

ABSTRACT

The act of transacting through e-commerce can be said to involve high risk. For that reason, it is obvious that customer trust factor represents primary factor in e-commerce. Furthermore, e-commerce has just been adopted by Indonesia as a development country, practical implementation of which is to some extent very different from that of modern countries in terms of regulation, laws, and consumers' attitude. Through online shopping is not only influenced by consumer confidence, but also consumers of the risks, namely the risk perceived in online transactions is the uncertainty in the environment where consumers purchase must consider the purchase and the importance of making a decision to do purchasing online. With regard to this relatively new business exercises especially for Indonesia, there are some interesting phenomena to consider as, for example, how far customers put their trust in ecommerce, "how to improve the online shopping through managing perceptions of benefits and risk perception with the addition of an intervening variable trust in online purchase decision".

This study aims to analyze the factors that affect the decide online purchase. Collection methods in this study was conducted using the survey method using questionnaires. This research makes use of Indonesia e-commerce users as research samples while using likert scale questionnaire for data collection. Furthermore, the questionnaires are sent to as many as 150 respondent.

The sampling methods used in this study is snowball sampling. For data analysis method, this research uses Structural Equation Model or SEM as abbreviated. The analysis showed that the variable perceived benefit, perceived risk, trust significant effect on e-commerce customers' participation in Indonesia.

Key Words: *e-commerce, perceived benefit, perceived risk, trust, online purchase decision.*