

ABSTRACT

Nowadays, the Internet became a popular medium for doing business. More and more people accessing the internet, especially on sites that provide space for transactions of a product. Trading over the Internet requires high trust of the consumer against the seller. The research was used to tested the factors that influence consumer's trust in online transaction. Structural assurance is one of the factors considered to affect consumer's confidence. In addition, the web vendor reputation is also considered as an important factor before making an online transaction. Consumer's experiences in the past in doing transactions online as well affecting consumer's confidence in the retailer.

The population used in this study were students at the Diponegoro University. Study sample totaled 80 respondents, who had dealings over the internet, taken from five different faculties. Analysis tool that used is multiple regression.

The result of this study has shown that the structural assurance has a positive and significant impact on the confidence of Internet users in the e-commerce system. Positive influence and significance is also indicated by the effect of experience in transacting online in the past on the level of trust in e-commerce, with the direction of the positive regression coefficients. While, the reputation variable indicated by the positive regression coefficients with significance value is greater than the significance level $\alpha=0,05$. This means there is the vendor reputation has a positive but not significant impact on trust in e-commerce system.

Keywords: trust, structural assurance, reputation, experiences.