

ABSTRACT

Individual's trust in online purchase become an important key to online business players to get a good reputation and as a stimulus to individual to purchase online. Therefore, it is necessary to an online business players to evaluate trust factors in ecommerce activity.

The purpose of this study is to find out the trust factors impact towards individual's trust in online purchase either simultaneously and partially.

This study involve 404 respondents fraom indival in Bandung who ever did an online purchase. To analyze data researcher using descriptive analysis and multiple regresion analysis while the hypothesis testing using F test abd T test. Respondents's responses regarding the turst factors simultaneously has significant impact towards individual's trust in online purchase.

The result of T test is showing there are three variables partially has significant impact towards individual's trust in online purchase which are: propensity to trust, experience in online purchase and monetary risk. While the testimonial variable isn't has a significant impact. Determination coefficient value is 54,3% which means the impact level of trust factors towards individual's trust in online purchase is 54,3% and the rest 45,7% influenced by the others factors which is not examined in this research.

According to the result, hopefully online business players can increase customer's propensity to turst level by showing trusty selling informations and guarantee the risk of loss. And hopefully online business players can increase customer's awareness in monetary risk by guarantee the monetary loss by establishing the feature of "Rekening Bersama (rekber)" which is already implemented in several big players of online shop.

Keywords: Trust, online trust, online shopping, e-commerce
