

CONSUMER TRUST, ADOPTION LEVEL OF INNOVATION AND ACCEPTANCE OF TECHNOLOGY AS THE VARIABLES THAT AFFECTING ONLINE SHOPPING BEHAVIOR - EVIDENCE IN BANDA ACEH

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ABSTRACT: *This study aims to examine consumer trust, adoption level of innovation and acceptance of technology as variables that influence online shopping behavior in Banda Aceh. Perceptions of consumer trust are measured by the level of shopping security, the level of integrity of online shopping service providers, and the level of reliability of online shopping compared to traditional shopping. Adoption level of innovation measured by the distance of time consumers know of online shopping until the time of purchasing products online assuming factors other factors such as price and consumer income are ignored. Acceptance of Technology measured by perceived shopping usefulness and perceived ease of use using online shopping technology. The technology perceived by respondents is internet technology for official online sites Online shopping behavior is measured by attitudes, interests and buying behavior through online shopping. This study used SEM analysis with variance approach (partial least square path modeling-PLS PM) with smartPLS software. The research population is all consumers who have knowledge and experience of internet use in the Banda Aceh who do shopping online through official sites and or social media. Samples taken in this study were 150 people. The research used purposive sampling technique method with proportional sampling based on the rules of sampling. The results showed that, variable consumer trust in online shopping behavior had a significant influence on online shopping behavior. While the variables of consumer trust have a significant effect on the level of adoption of online shopping innovations as well as variables of consumer trust influence the acceptance of online shopping technology. While the variable adaption level of innovation does not influence the behavior of online shopping and acceptance of technology does not influence the behavior of online shopping.*

KEYWORDS: Consumer Trust, Adoption Level Of Innovation, Acceptance Of Technology, Online Shopping Behavior.

INTRODUCTION

Research Background

Technology changes and increases internet penetration in Indonesia, shifting patterns of public spending from offline to online, the sector continues to experience rapid growth in recent years in the country. This is inseparable from the development of information technology and the large population of Indonesia. Various trends that occur such as increased smartphone penetration, urbanization, and increased income that is ready to be spent (disposable income), online business or e-commerce are expected to provide better performance among the people of Indonesia.

Based on data from the Investment Coordinating Board (2017), there are five things that are predicted to become a byword for online shopping or e-commerce trends. More and more offline traders are turning to online, Mobile wallets are increasingly prevalent, shipping services on the same day are the main choice, Instagram sellers switched to online stores, online ticket sales increased.

There are several factors that influence consumer behavior for online shopping, namely, first, changes in shopping behavior related to technology use factors. Both behavioral changes are related to factors of acceptance of a new thing (innovation) and the three behavioral changes related to the trust factor between buyers and online service providers because there is no meeting between buyers and sellers.

Based on the results of Snapcart's research presented by Felix Sugianto as Business Development Director of Snapchat Asia Pacific (2018) as many as 65 percent of online shopping or e-commerce players are women. Consumer e-commerce shopping is dominated by millennials aged 15-24 years as much as 50 percent. While other age groups are generation Z (15-24 years) as much as 31 percent, generation X (35-44 years) as much as 16 percent, and the remaining two percent are baby boomers (over 45 years) as much as 2 percent. While based on location, consumers shopping online are still dominated in Java. Based on geographic data, the highest online shopping actors in Indonesia reside in DKI Jakarta (22 percent), West Java (21 percent), East Java (14 percent), Central Java (9 percent), Banten (8 percent), and North Sumatra (6 percent).

Chien et al, (2010: 292) Shopping with an online system basically provides several benefits for consumers, including consumers can save time, consumers can efficiently transport costs, consumers can make transactions 24 hours without being limited by time and place and can buy something that other people don't want to know. Consumers can get comfort without being disturbed by transportation conditions as happened in traditional purchases (Miyazaki and Fernandez, 2001: 28). Consumers can choose various products offered by product providers in a relatively short time without being limited by time and place and other technical barriers (Klein: 1998, Scansaroli: 1997). Consumers can also buy new, unique and special items that cannot be found or are not available at the store (Peterson et al, 1997: 329). Online shopping makes it easy for consumers because it is a retail industry where products that are traded are products for end consumption at relatively low prices, such as travel tickets, accessories, books, cosmetics and other consumer needs that mostly involve economic actors small and medium enterprises.

There are three economic actors that are closely related to the online shopping system, namely the government, producers (online service providers) and consumers. For the government, e-commerce or e-commerce system shopping activities have a very positive impact because it encourages the dynamics of trade, especially to middle to lower economic players or small medium enterprises, this is because 60% to 70% of online trading transactions are transactions with medium turnover carried out by small and medium economic actors.

The phenomenon shows that users of online shopping in Indonesia with the potential that should occur raises the question of what factors caused this to happen, whereas according to a conceptual and empirical review it should not happen, because conceptually consumers can benefit through online shopping, both financially and non-financially, empirically, consumers, producers and the government as the three pillars of economic activity show a huge potential in increasing the number and ratio of users of online shopping, but in reality these advantages

and disadvantages do not occur in economic conditions Indonesia, the number of online shopping users is still very low compared to the potential that should occur.

Research on consumer behavior is considered very important given the large potential for the development of online transactions in Indonesia, especially in the city of Banda Aceh. This assumption is based on the idea that by understanding the behavior and attitudes of the community towards online shopping patterns, and understanding the factors that surround them can provide a useful contribution to the preparation of economic strategy patterns that can benefit 3 (three) pillars of economic actors in Indonesia, namely the government, consumers and manufacturer / provider.

LITERATURE REVIEW

Theory of Planned Behavior

Behavioral theory developed after the emergence of The Theory of Reasoned Action (TRA) proposed by Ajzen and Fishben (1975), this theory explains the search for the relationship between beliefs through intention to behave. This theory suggests that the main factors that influence a person's behavior are the level of one's willingness to desire (individual's intention) towards a thing, this tendency that forms a behavior. Intention itself is formed from motivation that affects a behavior, where behavior is measured by how much the person wants to do something or how strongly someone does something that is a reflection of one's desire, the relationship of these three factors shape a person's behavior towards something that is addressed, starting from feeling towards a thing, then creating an interest that can be seen from the desire to do something that is influenced by environmental factors (subjective norms) and then is an action on what is being addressed.

According to Ajzen (1991) there are 3 (three) main dimensions that influence the formation of one's behavior, namely: first; attitude toward behavior (Attitude toward the behavior), Second; Subjective Norm, Third; Perceived Behavioral Control. These three dimensions together can be used as a measure to predict the tendency of a person's behavior.

The first dimension that determines a person's behavior is attitude towards behavior this dimension refers to the level of preference (favorable) and the level of dislike (unfavorable) of someone against a thing. The more a person likes something, the higher the tendency to behave positively towards it, and vice versa, the more a person dislikes something, the lower the tendency to accept or possess it.

The second dimension is subjective norms. Subjective norms referring to external factors that can influence a person's attitude towards a matter. Whereas the third dimension is Perceived behavioral control, referring to people's perception of the level of difficulty and ease in shaping behavior. In general, the theory of planned behavior states that the more positive a person's attitude towards something that is addressed and the smaller one's dependence on the pressure of the environment and the greater the ability to control what is addressed, the higher the tendency to take action based on systematic considerations.

From the description of behavior as stated above, it can be concluded that consumer behavior is an act of a person that is carried out as a result of stimulants and stimuli that influence the action. Encouragement or motivation to carry out these actions begins with an evaluation of a

matter that gives rise to an attitude that has positive or negative dimensions. A positive attitude means someone has a feeling of liking it (favorable) while a negative attitude means an attitude of displeasure (unfavorable). Attitudes will direct the actions taken by the person concerned to something that is being addressed. The attitude itself appears basically because of the influence from outside the relevant self (external factors) such as the environment, and the results of experience, as well as internal influences that encourage the emergence of interest to make intentions, both dimensions encourage someone to act or behave.

The concept of Diffusion of Innovation.

Diffusion of *Innovation* theory was developed by Everet M. Rogers since 1962 which was influenced by Ryan and Gross's findings in 1943 on hybrid plants (Richardson: 2009: 158). Rogers (1995: 11) defines diffusion as a process in which an innovation is communicated through a particular communication channel within a certain period of time to community members. Innovation itself is defined as an idea, practice activity, or object that is perceived by a person, community or unit that will accept it as a new thing or something that has never been known before.

The purpose of an innovation is related to change and efficiency as well as an increase in the value of a product, activity, or object, these changes can be related to methods, processes or changes in objects. Kotler and Keller (2012) divide innovation into three forms, namely 1) economic innovation; that is innovation related to the reduction of the cost of a product, activity or object beforehand. cost reduction creates savings that allow consumers to get something at a lower cost. 2) Technological innovation; namely the introduction of something new related to changes or improvement of a process that allows a product, activity or object to be better, faster and more effective than before. 3) social innovation; namely the introduction of something new that is related to changes in mindset, habits and culture that occur that allow consumers to do activities that are different from before.

Concept of Technology Acceptance Model

One theory that is often used for acceptance of a technology is the technology acceptance model (TAM) developed by Fred Davis and Richard Bagozzi (Davis 1989, Bagozzi, Davis & Warshaw 1992). This theory form Fishben theory development, namely the theory of reasoned action (TRA). This theory discusses a person's behavior in accepting or rejecting technology in the use of an activity. Acceptance of a technology is based on the perception of the dimension of ease of use (perceived Ease of Use) and the perception of the benefits (Perceived of Usefulness), the easier the technology is adapted by the user community, the technology will be easily accepted as well as the more beneficial the user technology will be more quickly accepted by the public.

Similar with the statement, Li and Huang (2009: 919) explained that the purpose of the TAM theory is to explain and estimate the possibility of acceptance of a technology based on two dimensions, namely the perception of ease of use (perceived ease of use) and perception of the benefits to be gained (perceived usefulness) Perceived ease of use (PEoU) is how the user's perception of the level of difficulty in using the technology or how much effort is needed to understand the technology, while perceived usefulness (POU) is the user's estimate of how much the technology benefits in supporting and completing their activities (The degree to which a person believes that using a particular system will enhance his or her job performance).

Concept of Consumer Trust

Consumer trust is a factor that is very instrumental in the success of online shopping service providers (Torkzadeh and Dhillon: 2002), the main reason is the interaction between buyers and sellers on online shopping is only done through internet media, there is no physical meeting so every online service provider must be able to convince consumers through the web site or media that they built.

In connection with online shopping (online shopping / e-commerce) Chen and Dhillon (2003: 303) suggested three things that must be built by the company in creating consumer trust namely, Competence, Integrity and Benevolence. First Competence, related to the company's ability to fulfill promises given to consumers. Second Integrity, meaning that companies act consistently, and be honest with consumers. Third, Benevolence, means the ability of the company to safeguard consumers' desires and respect those desires for the benefit of consumers.

Relationship Between Variables of Consumer Trust, Level of Adoption of Innovation, Acceptance of Technology, and Shopping Behavior

The relationship between variables discusses how the concepts used in this study relate to each other which will later become the basis for the preparation of the research framework and paradigm, as well as the preparation of hypotheses. Understanding of this grouping is very important to know that in determining marketing targets can be done easily. Gefen (2000), Jarvenpaa et al (2000), Koufaris (2002), Chen and Dhillon (2003), Agarwal (2007), Hsin Chan (2008), Kotler and Keller (2009), Anurag et al (2011) Tan and Thomson Teo (2013) found that the rate of adoption of innovation is positively influenced by the level of consumer trust even in different objects and analysis units.

The level of technology acceptance is a variable taken from the technology acceptance theory (Davis: 1989) which is a theory that measures how far a person's perception of technology is used in their activities. There are two dimensions in the theory of technology acceptance, namely the perception of usefulness and perceived ease. Perception of usefulness measures the extent to which a person perceives the benefits of the technology used, while the perceived ease of measuring the extent to which a person perceives the level of difficulty using the technology to be used. The higher the benefits obtained and the easier it is to operate the technology used, the more likely the technology will be received.

This perception influences a person's decision and behavior in accepting a technology. As explained in Behavioral Theory (the Behavioral Model) that the role of external factors influences a person's behavior in making decisions including the decision to make a purchase. According to this theory that stimuli that come from outside such as the opinion of the reference group, the attractiveness of advertisements and habits that occur in society influence the behavior of someone in making a decision, including the decision to choose a product or decision to give confidence to the company or product that will be purchased, external stimuli are part of the motivation that drives someone to act.

The speed of society accepting a technology (technology acceptance) depends on the stimulation that comes from the outside which encourages the public to evaluate the innovations that they encounter. The stimulus combined with intrinsic motivation will create an assessment result that will influence the behavior and decisions that will be made by the person concerned.

The results of Cassalo's research, et.al (2011) explain that consumers who believe in a good reputation from internet service providers, will trust the sites that offer goods with these brands. Research by Jarvenpaa, et al (2000) says that Consumer Trusts in online shopping are shaped by how consumers perceive the reputation of online sites as well as the clarity of information that shapes consumer perceptions. Li and Zhang (2002) in their research findings reinforce the results of previous studies, that consumers will have high trust in online shopping, if from previous experience has good experience, and consumers assume that online shopping has a good reputation. The findings of Jones and Leonard (2014) state that perceptions of website quality significantly influence consumer confidence. Meanwhile Kotler and Keller (2009) say that there are many factors that influence consumer behavior to arrive at purchasing decisions. Factors that influence this behavior can be external factors such as the stimulation of the product or service that is seen, the consumer environment such as the factor of residence (geography), technology, culture and politics that surrounds it as well as internal factors of the consumer itself. unity which processes to form a pattern of consumer evaluation both in terms of cognitive, affective and final actions.

The link between consumer trust and online shopping behavior is based on the assumptions of Jarvenpaa et al (2000) and Pavlou (2003), which explain that consumer trust influences the desire to buy through the formation of attitudes toward online. Furthermore, according to Pavlou and Fygenson (2006), and Cheung et al (2005), states that trust creates perceptions about something, both for the company (vendor) and the product to be purchased which will ultimately shape consumer attitudes, while behavior is shaped by characteristics each individual is based on their respective perceptions of what is being addressed.

Meanwhile in the Theory of Planned Behavior (Ajzen: 1991) effectively explains the relationship between attitudes and behavior by combining attitude, behavioral intention, subjective norms (subjective norm) and perceived behavioral control. The three components are related to the components in diffusion theory Innovation (Roger: 1995), namely a component called compatibility, this component says that someone receives something new (innovation) depends on whether the innovation is in accordance with the norms and rules that apply in the community where the person resides. The length of time an acceptance of an innovation is influenced by the person's judgment on the suitability between the values contained in the innovation and the values adopted by the surrounding community. Gefen and Straub (2000) Pavlou and Feygenson (2006)

Previous research by Margaret Tan and Thompson Teo (2013). Descriptively explore the factors that determine and reason why individuals adopt the internet, including online shopping / e-commerce, the results of this study indicate that fast access, reputation, cost, promotion, safety factors are the main determinants of an individual's adoption of technology. internet, including adopting online

Conceptual Framework and Hypothesis

We describes the conceptual framework as folow:

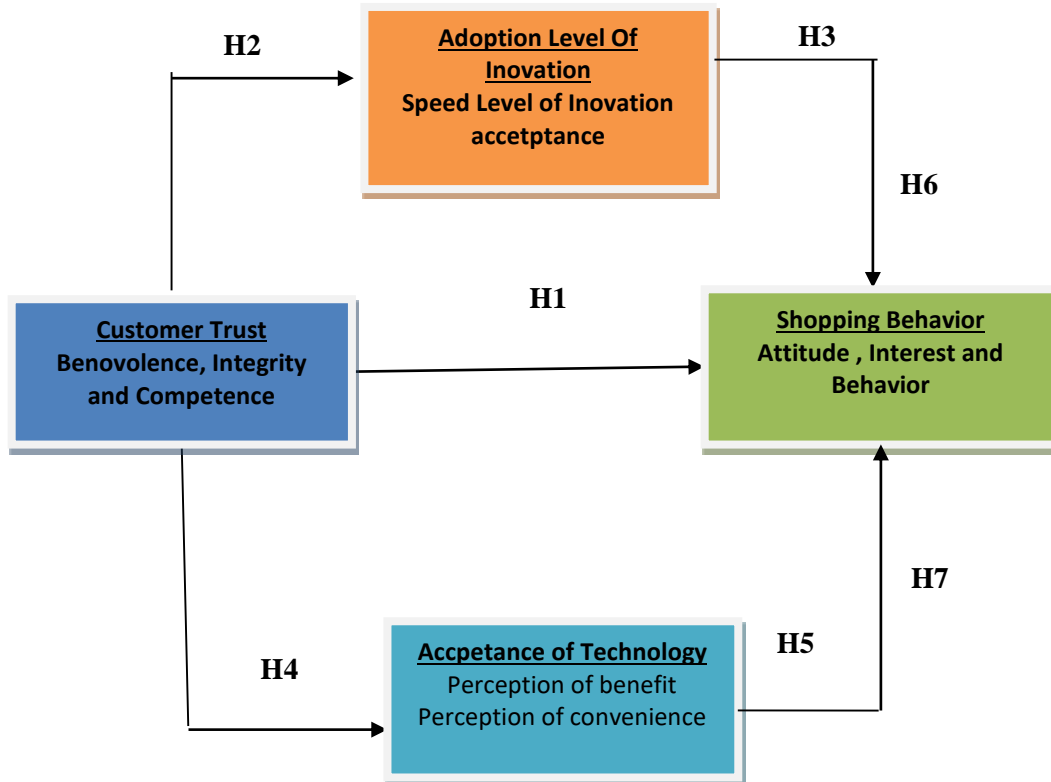


Figure 1. conceptual framework

Based on the background that contains the formulation of the problem, and supported by the theory and research paradigm, the hypotheses proposed are as follows:

H1: Consumer trust influences online shopping behavior

H2: Consumer trust influences the level of adoption of online shopping innovations

H3: The adoption level of innovation affects the behavior of online shopping

H4: Consumer trust affects the acceptance of online shopping technology

H5: Acceptance of technology influences online shopping behavior

H6: The rate of adoption of innovation mediates between consumer trust and online shopping behavior

H7: Acceptance of technology mediates between consumer trust and online shopping behavior.

RESEARCH METHODS

According to Kothari (2004: 7) research methods are understood as all methods or techniques used to conduct research. The same thing was stated by Suriasumantri (2010: 328) which states

that the research method is the methods used in research. The method used in this study is descriptive explanatory method which explains causal relationships and correlations between variables through testing hypotheses to obtain fact data. This description research aims to make a description or describe the phenomena that exist systematically, factually and accurately regarding the facts and nature of the population or region (Kothari, 2004). This research is expected to analyze the influence of the company's social responsibility performance on the company's financial performance.

The research location is the place where the research was conducted. In this study the research location in Banda Aceh. While the object of research is the target of a study that can be in the form of material or non-material objects, problems, ideas and concepts (Soetrisno & Hanafie, 2007: 13). The same thing, Arikunto (2013: 10) states that the object of research is what is studied. Based on this understanding, the objects in this study are Consumer Trust, Adoption level of Innovation, Acceptance of Technology and Online Shopping Behavior. Population refers to a group of people, events, or things that interest the researcher to be studied (Sekaran & Bougie, 2013: 240). The population in this study is based on data from internet users in the city of Banda Aceh who do shopping online through official sites and or social media. The sample is part of a population that reflects the selected part of the population, or in other words several elements of the population that make up the sample (Sekaran & Bougie, 2013: 241). In this study the number of samples was 150 people using purposive sampling technique with certain criteria.

Data used by secondary data and primary data. Secondary data is information relating to the general condition of the development of online shopping in the city of banda aceh which is obtained from the results of the publication of related parties such as marketers, trade institutions and other survey institutions that can complete the research. Primary data, data obtained by survey, as core data of the study by distributing questionnaires both directly to respondents who are affordable and distributing questioners to respondents who live in the city of banda aceh, by distributing questionnaires. Questioners contain a list of questions / statements that are composed of dimensions and indicator variables with reference to the theory used.

This study uses SEM analysis with variance approach (partial least square path modeling-PLS PM) with smartPLS software. This approach was chosen because the basis of the model theory is tentative, the measurement of latent variables is still new, does not assume the data must follow a certain distribution, a flexible sample size, and in accordance with the research objectives, namely to predict the influence between variables (Yamin and Kurniawan 2009).

RESEARCH RESULT

Evaluation Analysis of Measurement Models (Outer Model)

The measurement model evaluation is done first in the outer model stage by evaluating convergent validity which includes measuring the value of validity (loading factor and AVE value) and reliability measurement (composite reliability). Evaluation of the measurement model or outer model is done to assess the validity and reliability of the model, the outer model with reflexive indicators is evaluated through convergent validity and discriminant validity. Convergent validity test of reflexive indicators with SmartPLS 3.2.0 program can be seen from the value of loading factor (correlation between component scores with construct score)

indicators that measure the construct. The rule of thumb value of the loading factor is > 0.7 and the value of Average Variance Extracted (AVE) is > 0.5 . The results of the outer model can be seen in Figure 4.1 and Figure 2.

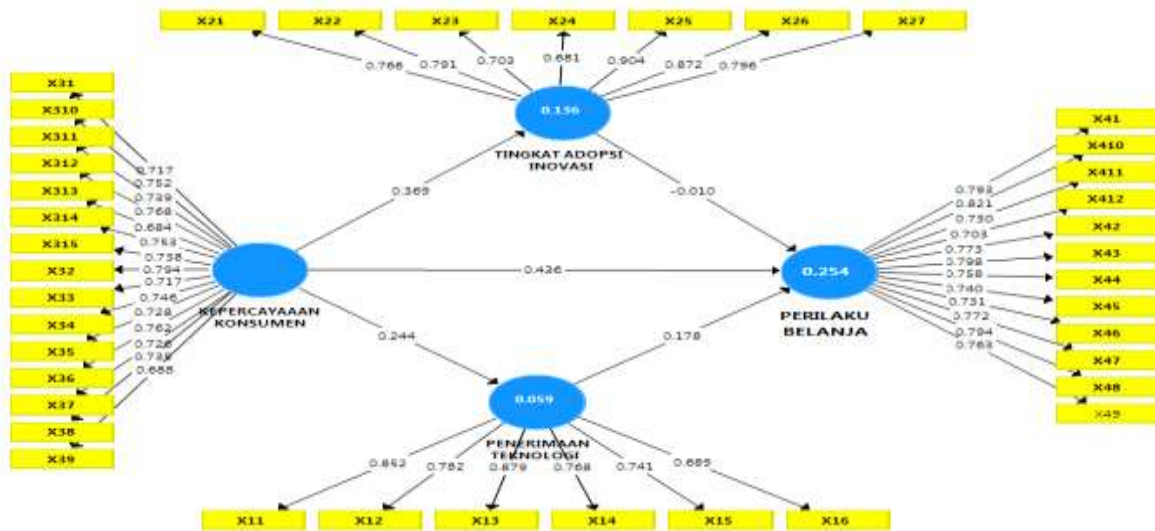


Figure 2. Early Outer Model

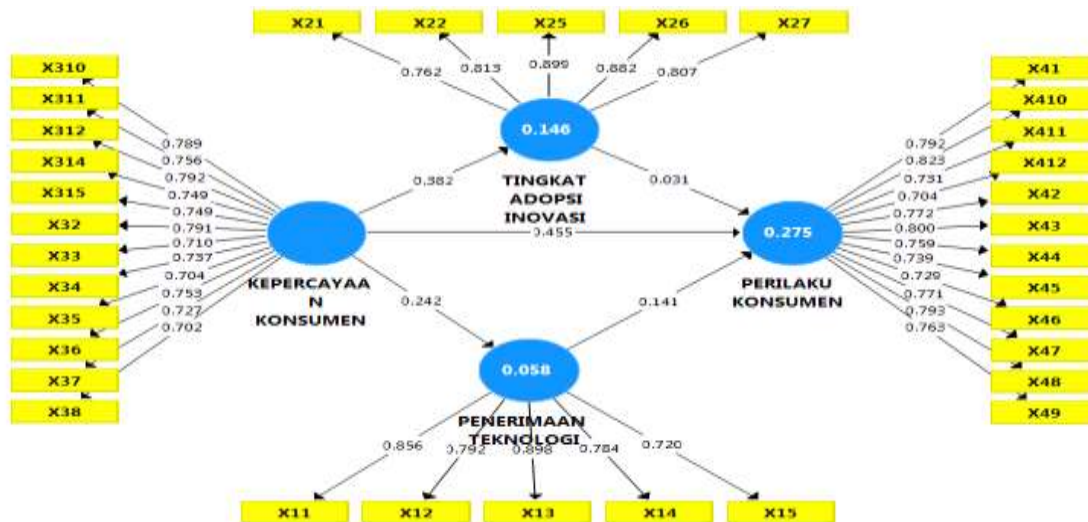


Figure 3. . Outer Model After Removal

Figure 2 explains the results of the outer model there are four indicators that have a loading factor value of less than 0.70. The indicator includes, X1.6; X2.4; X3.9; X3.13 so that the indicator is removed. This is done because if the correlation value is less than 0.70 then the

indicator is considered unreliable (Ghazali, 2014). The results of the removal of the six indicators can be seen in Figure 3.

In addition to loading factor size, the parameter Average Variance Extracted (AVE), composite reliability and cronbach's alpha are also used to measure the validity and reliability of the variables used in the study. Assessment of convergent validity based on AVE values, has a cut off value at 0.50. AVE values above 0.50 state that the convergent validity of the indicator is good. While the cut-off value is for composite reliability and alpha cronbach's. is 0.60. Table 1, shows that the measurement model in this research has very good validity and reliability:

Table 1. Score of AVE, Composite Reliability, dan Cronbach's Alpha

| Variabel | Cronbach's Alpha | rho_A | Composite Reliability | AVE |
|-----------------------------|------------------|-------|-----------------------|-------|
| Customer Trust | 0.929 | 0.939 | 0.938 | 0.558 |
| Acceptance of Technology | 0.871 | 0.906 | 0.906 | 0.660 |
| Customer Behavior | 0.936 | 0.938 | 0.944 | 0.586 |
| Adoption Level of Inovation | 0.891 | 0.912 | 0.919 | 0.696 |

Source: data processed (2018)

Based on table 1 above the results of the data processing on SmartPLS obtained AVE which shows that Consumer Confidence, Technology Acceptance, Level of Adoption of innovation and consumer behavior respectively meet the requirements because > 0.5 . That is, the AVE output shows that the AVE value for all constructs of Consumer trust, Acceptance of Technology, Adoption Level of innovation and consumer behavior has fulfilled the requirements and can represent the indicators in the block because it has a value of > 0.5 . The recommended AVE value must be greater than 0.5 meaning that 50 percent or more variants of the indicator can be explained.

Analysis of Structural Model Evaluation (Inner Model)

The structural model evaluation (inner model) in principle is to examine the effect of one latent variable with other exogenous and endogenous latent variables, whether there is a positive or negative influence. Testing is done by looking at the SmartPLS output from the bootstrapping value between constructs. The influence of the overall independent variable on the dependent variable can be seen from the value of R Square (R²), which is equal to 0.275, which means that all independent variables (Consumer Trust, Acceptance of Technology, Adoption Level of Inovation) are simultaneously able to explain the dependent variable that is the decision of consumer purchases of 27.5%, while the remaining 72.5% is explained by other variables not formulated in this model.

While the influence of the independent variables of consumer confidence on the dependent variable innovation adoption rate can be seen from the value of R Square (R²), which is equal to 0.146 which means that all independent variables (Consumer Trust) are able to explain the dependent variable that is the level of innovation adoption of 14.6%, while the remaining 85.4% is explained by other variables not formulated in this model. While the value of R Square

(R2) for the relationship between the variables of consumer trust and acceptance of technology is equal to 0.058 or 5.8%. The R Square (R2) value can be seen in figure 4 below:

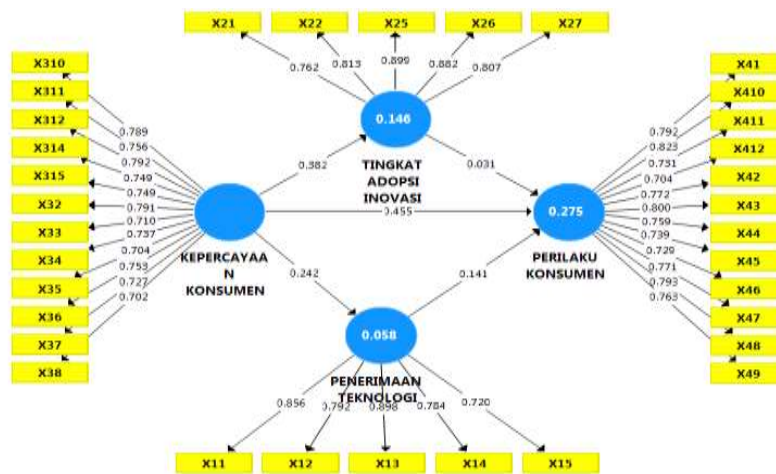


Figure 4. Score of R Square

Hypothesis Testing

Hypothesis testing is done to answer the research equation. To answer the hypothesis proposed in the study, bootstrapping techniques are carried out. Bootstrapping technique is a technique for calculating sample data randomly to obtain T-statistics and original samples by testing the Path Coefficients. Based on the T-statistics obtained, it can be seen that the level of significance of the influence of the independent variables on the dependent variable. If the T-statistic value > 1.96 (T-table significance is 5%) then the effect is significant and vice versa. Furthermore, based on the original value of the sample obtained, it can be known whether or not there is influence between the independent variables and the dependent variable. If the original value of the sample produced is positive then there is an effect that results from the independent variable to the dependent variable and vice versa. The test results of the Coefficients Path using bootstrapping techniques can be seen in Table 4.6 while Figure data analysis using bootstrapping can be seen in Figure 5 below:

Tabel 2, Path coefficients (Original Sample, Standard Deviasi dan T-statistics)

| Path Coefficients | Sample (O) | (STDEV) | T Statistik | Hypothesis |
|--|------------|---------|-------------|------------|
| Customer Trust -> Acceptance of Technology | 0.242 | 0.080 | 3.013 | Accepted |
| Customer Trust -> Customer Behavior | 0.455 | 0.072 | 6.299 | Accepted |
| Customer Trust -> Adoption Level of Inovation | 0.382 | 0.065 | 5.850 | Accepted |
| Acceptance of Technology -> Customer Behavior | 0.141 | 0.126 | 1.121 | Rejected |
| Adoption Level of Inovation -> Adoption Level of Inovation | 0.031 | 0.104 | 0.294 | Rejected |

Interpretation of research results:

H1: Effect of consumer trust on online shopping behavior

The results of data analysis as presented in Table 2 show that consumer confidence has a significant influence on online shopping behavior with t-count of $6,299 > 1.96$ with a value of ρ value or significance level of 0.05, then H1 is accepted. Consumer confidence influences online shopping behavior.

H2: Consumer trust e influences the adoption level of innovations

In Table 2 shows the consumer confidence in the influence of the level of adoption of online shopping innovations as indicated by t-count of $5.850 > 1.96$, then H1 is accepted. That is, consumer confidence influences the level of adoption of belana online innovation.

H3: The adoption level of innovations affects the behavior of online shopping

In Table 2 shows the adoption of innovation does not affect the online shopping behavior as indicated by t-count of $0.294 < 1.96$, then H1 is rejected. That is, Adoption of innovation does not affect the behavior of online shopping.

H4: Consumer trust affects the acceptance of online shopping technology

In Table 2 shows the consumer confidence in the influence of online shopping technology as indicated by t-count of $3.3013 > 1.96$, then H1 is accepted. This means that consumer confidence influences technology acceptance in online shopping.

H5: Acceptance of technology influences online shopping behavior

In Table 2 shows the acceptance of technology does not influence the online shopping behavior as indicated by t-count of $1.121 < 1.96$, then H1 is rejected. This means that technology acceptance does not significantly influence the behavior of online shopping.

CONCLUSION

1. The influence of consumer trust on online shopping behavior has a significant influence on online shopping behavior, the higher the level of consumer trust, the faster they accept online shopping innovations. and consumers will be more positive, the higher the interest and shopping behavior online. and vice versa, the lower the level of consumer confidence, the more negative the consumer's attitude towards online learning.
2. Consumer trust has a significant influence on the level of adoption of online shopping innovations The higher the level of consumer confidence is the more quickly accepting online shopping innovations. consumers will increasingly tend to belong to the category of innovators or early adopters. and vice versa, the lower the level of confidence consumers increasingly slow to accept online shopping innovations. Consumers are more likely to be included in late adopter or laggard categories.
3. The level of adoption of innovation affects the consumer behavior of online shopping; The results showed that most of the respondents belonged to the early majority category

with the characteristics of being positive towards online shopping, and having high interest and buying frequency through online shopping. and vice versa, consumers who are slow at the adoption rate of innovation will be negative towards online shopping, and have low buying interest and frequency through online shopping.

4. Consumer trust influences the acceptance of online shopping technology. this means that changes in shopping behavior can be done through improving the rate of adoption of innovation through improvements in trust dimensions such as Benevolence, Integrity and competence.
5. Technology acceptance does not affect online shopping behavior.
6. This means that before making an online transaction, consumers must first understand how to operate internet technology as a medium in online shopping activities. Consumers who perceive that online shopping lacks benefits and perceive that it is difficult to shop online will be negative towards online shopping, and have low buying interest and frequency through online shopping.

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