



Factors Influencing Consumer's Intention to Buy Furniture Online in Greater Jakarta, Indonesia

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Abstract. *The purpose of this research was to examine the factors that affect the consumer's intention to purchase furniture via online store in Greater Jakarta. Some of the factors that considered by this research as a baseline on this journal were the consumer perceptions, perceived risk and perceived benefits. In addition, this research adding another relationship between consumer's attitude and intention to make a purchase online. An Internet-administered survey method use to Greater Jakarta citizen. Results of this research have shown that online shopping is begin to be considered successfully provide a substantial benefit to the consumer, even though the risk factor proportion still exist. The findings also show that the increased attitudes of Greater Jakarta consumers towards online furniture shopping have been significantly affected by consumer perception and benefit.*

Keywords: *furniture; consumer's attitude; consumer's intention to buy; consumer's perception; online shopping; perceived benefit; perceived risk.*

Abstrak. Tujuan dari penelitian ini adalah untuk menguji faktor-faktor yang mempengaruhi intensi konsumen untuk membeli mebel melalui toko online di Jabodetabek. Beberapa faktor yang dipertimbangkan dalam penelitian sebagai dasar jurnal ini adalah persepsi konsumen, persepsi risiko dan persepsi manfaat. Sebagai tambahan, penelitian ini menambahkan hubungan antara sikap dan intensi konsumen untuk melakukan pembelian online. Metode survei melalui internet digunakan pada penduduk di Jabodetabek. Hasil penelitian menunjukkan bahwa belanja online mulai dinilai berhasil memberikan manfaat yang cukup besar kepada konsumen, meskipun proporsi faktor resiko masih tetap ada. Temuan juga menunjukkan bahwa peningkatan sikap konsumen atas pembelian online mebel secara signifikan dipengaruhi oleh persepsi dan manfaat yang diterima konsumen.

Keywords: mebel; perilaku konsumen; intensi pembelian konsumen; persepsi konsumen; belanja online; persepsi manfaat; persepsi risiko.

A. INTRODUCTION

The internet can be considered as one of the most successful innovations in information technology sector. A lot of people around the world are using the internet. It can be seen through the high number of global internet population which has reached, 7.676 billion or 56% of world's total population (We are Social, 2019). However, in some countries, particularly the developing ones, the acceptance rate of internet is lower compared to the developed countries (IAMAI, 2013).

The internet gained its popularity because of the characteristics such as flexible, interactive, and allows personalization, which increased convenience for the users.



Moreover, the internet also can be used for personal, professional, or even business purposes. Hence, there are lot of users begin to include the use of internet for the innovative business strategy. It has led to unique and revolutionary transformations for trade activity. Nowadays, individuals, groups, and organizations can perform trade without having face to face interaction through "online shopping".

Unfortunately, although online shopping increased convenience for the seller and buyer, it contributes to the increasing competition for traditional shopping channels. In the article, *Malls Going to Walls* (2010), it stated that online shopping can cannibalize the brick-and-mortar store as the consumers getting more familiar with it.

Compared to the brick-and-mortar store, online shopping allows the consumers to be more efficient in time and energy spending to obtain product which they need. Because, the internet has reduced the time and space limit which presence in brick-and-mortar store. Other benefits of online shopping are saving more cost (Reibstein, 2002) and wide range variety of products (Keeney, 1999). Despite various functional advantages, online shopping has some clear disadvantages that consumers can not feel or touch the product or delay delivery and possession of the product.

According to the model proposed by Bhatnagar and Ghosh (2004), the perception of risks and benefits is one of the main antecedents of purchase action. Due to, it has been the nature of humans to seek for advantage. Consumers will make a purchase action if they perceived that the advantage will be greater than the risk.

Because of that Forrester (in Gracia, 2018) believed that the acceptance rate of online shopping is not equal across industry. In the furniture industry, the acceptance rate might be lower. It is because, the price of furniture is high and consumer sees it as a major investment to be used for years to come. Therefore, they have desire to see the product physically before making a purchase. Another reason of low acceptance rate is shipping fee for furniture is not cheap. Despite of that, several players in furniture industry decided to set up an e-commerce to support online shopping. IKEA is one of them as they have invented the flat-packaging method, which can cut shipping fee for consumer. However, it begs a question, is it enough to make the consumer shift to online shopping for furniture?

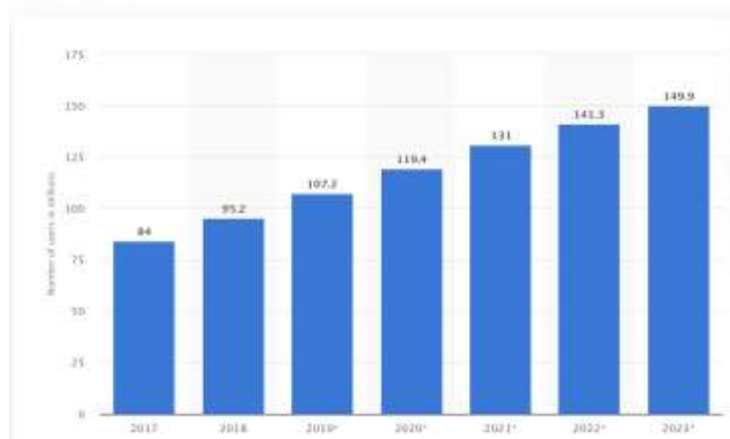
To find out, a comprehensive research on consumer purchase intention to shop furniture online should be conducted. As the result can help business managers to develop appropriate marketing strategies for online furniture shopping and provide reference for the transformation of business mode of furniture manufacturing enterprises.

The research should be conducted in Indonesia as it has obtained the title as one of the largest markets for online shopping in the world with total internet users 143.26 million. Moreover, in 2019, it also has high internet penetration rate which slightly above 50%. It indicated that the market for online shopping is significantly grown from year to year in Indonesia.

Indonesia has long been known as one of the leading furniture manufacturers in the world. Its teak and rattan products are sought after both on the local and international markets. Nevertheless, given its inherent competitive advantages in terms of raw materials, numerous bureaucratic hurdles have hampered the development of the furniture industry. Indonesia is currently the fourth largest exporter in ASEAN despite its extensive timber resources. Despite a setback in 2016, in 2017, the furniture industry in Indonesia managed to acquire the positive growth. With the 1% increase compared to last year, the value of Indonesian furniture exports in 2017 reached USD \$1,627 billion (HIMKI, 2018). There are a lot of business units engage in furniture industry. Data from Ministry of Industry (2015) revealed that there are 139,544 business units involved and employed almost five thousand workers. Also, the investment value has reached 5.8 trillion IDR. The industry has been included by the government as a priority as it is labor intensive and has a healthy grown from year to year (Indonesia Global Business, 2018).

In consequences of the furniture growth and the possibility of sustainability on this furniture industry, the internet might be considered has provided a significant support increasing the growth of the furniture industry. This statement was supported by data as shown in Figure 1. where the data indicates the growth of the number of internet users in Indonesia from 2017 - 2023.

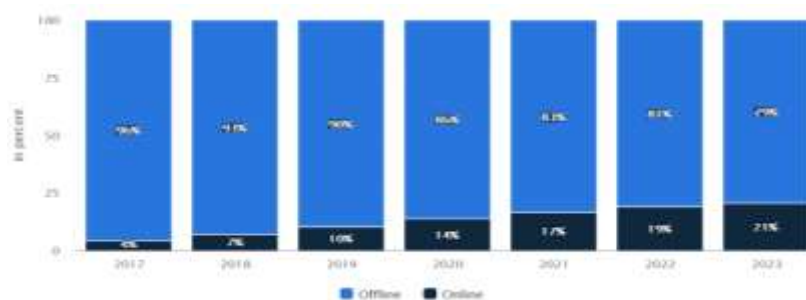
Number of internet users in Indonesia from 2017 to 2023
 (in millions)



Source: Statista, 2019

Figure 1. Indonesia: Number of internet users 2017-2023

In addition to that, in the last few years, the furniture industry in Indonesia is growing rapidly; the market is expanding because of the contribution of online sales. It is predicted that the online sales will continue to grow and contribute 21% of total market value by 2023 as shown in Figure 2 below.



Source: Statista, September 2019

Figure 2. Total Market Furniture Indonesia through online sales

According to the analysis from Mordor Intelligent, the CAGR of furniture industry in Indonesia is expected to reach 3.5% during the forecast period. The country has been recognised as one of the leading furniture manufacturers in the world. Most produced furniture products are made from teak and rattan, which marketed both locally and internationally.

Greater Jakarta is deemed as the most populous in Indonesia, where aside than most of the internet user were located in Greater Jakarta, it is acceptable to deemed that the prospected furniture buyer were also located in Greater Jakarta. Therefore, this research will specifically conducted to examine factors-factors that affected consumer attitude in

Greater Jakarta towards the activity of purchasing furniture by way of online store to support the sustainability and growth of furniture industry which has been engaged on the internet industry.

There are several factors that considered will affect consumer attitude and consumer intention before decide to make a purchase. Mostly, the consumer will compare between the risk and benefit they received when make a purchase either by online or offline store. Therefore, the purpose of this research was to identify the relationship between the risk and benefit factor, to analyze the consumer perception and how it might influent the consumer attitude and intention towards buying furniture online.

B. LITERATURE REVIEW

Consumer Perceptions-Tendency Of Trust

The tendency of trust is the general tendency or degree that an individual is willing to trust others in interpersonal communication (Rotter 1971). It is a concept of psychology, influenced by factors such as personality, experience, and social background, and varies from person to person (Xu 2016). Everyone has different personality characteristics, life experiences, social experiences, and cultural backgrounds, and these backgrounds synthetically create the consumer's personal trust tendencies (Li 2007).

There is considerable uncertainty and risk in e-commerce, and trust of online transactions has become an important issue in e-commerce activities (Zhai and Xue 2014), whereas the tendency of trust will influence the evaluation of perceived risk (Zhang and Jiang 2016). It have been proven by some researches that trust tendency has a significant impact on perceived usefulness and perceived ease of use positively through empirical studies, and the tendency of consumers' personal trust also has a positive impact on consumers' trust, in both the network platform and the sellers of the platform (Teo and Liu 2007, Jones and Leonard 2008, Zhang and Jiang 2016, Cui and Ma 2018). A person with a high tendency of trust tends to trust others (Lin et al. 2009). If consumers have a high tendency of trust, their perceived risk level will be reduced (Wu 2014).

Consumer Perceptions-The Reference Of Group

Social environmental factors of consumers, especially the trust tendency in their most trusted social circle, will directly affect the trust tendency of consumers (Taylor and Todd 1995). This social circle then becomes the reference group that influences consumers' trust tendency. The reference group is a sociological concept describing the group to which people compare and evaluate themselves according to their similar values and behaviors (Hyman 1942). In the process of the gradual acceptance of e-commerce, consumers tend to seek opinions from closely related reference groups.

Perceived Risk - Product Risk

Consumer delivery risk in the sense of online shopping is closely related to consumer quality as opposed to anticipated goods (Bhatnagar et al, 2000; Jarvenpaa and Todd, 1997; Tan, 1999; Vijayasathy and Jones, 2000; Forsythe et al, 2006; Torkzadeh and Dillion, 2002) and concerns that the inventory cannot be returned if it does not meet the criteria as expected (Jarvenpaa and Todd, 1997; Vijayasathy and Jones, 2000). Limitations to online shopping can also increase the risk, as consumers cannot see, touch and feel the product directly (Bhatnagar et al, 2000; Forsythe et al, 2006; Torkzadeh and Dillion, 2002). Moreover, the level of loss risk of a company can varies depending on the type of the product. Common products, such as books and apps, associate with low-risk objects such as consumer goods (Bhatnagar et al, 2000). On the other hand, items such as furniture



require special precautions to check the quality by handling the product, and therefore furniture products tend to have a higher safety risk, among other product risks.

Perceived Risk - Delivery Risk

Delayed delivery is one of the main concerns of internet consumer reports (The Hindu, Feb 22, 2010). Since suppliers are often confidential and do not have a specific location or mailing address, it is impossible for consumers to determine the correct means of resolving grievances. In this case, a large number of websites are opened and closed every day, increasing the risk of product delivery (Torkzadeh & Dillion, 2002).

Perceived Risk - Financial Risk

Financial risk of online shopping is related to the possibility of losing money while buying in online stores. This risk is most likely not to arise when consumer purchase through offline stores (Bhatnagar et al., 2000). There are different actions which can be viewed as financial risks for consumers, for example when the shop commits fraud (the product is not sent to the consumer or the product purchased by the consumer has a minor flaw, etc.), fraud through a credit card or bank account, then overcharged (Fram and Grady, 1997; Lee, Park and Ahn, 2001; Forsythe et al., 2006). As a result, perceived financial risk tends to be high for some consumers. However, this trend is declining over time because consumers can adjust to online shopping procedures so that they can reduce the risk of losing money during online transactions.

Perceived Risk - Privacy Risk

Convincing consumers that their personal data is secure is one of the services provided by online stores. Online retailers need to pay more attention to buyers and continue to improve and update their products and services to consumers (Bitner 2000). This concern is linked to the risk of abuse of personal information by unauthorized third parties (Jarvenpaa and Todd, 1996).

Perceived Risk - Convenience Risk

Comfort Risk is generally defined as a risk related to consumer comfort. For starters, consumers who have experienced frustration or annoyance and may have a bad impression when accessing the Internet to make a purchase. It could be caused by a slow connection, by too many measures to enter the online store, by ambiguous images and limited product descriptions on the site or others. One of the main reasons why consumers make transactions from online stores is to save time, so if the buyer is dissatisfied because the website is not user-friendly, the risk of ease is perceived to be a high risk that can impact the desire to purchase a product. Products at the disposal of consumers at online stores such as competitive product knowledge that is easy to get, the volume of the site is very high, and a greater variety of online items than retail shops allows someone to even want to purchase a product online.

Perceived Benefit - Cost Saving

Online shopping has been linked to profitability and low prices, as shoppers are able to obtain the same products with same quality at a lower cost due to the cost saved on storage, construction in shops, and decoration that usually incurred by the retail store owners and discharged to the buyers (Miller, 2000). Online shopping helps consumers to gain extensive information on product specifications, locations, endorsement, etc. (Wolfenbarger and Gilly, 2001). In online shopping consumers are allowed to access the information and use it conveniently and efficiently compared to traditional retail stores in "brick and mortar" (Alba et al, 1997; Lynch and Ariely, 2000). Abundant information can be

collected by consumers directly from the website with a few clicks of the mouse, instead of from the salesperson (Van den Poel and Leunis 1999).

Perceived Benefit - Convenience

Because the Internet shopping offers a unlimited time of service, space, and weather (Burke, 1997), convenience was proposed by several researchers as perceived benefits of online shopping, due to the more energy and time gained by buying from consumers' own location rather than visiting physical stores (Bhatnagar and Ghosh, 2004; Forsythe et al, 2006; Eastlick and Feinberg, 1999). Online shopping is also identified as a problems-free shopping, i.e. It allows consumers without hesitation to buy anything and just browse the items at their convenience (Forsythe et al, 2006).

Perceived Benefit - Comfort

Consumers' with a lack of time in shopping experience find that online shopping is more compatible and comfortable, as they can fulfil their needs of personal dan social shopping, by setting a purchasing online from their own location and get the product being delivered at home or other desired place (Dawson et al., 1990). It is important for consumers to feel comfortable in online shopping as another alternative in buying products.

Perceived Benefit - Enjoyment

The hedonistic motivation to search for pleasure and enjoyment when shopping online (Forsythe et al., 2006) was also associated with online shopping benefits. As consumers search the wide range of any products on the internet, they can also get competitive prices and attractive promotional deals (Jarvenpaa and Todd, 1996).

Perceived Benefit - Selection

Unlike shopping at brick-and-mortar store, shopping at the internet store can be considered as an innovation of the way to shop. Online shopping gives the flexibility to choose and evaluate products for consumers in different stores. The broad range of items from many different brands and retailers with accessible comprehensive information can be seen as a significant benefit of online shopping to help consumers make choices, which is probably to be an important reason for online shopping (Forsythe et al., 2006; Menon and Kahn, 1995).

Consumer Attitude

Attitude is known as a feature of knowledge or beliefs that affect the intention of a person to take a specific action (Ajzen 1985, 1991). Research dating from the 1970s investigated the role of attitude in the buying intention (Fishbein and Ajzen, 1975). It is a complex concept described by two factors: the use of the Internet as a shopping venue (Jahng, Jain, and Ramamurthy, 2001) and to the degree that consumers think shopping on a given website is attractive. These variables can be negatively correlated with perceived difficulty in use (Yang et al., 2007). Positive attitudes are needed for consumer buying activity.

Consumer Intention to Buy

Intention can now be defined as the search of online products to be purchased by using the Internet. It is determined by two factors: the attitude of a person towards a particular behavior and the subjective norms surrounding it (Obeidat, 2014). Furthermore, there is a positive and negative attitude and norms that affected the consumers' intention to buy. It is actually composed of an accumulation of values related to behavioral performance. It is composed of an accumulation of values related to behavioral performance. Contextual

norms emerging from peers, relatives, teachers and friends take part in shaping an individual's perspective on an event.

As a feasible dependent variable, purchasing intention has become a significant factor in understanding and evaluating online shopping habits. In this situation, with the help of the theory of planned action (Ajzin, 1991), intention becomes a good predictor of actual behavior.

C. CONCEPTUAL MODEL

This paper highlights the idea that aspects of perceived risks, perceived benefits and consumer perception should be viewed separately in order to understand its individual contribution to the consumers attitude and consumer purchase intention.

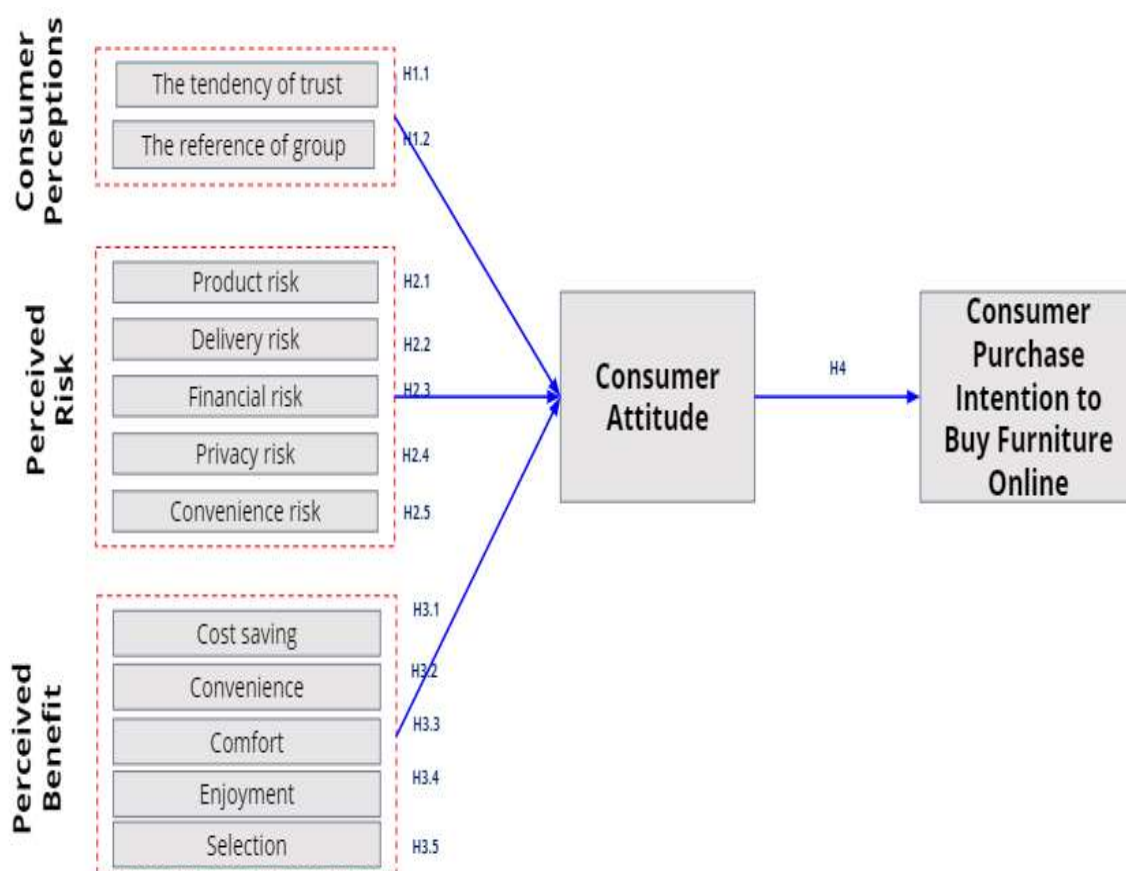


Figure 3. Research Model

H1.1: The Tendency of Trust showed a significant positive relationship to consumer attitude.

H1.2: The Reference of Group showed a significant positive relationship to consumer attitude.

H2.1: Product Risk showed a significant negative relationship to consumer attitude.

H2.3: Delivery Risk showed a significant negative relationship to consumer attitude.

H2.4: Financial Risk showed a significant negative relationship to consumer attitude.

H2.5: Privacy Risk showed a significant negative relationship to consumer attitude.



- H2.6: Convenience Risk showed a significant negative relationship to consumer attitude.*
- H3.1: Cost Saving showed a significant positive relationship to consumer attitude.*
- H3.2: Convenience showed a significant positive relationship to consumer attitude.*
- H3.3: Comfort showed a significant positive relationship to consumer attitude.*
- H3.4: Enjoyment showed a significant positive relationship to consumer attitude.*
- H3.5: Selection showed a significant positive relationship to consumer attitude.*
- H4 : Consumer Attitude showed a significant positive relationship to consumer intention to purchase furniture online.*

D. METHODOLOGY

The internet-administered survey was selected to perform simple random sampling near Greater Jakarta (Jakarta, Bogor, Depok, Tangerang, Bekasi), the questionnaire contained 45 questions in five sections. Five portions of the questionnaire included 45 questions. Demographic variables are arranged in part one (six questions) as important factors which cannot be ignored, including gender, age, occupation, level of education, monthly income and city of origin. The second part is related to Consumer Perception, 3 items were related to trust and 3 items on their perceptions of peer influence. On the third part were 14 items which evaluate perceived risk and 13 items to evaluate perceived benefit on buying furniture online. The third part is to evaluate consumer attitude with 2 items and on the last part were 4 items intended to evaluate consumer purchase intention.

The target population of this research is people living in the Greater Jakarta area (Jakarta, Bogor, Depok, Tangerang, Bogor). The questionnaire was distributed by random sampling to people who lived and owned a house or apartment in Greater Jakarta area (Jakarta, Bogor, Depok, Tangerang, Bogor), who have made a furniture purchase, either by online or offline purchase. However, only 321 data were used and valid in data analysis process. The questionnaires were written using Bahasa language and submitted online using google form tools.

E. RESULTS

Profile of Respondents

Of 343 questionnaires collected, 321 were valid, because we only targeted the citizen in Greater Jakarta. We also examine the personal demographic information, such as gender, age, educational level, employer, average monthly income, and region. Table 1 gives information about the results of frequency and percentage of responses. The majority of respondents were female (53.3%), although it seems almost balanced between male and female. 48% of respondents are between the ages of 26-35, while this middle age group are more interested in technology. Regarding to the middle age group, the majority of the respondents have finished their undergraduate study (66,7%) and work in private sectors (73,5%, with monthly average income of Rp 5-10 million per month (34,6%) and Rp 10-20 million per months (32,4%). All valid respondents are living in Greater Jakarta area, because this study examine the variables of buying furniture online in Greater Jakarta area only.



Table 1. Profile Respondent

Variable	Description	Frequency	Percentage
Gender	Male	150	46,7%
	Female	171	43,9%
Age	18 - 25 Year	38	11,8%
	26 - 35 Year	154	48,0%
	36 - 40 Year	34	10,6%
	> 40 Year	95	29,6%
Educational Level	High School	7	2,2%
	Undergraduate	214	66,7%
	Graduate	82	25,5%
	Postgraduate	4	1,2%
	Others	14	4,4%
Employer	Private Employee	236	73,5%
	Civil Servant	25	7,8%
	Entrepreneur	35	10,9%
	Others	25	7,8%
Monthly Average Income	< Rp 5 Million	39	12,1%
	Rp 5 - 10 Million	111	34,6%
	Rp 10 - 20 Million	104	32,4%
	> Rp 20 Million	67	20,9%
Region	Jabodetabek	321	100,0%

Data Analysis (Reliability and Factor Analyses)

The reliability analysis on this journal were tested by way of calculating the value of Cronbach Alpha using SPSS software to determine the consistency of a test or a scale. The accepted Cronbach Alpha value is amounting at scale 0.70 (Christmann and Van Aelst, 2005) which indicates an acceptable level of reliability. Following Table 2. below, this study shows that only 2 variables (financial risk α 0.521 and privacy risk α 0.652) from Perceived Risk and 1 variable (convenience α 0.644) from Perceived Benefit had a scale below 0.70. Therefore, most of different variables on this study shall be deemed to have a good reliability indication.

Aside than that, on the factor analysis, value which scale less than 0.30 shall be eliminated from the variable. The main purpose of the factor analysis conducted was to identify the correlation between the variables and its factors (factor loading). None of below factor loading were eliminated as all of the value scale above than 0.30.

Therefore, as the Cronbach alpha indicate a good reliability indication and none of the factor loading need to be eliminated, we continue to maintain the list of questionnaires as shown in Table 2.

Following above, we also perform KMO and Bartlett's test on the basis to measure the adequacy sampling for conducting factor analysis. The KMO result of this study has met the expected value of KMO which shall be above 0.50.



Table 2. Factor Analysis

Factor Analysis		Factor Loading	Explained Variance	KMO	Cronbach Alpha	
Consumer Perception	Tendency of Trust					
	Family and People around think that buying furniture online is a good choice	.862	78.862	.694	.865	
	Most people who have purchased furniture online thought it better	.929				
	Family and People around are not opposed to buying furniture online	.871				
	The reference Group					
	Even if I don't know the person, I am willing to believe his opinion	.840	64.504	.619	.723	
	I easily trust others	.873				
	I think most people are sincere and kind	.684				
	Perceived Risk	Product Performance Risk				
		I can't examine the actual product	.740	61.504	.811	.841
In online shopping I will have to pay for shipping and handling		.825				
I will have to wait for merchandise to be delivered		.836				
It is difficult to judge quality of products in online shopping		.757				
There is no money back guarantee for products purchased from online medium		.759				
Delivery Risk						
I am concerned that online shops may not deliver the same item I ordered		.737	65.913	.658	.737	
It is hard to return a product purchased through an online store		.841				
I may receive a defective product in online shopping.		.852				
Financial Risk						
I think in online shopping, I might get overcharged.		.822	67.624	.500	.521	
Providing credit card		.822				



Factor Analysis	Factor Loading	Explained Variance	KMO	Cronbach Alpha
information through the web is risky				
Privacy risk				
My personal information may not be kept.	.861	74.197	.500	.652
I worry about the reliability of internet retailers	.861			
Convenience Risk				
I find it too complicated to place order online	.921	84.892	.500	.822
Pictures of the products take too long to come up	.921			
Perceived Benefit				
Cost Saving				
Discounts sale and free gifts are available in online shopping	.799	73.972	.637	.824
Internet shopping provides best price	.924			
Online stores save my money	.852			
Convenience				
I don't get any busy signal when trying to accessing online store	.491	49.312	.640	.644
I can save the effort of visiting stores	.815			
In online shops I don't have to face embarrassed if I don't make a purchase.	.769			
I can avoid the hassles of driving and parking	.691			
Comfort				
I can shop in privacy of home	.903	81.599	.500	.771
I don't have to leave home	.903			
Enjoyment				
Through online shopping I can access many brands and retailers	.837	.66.846	.660	.748
It is exciting to receive a package	.863			
Online shops allow me to custom design a product	.748			
Selection				
Online shopping provides me with broader selection of products				
Consumer Attitude				



Factor Analysis		Factor Loading	Explained Variance	KMO	Cronbach Alpha
Attitude	Buying furniture from the internet is a good idea	.909	82.690	.500	.788
	I am willing to go to the online website to buy furniture	.909			
Consumer purchase intention to buy furniture online	Intention to Buy				
	I will keep using online store(s) in the future for buying	.677	62.535	.710	.792
	I will use online store(s) on a regular basis in the future for buying	.907			
	I will frequently use online store(s) in the future for buying	.897			
	I will use my preferred site rather than other Websites for purchasing product(s)	.645			

Source: Primary Data (2020)

The Descriptive Statistic

The descriptive analysis is performed to assess the characteristic the data and also to find certain pattern on the data. On this analysis, the frequency of data, mean, and standard deviation are sought through the use of statistical software. The mean level of 3.00 was used as an average scale (five - point Likert scale) in this research. All of the variables have the average score mean level ranging from 3.45 to 3.97. It shall be deemed that most of the respondents were agree with all the constructs shown in Table 3. In addition to that, it is shown the positive relationship between attitude and the consumer intention to purchase furniture online.

Table 3. Descriptive Analysis

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Tendency_of_trust	321	1.00	5.00	3.5504	.95687
The_Reference_Group	321	1.00	5.00	3.4569	.83268
Product_Performance_Risk	321	1.00	5.00	3.8766	.77265
Delivery_Risk	321	1.33	5.00	3.6999	.77657
Financial_Risk	321	1.00	5.00	3.5187	.79232
Privacy_Risk	321	1.50	5.00	3.9782	.78928
Convenience_Risk	321	1.00	5.00	3.5312	.99403
Cost_Saving	321	1.00	5.00	3.6895	.84789
Convenience	321	1.00	5.00	3.7671	.68129
Comfort	321	1.00	5.00	3.7991	.87819
Enjoyment	321	1.00	5.00	3.8380	.74865
Selection	321	1.00	5.00	3.5732	.95611
Attitude	321	1.00	5.00	3.6324	.90333
Intention_to_Buy	321	1.00	5.00	3.5467	.78670
Valid N (listwise)	321				



Multiple Regression Analysis

Pursuant to research model shown in Figure 3 and in order to discover the relation between all the constructs which impact toward one another, a series of multiple regressions was performed to identify and discover the relation between each independent variables' variance on the dependent variable. The dependent variable in this research is attitude, meanwhile the independent variables are consumer perception (tendency of trust, and the reference of group), perceived risk (product risk, delivery risk, financial risk, privacy risk, convenience risk) and perceived benefits (cost saving, convenience, comfort, enjoyment, selection). Overall, the multiple regression analysis was performed 13 times for each independent variable.

On the consumer perception construct showed that tendency of trust ($\beta = .349$) and the reference group ($\beta = .262$) have a positive influence on attitude (sig 0.00). The result supported the hypotheses of H1. Thus, this result supported the hypotheses H1 as shown in Table 4.

Table 4. Consumer Perception Constructs

Consumer Attitude as dependent variable						
	R square	Adjusted R Square	Standardized Coefficient (Beta)	t	sig	Result
Tendency of Trust	.122	.119	.349	6.658	.000	Supported
The reference Group	0.69	0.66	.262	4.850	.000	Supported

Following that, on the perceived risk construct, all hypotheses of product performance risk (H2.1), delivery risk (H2.2), financial risk (H2.3), privacy risk (H2.4), convenience risk (H2.5) showed negative influence on attitude (sig > 0.05), therefore these result was not supported hypotheses of H2 and further rejected. Thus, this result not supported the hypotheses H2 as shown in Table 5.

Table 5. Perceived Risk Constructs

Consumer Attitude as dependent variable						
	R square	Adjusted R Square	Standardized Coefficient (Beta)	t	sig	Result
Product performance risk	0.01	-.002	0.34	.612	.541	Not Supported
Delivery Risk	.001	-.002	-.034	-.603	.547	Not Supported
Financial Risk	.002	-.002	0.40	.718	.473	Not Supported
Privacy risk	.001	-.002	-.034	-.613	.540	Not Supported
Convenience Risk	.002	-.001	.045	.804	.422	Not Supported

The latest construct using consumer attitude as dependent variable were perceived benefits, all of the variables of perceived benefit had a positive significant relationship with the consumer attitude as the dependent variable (sig < 0.05). Thus, this result supported the hypotheses H3 as shown in Table 6.

Table 6. Perceived Benefit Construct

Consumer Attitude as dependent variable						
	R square	Adjusted R Square	Standardized Coefficient (Beta)	t	sig	Result
Cost Saving	.082	.080	.287	5.353	.000	Supported
Convenience	.179	.177	.423	8.349	.000	Supported
Comfort	.253	.251	.503	10.406	.000	Supported
Enjoyment	.105	.102	.324	6.110	.000	Supported
Selection	0.58	0.55	.241	4.437	.000	Supported

On the test of consumer intention as dependent variable, the attitude had a positive significant relationship towards the consumer intention to purchase furniture online. Thus, this result supported the hypotheses H4 as shown in Table 7.

Table 7. Consumer Attitude Construct

Consumer intention to purchase furniture online as dependent variable						
	R square	Adjusted	Standardized	t	sig	Result
Attitude	.318	.316	.564	12.199	.000	Supported

Overall the results indicate that H1 (Consumer Perception) and H3 (Perceived Benefit) variables are positively affecting Consumer Attitude (H4) therefore it is also affecting the Consumer Intention to purchase furniture online. On the other hand, H2 (Perceived Risk) had a negative relationship towards the Consumer Attitude to purchase furniture online. Thus, H2 was not supported.

Discussion

The purpose of this study was to examine factors that consider can affect the consumer intention to purchase furniture via online. The factors defined in this study are consumer perception, perceived risk, perceived benefit and consumer attitude. The result in this study as elaborated above showed that out of the 4 (four) factors, only 3 factors that had a significant relationship, 2 factors had a positive relationship towards consumer attitude and 1 factor had a positive relationship towards the consumer intention to purchase furniture online.

The first factor that had a positive relationship towards consumer attitude is consumer perception which supported by two variables, the tendency of trust and the reference group. Following this study, it is proven that consumers will tend to have more trust and confidence to purchase something through online store, if they have received a reference or good review from their circle, whether it's their family, friends or colleagues. This was supported by the result of this study where the tendency of trust explained 78% of the total variance where the reference group explained 64% of the total variance of this study.

The second factor that had a positive relationship is a perceived benefit, where perceived benefit has five variables and each of the variables shows a positive relationship towards the consumer attitude. Each of the variables are cost saving, convenience, comfort, enjoyment and selection. This study indicates that generally every benefit received by the consumer when making a purchase of furniture online will likely affect the consumer attitude. This was supported by the result where the most important concern that consumer have is comfort explained 81% of the total variance and the second most important is cost saving where explained 73% of the total variance, where others stands as enjoyment explained 66%, convenience explained 49%, selection variables has no percentage of the total variance as the sole variable. Therefore, to sum up, many of the consumers are attracted to the discount or promo on online purchase, or the wholesome experience felt by the consumer, the simplicity website and others experience that will impress the consumer. When a consumer feels content and has a pleased experience accessing the online purchase, it will affect the consumer attitude to repurchase via online without hesitation.

The third factor is perceived risk which had a negative relationship towards the consumer attitude. The perceived risk variables are product performance risk, delivery risk, financial risk, privacy risk, convenience risk. The first important factor is convenience risk where consist of 84% of the total variance and the second important factor is privacy risk 74% of the total variance, where financial risk 67%, delivery risk 65%, product performance risk 61% of the total variance. In this study many consumers didn't see a risk as a negative



impact to purchase furniture online, they will buy as long as the benefit is greater and some groups refer to it.

The fourth factor is consumer attitude which had a positive relationship towards the consumer intention and had 82% of the total variance. This study shows that consumer attitude had a correlation to increase consumer intention to purchase furniture online.

To sum up, following the data analysis conducted towards the Internet-administered survey method that we used in Greater Jakarta, the result shows that consumers in Greater Jakarta will make a purchase action if they believe that the advantage, they received is greater than the risk that may arise. It is verified by the result which shows that only the perceived risk factors (H2) is not supported this study.

Managerial Implications

This study can be used by future marketers particularly in the furniture industry and intend to expand and develop their business and generate more sales using online furniture stores in the Greater Jakarta area. This study examined the factors that considered will affect the consumer attitude and intention. By way of analyzing this study hopefully will help the company to create a strategy to focus mitigate such risk that might affect the consumer intention to purchase furniture online. Therefore, the company may have the services and can provide pleasant experience for every consumer that visits their website. Additionally, this study can increase more sales on furniture industry in Greater Jakarta.

F. CONCLUSIONS

This study had several limitations that can be reviewed for future research. The first limitation is this study only using an internet-administered questionnaire to collect the data and not performing further interviews to verify the data authenticity. Thus, future research can consider performing further interviews in order to obtain another factor or another aspect that is not seen by this study. The second limitation is the demographic area where this study is only conducted in the Greater Jakarta area. The future research can consider conducting the research in greater area than this study, for example in all area in Indonesia.



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