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Rekening Bersama (RekBer) The Indonesian Escrow Service of Money

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Abstract

That was a common thing when Escrow Service of Money (ESM) providers handled by the institution that has a legal aspect (structural assurance) to operates their business activities. However, how if the bank-like service agency operates by the individual, performed online and does not have some guaranteeing assets? How they do warrant their customers that they will not violate the consumer trusts? In addition, did the customers trust them? In this paper appointed a case study of the Rekening Bersama (RekBer) phenomenon as Indonesian ESM. Where, most of them ran the bank-like business without forming a legal entity as a reliable guarantee. In spite of that, we found a unique behavioral pattern that either incorporated RekBer or individual RekBer has the same opportunity to being trusted by their trustors.

Keywords: *Rekening Bersama (RekBer); Escrow Service of Money; Consumer Behavior; Logistic Regression; Online Trust; E-Commerce; E-Business; Management Information Systems.*

1. Introduction

Discussing about the market, it has general understanding as a gathering place for a several number of parties who perform the trading activities for business purposes. In addition, transactions that taken place (in the market) between the seller and the buyer, with the whole range of the distribution chain of products and services that are involved in it for a certain economic purpose, may be regarded as commercial activity or trade [1]. Trading activity that occurs at current time, Gökmen [1] refers to it, as the era of the 21st century trade, which advanced technology has applied into many important aspects of the business area and many businesses that rely on technology to support their operations. This resulted in the form of trading activity in the century has a new face. The new face called as e-Commerce [1]–[3]. Which, when traditional trading mechanism put bricks and mortar market as a center of transactions, the present market put an electronic media as the basis of transaction area. Electronic media intended can be any network computer or television, but the internet is the primary medium concerning the e-Commerce activities.

The easiness of e-Commerce trading mechanism via the internet has positive effects, and so does the opposites. If we first consider the positive impact, then we will find many contributions as the success products of e-Commerce. One of which is the online auction ebay.com, the online bookstores barnesandnoble.com and amazon.com, and the digital rights management stores such as store.steampowered.com and origin.com. Even in Indonesia, that can also be found electronics department stores like lazada.co.id, bhinneka.com, and another local store that are possible sell their products or services across the globe. Then at this time, regarding electronic shopping purposes is relatively easier and efficient to do so. Another impact of e-Commerce business success is the number of risks that accompanying, where, online crime is the primary concern that may threaten consumers. As in previous study by [4], mentioned one of the dangerous crime risks that often occur in the business environment is online-payment fraud. Which is, the another forms of cybercrime in the e-Commerce sector is being used by the attackers were not entirely to attack the system, but more specific, to the social aspect (human) [5]–[7].

Furnell et al., [8] stated the attacker (i.e. black-hat cracker) relatively easier exploits the social aspect (human) rather than they have to attack the entire system. In addition, one of the most effective cybercrime method is phishing. Even when there were a 2048 bits banking encryption mechanism, the attackers are still possible to fooling people and stole their critical information using fake web-page login technique. According to [6], [8] although there were most sophisticated computer system in this world, those machines still operated and used by the human. Yet, human nature itself has a number of vulnerabilities that can be exploited for a particular purpose by another bad habit parties. However, the weakness of the social aspect are not without solutions. Some parties have taken preventive measures to reduce cybercrime activities, which one of the forms is online fraud prevention mechanism. Such an escrow service that is one of the online services engaged in safeguarding for the protection of online financial transactions in the retail based e-Commerce. Escrow service takes role as a mediator (intermediary) of online transactions between seller and buyer. Where, the main purpose of the escrow service agency is to provide a sense of secure both for the seller and for buyer when they do the online transactions. Moreover, escrow agent might build a condition as a guarantee that the money from the buyer-side will not release to the seller-side, prior there was a solid agreement amongst them. In another condition, escrow agent provide warranty for the seller who may be able to accept the risk of loss due to fraud committed by whom do not want to pay for products purchased or services that have been used. Thus, with the warranty provided by the escrow agency could reduce the fraud risk exposure might strike the consumer at any time.

The conditions that provide secure mechanism for the seller and the buyer, created by the escrow service agency as third party for payment safeguarding mechanism on online environment; by [9], [10] can be referred as an e-Commerce Institutional Mechanism (EIM). Where some famous examples of payment safeguarding service by [9], [10] in e-Commerce are: escrow services, online credit card guarantees (provided by the credit card issuers like the banks), and customer privacy protections. However, in this study we wanted to focus on a phenomenon of the escrow service that exist in Indonesia, of course, an escrow service that is engaged in the field of finance or can be said, it was an Escrow Service of Money (ESM). That was a common and usual situation when an escrow service (of money) runs by the business institutions which have legal entities (i.e. Bank, PayPal, Escrow.com, Transact, Tokopedia.com (an online mall), and so on). However, the problem is, there are many ESM services in Indonesia, does not constitute any legal entity. In other words, several numbers of ESM services in Indonesia are unreliable, because they does not have a legitimate government licensing for running a financial business. Unreliable ESM performers may pose various potential risks. The two most possible actions that the fictitious ESM are capable of are: (a) money laundering or (b) stealing, such situation like the ESMs carrying away the buyer deposited money. When

those tragedies will happen to the consumer? That is very difficult to track them; no one can be asking to take the responsibility. Although there were still many unreliable ESM service providers in Indonesia, the people are still using and believing them as a safety mechanism which may securing and guaranteeing their online transactions, specifically in C2C market. The people are still loyal, because of that, the ESM business thrives in Indonesia. In addition, Indonesian netizen named that ESM service provider both reliable (has a legitimate government licensing) or not, as Rekening Bersama (RekBer). The RekBer's phenomenon in Indonesia leads us to pose following research questions such:

(1) How customer in Indonesia assess the reliability and the credibility of ESM service providers like RekBer?

(2) Does the legitimate government business licensing and or physical business representation (structural assurance aspects) significantly affect customer willingness to believe and to use an online-payment safeguarding mechanism like ESM services?

This study is another fundamental research about human aspects on the area of information systems, which has domains on hardware, software, and people. From this study, we will find out the behavior patterns about the e-Commerce business in Indonesia, specifically in the terms of online trust. The expected results from this study will be able to help business and individual, strategically put their investment not only focused on hardware infrastructures or software applications, but also considering the social aspects as primary concern.

2. Literature Review

Rekening Bersama (RekBer) an Indonesian Escrow Services of Money

We have not found literature that specifically discuss the history of the Escrow Service of Money (ESM). However, according to a source in Wikipedia, the community stated that the word escrow originally derived from the old French language. It namely 'escroue' that means a piece of paper, which is deposited by the third party as a symbol of the creation of fair transactions (trade) between the first and the second party. Furthermore, there is no scientific source concerning when the first RekBer business established for the first time in Indonesia. The RekBer itself is the acronym of Rekening Bersama, and it has an English translation as a *joint bank account*. The joint bank account term began to reverberate in 2006 when the online business in online trading forum at kaskus.co.id (formerly kaskus.us) attacked by online fraudsters. The realization of RekBer business model for combating online fraud activities in Indonesia has pioneered by Victor and Yulistias [11] and Chandra Kurnia [12]. The transaction mechanism via RekBer services is easy. Firstly, the buyer selects a product/service for online purchase, secondly deposit a sum of money to the RekBer bank account. Lastly, the RekBer will release the money to the seller after the product/service shipped to the buyer, and the buyer confirms the shipment. In details, how the RekBer mechanism works described in the **Figure 1**.

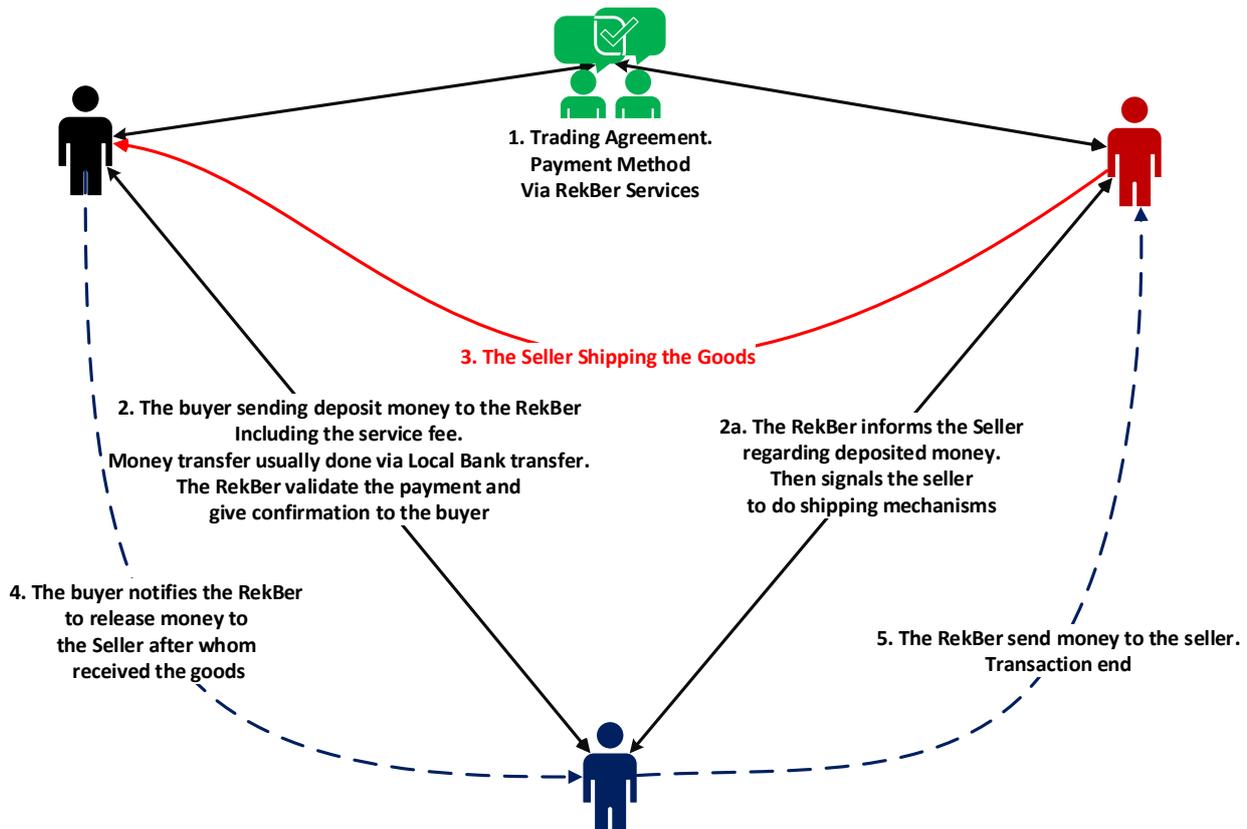


Figure 1. RekBer's Online Transaction Mechanism

The explanation of **Figure 1** which comprises: (1) the seller and the buyer have an agreement to conduct a transaction. (2) Then the buyer contacting RekBer for use it services, thus the buyer does the fund transfer to RekBer bank account (including the service fee). (2a) The RekBer informs the seller that it was received deposit money. Then, commanding seller to ships the goods or services. (3) After having received the notification from the RekBer's, seller delivers the products or services to the buyer. (4) When, the buyer received the package and accepted them in good condition. Then, she/he informs the RekBer to release the deposited money to the seller. (5) After all, the RekBer sends money to the seller, and transaction end.

Over time, the RekBer services in Indonesia get much positive response from their customers. Where, RekBer regarded as one of the preventive solutions to reduce the risks of cyber-fraud. Eventually, RekBer in Indonesia were not only handled by the pioneers like RekeningBersama's (spouse Victor and Yulistias), but also another senior members in kaskus.co.id (formerly kaskus.us). Many people are rushing to try their prosperity by opening similar business model. Then, in a moment, there were emerge the another brand new RekeningBersama's such as RekBer PiggyBank, RekBer Senafal, RekBer CeperzBank, and so on. Many RekBer services in Indonesia were causing a problem. The issue was; many RekBer services in Indonesia (including Victor-Yulistias RekBer's) are operates by individual. That means many RekBer in Indonesia did not have a legal entity as set forth in Act No. 3, 2011 about fund transfers [13], to operate the bank-like businesses. In **Table 1** were listed some well-known RekBer services in Indonesia.

Table 1. Several Indonesian RekBer Service Providers

Incorporated RekBers (with legal entities)			
Name	Web	Operated by	Status
RekBer Inapay	URL	PT. Indonesia Payment Solution	Inactive [by-25 Jan 2015]
RekBer Senafal	URL	CV. Senafal Indonesia	Active
RekBer Ekipay	URL	PT. Ekiosku	Inactive [by-31 Mar 2016]
Individual Rekbers			
Name	Web	Operated by	Status
RekBer Ceperzbank	URL	Ceperz (registered bank account: Willy setiawan Hariyadi)	Active
RekBer Rekeningbersama	URL	Rekeningbersama (reg. Bank account: Victor, Patricia T. Wanara, Chandra Tri Hendra K.)	Active
RekBer PiggyBank	URL	RekBer PIGGYBANK (registered bank account: Yohan)	Active
RekBer IndoBank	URL	RekBer.IndoBank (registered bank account: Prima Jaka Parta)	Active

Theoretical Study about Indonesian ESM (RekBer)

The existence of unreliable RekBer that has not own the legal aspects, making us mention that the ESM business services in Indonesia have their uniqueness. Especially, the transactions and the funds stream that they handled it was not in the little sums (handling up to hundreds of millions of Indonesian Rupiahs of transactions per day) [11]. In the world of e-Commerce business, we assume that a third party who acts, as an intermediary is an authorized agency or an institution that has the structural assurance [14]–[19]. So it has the right (marked by ownership or legality of the government's permission) to run the some particular business mechanism. A legal aspect (structural assurance) is used as a guarantee that an appropriate party (in this context is ESM) will not betraying another party (in this context is the buyer and or seller). That betrayal could be a fraud or misconduct activities that may cause harm, and make the business not mutually beneficial for each other [20]. Therefore, if in the future, there is a dispute caused by the ESM, then the problem can be resolved through the offline channel (such as the office, trial proceedings). If the ESM as the money holders of the customer has no formal legal entity, then by what the ESM will warrant their customer that they will not commit treason? The most logical answer for this question is online trust. The concept of trust both in the scope of offline channel and or online channel is one of the several primary success factors of a multichannel business. Because of the trust, it may trigger consumer intention to make an initial purchase and do the repeat purchases from trustworthy parties. The trustworthiness builds a customer loyalty. Moreover, there were many aspects that causing the creation of trust building, one of them influencing is cultural factors. Ted Sun [21] in his book *Inside the Chinese Business Mind, A Tactical Guide for Managers* described the concept of the trust building culture in the Eastern

Hemisphere. The Eastern society is always looked the trust as a warranty of the survival and the sustainable success of the business. In contrast with the Western culture, the value of the trust itself is not enough to be relied on the cooperation. They still need a legal manifesto such as a Memorandum of Understanding (MoU) document. Ted Sun [21] joked many contract documents have been realized in every business cooperation deal on Western-style culture is correlated to the number of people who worked as a professional lawyer in the Western Countries. Therefore, we assume that the function of the legality aspects can be used as a form of responsibility of all parties involved. In other words, the shape of responsibility can be regarded as a guarantee. In ESM business, a manifesto of secure transaction guarantee called as structural assurances. Nevertheless, how unreliable RekBer builds their trustworthiness in the online channel? The answer is e-Image.

In 2008, Gregg & Walczak [22] defined e-Image as a combination of several important factors such as user identity, website appearance, the quality of the information presented, the user reputation ratings generated by the ranking system, and feedback reputation (such as customer testimonials statement ever they made a purchase). In their study, the positive e-Image affected consumer willingness to do online transaction. Moreover, the vendor positive e-Image makes the customer affordably pay the higher price for products (price premium). The RekBer in Indonesia has a unique mechanism to warrant a convenience transaction and trust building for their customers or prospective customers. Firstly some individuals RekBer (that operates at FJB Kaskus) already has a Top Level Domain (TLD) name for representing that their businesses are independent. For example, RekBer CeperzBank has ceperzbank.com and RekBer IndoBank has www.rekberindobank.info. Secondly, for convincing their potential customers, RekBer posting their Corporate Social Responsibility (CSR) like activities as a campaign, which they are socially accessible and has a responsibility towards the environment. Thirdly, the RekBer posted their online fund transfer history on their web page (or forum threads). At last, usually Rekber in Indonesia posted their legal documents such as identity card, passport, or even their Taxpayer Identification Numbers (TIN) on their web pages.

The mechanism did by the RekBer, constitutes of their integrity and reliability in the online environment. They want to expose that to build a good e-Image in an online channel is not easy and is equally challenging like building a positive image in the real world (offline channel). Thus, giving the evidence efforts as done by RekBer CeperzBank and RekBer IndoBank is an attempt to convince the netizens, that it is pointless for them to harm the customer's trust [14]. According to Turilli et al., [20] transparency efforts undertaken by individual RekBer is a form of inter-individuals communication in the digital environment as a step to build online trust mechanism. Intrinsically, online trust is another form of trust but they just differ in the topological space. Where, Turilli et al., [20] added, the cultural values and social norms are the fundamental factors that used as trust measurement for the trustor (those who believe) to trust the trustee (trusted party). Naturally, for the trustee, the cultural values and social norms implied are the moral responsibilities that should be a concern in every daily business activities; then, it was always be a social pressure attached to the trustee shoulders to make any consideration in a responsible manner. The social pressures could be the guilty feelings, fear of sins, and or fear of prosecutions. Therefore, that perimeters would make the trustee think many times when about to commits fraud or another stupid acts that could injure their trustworthiness.

Assessing Customers Intention: a Logistic Regression Approach

The patterns of the customer's decision-making behavior when choosing the appropriate RekBer are able to observed. The strategy is by analyzing the frequencies of variable selection based on electoral dichotomy between "*to do a transaction*" or "*not to do a transaction*". From these observations, we are able to map and predicted the

consumer trust intention towards the incorporated RekBer or the other side. The prediction based on the principle of likelihood values that appear in any event observed within the population. To facilitate the analysis, one of the statistical methods used is logistic regression. The logistic regression (logit) technique, almost have the same characteristics with discriminant analysis but has an advantage in the use of non-metric binary indicator as the outcome variable [23].

In terms of general logistic model, the formulation described in **Eq. 1**.

$$P_x(Y = 1|X = x) = \frac{\exp(\beta_0 + \beta_1 X)}{1 + \exp(\beta_0 + \beta_1 X)} = \frac{1}{1 + \exp^{-(\beta_0 + \beta_1 X)}} \quad (\text{eq. 1})$$

When implementing the logit analysis, there are several steps must be met [23], [24], such as:

(1) *The overall significance test*

The purpose of this test is to examine the significance of the model constructed parameters (**Eq. 2**).

$$g = -2 \log \left(\frac{l_0}{l_1} \right) = -2 [\log(l_0) - \log(l_1)] = -2 (L_0 - L_1) \quad (\text{eq. 2})$$

According to [20], the function in **Eq. 2** follows the chi-square distribution. Where, through the real level of α for each p-value $\leq \alpha$ will reject the H_0 .

(2) *An individual significance test*

This test purposed to examine the suitability of logistics coefficient towards the model. The wald-test method used to measuring the suitability index by following the chi-square distribution. The formulation of this individual test described in **Eq. 3**. The degree of freedom $df = 1$ will reject the H_0 for every p-value $\leq \alpha$.

$$W = \frac{(\theta - \theta_0)^2}{\text{var}(\theta)} \quad (\text{eq. 3})$$

(3) *Goodness of fit testing for logit analysis*

In a goodness of fit testing for a logistic model, the statistical method used is Hosmer-Lemeshow technique. The goal is to obtain the corresponding probability value of each observation within the population. Where, through the chi-square distribution with degrees of freedom $df = g - 2$ (Note: $g =$ number of groups), will reject the H_0 for each $H \geq \alpha_{(g-2)}$. The Hosmer-Lemeshow equation [25] are expressed in the **Eq. 4**.

$$H = \sum_{g=1}^G \frac{(O_g - E_g)^2}{N_g \pi_g (1 - \pi_g)} \quad (\text{eq. 4})$$

3. Materials and Method

Based on RekBer's phenomenon occurred in Indonesia, we are made the pattern of intention-to-use and decision-making behavior by the customers regarding to the RekBer with a legal entity (incorporated) or the other side. Using the logit model, we will be able to do the behavior mapping associated with the intention pattern. Thus, this study is divided into several working process to meet the standard criteria of logistic regression analysis. The process consists of (1) defining the independent variables and the dependent variable. (2) The data demographic of research object classification. (3) Data analysis using logistics method. (4) The interpretation of the data based on generated regression model. Then, the (5) conclusions.

While, when constructing the independent variables and a dependent variable, also the data demographic of research objects, then we described them as follows.

The Age

Firstly, we define the age as an important parametric component [26]. We categorized age in four intervals, such as (1) 17-24 years old. (2) 25-39 years old. (3) 40-54 years old. Also, (4) the customers who have age interval more than 54-year-old or in other word said as senior citizens. The assumption for using seventeen (17) year old as a starting parameter, because, in Indonesia, the minimum legal age for registering to the bank account. In addition, to do the fund transfers either by using internet banking or another way is seventeen-year-old. Then we defined 17's on the lowest scale of The Age intervals.

Gender

By nature, the gender are divided into dichotomous categories, male, and female. For the statistical analysis, we labeled male as "1" and female as "2". Another issue could be the exception for this case, depending on the researcher perspectives.

The Time Spends

Assumed, which there were three categorical time zonation for a human being to connects to the internet. The time spends zonation are divided into (1) 1-3 hours per day, (2) 4-6 hours per day, and (3) more than seven hours per day. The calculation of time spending based on a cumulative time when people connect to the internet in daily activities. Assumed, which when accessing the internet, people not only do their work jobs, but they also did the relaxation. Varies of relaxation activities as if streaming a video on youtube, saw the advertisement within, and then clicked the link. As well, because of the advertisement URL they clicked then its redirects to the online shopping mall such as lazada.co.id, blibli.com, and or bhinneka.com. On the other hand, attempted to other online classified add marketplace such as kaskus.co.id or olx.co.id.

Devices for Accessing the Internet

When people connect to the internet, assumed they have any technological device that support the web browser or another shopping platform application software [26], [27]. In this study, we classify the usable device into two categories, such as (1) mobile handheld, and (2) the PC. In order to the mobile handheld functionalities, we merge the phone (smartphones) with the tablet PCs (tablets) as a single entity. Since, the recent tablet technology has the ability as same as the phone, either to making a call or for writing a text. Additionally, in accordance with the today phenomenon of big-size screen smartphones like iPhone 6+ which rather difficult to put it into the jeans pocket. Then it strengthens the assumption that the smartphones and the tablets categorized as a mobile handheld device.

The Most Purchased Products

The e-Commerce business essentially have an understanding about the transfer of ownership through the technology [28]. One of the several methods for the transfer of ownership is through the purchasing mechanism. When people consider doing the online shopping, usually they have favourite online marketplace and so did the products or services. For example, people surfed amazon.com to search their desirable book or Indonesian mothers visited zalora.co.id to buying their daughters a dress. We categorize mostly purchased products or services into six categories. Where, there were (1) technological gadgets or electronics. (2) Automotive and the accessories. (3) Fashions. (4) Hobby and sports. (5) Digital currencies. So (6) others (beauty and personal care, food and beverages). A reason for including the digital currencies as the most purchased products or services when do the internet shopping is from the writer's experience. As a former forex trader, the writer favours digital currency before the federal government shutting it down (because of money laundering issue) is liberty reserve. And, so did the another Indonesia forex traders. Many Kaskus.co.id users are transformed to be the digital currencies merchant (exchanger). Buy and sell their digital currencies via online marketplace and using RekBer as the virtual middlemen. Although there was no liberty reserve anymore, nevertheless there are still any perfect money, WMZ, bitcoin, and so on. For that reason, we assumed digital currencies categorized as one of the favourable items in Indonesia.

Money Spends Each Month for Online Shopping

How much money did the people spend for their online purchase each month? From this question can map the average spending of Indonesian netizen that useful for product pricing strategy. In this domain, we categorize nine intervals of money spends. The categories are (1) IDR10,000-IDR60,000. (2) IDR60,001-IDR200,000. (3) IDR200,001-IDR500,000. (4) IDR 500,001-IDR800,000. (5) IDR801,000-IDR1,000,000. (6) IDR1,000,001-IDR1,500,000. (7) IDR1,500,001-IDR2,000,000. (8) IDR2,000,001-IDR3,000,000. (9) The people who spend more than IDR3,000,001 per each month on internet shopping. To be noticed, in Indonesia, the minimum internet banking fund transfer set up as lowest as IDR10,000 per transaction (the same bank transfer). In addition, the regional minimum wages in DKI Jakarta (the capital city of Indonesia) by 2015 is IDR2,700,000.

Affordable Loss: Using The Third Party Safeguarding Mechanism like RekBer or Another Guaranteeing Payment Method to protect my Online Transaction

How much money that the Indonesian people are willing to let their money gone when they did online shopping? There are no one expecting their money gone. However, how if suddenly, there was online fraud happen? Where are the people asking for responsibility? The answer is easy if the trustee vendors are legitimate and may have an offline channel, so the people could easily access them. Nevertheless, how if the condition takes place in C2C market? In the western hemisphere, PayPal came as a solution to resolve that C2C's potential fraudulent problems. Western people could trippingly funding their PayPal balance from their credit card account. However, in Indonesia, the registered bank member, not always have access to the credit card. Instead, funding the PayPal balance from digital currencies merchants (buying the balance from the exchanger) is illegal due to PayPal policies and causing account ban. For this reason, that was the helpfulness of RekBer as online safeguarding mechanism. In addition, if the customer did not have the bank account, they can use another payment method like Cash on Delivery (CoD). Although, there are limited products and services could purchased using CoD method, and so did the merchants who provided this mechanism. From these issues, if the people just do the payment with direct transfer, how much money they will afford the potential loss? We categorize "the affordable loss of money" risk into nine intervals, which are (1)

IDR10,000-IDR60,000. (2) IDR60,001-IDR200,000. (3) IDR200,001-IDR500,000. (4) IDR 500,001-IDR800,000. (5) IDR801,000-IDR1,000,000. (6) IDR1,000,001-IDR1,500,000. (7) IDR1,500,001-IDR2,000,000. (8) IDR2,000,001-IDR3,000,000. (9) More than IDR3,000,001 per each transaction.

Decision-Making

The intention-to-use for RekBer services become a dependent variable in this study. Final decision-making from customer consideration draws the patterns about their intention to use the legitimate RekBer or not. The RekBer stated in this study are divided into two categories. The RekBer, who has the legal entity or that who has not. The legal entity defined by previous study as a structural assurance meant that there was guarantee mechanism, regulation, and another formulation about the legitimation concerning the vendor integrity and reliability [14], [15], [19], [22]. Alternatively, in other words, there was a legal guarantee that the RekBer as a trustee, will not violate their customers trust. Offline channel site such as office building, business license from the government, or a corporate bank account, can be said as a reliable guarantee for trust building purposes. Otherwise, the RekBer, who are created by individual, did not have a business license, did not have a corporate bank account or another tangible assets but still run their business. We can said them as unreliable RekBer services. Using the statistical tool such as logistic regression, then we can conclude the customers intention-to-use behavior by focusing on the representation of logical binary parameters.

4. Results

In this study, we are using a non-probabilistic method for convenience sampling. We categorize "gender", "device for accessing the internet", and "the most purchased products" as categorical covariates. For logit analysis, we defined "decision-making" as the dependent variable. Then, there are 90 males and 43 females of repeated customer surveyed as sampling objects. The average age of the respondents was 24 years and 38 days. Fashion is the most purchased product in this study (43% of 133). The respondents prefer PCs when connected to the internet, and their average monthly spending for online shopping was IDR439000. As much as 114 respondents deciding to use the RekBer services although they know if the RekBer's still not have a legal entity yet. Moreover, IDR51165 is the mean of a maximum amount of the affordable loss; that the respondents can take a risk per each online transaction. The result of significant parametric test for the entire model (**Eq. 2**), we found that the likelihood ratio value was 90.485 (-2LL). Compared with the chi-square value = 19.675 at $df = 11$ and $\alpha = 5\%$, then we can conclude that the H_0 was rejected. Meant at least there was any logit regression that has a significance level at $\alpha = 5\%$. With the Nagelkerke's R^2 index value at 0.233, the contribution of covariates towards the dependent variable, more or less is 23%. In the individual significance test, by the degree of freedom (df) = 1 and the $\alpha = 5\%$, obtained chi-square value at 3.841. We found that from the Wald-test mechanism (**Eq. 3**), there was only one obtained value is greater than 3.841. Where, the "money spends each month for online shopping" variable has the value of **4.194** (sig. 0.041 > 0.05). Furthermore, the goodness of fit test for logit analysis using Hosmer-Lemeshow (**Eq. 4**) method, obtained a degree of freedom ($df = g-2$) = 6 with chi-square value of 12.592 at $\alpha = 5\%$. This value (12.592) is greater than the chi-square value for Hosmer-Lemeshow result (**7.863**, sig. 0.447 > 0.05), then it can be said that the model accepted the H_0 . Meant that the regression model meet the goodness of fit criteria. Finally the logistic regression model formed in this study are:

$$\ln\left(\frac{P}{P-1}\right) = -1.316 \oplus 0.518Gender(1) \oplus 0.196TimeSpend \oplus 0.002MoneySpend \oplus$$

$$0.002AffordableLoss \ominus 0.097Age \ominus 0.290Devices(1) \ominus 0.770MPP(1) \ominus 0.135MPP(2) \ominus 0.364MPP(3) \ominus 1.503MPP(4) \ominus 31.907MPP(5).$$

Furthermore, according to [24], [25], [29] to obtained the proportion size, where we can calibrate the $\ln\left(\frac{P}{P-1}\right) = e^{-1.316}$, then the obtained result for general model was $P = \frac{e^{-1.316}}{1+e^{-1.316}} = 0.211$.

5. Conclusion

The logit model shows that gender, time-spend, money-spend, and affordable loss have positive effects towards customer intention to use the RekBer services. Where, the money spend is the only covariate that have a significant contribution to the decision-making process. That mean, the more money the customer pays for a product or a service when conducting the online transaction. Then, the more their urgencies to use the RekBer services or another safeguarding payment mechanism (such as CoD) as payment gateway. In this study, we found that either reliable or unreliable RekBer has the same opportunity to be trusted by the trustor. It means, as long as the RekBer does their mechanism properly, the majority of customers will not question their legality aspects as a warranty. Alternatively, in other words, the concept of social sanction as an assurance by Turilli [20] proven in this situation. Meant, trust can occur in multidimensional channels (both offline and online environment), and trust only differ in "where they are", not about their forms.

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