

## DAFTAR PUSTAKA

- AC Nielsen. (2008). *Online Shopping Takes Off: Over 875 Million Consumers in The World Have Shopped Online, The Number of Internet Shoppers up 40% in Two Years*. Available at: [www.AC Nielsen.com/Indonesia/](http://www.AC Nielsen.com/Indonesia/)
- Ackerman, M.S., Cranor, L.F., and Reagle, J. (1999). Privacy in e-commerce: Examining user scenarios and privacy preferences. **In *Proceedings of the ACM Conference on Electronic Commerce EC'99***, (Denver, CO, Nov), 1–8.
- Adomavicius, G., and Tuzhilin, A. (2005). Personalization Technologies: A Process-Oriented Perspective. *Communications of the ACM*, 48(10), 83-90.
- Ahuja, M., Gupta, B., and Raman, P. (2003). An Empirical Investigation of Online Consumer Purchasing Behavior. *Communications of the ACM*, 46(12ve), 145-151.
- Aiken, K. D., and Boush, D. M. (2006). Trustmarks, Objective-Source Ratings, and Implied Investments in Advertising: Investigating *Online* Trust and the Context Specific Nature of Internet Signals. *Journal of the Academy of Marketing Science*. 34(3), 308-323.
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50, 179-211.
- Ajzen, I., and Fishbein, M. (1980). **Understanding Attitudes and Predicting Social Behavior**, Prentice-Hall, Englewood Cliffs, NJ.
- Albanese, M., Picariello, A., Sansone C., and Sansone L. (2004). Web Personalization Based on Static Information and Dynamic User Behavior, *Proceedings of the 6th annual ACM international workshop on Web information and data management*, 80-87.
- Allport, G. (1935). Attitudes, **in *Handbook of Social Psychology***. ed. Carl Murchison. Worcester. MA: Clark University Press, 789-844.
- Andrade, E. B. (2000). Identifying Discriminating Variables of *Online* and Offline Buyers: A Perceived-Risk Approach? *Proceedings of the Sixth Americas Conference on Information Systems (AMCIS)*, 1386-1392.

- Andrade, E. B., Kaltcheva, V., and Weitz, B. (2002). Self-disclosure on the Web: The Impact of Privacy Policy, Reward and Company Reputation. *Advances in Consumer Research*, 29, 350-353.
- Ansari, A. and Mela, C.F. (2003). E-customization. *Journal of Marketing Research*, 40 (2), 131-145.
- Anton, A. I., Earp, J. B., and Reese, A. (2002). Analyzing Website Privacy Requirements Using a Privacy Goal Taxonomy. *IEEE Joint International Requirements Engineering Conference*.
- Arcand, M., Nantel, J., Arles-Dufour, M., and Vincent, A. (2007). The Impact of Reading a A Web site's Privacy Statement on Perceived Control over Privacy and Perceived Trust. *Online Information Review*, 31(5), 661-681.
- Ashrafi, N., and Kuilboer, J-P. (2005). Online Privacy Policies: An Empirical Perspective on Self-Regulatory Practices. *Journal of Electronic Commerce in Organizations*, 3(4), 61-74.
- AT&T Labs. (1999). Research Technical Report TR 99.4.3. *Beyond Concern: Understanding Net User's Attitudes about Online Privacy* (On-line). Available: at (<http://www.research.att.com/library/trs/99/99.4/>).
- Athiyaman, A. (2002). Internet Users Intention to Purchase Air Travel Online: An Empirical Investigation. *Marketing Intelligence & Planning*, 20(4), 234-242.
- Awad, N. F., and Krishnan, M. S. (2006). The Personalization Privacy Paradox: An Empirical Evaluation of Information Transparency and the Willingness to be Profiled Online for Personalization. *MIS Quarterly*, 30(1), 13-28.
- Ba, S., and Pavlou, P. A. (2002). Evidence of the Effect of Trust in Electronic Markets: Price Premiums and Buyer Behavior. *MIS Quarterly*, 23(4), 243-268.
- Babin, B. J., Darden, W.R. and Griffin, M. (1994). Work and/or Fun: Measuring Hedonic and Utilitarian Shopping Value. *Journal of Consumer Research*, 20, 644-656.
- Baig, E. C. (2004). Keep Spies From Skulking Into Your PC. *USA Today Online*. January 22. [http://www.usatoday.com/money/industries/technology/2004-01-22-spy\\_x.htm](http://www.usatoday.com/money/industries/technology/2004-01-22-spy_x.htm).

- Bakos, Y. (1998). The Emerging Role of Electronic Marketplaces on the Internet. *Communications of the ACM*, 41(8), 35-42.
- Ball, D., Coelho, P. S., and Vilares, M. J. (2006). Service Personalization and Loyalty. *Journal of Services Marketing*, 20(6), 391-403.
- Bansal, G., Zahedi, F., and Gefen, D. (2008). The Moderating Influence of Privacy Concern on the Efficacy of Privacy Assurance Mechanisms for Building Trust: A Multiple-Context Investigation. *Twenty Ninth International Conference on Information Systems (ICIS)*, Paris.
- Barrett, M., and Gendron, Y. (2006). WebTrust and the 'Commercialistic Auditor': The Unrealized Vision of Developing Auditor Trustworthiness in Cyberspace. *Accounting, Auditing & Accountability Journal*, 19(5), 631-662.
- Bart, Y., Shankar, V., Sultan, F., and Urban, G. L. (2005). Are the Drivers and Role of *Online* Trust the Same for All Web Sites and Consumers? A Large-scale Exploratory Empirical Study, *Journal of Marketing*, 69(4), 133-152.
- Belanger, F., Hiller, J. S., and Smith, W. J. (2002). Trustworthiness in Electronic Commerce: The Role of Privacy, Security, and Site Attributes. *Journal of Strategic Information Systems*, 11, 245-270.
- Bellman, S., Lohse, G. L., and Johnson, E. J. (1999). Predictors of *Online* Buying Behavior, *Communications of the ACM*, 42(12), 32-38.
- Benassi, P. (1999). TRUSTe: An *Online* Privacy Seal Program. *Communications of the ACM*, 42(2), 56-59.
- Berendt, B., Gunther, O., and Spiekermann, S. (2005). Privacy in E-Commerce: Stated Preferences vs Actual Behavior. *Communications of the ACM*, 48(4), 101-106.
- Berman, J., and Mulligan, D. (1999). Privacy in the Digital Age: Work in Progress. *Nova Law Review*, 23(2).
- Berry, L. L. (1995). Relationship Marketing of Services - Growing Interest, Emerging Perspectives. *Journal of the Academy of Marketing Science*, 23(4), 236-245.
- Bhatnagar, A., Misra, S., and Rao, H. R. (2000). *Online* Risk, Convenience, and Internet Shopping Behavior. *Communications of the ACM*, 43(11), 98-105.

- Bhattacharjee, A. (2000). Acceptance of E-Commerce Services: The Case of Electronic Brokerages. *IEEE Transactions on Systems Man and Cybernetics Part a-Systems and Humans*, 30(4), 411-420.
- Blom, J. (2000). Personalization – A Taxonomy. *CHI '00 extended abstracts on Human factors in computing systems*, 313-314.
- Blom, J., and Monk, A. (2003). Theory of Personalisation of Appearance: Why People Personalise their Mobile Phones and PCs. *Human-Computer Interaction*, 18(3).
- Boo, E., Low, K-Y., Soh, X., and Lim, M. (2007). Assurance versus Insurance: A Study of Consumer Receptiveness in an E-Commerce Setting. *Accounting Horizons*, 21(4), 331-350.
- Bradach, J. L., and Eccles, R. G. (1989). Price, Authority, and Trust: From Ideal Types to Plural Forms. *Annual Review of Sociology*, 15, 97-118.
- Brohan, M. (2007b). Digging Deeper. *Internet Retailer*, 47-57.
- Brown, I., and Jayakody, R. (2008). B2C e-Commerce Success: a Test and Validation of a Revised Conceptual Model. *The Electronic Journal Information Systems Evaluation*, 11(3), 167-184.
- Brown, M. R., Muchira, R., and Gottlieb, U. (2007). Privacy Concerns and the Purchasing of Travel Services Online. *Information Technology & Tourism*, 9, 15-25.
- Brown, M., and Muchira, R. (2004). Investigating Relationship between Internet Privacy Concerns and Online Purchase Behavior. *Journal of Electronic Commerce Research*, 5(1), 62-70.
- Brugnoli, G. (2010). Connecting the Dots of User Experience: The Design of an Interaction System: a Tool to Analyze and Design the User Experience. *Journal of Information Architecture*, 1(1), 6-15.
- Buchanan, T., Paine C, Joinson AN, and Reips U. (2007). Development of Measures of Online Privacy Concerns and Protection for Use on the Internet. *Journal of the American Society for Information Science and Technology*, 58(2), 157-165.

- Buono, F. M., and Strauss, P. S. (2010). Draft Federal Privacy Bill Would Dramatically Affect How a Wide Range of Companies Collect, Use, and Disclose Certain Information About Individuals, Both *Online* and Offline. *Intellectual Property & Technology Law Journal*, 22(9), 19-27.
- Burke, R. (1999). Integrating Knowledge-Based and Collaborative-Filtering Recommender Systems. *In Workshop on AI and Electronic Commerce, AAAI*.
- Burke, R. R. (2002). Technology and the Customer Interface: What Consumers Want in the Physical and Virtual Store. *Journal of the Academy of Marketing Science*, 30(4), 411-432.
- Case, T., Burns, O. M., and Dick, G. N. (2001). Drivers of On-line Purchasing among U.s. University Students. *Proceedings of the 7<sup>th</sup> Americas Conference on Information Systems*, 873-878.
- Castagnos, S., Jones, N., and Pu, P. (2010). Eye-Tracking Product Recommenders' Usage. *RecSys ACM*, 29-36.
- Castaneda, J. A., and Montoro, F. J. (2007). The Effect of Internet General Privacy Concern on Customer Behavior. *Electronic Commerce Research*, 7, 117-141.
- Castaneda, J. A., Montoro, F. J., and Luque, T. (2007). The Dimensionality of Customer Privacy Concern on the Internet, *Online Information Review*, 31(4), 420-439.
- Caudill, E. M., and Murphy, P. E. (2000). Consumer *Online* Privacy: Legal and Ethical Issues. *Journal of Public Policy & Marketing*, 19(1), 7-19.
- Cha, J. (2009). Shopping on Social Networking Web Sites: Attitudes toward Real versus Virtual Items. *Journal of Interactive Advertising*. 10(1), 77-93.
- Chau, P. Y. K. (2000). Impact of Information Presentation Modes on *Online* Shopping: An Empirical Evaluation of a Broadband Interactive Shopping Service. *Journal of Organizational Computing and Electronic Commerce*, 10(1), 1-22.
- Che-Hussin, A. R., and Macaulay, L. (2003). Personal Trust Agent for Ecommerce. *Proceeding of COLLECTer (Europe)*, 168-177.

- Chellappa, R. K., and Sin, R. (2005). Personalization versus Privacy: An Empirical Examination of the *Online Consumer's Dilemma*. *Information Technology and Management*, 6, 181-202.
- Cheskin Research Group (1999), *E-Commerce Trust Study*, available at: [www.cheskin.com/think/studies/ecomtrust.html](http://www.cheskin.com/think/studies/ecomtrust.html).
- Clarke, R. (1999). Identified, Anonymous and Pseudonymous Transactions: The Spectrum of Choice. *In Proc. User Identification & Privacy Protection Conference*, Stockholm, Sweden.
- Cline, J. (2003). Web site Privacy Seals: Are They Worth It? *Computerworld*.
- Corbitt, B. J., Thanasankit, T., and Yi, H. (2003). Trust and E-Commerce: A Study of Consumer Perceptions. *Electronic Commerce Research and Applications*, 2, 203-215.
- Cranor, L. F. (2003). I Didn't Buy it for Myself: Privacy and E-Commerce Personalization, *Workshop on Privacy in the Electronic Society (WPES)*, Washington, DC, USA.
- Culnan, M. J. (2000). Protecting Privacy *Online*: Is Self-Regulation Working? *Journal of Public Policy & Marketing*, 19(1), 20-26.
- Culnan, M., and Armstrong, P. K. (1999). Information Privacy Concerns, Procedural Fairness and Impersonal Trust: An Empirical Investigation. *Organization Science*, 10(1), 104-115.
- Dabholkar, P. A. (1994). Incorporating Choice into an Attitudinal Framework: Analyzing Models of Mental Comparison Processes. *Journal of Consumer Research*, 21(1), 100-118.
- Dabholkar, P. A. and Bagozzi, R. P. (2002). An Attitudinal Model of Technology-based Self-Service: Moderating Effects of Consumer Traits and Situational Factors. *Journal of the Academy of Marketing Science*, 30(3), 184-201.
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use and User Acceptance of Information Technology, *MIS Quarterly*, 13(3), 319-340.
- Detweiler (1993). **Identity, Privacy and Anonymity on the Internet**. Available *online*: <http://www.intac.com/>

- Dharmmesta, B. S. (1994). Perilaku Konsumen Indonesia Tahun 2000. *Kelola Gadjah Mada University Business Review*, No. 6/III/Mei, 83-93.
- Dhillon, G. S., and Moores, T. T. (2001). Internet Privacy: Interpreting Key Issues. *Information Resource Management Journal*, 14(4), 33-37.
- Dierks, T. and Allen, C. (1999). *The TLS Protocol Version 1.0'*. RFC 2246, The Internet Society.
- Doney, P.M. and Cannon, J. P. (1997). An Examination of the Nature of Trust in Buyer-Seller Relationships. *Journal of Marketing*, 61(2), 35-51.
- Donthu, N., and Garcia, A. (1999). The Internet Shopper, *Journal of Advertising Research*, 52-58.
- Drogan, M., and Hsu, J. (2004). Enhancing The Web Customer's Experience: Techniques and Business Impacts of Web Personalization and Customization. *Information Systems Education Journal*, 2(34), 1-19.
- Dubelaar, C., Jevons, C., and Parker, L. (2003). Personal Information Privacy and Shopping Behavior on the Internet. *Journal of Asia Pacific Marketing*, 2(1), 65-74.
- Dunfee, T. W., Smith, N. C., and Ross Jr, W. T. (1999). Social Contracts and Marketing Ethics. *Journal of Marketing*, 63, 14-32.
- Earp, J. (2005). Examining Internet Privacy Policies Within the Context of User Privacy Values. *IEEE Transactions on Engineering*, 52(2), 227-237.
- Eastlick, M. A., Lotz, S. L., and Warrington, P. (2006). Understanding *Online* B-to-C Relationships: An Integrated Model of Privacy Concerns, Trust and Commitment. *Journal of Business Research*, 59, 877-886.
- Egger, A. (2006), *Intangibility and perceived risk in online environments*, paper presented at the *Academy of Marketing*, University of Middlesex, London, July.
- Equifax-Harris (1994). *Equifax-Harris Consumer Privacy Survey*. Atlanta, GA: Equifax Corporate Marketing Department.
- \_\_\_\_\_ (1995). *Mid-Decade Consumer Privacy Survey*. Atlanta, GA: Equifax Corporate Marketing Department.

- Fan, H., and Poole, M. S. (2006). What Is Personalization? Perspectives on the Design and Implementation of Personalization in Information Systems. *Journal of Organizational Computing and Electronic Commerce*, 16(3&4), 179-202.
- Fazio, R. H. (2000). *Accessible Attitudes as Tools for Object Appraisal: Their Costs and Benefits*. In G. Maio & J. Olson (Eds.), *Why we evaluate: Functions of attitudes* (1-36). Mahwah, NJ: Lawrence Erlbaum.
- Federal Trade Commission (FTC) (1998). *Report on Consumer Online Privacy*. (available at <http://www.ftc.gov>).
- \_\_\_\_\_ (1999), *Prepared Statement of the Federal Trade Commission on Self-Regulation and Privacy Online*. (available at <http://www.ftc.gov/os/1999/9907/ptO71399.htm>).
- \_\_\_\_\_ (2000), *Privacy Online: Fair Information Practices in the Electronic Marketplace*, US Congress, Washington, DC.
- Ferdinand, A. T. (2006). **Metode Penelitian Manajemen: Pedoman Penelitian untuk Penulisan Skripsi, Tesis dan Disertasi Ilmu Manajemen**. Edisi 2, Badan Penerbit Universitas Diponegoro.
- Ferdinand, A. T. (2006). **Structural Equation Modeling Dalam Penelitian Manajemen: Aplikasi Model-Model Rumit dalam Penelitian untuk Tesis Magister dan Disertasi Doktor**, Ed. 4, BP UNDIP.
- Fink, J., and Kobsa, A. (2000). A Review and Analysis of Commercial User Modeling Servers for Personalization on the World Wide Web. *User Modeling and User-Adapted Interaction*, 10, 209-249.
- Fishbein, M., and Ajzen, I. (1975). *Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research*, Addison-Wesley Publishing Company, Reading, MA.
- Fjermestad, J., and Romano Jr, N. C. (2009). An Integrated Model for Personalization, Privacy and Security in E-Commerce. *Proceedings of the Fifteenth Americas Conference on Information Systems (AMCIS)*, San Francisco, California.
- Fogg, B. J., and Tseng, H. (1999). The Elements of Computer Credibility. *Proceedings of the Conference on Human Factors and Computing Systems (CHI)*, 80-87.

- Fogg, B. J., Marshall, J., Laraki, O., Osipovich, A., Varma, C., Fang, N., Paul, J., Rangnekar, A., Shon, J., Swani, P., and Treinen, M. (2001). What Makes Web Sites Credible? A Report on a Large Quantitative Study. *Conference on Human Factors and Computing Systems (CHI)*, 3(1), 61-68.
- Foucault, B. E., and Scheufele, D. A. (2005). Web vs Campus Store? Why Students Buy Textbooks *Online*. *Journal of Consumer Marketing*, 19(5), 409-423.
- Freedman, L. (2007). *Merchant Views of Personalization and Lasting Customer Relationships*. Special Report, ATO, October 2007.
- Friedman, B., Kahn, P. H., and Howe, D. C. (2000). Trust *Online*. *Communications of the ACM*, 43(20), 34-40.
- Frier, A., Karlton, P., and Kocher, P. (1996). *The SSL 3.0 Protocol*, Netscape Communications Corp.
- Fruin, J. (2001). What is CRM? *Infotech Update*, 2, 5-6.
- Furnell, S.M. and Karweni, T. (1999). Security Implications of Electronic Commerce: A Survey of Consumers and Business, *Electronic Networking Applications and Policy*, 9(5), 372-382.
- Ganesan S. (1994). Determinants of Long-Term Orientation in Buyer-Seller Relationships. *Journal of Marketing*, 58(2), 1-19.
- Gefen, D. (2000). E-Commerce: The Role of Familiarity and Trust. *Omega: the International Journal of Management Science*, 28, 725-737.
- Gefen, D., Benbasat, I., and Pavlou, P. A. (2008). A Research Agenda for Trust in *Online* Environments. *Journal of Management Information Systems*, 24(4), 275-286.
- Gefen, D., Karahanna, E., and Straub, D. W. (2003). Trust and TAM in *Online* Shopping: An Integrated Model. *MIS Quarterly*, 27(1), 51-90.
- George, J. F. (2002). Influences on the Internet to Make Internet Purchases. *Internet Research*, 12(2), 165-180.
- George, J. F. (2004). The Theory of Planned Behavior and Internet Purchasing. *Internet Research*, 14(3), 198-212.

- Ghozali, I. (2008). **Model Persamaan Struktural: Konsep & Aplikasi dengan Program AMOS 16.0**. Badan Penerbit Universitas Diponegoro.
- Goldsmith, R. E. (2000). How Innovativeness Differentiates *Online* Buyers. *Quarterly Journal of Electronic Commerce*, 1(4), 323-333.
- Goldsmith, R. E., and Goldsmith, E. B. (2002). Buying Apparel over the Internet. *Journal of Product & Brand Management*, 11(2), 89-102.
- Grabner-Kraeuter, S. (2002). The Role of Consumers' Trust in *Online*-Shopping. *Journal of Business Ethics*, 39, 43-50.
- Grazioli, S., and Jarvenpaa, S. L. (2000). Perils of Internet Fraud: An Empirical Investigation of Deception and Trust with Experienced Internet Consumers. *IEEE Transactions on Systems Man and Cybernetics Part a-Systems and Humans*, 30(4), 395-410.
- Greenberg, R., Wong-On-Wing, B., and Lui, G. (2008). Culture and Consumer Trust in Online Businesses. *Journal of Global Information Management*, 16(3), 26-44.
- Greer, T. H., and Murtaza, M. B. (2003). Web Personalization: The Impact of Perceived Innovation Characteristics on the Intention to Use Personalization. *Journal of Computer Information Systems*, 43(3), 50-55.
- Gundlach, G., and Murphy, P. (1993). Ethical and Legal Foundations of Relational Marketing Exchanges. *Journal of Marketing*, 57, 35-46.
- GVU. (1997). *GVU's 6th WWW User Survey, Visualization and Usability Center, Georgia Tech University*. Available at: [http://www.gvu.gatech.edu/user\\_surveys/survey-10-1996/](http://www.gvu.gatech.edu/user_surveys/survey-10-1996/).
- Ha, S. H. (2000). Special Issue on Personalization. *Communications of the ACM*, 43(8), 127-158.
- Ha, S. H. (2002). Helping *Online* Customers Decide through Web Personalization. *IEEE Intelligent Systems*, 34-43.
- Hair, J. F., Anderson, R. E., Tatham, R. L., and Black, W. C. (1998), *Multivariate Data Analysis*, 5th Edition, New Jersey, Prentice-Hall.
- Hair, J. F., Anderson, R. E., Tatham, R. L., and Black, W. C. (2010), *Multivariate Data Analysis*, 7th Edition, New Jersey, Prentice-Hall.

- Harridge-March, S. (2006). Can the Building of Trust Overcome Consumer Perceived Risk *Online*? *Marketing Intelligence & Planning*, 24(7), 746-761.
- Harris, L. C., and Goode M. M. H. (2004). The Four Levels of Loyalty and the Pivotal Role of Trust: A Study of *Online* Service Dynamics. *Journal of Retailing*, 80(2), 139-158.
- Hassanein, K., and Head, M. (2004). The Influence of Product Type on *Online* Trust. *17th Bled Electronic Commerce Conference eGlobal*, 1-19.
- Hassanein, K., and Head, M. (2007). Manipulating Perceived Social Presence through the Web Interface and Its Impact on Attitude Towards *Online* Shopping. *International Journal Human-Computer Studies*, 65, 689-708.
- Head, M., and Yuan, Y. (2001). Privacy Protection in Electronic Commerce: A Theoretical Framework. *Human Systems Management*, 20, 149-160.
- Herlocker, J. L., Konstan, J. A., Terveen, L. G., and Riedl, J. T. (2004). Evaluating Collaborative Filtering Recommender Systems. *ACM Transactions on Information Systems*, 22(1), 5-53.
- Heuwinkel, K. (2003). Subjective Aspects of Personalization: The Impact of Trust and Information. *International Conference WWW/Internet*, 211-218.
- Ho, C-F., and Wu, W-H. (1999). Antecedents of Customer Satisfaction on the Internet: An Empirical Study of *Online* Shopping. *Proceedings of the 32<sup>nd</sup> Annual Hawaii International Conference on Systems Sciences*, Maui, HI, USA, IEEE Comput. Soc, Los Alamitos, CA.
- Ho, S., and Tam, K-Y. (2006). Personalization: Is It Effective on New and Repeat Users? *Twenty-Seventh International Conference on Information Systems*. 609-628.
- Hoffman, D. L., Novak, T. P., and Peralta, M. (1999a). Building Consumer Trust *Online*. *Communications of the ACM*, 42(4), 80-85.
- Hoffman, D. L., Novak, T. P., and Peralta, M. (1999b). Information Privacy in the Marketplace: Implications for the Commercial Uses of Anonymity on the Web. *The Information Society*, 15, 129-139.
- Holsapple, C. W., and Sasidharan, S. (2005). The Dynamics of Trust in B2C E-Commerce: A Research Model and Agenda. *Information Systems and E-Business Management*, 3(4), 377-403.

- Hoofnagle, C. J. (2005). *Privacy Self Regulation: A Decade of Disappointment. Electronic Privacy Information Center*. Available at: <http://www.epic.org/reports/decadedisappoint.pdf>.
- Hoofstede, G. (1994). The Business of International Business is Culture. *International Business Review*, 3(1), 1-14.
- Huang, M. H. (2003). Designing Web Site Attributes to Induce Experiential Encounters. *Computers in Human Behavior*, 19, 425-42.
- Jackson, T. W. (2007). Personalisation and CRM. *Journal of Database Marketing & Customer Strategy Management*, 15(1), 24-36.
- Jahng, J., Jain, H., and Ramamurthy, K. (2001). Product Complexity, Richness of Web-based Electronic Commerce Systems and System Success: A Proposed Research Framework, *Proceedings of the 5<sup>th</sup> Americas Conference on Information Systems*, 520-522.
- Jamal, K., Maier, M., and Sunder, S. (2003). Privacy in E-Commerce: Development of Reporting Standards, Disclosure, and Assurance Services in an Unregulated Market. *Journal of Accounting Research*, 41(2), 285-309.
- Jarvenpaa, S. L., Tractinsky, N., and Vitale, M. (2000). Consumer Trust in an Internet Store. *Journal of Computer-Mediated Communication*, 5(2). (<http://www.ascusc.org/jcmc/>).
- Jarvenpaa, S.L. and Todd, P.A. (1997). Consumer Reactions to Electronic Shopping on the World Wide Web. *International Journal of Electronic Commerce*, 1(2), 59-88.
- Jayawardhena, C. (2004). Personal Values' Influence on e-Shopping Attitude and Behaviour. *Internet Research*, 14(2), 127-138.
- Jensen, C., and Potts, C. (2004) Privacy Policies as Decision-Making Tools: An Evaluation of *Online Privacy Notices*. *Proceedings of the SIGCHI conference on Human factors in computing systems (CHI)*, 6(1), 471-478.
- Kaapu, T., and Tlainen, T. (2009). Consumers' Views on Privacy in E-Commerce. *Scandinavian Journal of Information Systems*, 21(1), 3-22.
- Kabay, M. E. (1998). Anonymity and Pseudonymity in Cyberspace: Deindividuation, Incivility and Lawlessness versus Freedom and Privacy. *Annual Conference of the European Institute for Computer Anti-virus Research (EICAR)*.

- Kaplan, S. E., and Nieschwietz, R. J. (2003). A Web Assurance Services Model of Trust for B2C E-Commerce. *International Journal of Accounting Information Systems*, 4(2), 95-114.
- Karat, C. M., Brodie, C., Karat, J., Vergo, J., and Alpert, S. R. (2003). Personalizing the User Experience on IBM.com. *IBM Systems Journal*, 42(2), 686-701.
- Kau, A. K., Tang, Y. E., and Ghose, S. (2003). Typology of *Online* Shoppers. *Journal of Consumer Marketing*, 20(2), 139-156.
- Keen, P.G.W. (1997). Are You Ready for Trust Economy? *Computer World*.
- Kehoe, C., Pitkow, J. and Morton, K. (1997). *Eighth WWW User Survey*. Available at [http://www.cc.ptech.edu/gvu/user\\_surveys/survey-1997-10](http://www.cc.ptech.edu/gvu/user_surveys/survey-1997-10), 1997.
- Kiang, M. Y., Raghu, T. S., and Shang, K. H-M. (2000). Marketing on the Internet – Who can Benefit from an *Online* Marketing Approach? *Decision Support Systems*, 27, 383-393.
- Kim, D. J., Ferrin, D. L., and Rao, H. R. (2008). A Trust-based Consumer Decision-Making Model in Electronic Commerce: The Role of Trust, Perceived Risk, and their Antecedents, *Decision Support Systems*, 44, 544–564.
- Kim, D. J., Steinfield, C., and Lai, Y. (2004). Revisiting the Role of Web Assurance Seals in Consumer Trust. *Sixth International Conference on Electronic Commerce (ICEC)*, 280-287.
- Kim, D., and Benbasat, I. (2003). Trust-Related Arguments in Internet Stores: A Framework for Evaluation. *Journal of Electronic Commerce Research*, 4(2), 49-64.
- Kim, D., and Benbasat, I. (2006). The Effects of Trust-Assuring Arguments on Consumer Trust in Internet Stores: Application of Toulmin’s Model of Argumentation. *Information Systems Research*, 17(3), 286–300.
- Kim, J., and Park, J. (2005). A Consumer Shopping Channel Extension Model: Attitude Shift toward the *Online* Store. *Journal of Fashion Marketing and Management*, 9(1), 106-121.
- Kimery, K. M., and McCord, M. (2002). Third-Party Assurances: Mapping the Road to Trust in E-Retailing. *Journal of Information Technology Theory and Application (JITTA)*, 4(2), 63-82.

- Kimery, K.M. and McCord, M. (2006). Signals of Trustworthiness in E-Commerce: Consumer Understanding of Third-Party Assurance Seals. *Journal of Electronic Commerce in Organizations*, 4(4), 52-74.
- Kling, R., Lee, Y-c., Teich, A., and Frankel, M. S. (1999). Assessing Anonymous Communication on the Internet: Policy Deliberations. *The Information Society*, 15, 79-90.
- Kobsa, A. (2007). Privacy-Enhanced Personalization. *Communications of the ACM*, 50(8), 24-33.
- Kobsa, A., and Teztrow, M. (2005). Contextualized Communication of Privacy Practices and Personalization Benefits: Impacts on Users' Data Sharing Behavior. *In Privacy Enhancing Technologies: Fourth International Workshop*.
- Kobsa, A., Koenemann, J., and Pohl, W. (2001). Personalized Hypermedia Presentation Techniques for Improving *Online* Customer Relationships. *The Knowledge Engineering Review*, 16(2), 111–155.
- Kohnfelder, L. M. (1978). *Towards a Practical Public-key Cryptosystem*. MIT S, B. Thesis, May.
- Komiak, S. Y. X., and Benbasat, I. (2006). The Effects of Personalization and Familiarity on Trust and Adoption of Recommendation Agents. *MIS Quarterly*, 30(4), 941-960.
- Koufaris, M., Kambil, A., and LaBarbera, P. A. (2002). Consumer Behavior in Web-based Commerce: and Empirical Study. *International Journal of Electronic Commerce*, 6(2), 115-138.
- Kovar, S. E., Burke, K. G., and Kovar, B. R. (2000). Consumer Responses to the CPA WebTrust Assurance. *Journal of Information Systems*, 14(1), 17-35.
- Kunz, M. B., and Cheek, R. G. (2004). A Preliminary Investigation of Web Retailers' *Online* Privacy Practices. *Academy of Marketing Studies Journal*, 8(2), 1-13.
- Lala, V., Arnold, V., Sutton, S., and Guan, L. (2002). The Impact of Relative Information Quality of E-Commerce Assurance Seals on Internet Purchasing Behavior. *International Journal of Accounting Information Systems*, 3(4), 237-253.

- LaRose, R., and Rifon, L. (2006). Your Privacy is Assured – of being Disturbed: Websites with and without Privacy Seals. *New Media & Society*, 8(6), 1009-1029.
- Lavin, M. (2006). Cookies: What Do Consumers Know and What can They Learn? *Journal of Targeting, Measurement and Analysis for Marketing*, 14(4), 279-288.
- Lee, C. H., and Cranage, D. (2010). Effects of Personalization and Privacy Assurance on Customers Responses to Travel Websites. 15th Annual Graduate Student Research Conference in Hospitality and Tourism, *Finance and Economics Proceedings*, 84-105.
- Lee, G-G., and Lin, H-F. (2005). Customer Perceptions of E-Service Quality in Online Shopping. *International Journal of Retail & Distribution Management*, 33(2), 161-176.
- Lee, M. K. O., Cheung, C. M. K., Sia, C. L., and Lim, K. H. (2006). How Positive Informational Social Influence Affects Consumers' Decision of Internet Shopping? *Proceedings of the 39th Hawaii International Conference on System Sciences*, 1-10.
- Lee, M.K.O., and Turban, E. (2001). A Trust Model for Consumer Internet Shopping. *International Journal of Electronic Commerce*, 6(1), 75-91.
- Lee, T. (2005). The Impact of Perceptions of Interactivity on Customer Trust and Transaction Intentions in Mobile Commerce. *Journal of Electronic Commerce Research*, 6(3), 165-180.
- Leung, F., and Cheung, C. (2004). Consumer Attitude toward Mobile Advertising. *Americas Conference on Information Systems (AMCIS)*, 2772-2775 <http://aisel.aisnet.org/amcis2004/331>.
- Li, N., and Zhang, P. (2002). Consumer Online Shopping Attitudes and Behavior: An Assessment Of Research. *Eight Americas Conference on Information Systems*, 508-517.
- Liang, T-P., Lai, H-J., and Ku, Y-C. (2007). Personalized Content Recommendation and User Satisfaction: Teoretical Synthesis and Empirical Findings. *Journal of Management Information Systems*, 23(3), 45-70.

- Liang, T-P., Li, Y-W., and Turban, E. (2009). Personalized Services As Empathic Responses: The Role of Intimacy. *Pacific Asia Conference on Information Systems (PACIS)*.
- Liao, Z., and Cheung, M. T. (2001). Internet-based E-Shopping and Consumer Attitudes: An Empirical Study. *Information & Management*, 38, 299-306.
- Liao, Z., and Cheung, M. T. (2001). Internet-based E-Shopping and Consumer Attitudes: An Empirical Study. *Information & Management*, 38, 299-306.
- Light, D. A. (2001). Sure, You Can Trust Us. *MIT Sloan Management Review*, 17.
- Lim, K. H., Sia, C. L., Lee, M. K., and Benbasat, I. (2006). Do I Trust you *Online*, and If So, Will I Buy? An Empirical Study of Two Trust-Building Strategies. *Journal of Management Information Systems*, 23(2), 233–266.
- Lin, H-F. (2007). Predicting Consumer Intentions to Shop *Online*: An Empirical Test of Competing Theories. *Electronic Commerce Research and Applications*, 6, 433-442.
- Linn, J. (2005). Technology and Web User Data Privacy: A Survey of Risks and Countermeasures. *IEEE Security & Privacy*, 52-58.
- Liu, C., Marchewka, J. T., Lu, J., and Yu, C-S. (2005). Beyond Concern – A Privacy-Trust-Behavioral Intention Model of Electronic Commerce. *Information & Management*, 42, 289-304.
- Luhmann, N. (1979). *Trust and Power*. Chichester, UK: Wiley.
- Luo, W., and Najdawi, M. (2004). Trust-building Measures: A Review of Consumer HEALTH PORTALS. *Communications of the ACM*, 47(1), 108-113.
- Majalah SWA. (2008). No. 06/XXIV/Maret-April, 24-25.
- Malhotra, N. K., Kim, S. S., and Agarwal, J. (2004). Internet Users' Information Privacy Concerns (IUIPC): The Construct, the Scale and a Causal Model. *Information Systems Research*, 15(4), 336-355.
- Manber, U., Patel, A., and Robison, J. (2000). Experience with Personalization on Yahoo! *Communications of the ACM*, 43(8), 35-39.

- Mathwick, C., Malhotra, N., and Rigdon, E. (2001). Experiential Value: Conceptualization, Measurement and Application in the Catalog and Internet Shopping Environment. *Journal of Retailing*, 77, 39-56.
- Mauldin, E. and Arunachalam, V. (2002). An Experimental Examination of Alternative Forms of Web Assurance for Business-to-Consumer E-Commerce. *Journal of Information Systems*, 16(1), 33-54.
- Mayer, R. C., Davis, J. H., and Schoorman, F. D. (1995). An Integrative Model of Organizational Trust. *Academy of Management Review*, 20(3), 709-794.
- McKnight, D. H., and N. L. Chervany. (2002). What Trust Means in E-Commerce Customer Relationships: An Interdisciplinary Conceptual Typology. *International Journal of Electronic Commerce*, 6(2), 35-59.
- McKnight, D. H., Cummings, L. L., and Chervany, N. L. (1998). Initial Trust Formation New Organizational Relationships. *Academy of Management Review*, 23(3), 473-490.
- McKnight, D. H., Kacmar, C. J., and Choudhury, V. (2004). Shifting Factors and the Ineffectiveness of Third Party Assurance Seals: A Two-Stage Model of Initial Trust in a Web Business, *Electronic Markets*, 14(3), 252-266.
- Meinert, D. B., Peterson, D. K., Criswell II, J. R., and Crossland, M. D. (2006). Would Regulation of Web Site Privacy Policy Statements Increase Consumer Trust? *Informing Science Journal*, 9, 123-142.
- Meng, B., and Xiong, Q. (2004a). Research on Electronic Payment Model. Paper Presented at the 8<sup>th</sup> *International Conference on Computer Supported Cooperative Work in Design*, Xiamen, China, May 26-28, 597-602.
- Metzger, M. J. (2004). Privacy, Trust, and Disclosure: Exploring Barriers to Electronic Commerce. *Journal of Computer-Mediated Communication*, 9(4).
- Milne, G. R. (2003). How Well Do Consumers Protect Themselves From Identity Theft? *Journal of Consumer Affairs*, 37(2), 388-402.
- Milne, G. R. and Boza, M. E. (1999). Trust and Concern in Consumers' Perceptions of Marketing Information Management Practices. *Journal of Interactive Marketing*, 13(1), 5-24.

- Milne, G. R. and Culnan, M. J. (2004). Strategies for Reducing *Online* Privacy Risks: Why Consumers Read (or Don't Read) *Online* Privacy Notices. *Journal of Interactive Marketing*, 18(3), 15-29.
- Milne, G. R., and Rohm, A. J. (2000). Consumer Privacy and Name Removal Across Direct Marketing Channels: Exploring Opt-In and Opt-Out Alternatives. *Journal of Public Policy & Marketing*, 19(2), 238-249.
- Milne, G. R., Culnan, M. J., and Greene, H. (2006). A Longitudinal Assessment of *Online* Privacy Notice Readability. *Journal of Public Policy & Marketing*, 25(2), 238-249.
- Milne, G. R., Rohm, A. J., and Bahl, S. (2004). Consumers Protection of *Online* Privacy and Identity. *The Journal of Consumer Affairs*, 38(2), 217-232.
- Mittal, B., and Lassar, W. M. (1996). The Role of Personalization in Service Encounters. *Journal of Retailing*, 72(1), 95-109.
- Miyazaki, A. D., and Fernandez, A. (2000). Internet Privacy and Security: An Examination of *Online* Retailer Disclosures. *Journal of Public Policy & Marketing*, 19(1), 54-61.
- Miyazaki, A. D., and Fernandez, A. (2001). Consumer Perceptions of Privacy and Security Risks for *Online* Shopping. *The Journal of Consumer Affairs*, 35(1), 27-44.
- Miyazaki, A.D. and Krishnamurthy, S. (2002). Internet Seals of Approval: Effects on *Online* Privacy Policies and Consumer Perceptions. *The Journal of Consumer Affairs*, 36(1), 28-49.
- Mobasher, B., Cooley, R., and Srivastava, J. (2000). Automatic Personalization Based on Web Usage Mining. *Communications of the ACM*, 43(8), 42-151.
- Moore, T. (2005). Do Consumers Understand the Role of Privacy Seals in E-Commerce? *Communications of the ACM*, 48(3), 86-91.
- Moorman, C., Deshpande, R., and Zaltman, G. (1993). Factors Affecting Trust in Market Research Relationships. *Journal of Marketing*, 57, 81-101.
- Morgan, R. M., and Hunt, S. D. (1994). The Commitment-Trust Theory of Relationship Marketing. *Journal of Marketing*, 58(3), 20-38.

- Mulvenna, M. D., Anand, S. S., and Buchner, A. G. (2000). Personalization on the Net using Web Mining. *Communications of the ACM*, 43(8), 123-125.
- Murthi, B., and Sarkar, S. (2003). The Role of the Management Sciences in Research on Personalization. *Management Science*, 49(10), 1344-1362.
- Nah, F. F., and Davis, S. (2002). HCI Research Issues in E-Commerce. *Journal of Electronic Commerce Research*, 3(3), 98-113.
- Nakra, P. (2001). Consumer Privacy Rights: CPR and the Age of the Internet. *Management Decision*, 39(4), 272-278.
- Naquin, C. E., and Paulson G. D. (2003). *Online Bargaining and Interpersonal Trust*. *Journal of Applied Psychology*, 88, 113-120.
- Nemati, H. R., and van Dyke, T. (2009). Do Privacy Statements Really Work? The Effect of Privacy Statements and Fair Information Practices on Trust and Perceived Risk in E-Commerce. *International Journal of Information Security and Privacy*, 3(1), 45-64.
- NFO Interactive. (1999). *Consumers to e-Tailers: Don't Kiss and Tell* [online]. Available at: <http://cyberatlas.internet.com/bigpicture/demographics/article>.
- Norberg, P. A., Horne, R. D., and Horne, D. A. (2007). The Privacy Paradox: Personal Information Disclosure Intentions versus Behaviors. *The Journal of Consumer Affairs*, 41(1), 100-126.
- NUA. (1998). *Shoppers still concerned about privacy* [online]. <http://www.nua.ie/surveys/index.cgi?>
- O'Leary, Z. (2004). *The Essential Guide to Doing Research*. SAGE Publications.
- Odom, M., Kumar, A. and Saunders, L. (2002). Web Assurance Seals: How and Why They Influence Consumers' Decisions. *Journal of Information Systems*, 16(2), 231-250.
- Organization for Economic Cooperation and Development (OECD). (1980). *OECD Guidelines on the Protection of Privacy and Transborder Flows of Personal Data*. Available from <http://www.oecd.org//dsti/sti/it/secur/prod/PRIV-EN.HTM>.
- Oulasvirta, A., and Blom, J. (2007). Motivations in Personalization Behavior. *Interacting with Computers*, 20(1), 1-16.

- Palmer, J. W. (2002). Web Site Usability, Design and Performance Metrics. *Information Systems Research*, 13(2), 151-167.
- Pan, Y., and Zinkhan, G. M. (2006). Exploring the Impact of *Online* Privacy Disclosures on Consumer Trust. *Journal of Retailing*, 82(4), 331–338.
- Park, C-H., and Kim, Y-G. (2003). Identifying Key Factors Affecting Consumer Purchase Behavior in an *Online* Shopping Context. *International Journal of Retail & Distribution Management*, 31(1), 16-29.
- Park, S. J., and Sandhu, R. (2000). Binding Identities and Attributes Using Digitally Signed Certificates. *16th Annual Computer Security Applications Conference (ACSAC)*, New Orleans, Louisiana.
- Pavlou, P. A. (2002). What Drives Electronic Commerce? A Theory of Planned Behaviour Perspective. *Academy of Management Proceedings*, A1-A6.
- Pavlou, P. A. (2003). Consumer Acceptance of Electronic Commerce: Integrating Trust and Risk with The Technology Acceptance Model. *International Journal of Electronic Commerce*, 7(3), 69-103.
- Pavlou, P. A. and Chai, L. (2002). What Drives Electronic Commerce across Cultures? A Cross-Cultural Empirical Investigation of the Theory of Planned Behavior. *Journal of Electronic Commerce Research*, 3(4), 240-253.
- Pechpeyrou. (2009). How Consumers Value *Online* Personalization: A Longitudinal Experiment. *Direct Marketing: An International Journal*, 3(1), 35-51.
- Peppers, D., & Rogers, M. (1997). *The One to One Future*. New York: Doubleday.
- Personalization Consortium. (2005). *Personalised Consortium*. Retrieved from: <http://www.moskalyuk.com/links/stats.htm>.
- Peterson, D., Meinert, D., Criswell II, J., and Crossland, M. (2007). Consumer Trust: Privacy Policies and Third-Party Seals. *Journal of Small Business and Enterprise Development*, 14(4), 654-669.
- Peterson, R. A., Balasubramanian, S., and Bronnenberg, B. J. (1997). Exploring the Implications of the Internet for Consumer Marketing. *Journal of the Academy of Marketing Science*, 25(4), 329-346.

- Phelps, J., Nowak, G., and Ferrell, E. (2000). Privacy Concerns and Consumer Willingness to Provide Personal Information. *Journal of Public Policy & Marketing*, 19(1), 27-41.
- Pine II, J., and Gilmore, J. H (1999). *The Experience Economy: Work Is Theatre & Every Business a Stage*, Harvard Business School Press, 1999. Appearing on Personalization.com.
- Pitta, D. A., Franzak, F., and Laric, M. (2003). Privacy and One-to-One Marketing: Resolving the Conflict. *Journal of Consumer Marketing*, 20(7), 616-628.
- Pollach, I. (2006). Privacy Statements as a Means of Uncertainty Reduction in WWW Interactions. *Journal of Organizational and End User Computing*, 18(1), 23-49.
- Portz, K., Strong, J. M., Busta, B., and Schneider, K. (2000). Do Consumers Understand What WebTrust Means? *The CPA Journal*, 70(10), 46-52.
- Postma, O., and Brokke, M. (2002). Personalisation in Practice: The Proven Effects of Personalisation. *Journal of Database Marketing*, 9(2), 137-142.
- Prabhaker, P. R. (2000). Who Owns the *Online* Consumer? *Journal of Consumer Marketing*, 17(2), 158-171.
- Purwati, Y. (2011). Standard Features of E-Commerce User Interface for the Web. *International Refereed Research Journal*, 2(3), 77-87.
- Rajagopalan, B., and Deskmukh, A. (2005). Issues and Advances in B2C Research. *Journal of Electronic Commerce Research*, 6(2), 75-78.
- Ramnarayan, S. (2005). Perceived Effectiveness Of Personalization. *Journal Of Business & Economics Research*, 3(9), 41-50.
- Ratnasingham, P. (1998). The Importance of Trust in Electronic Commerce. *Internet Research: Electronic Networking Applications and Policy*, 8(4), 313-321.
- Reagle, J. and L. F. Cranor. (1999). The Platform for Privacy Preferences. *Communications of the ACM*, 42(2), 48-55.
- Reibstein, D. J. (2002). What Attracts Customers to *Online* Stores, and What Keeps Them Coming Back? *Journal of the Academy of Marketing Science*, 30(4), 465-473.

- Rennhard M., Rafaeli, S., Mathy, L., Plattner, B., and Hutchison, D. (2004). Towards Pseudonymous E-Commerce. *Electronic Commerce Research*, 4, 83-111.
- Resnick, P., and Varian, H. R. (1997). Recommender Systems. *Communications of the ACM*, 40(3), 56-58.
- Rezgui, A., Bouguettaya, A., Eltoweissy, M. Y. (2003). Privacy on the Web: Facts, Challenges, and Solutions. *IEEE Security & Privacy*, 40-49.
- Riecken, D. (2000). Personalized Views of Personalization. *Communications of the ACM*, 43(8), 27-28.
- Rifon, N. J., LaRose, R., and Choi, S. M. (2005). Your Privacy Is Sealed: Effects of Web Privacy Seals on Trust and Personal Disclosures. *The Journal of Consumer Affairs*, 39(2), 339-362.
- Rogers R. W. (1998). Cognitive and physiological processes in fear appeals and attitude change: A revised theory of protection motivation. In J. Cacioppo & R. Petty (Eds.), *Social psychophysiology*. New York: Guilford Press.
- Rohm, A. J., and Milne, G. R. (1998). Emerging Marketing and Policy Issues in Electronic Commerce: Attitudes and Beliefs of Internet Users. *Marketing and Public Policy Proceedings*.
- Runyan, B., Smith, K. Y., and Smith, M. L. (2008). Implications of Web Assurances Services on E-Commerce. *Accounting Forum*, 32(1), 46-61.
- Salam, A.F., Iyer, L., Palvia, P., and Singh, R. (2005). Trust in E-Commerce, *Communications of the ACM*, 48(2), 73-77.
- Salisbury, W. D., Pearson, R. A., Pearson, A. W., and Miller, D. W. (2001). Perceived Security and World Wide Web Purchase Intention. *Industrial Management & Data Systems*. 101(4), 165-176.
- Schafer, J. B., Frankowski, D., Herlocker, J., Sen, S. (2007). Collaborative Filtering Recommender Systems, *LNCS 4321*, 291-324.
- Schlosser A. E., White T. B., and Lloyd S. M. (2006). Converting Web Site Visitors into Buyers: How Web Site Investment Increases Consumer Trusting Beliefs and Online Purchase Intentions. *Journal of Marketing*, 70(2) 133-148.

- Schoenbachler, D. D., and Gordon, G. L. (2002). Multi-channel Shopping: Understanding What Drives Channel Choice. *Journal of Consumer Marketing*, 19(1), 42-53.
- Schreck, J. (2003). *Security and Privacy in User Modeling*. Kluwer Academic Publishers, Dordrecht, Netherlands; <http://www.security-andprivacy-in-user-modeling.info>.
- Seiders K., Berry L. L., and Gresham L. G. (2000). Attention, Retailers! How Convenient Is Your Convenience Strategy? *Sloan Management Review*, 41(3), 79-89.
- Seock, Y-K., and Norton, M. J. T. College Students' Perceived Attributes of Internet Websites and *Online Shopping*. *College Student Journal*, 42(1), 186-198.
- Serino, C. M., Furner, C. P., and Smatt, C. (2005). Making it Personal: How Personalization Affects Trust Over Time. *Proceedings of the 38th Hawaii International Conference on System Sciences*.
- SETCo. (1997). *SET Secure Electronic Transaction Specification ± Book 1: business description*. Version 1.0, 31 May 1997. <http://www.setco.org/set/specifications.html>.
- Shankar, V., Urban, G. L., and Sultan, F. (2002). *Online Trust: A Stakeholder Perspective, Concepts, Implications, and Future Directions*. *Journal of Strategic Information Systems*, 11, 325–344.
- Shao, B., Ma, G., and Meng, X. (2005). The Influenced Factors to *Online Consumer Trust: An Empirical Research on B2C e-commerce in China*. *Proceedings of The Fifth International Conference on Computer and Information Technology*. IEEE.
- Shardanand, U., Maes, P. (1995). Social Information Filtering: Algorithms for Automating "Word of Mouth". *In Proceedings of ACM Conference on Human Factors in Computing Systems (CHI)*, 210-217.
- Sheehan, K. B. (2002). Toward a Typology of Internet Users and *Online Privacy Concerns*. *The Information Society*, 18, 21-32.
- Sheehan, K. B., and Hoy, M. G. (2000). Dimensions of Privacy Concern among *Online Consumers*. *Journal of Public Policy & Marketing*, 19(1), 62-73.

- Shek, S. P. W., Sia, C-L., and Lim, K. H. A Preliminary Assessment of Different Trust Formation Models: The Effect of Third Party Endorsements on *Online Shopping*. *Proceedings of the 36th Hawaii International Conference on System Sciences*, 1-10.
- Sheng, H., Nah, F, F-H., and Siau, K. (2008). An Experimental Study on Ubiquitous Commerce Adoption: Impact of Personalization and Privacy Concerns. *Journal of the Association for Information Systems*, 9(6), 344-376.
- Shim, S., Eastlick, M. A., Lotz, S. L., and Warrington, P. (2001). An *Online Prepurchase Intentions Model: The Role of Intention to Search*. *Journal of Retailing*, 77(3), 397-416.
- Sia, C. L., Shi, Y., Yan, J., and Chen, H. (2010). Web Personalization to Build Trust in E-Commerce: A Design Science Approach. *World Academy of Science, Engineering and Technology*, 64, 325-329.
- Singarimbun, M., dan Effendi, S. (1989). **Metode Penelitian Survei**. LP3ES.
- Sitkin, S., and Roth, N. L. (1993). Explaining the Limited Effectiveness of Legalistic “Remedies” for Trust/Distrust, *Organization Science*, 4(3), 367–392.
- Sivasailam, N., Kim, D. J., and Rao, H. R. (2002). What Companies Are(n’t) Doing about Web Site Assurance. *IT Pro*, 33-40.
- Smith, H. J., Milberg, S. J., and Burke, S. J. (1996). Information Privacy: Measuring Individuals’ Concerns about Organizational Practices. *MIS Quarterly*, 20(2), 167-195.
- Smith, M., Bailey, J., and Brynjolfsson, E. (2000). *Understanding digital markets*. E. Brynjolfsson, B. Kahin, eds. Understanding the Digital Economy MIT Press, Cambridge, MA.
- Sobel, M. E. (1982). Asymptotic confidence intervals for indirect effects in structural equation models. In S. Leinhardt (Ed.), *Sociological Methodology 1982* (pp. 290-312). Washington DC: American Sociological Association.
- Son, J-Y., and Kim, S. S. (2008). Internet Users’ Information Privacy-Protective Responses: A Taxonomy and a Nomological Model. *MIS Quarterly*, 32(3), 503-529.
- Spence, A. (1973). Job Market Signaling. *Quarterly Journal of Economics*, 87(3), 355-374.

- Spence, A. (1974). *Market Signaling: Informational Transfer in Hiring and related Screening Processes* (1st ed.). Cambridge, MA: Harvard University Press.
- Srinivasan, S. S., Anderson, R., and Ponnayolu, K. (2002). Customer Loyalty in E-Commerce: An Exploration of Its Antecedents and Consequences. *Journal of Retailing*, 78, 41–50.
- Stafford, T. F., Turan, A., and Raisinghani, M. S. (2004). International and Cross-Cultural Influences on *Online Shopping Behavior*. *Journal of Global Information Technology Management*, 7(2), 70-87.
- Steinfeld, C., and Whitten, P. (1999). Community Level Socioeconomic Impacts of Electronic Commerce. *Journal of Computer-Mediated Communication*, 5(2) ([http:// www.ascusc.org/jcmc/](http://www.ascusc.org/jcmc/)).
- Stewart, K.J. (2003). Trust Transfer on the World Wide Web. *Organization Science*, 14(1), 5-17.
- Subramanian, A., and Marquardt, R. A. (1999). The Personalizing Shopper and Marketplace Relationships: An Empirical Investigation. *Journal of Segmentation in Marketing*, 3(2), 5-20.
- Suh, B., and Han, I. (2003). The Impact of Customer Trust and Perception of Security Control on the Acceptance of Electronic Commerce. *International Journal of Electronic Commerce*, 7(3), 135-161.
- Suh, K-S., and Lee, Y. E. (2005). The Effects of Virtual Reality on Consumer Learning: An Empirical Investigation. *MIS Quarterly*, 29(4), 673-697.
- Suler, J. (2004). The *Online Dishinbition Effect*. *Cyberpsychology & Behavior*, 7(3), 321-326.
- Sultan, F., Urban, G.L., Shankar, V., and Bart, I. (2002). *Determinants and Consequences of Trust in E-Business*. Working Paper, Sloan School of Management, MIT, Cambridge.
- Sunikka, A., and Bragge, J. (2008). What, Who and Where: Insights into Personalization. *Proceedings of the 41st Hawaii International Conference on System Sciences*, 1-10.
- Tan, S. J. (1999). Strategies for Reducing Consumers' Risk Aversion in Internet Shopping. *Journal of Consumer Marketing*, 16(2), 163-180.

- Tavani, H. (1999). Privacy *Online*. *Computers and Society*, 29(4), 11-19.
- Teltzrow, M. and Kobsa, A. (2004). *Impacts of User Privacy Preferences on Personalized Systems: A Comparative Study*. Kluwer Academic Publishers, Dordrecht, Netherlands, 315-332.
- Teltzrow, M., and Kobsa, A. (2003). Communication of Privacy and Personalization in E-Business. *Proceedings of the Workshop WHOLES: A Multiple View of Individual Privacy in a Networked World*, Stockholm, Sweden.
- Teo, T. S. (2002). Attitudes toward *Online* Shopping and the Internet. *Behaviour & Information Technology*. 21(4), 259-271.
- The Economist Intelligence Unit. (2006). *Country Commerce: Indonesia*. Available at: [www.eiu.com](http://www.eiu.com).
- Thomas, R. E., and Maurer, V. G. (1997). Database Marketing Practice: Protecting Consumer Privacy. *Journal of Public Policy and Marketing*, 16(1), 147-155.
- Toulmin, S. E. (1958). *The Use of Argument*. Cambridge University Press, Cambridge, UK.
- Turow, J., Hennessy, M., and Bleakley, A. (2008). Consumers' Understanding of Privacy Rules in the Marketplace. *Bits, Briefs and Applications*, 42(3), 411-424.
- Udo, G. J. (2001). Privacy and Security Concerns as Major Barriers for E-Commerce: A Survey Study. *Information Management & Computer Security*, 9(4), 165-174.
- Urban, G. L., Sultan, F., and Qualls, W. J. (2000). Placing Trust at the Center of Your Internet Strategy. *Sloan Management Review*, 39-48.
- Van der Heijden, H., Verhagen, T., and Creemers, M. (2000). *Predicting Online Purchase Behavior: Replications and Tests of Competing Models*. Serie Research Memoranda. Vrije Universiteit Amsterdam.
- Van der Heijden, H., Verhagen, T., and Creemers, M. (2003). Understanding *Online* Purchase Intentions: Contributions from Technology and Trust Perspectives. *European Journal of Information Systems*, 12, 41-48.

- Van Slyke, C., Shim, J. T., Johnson, R., & Jiang, J. (2006). Concern for Information Privacy and *Online* Consumer Purchasing. *Journal of the Association for Information Systems*, 7(6), 415–443.
- Vesanen, J. (2007). What Is Personalization: A Conceptual Framework. *European Journal of Marketing*, 41(5/6), 409-418.
- Volokh, E. (2000). Personalization and Privacy. *Communications of the ACM*, 43(8), 84-88.
- Wakefield, R. L., and Whitten, D. (2006). Examining User Perceptions of Third-Party Organization Credibility and Trust in an E-Retailer. *Journal of Organizational and End User Computing*, 18(2), 1-19.
- Walls, J. G., Widmeyer, G. R., and El Sawy, O. A. (1992). Building an Information System Design Theory for Vigilant EIS. *Information Systems Research*, 3(1), 36-59.
- Walters (2001). Privacy and Security: An Ethical Analysis. *Computers and Society*, 8-23.
- Wang, H., and Wu, Z. (2009). *Online* Trust between Inexperienced Consumers and Experienced Consumers: An Empirical Study. *Future Information Technology and Management Engineering*.
- Wang, H., Lee, M.K.O., and Wang, C. (1998). Consumer Privacy Concerns about Internet Marketing. *Communications of the ACM*, 41(3), 63-70.
- Wang, Y. D., and Emurian, H. H. (2005). An Overview of *Online* Trust: Concepts, Elements, and Implications. *Computers in Human Behavior*, 21, 105-125.
- Wang, Y. D., and Kobsa, A. (2006). Technical Solutions for Privacy-Enhanced Personalization. *Intelligent User Interfaces: Adaptation and Personalization Systems and Technologies*: IGI Global.
- Warrington, T. B., Abgrab, N. J., and Caldwell, H. M. (2000). Building Trust to Develop Competitive Advantage in E-Business Relationships. *Competitiveness Review*, 10(2), 160-168.
- Webb, H., and Webb, L. (2002). B2C Electronic Commerce Websites: An Analysis of Quality Factors. *Eighth Americas Conference on Information Systems (AMCIS)*, 340-347.

- Weisband, S. P., and Reinig, B. A. (1995). Managing User Perceptions of Email Privacy. *Communications of the ACM*, 38(12), 40-47.
- Westin, A. F. (1998). *E-Commerce & Privacy: What Net Users Want*. Hackensack, NJ: Privacy & American Business.
- Westin, A., and Maurici, D. (1998). *E-Commerce and Privacy: What Net Users Want*. PriceWaterhouseCoopers.
- Wetsch, L. R., and P. H. Cunningham. (1999). *Measuring Determinants of Trust and Their Effects on Buying Intention for Online Purchase Decisions*, Working paper.
- Whitman, M. E., Perez, J., and Beise, C. (2001). A Study of User Attitudes Toward Persistent Cookies. *The Journal of Computer Information Systems*, 41(3), 1-7.
- Winch, G., and Joyce, P. (2006). Exploring the Dynamics of Building, and Losing, Consumer Trust in B2C eBusiness. *International Journal of Retail & Distribution Management*, 34(7), 541-555.
- Wirtz, J., Lwin, M. O., and Williams, J. D. (2007). Causes and Consequences of Consumer Online Privacy Concern. *International Journal of Industry Management*, 18(4), 326-348.
- Wolfenbarger, M., and Gilly, M. C. (2001). Shopping Online for Freedom, Control and Fun. *California Management Review*, 43(2), 34-55.
- Wu, S-I. (2003). The Relationship between Consumer Characteristics and Attitude toward Online Shopping. *Marketing Intelligence and Planning*, 41(1), 37-44.
- Xiaofen, J., and Yiling, Z. (2009). The Impacts of Online Word-of-mouth on Consumer's Buying Intention on Apparel: An Empirical Study. *Proceedings of the 2009 International Symposium on Web Information Systems and Applications (WISA '09)*, 24-28.
- Xu, D. J. (2007). The Influence of Personalization in Affecting Consumer Attitudes Toward Mobile Advertising in China. *The Journal of Computer Information Systems*, 47(2), 9-19.
- Xu, H. (2009). Consumer Responses to the Introduction of Privacy Protection Measures: An Exploratory Research Framework. *International Journal of E-Business Research*, 5(2), 21-47.

- Xu, Y., and Paulins, V. (2005). College Students' Attitudes toward Shopping *Online* for Apparel Products: Exploring a Rural versus Urban Campus. *Journal of Fashion Marketing and Management*, 9(4), 420-433.
- Yang, B., and Lester, D. (2004). Attitudes Toward Buying *Online*. *Cyberpsychology & Behavior*, 7(1), 85-91.
- Yang, B., Lester, D., and James, S. (2007). Attitudes Toward Buying *Online* as Predictors of Shopping *Online* for British and American Respondents. *Cyberpsychology & Behavior*, 10(2), 198-203.
- Yang, S., and Wang, K. (2009). The Influence of Information Sensitivity Compensation on Privacy Concern and Behavioral Intention. *The DATA BASE for Advances in Information Systems*, 40(1), 38-51.
- Yang, X., Ahmed, Z. U., Ghingold, M., Boon, G. S., Mei, T. S., and Hwa, L. L. (2003). Consumer Preferences for Commercial Web Site Design: An Asia-Pacific Perspective. *Journal of Consumer Marketing*, 20(1) 10-27.
- Yen, B., Hu, P. J-H., and Wang, M. (2007) Toward an Analytical Approach for Effective Web Site Design: A Framework for Modeling, Evaluation and Enhancement. *Electronic Commerce Research and Applications*, 6, 159-170.
- Yoon, S-J. (2002). The Antecedents and Consequences of Trust in *Online*-Purchase Decisions. *Journal of Interactive Marketing*, 16(2), 47-63.
- Youn, S. (2009). Determinants of *Online* Privacy Concern and Its Influence on Privacy Protection Behaviors Among Young Adolescents, *Journal of Consumer Affairs*, 43(3), 389-418.
- Zaltman dan Moorman (1988). The Importance of Personal Trust in the Use of Research. *Journal of Advertising Research*, 16-24.
- Zanna, M. P., and Rempel, J. K. (1988). Attitudes: A new look at an old concept. In D. Bar-Tal & A.W. Kruglanski (Eds.), *The social psychology of knowledge* (pp. 315-334). Cambridge, England: Cambridge University Press.
- Zeng, L., Sahgal, A., Zhang, L., Koo, K., Holden, L., Jon, F., Tsao, M., Barnes, E., Danjoux, C., Dennis, K., Khan, L., and Chow, E. (2011). Patterns of Pain and Functional Improvement in Patients with Bone Metastases after Conventional External Beam Radiotherapy and a Telephone Validation Study. *Pain Research and Treatment*, 1-9.

- Zhang, H. (2005). Trust-Promoting Seals in Electronic Markets: Impact on *Online Shopping Decisions*. *Journal of Information Technology Theory and Application (JITTA)*, 6(4), 29-40.
- Zhou, L., Dai, L., and Zhang, D. (2007). *Online Shopping Acceptance Model – A Critical Survey of Consumer Factors in Online Shopping*. *Journal of Electronic Commerce Research*, 8(1), 41-62.
- Zhu, D-S., Lee, Z-C, O’Neal, G. S., and Chen, Y-H. (2009). The Effect of Trust and Perceived Risk on Consumers’ *Online Purchase Intention*. *International Conference on Computational Science and Engineering*, 771-776.
- Zubing, H., and Guohe, Y. (2009). An Empirical Research on Influence Factors of *Online Shopping*. *The 1st International Conference on Information Science and Engineering*, IEEE. 2846-2849.