006	-,008	,017	,068	,000
et2	,074	,045	-,066	,133	,538	,000
et3	,065	,039	-,058	,117	,473	,000
et4	,096	,058	-,085	,172	,696	,000
et5	,017	,010	-,015	,031	,125	,000
wom3	,214	,129	-,191	,386	,047	,435
wom2	,385	,232	-,343	,694	,085	,782
wom1	,068	,041	-,060	,122	,015	,138
inf1	,498	,000	,000	,000	,000	,000
inf2	,314	,000	,000	,000	,000	,000
inf3	,764	,000	,000	,000	,000	,000
inf4	,450	,000	,000	,000	,000	,000
inf5	,062	,000	,000	,000	,000	,000
inf6	,381	,000	,000	,000	,000	,000
sec1	,000	,000	,561	,000	,000	,000
sec2	,000	,000	,507	,000	,000	,000
sec3	,000	,000	,621	,000	,000	,000
sec4	,000	,000	,786	,000	,000	,000
sec5	,000	,000	,322	,000	,000	,000
sec6	,000	,000	,571	,000	,000	,000
sec7	,000	,000	,472	,000	,000	,000
sc7	,000	,308	,000	,000	,000	,000
sc6	,000	,569	,000	,000	,000	,000
sc5	,000	,412	,000	,000	,000	,000
sc4	,000	,424	,000	,000	,000	,000
sc3	,000	,556	,000	,000	,000	,000
sc2	,000	,677	,000	,000	,000	,000
sc1	,000	,685	,000	,000	,000	,000

Direct Effects (Group number 1 - Default model)

	Inf	SC	Sec	CS	etrust	WOM
CS	,571	,187	-,423	,000	,000	,000
etrust	,000	,000	,000	,078	,000	,000
WOM	,000	,000	,000	,319	,128	,000
cs4	,000	,000	,000	,424	,000	,000
cs3	,000	,000	,000	1,089	,000	,000
cs2	,000	,000	,000	-,359	,000	,000
cs1	,000	,000	,000	1,000	,000	,000
et1	,000	,000	,000	,000	,542	,000
et2	,000	,000	,000	,000	4,338	,000
et3	,000	,000	,000	,000	4,090	,000
et4	,000	,000	,000	,000	5,625	,000
et5	,000	,000	,000	,000	1,000	,000
wom3	,000	,000	,000	,000	,000	3,070
wom2	,000	,000	,000	,000	,000	6,086
wom1	,000	,000	,000	,000	,000	1,000
inf1	1,229	,000	,000	,000	,000	,000
inf2	,773	,000	,000	,000	,000	,000
inf3	1,956	,000	,000	,000	,000	,000
inf4	1,133	,000	,000	,000	,000	,000
inf5	,129	,000	,000	,000	,000	,000
inf6	1,000	,000	,000	,000	,000	,000
sec1	,000	,000	1,216	,000	,000	,000
sec2	,000	,000	1,050	,000	,000	,000
sec3	,000	,000	1,217	,000	,000	,000
sec4	,000	,000	1,605	,000	,000	,000
sec5	,000	,000	,627	,000	,000	,000
sec6	,000	,000	1,290	,000	,000	,000
sec7	,000	,000	1,000	,000	,000	,000
sc7	,000	,451	,000	,000	,000	,000
sc6	,000	,770	,000	,000	,000	,000
sc5	,000	,534	,000	,000	,000	,000
sc4	,000	,492	,000	,000	,000	,000
sc3	,000	,780	,000	,000	,000	,000
sc2	,000	,983	,000	,000	,000	,000
sc1	,000	1,000	,000	,000	,000	,000

Standardized Direct Effects (Group number 1 - Default model)

	Inf	SC	Sec	CS	etrust	WOM
CS	,556	,335	-,495	,000	,000	,000
etrust	,000	,000	,000	,247	,000	,000
WOM	,000	,000	,000	,860	,109	,000
cs4	,000	,000	,000	,155	,000	,000
cs3	,000	,000	,000	,438	,000	,000
cs2	,000	,000	,000	-,144	,000	,000
cs1	,000	,000	,000	,359	,000	,000
et1	,000	,000	,000	,000	,068	,000
et2	,000	,000	,000	,000	,538	,000
et3	,000	,000	,000	,000	,473	,000
et4	,000	,000	,000	,000	,696	,000
et5	,000	,000	,000	,000	,125	,000
wom3	,000	,000	,000	,000	,000	,435
wom2	,000	,000	,000	,000	,000	,782
wom1	,000	,000	,000	,000	,000	,138
infl	,498	,000	,000	,000	,000	,000
inf2	,314	,000	,000	,000	,000	,000
inf3	,764	,000	,000	,000	,000	,000
inf4	,450	,000	,000	,000	,000	,000
inf5	,062	,000	,000	,000	,000	,000
inf6	,381	,000	,000	,000	,000	,000
sec1	,000	,000	,561	,000	,000	,000
sec2	,000	,000	,507	,000	,000	,000
sec3	,000	,000	,621	,000	,000	,000
sec4	,000	,000	,786	,000	,000	,000
sec5	,000	,000	,322	,000	,000	,000
sec6	,000	,000	,571	,000	,000	,000
sec7	,000	,000	,472	,000	,000	,000
sc7	,000	,308	,000	,000	,000	,000
sc6	,000	,569	,000	,000	,000	,000
sc5	,000	,412	,000	,000	,000	,000
sc4	,000	,424	,000	,000	,000	,000
sc3	,000	,556	,000	,000	,000	,000
sc2	,000	,677	,000	,000	,000	,000
sc1	,000	,685	,000	,000	,000	,000

Indirect Effects (Group number 1 - Default model)

	Inf	SC	Sec	CS	etrust	WOM
CS	,000	,000	,000	,000	,000	,000
etrust	,044	,015	-,033	,000	,000	,000
WOM	,188	,062	-,139	,010	,000	,000
cs4	,242	,079	-,179	,000	,000	,000
cs3	,621	,204	-,461	,000	,000	,000
cs2	-,205	-,067	,152	,000	,000	,000
cs1	,571	,187	-,423	,000	,000	,000
et1	,024	,008	-,018	,042	,000	,000
et2	,193	,063	-,143	,338	,000	,000
et3	,182	,060	-,135	,319	,000	,000
et4	,250	,082	-,185	,438	,000	,000
et5	,044	,015	-,033	,078	,000	,000
wom3	,577	,189	-,428	1,011	,393	,000
wom2	1,144	,375	-,848	2,004	,780	,000
wom1	,188	,062	-,139	,329	,128	,000
infl	,000	,000	,000	,000	,000	,000
inf2	,000	,000	,000	,000	,000	,000
inf3	,000	,000	,000	,000	,000	,000
inf4	,000	,000	,000	,000	,000	,000
inf5	,000	,000	,000	,000	,000	,000
inf6	,000	,000	,000	,000	,000	,000
sec1	,000	,000	,000	,000	,000	,000
sec2	,000	,000	,000	,000	,000	,000
sec3	,000	,000	,000	,000	,000	,000
sec4	,000	,000	,000	,000	,000	,000
sec5	,000	,000	,000	,000	,000	,000
sec6	,000	,000	,000	,000	,000	,000
sec7	,000	,000	,000	,000	,000	,000
sc7	,000	,000	,000	,000	,000	,000
sc6	,000	,000	,000	,000	,000	,000
sc5	,000	,000	,000	,000	,000	,000
sc4	,000	,000	,000	,000	,000	,000
sc3	,000	,000	,000	,000	,000	,000
sc2	,000	,000	,000	,000	,000	,000
sc1	,000	,000	,000	,000	,000	,000

Standardized Indirect Effects (Group number 1 - Default model)

	Inf	SC	Sec	CS	etrust	WOM
CS	,000	,000	,000	,000	,000	,000
etrust	,137	,083	-,122	,000	,000	,000
WOM	,493	,297	-,439	,027	,000	,000
cs4	,086	,052	-,077	,000	,000	,000
cs3	,243	,147	-,217	,000	,000	,000
cs2	-,080	-,048	,071	,000	,000	,000
cs1	,199	,120	-,178	,000	,000	,000
et1	,009	,006	-,008	,017	,000	,000
et2	,074	,045	-,066	,133	,000	,000
et3	,065	,039	-,058	,117	,000	,000
et4	,096	,058	-,085	,172	,000	,000
et5	,017	,010	-,015	,031	,000	,000
wom3	,214	,129	-,191	,386	,047	,000
wom2	,385	,232	-,343	,694	,085	,000
wom1	,068	,041	-,060	,122	,015	,000
inf1	,000	,000	,000	,000	,000	,000
inf2	,000	,000	,000	,000	,000	,000
inf3	,000	,000	,000	,000	,000	,000
inf4	,000	,000	,000	,000	,000	,000
inf5	,000	,000	,000	,000	,000	,000
inf6	,000	,000	,000	,000	,000	,000
sec1	,000	,000	,000	,000	,000	,000
sec2	,000	,000	,000	,000	,000	,000
sec3	,000	,000	,000	,000	,000	,000
sec4	,000	,000	,000	,000	,000	,000
sec5	,000	,000	,000	,000	,000	,000
sec6	,000	,000	,000	,000	,000	,000
sec7	,000	,000	,000	,000	,000	,000
sc7	,000	,000	,000	,000	,000	,000
sc6	,000	,000	,000	,000	,000	,000
sc5	,000	,000	,000	,000	,000	,000
sc4	,000	,000	,000	,000	,000	,000
sc3	,000	,000	,000	,000	,000	,000
sc2	,000	,000	,000	,000	,000	,000
sc1	,000	,000	,000	,000	,000	,000

Minimization History (Default model)

Iteration		Negative eigenvalues	Condition #	Smallest eigenvalue	Diameter	F	NTries	Ratio
0	e	14		-,503	9999,000	5166,566	0	9999,000
1	e*	5		-,242	2,194	3851,960	20	,671
2	e	5		-,163	1,242	3476,708	5	,762
3	e	2		-,104	1,117	3265,791	5	,920
4	e	1		-,016	,902	3161,479	4	,880
5	e	1		-,007	,978	3108,693	5	,746
6	e	1		-,001	,187	3095,111	7	,697
7	e	0	2407,463		,802	3070,929	8	,824
8	e	0	14258,787		,520	3061,202	3	,000
9	e	0	21262,995		,751	3056,776	3	,000
10	e	1		-,011	,853	3055,516	3	,000
11	e	0	198173,583		,471	3046,747	5	,865
12	e	0	312295,576		,753	3043,590	2	,000
13	e	0	1319324,967		,813	3041,051	1	1,231
14	e	0	1192531,361		1,021	3040,070	1	1,012
15	e	0	9769495,177		,670	3039,218	1	1,156
16	e	0	3963506,709		,877	3038,945	1	,948
17	e	0	26427006,087		,586	3038,690	1	1,111
18	e	0	24931665,935		,375	3038,594	1	1,264
19	e	0	26247287,975		,494	3038,559	1	,983
20	e	0	24508630,011		,188	3038,539	1	1,129
21	e	0	24949464,257		,241	3038,535	1	,981
22	e	0	24466826,046		,037	3038,535	1	1,026
23	e	0	24214019,252		,011	3038,535	1	1,005
24	e	0	24772338,281		,000	3038,535	1	1,001

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/ DF
Default model	89	107,392	371	0,890	0,628
Saturated model	560	,000	0		
Independence model	64	504,727	196	,000	10,090

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	,040	,954	,921	,940
Saturated model	1,000		1,000	1,000
Independence model	,000	,000	,000	,000

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	,913	,869	,941	,925	,906
Saturated model	1,000		1,000		1,000
Independence model	,000	,000	,000	,000	,000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	,923	,813	,828
Saturated model	,000	,000	,000
Independence model	1,000	,000	,000

NCP

Model	NCP	LO 90	HI 90
Default model	,000	,000	,068
Saturated model	,000	,000	,000
Independence model	5107,563	5317,509	5349,694

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	,974	,000	,000	,045
Saturated model	,000	,000	,000	,000
Independence model	18,276	16,738	15,629	17,463

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	,005	,000	,002	,000
Independence model	,094	,087	,108	,000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	325,542	365,120		
Saturated model	480,056	512,896		
Independence model	5067,563	5096,341		

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	3,564	2,914	2,239	3,649
Saturated model	3,746	3,746	3,746	4,211
Independence model	17,166	16,418	17,936	17,219

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	78	91
Independence model	30	34

Execution time summary

Minimization:	,240
Miscellaneous:	,713
Bootstrap:	,000
Total:	1,098