

THE EFFECT OF CONSUMER PERCEPTION ON SECURITY, SATISFACTION AND TRUST TOWARDS LOYALTY OF SHOPEE APPLICATIONS

(Case Study on Shopee Users in Sukamandi Jaya Village, Subang Regency)

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Abstrak - Penelitian ini bertujuan untuk memberikan bukti empiris atas pengaruh persepsi keamanan, kepuasan dan kepercayaan konsumen terhadap loyalitas konsumen aplikasi Shopee studi pada pengguna Shopee di Kelurahan Sukamandi Jaya.

Penelitian ini menggunakan strategi asosiatif pendekatan kuantitatif, yang diukur dengan menggunakan metoda koefisien determinasi (KD) R^2 dengan SPSS versi 25.0. Populasi dari penelitian ini adalah pengguna aktif Shopee di Kelurahan Sukamandi Jaya. Sampel ditentukan berdasarkan metode purposive sampling dengan jumlah sampel sebanyak 97 orang. Data yang digunakan dalam penelitian ini berupa data primer dan sekunder. Teknik pengumpulan data menggunakan kuesioner.

Teknik pengujian data yang digunakan dalam penelitian ini meliputi uji validitas, uji realibilitas dan koefisien determinasi simultan. Simpulan penelitian ini yaitu pengaruh signifikan persepsi keamanan terhadap loyalitas konsumen sebesar 35,9 %. Pengaruh signifikan kepuasan terhadap loyalitas konsumen sebesar 53,4%. Pengaruh signifikan kepercayaan terhadap keputusan pembelian sebesar 45,2%.

Kata Kunci: Persepsi Keamanan, Kepuasan, Kepercayaan, Loyalitas Konsumen

Abstract - This study aims to provide empirical evidence on the influence of security perceptions, satisfaction and consumer trust on consumer loyalty in the Shopee application study on Shopee users in Sukamandi Jaya Village.

This study uses an associative strategy with a quantitative approach, which is measured using the coefficient of determination (KD) R^2 method with SPSS version 25.0. The population of this study were active Shopee users in Sukamandi Jaya Village. The sample was determined based on the purposive sampling method with a total

sample of 97 people. The data used in this study are primary data and secunder data. The data collection technique used a questionnaire.

Data testing techniques used in this study include validity test, reliability test and simultaneous coefficient of determination. The conclusion of this study is the significant effect of security perceptions on consumer loyalty by 35.9%. The significant effect of satisfaction on customer loyalty is 53.4%. The significant effect of trust on purchasing decisions is 45.2%.

Keywords: *Security Perception, Satisfaction, Trust, Customer Loyalty*

I. INTRODUCTION

The rapid development of information technology has brought the world into a new era that is faster than previously imagined. There have been at least four important eras since the discovery of computers as data processing tools that are up to the internet era where computers have become the main weapon in competence. The merger of computer technology with telecommunications has resulted in a revolution in the field of information systems. Indonesia is in 6th place with the largest number of internet users, 83.7 million, or about 30% of the total population in Indonesia. The e-commerce market is a gold mine for some people who will be involved in the online business world and it is predicted that it will continue to increase every year.

Perceived relationships with consumers' feelings about the likelihood that online companies are collecting and using data about individuals inappropriately. Consumers need guarantees from the online shop that will be the confidentiality of personal data and banking data. It is not uncommon to avoid risks to avoid the risk of dissatisfaction and fraud that occurs when shopping online, consumers tend to choose to shop online at brands or sites that are well known and trusted (Roca et al., 2017).

Satisfaction is a very valuable thing and for the sake of knowing the existence of the customer to keep a business or business running. Consumers who are satisfied with the goods or services they consume or use will have a tendency to buy or repeat orders from the same producer. Behavioral intention arises as a result of gratification, where this satisfaction is the desire to repeat good experiences and avoid bad experiences.

Consumer trust is all knowledge that is owned by the user and all that is made based on the use of objects, and benefits. User trust is the user's knowledge of a product or service that has quality and benefits (Mowen and Minor, 2002 in Bahrudin and Zuhro, 2015). Trust is a foundation in a business process. A transaction between two or more parties will occur for the sake of both parties trusting each other (Anwar and Adidarma, 2016).

This study will look at how the influence of the effect of security perceptions, satisfaction and consumer trust on consumer loyalty of the Shopee application (a case study on Shopee application users in Sukamandi Jaya village) ".

II. Literatur Review

2.1 Review Research

The first research was conducted by Yusrini Meidita, Suprpto, Retno Indah Rokhmawati (2018). This study aims at which shopee is one of the youngest e-commerce sites that is growing rapidly in the online buying and selling market. This mobile-based marketplace officially entered Indonesia in 2015 and in 2018 it reached 1.5 million transactions within 24 hours, this is a new record for the e-commerce marketplace in

Indonesia. However, with the marketing strategy, namely the Guarantee Strategy, Free Shipping Costs and the Cheapest Price Guarantee, there are still many reviews from Shopee users that this application is still unsatisfactory such as application error complaints, inaccurate order tracking, payment features, ShopeePay wallets and product images that are often not appear. The purpose of this study is to see the effect of service quality that has been provided by Shopee in influencing customer satisfaction, trust and loyalty.

Respondents in this study are consumers who have purchased products at Shopee. The model used in this study adapts the model from Kasim Abdullah which has five dimensions of Service Quality, namely Ease of Use, Web Design and Layout, Responsiveness, Personalization, Assurance which affects Trust, Word of Mouth and Intention. This study used a sample of 100 respondents with a quota sampling technique.

This study was tested using PLS-SEM and evaluated the model using a measurement model and structural model to determine the quality and significant influence on the hypothesized constructs. The results showed that of the five dimensions of Service Quality, there are two dimensions, namely Ease of Use and Layout which do not significantly influence Satisfaction. Satisfaction has a positive effect on Trust and Intention but has no effect on word-of-mouth. Trust has an effect on Word-of-Mouth but does not have a positive effect on Intention, and finally word-of-mouth has a positive effect on Intention.

The second research was conducted by Nunuk Latifah, Anna Widayani, Rani Arifah Normawati (2020). This study aims to analyze and explain the effect of perceived usefulness and trust on consumer satisfaction in Shopee e-commerce. This research was conducted on Shopee e-commerce users in Indonesia through a survey using a questionnaire. The sample consisted of 86 respondents who were selected using random sampling technique. Data were analyzed using multiple linear regression with the results showing that perceived usefulness and trust positively and significantly affect consumer satisfaction of Shopee e-commerce users.

The results of this study prove that Shopee users assess the perceived usefulness of e-commerce applications providing a lot of convenience in transactions and trust in the form of transaction guarantees and recommendations and assessments from consumers are a form of Shopee's support and services in an effort to build Shopee user trust in Indonesia.

The third research was conducted by Kurnia Khafidhatur Rafiah (2019). This study aims to explain the effect of customer satisfaction on customer trust and the effect of customer satisfaction and customer trust on customer loyalty in e-commerce. This research is a correlational study using quantitative methods with three variables, namely the independent variable (customer satisfaction and customer trust) and the dependent variable (customer loyalty).

Data collection was carried out using a questionnaire which was distributed to the Indonesian people using online and offline media. The sample criteria that can become correspondents are people who have shopped online through e-commerce such as Shopee, Bukalapak, Tokopedia, and so on. The subjects of this study were 450 respondents.

The data analysis was performed using a structural equation model (SEM) using Amos 21 software. This research was conducted based on the very high opportunities in online business which are also in line with the risks that must be faced. Based on the evaluation and analysis, it is known that customer satisfaction and customer trust have a significant and positive effect on loyalty. This means that to support e-commerce businesses, business owners need to continuously improve customer satisfaction and trust to maintain customer

loyalty. Customer loyalty is one of the important things that influences customers to make repurchases and will also easily promote e-commerce directly or indirectly to others.

The fourth research was conducted by Made Andriko Mahastra Setiawa, Gine Das Prena (2019). This study aims to examine the effect of trust, service quality, hedonic shopping motive on interest in transactions using the Lazada application. The population used in this study is the lazada user community. The data collection techniques used were questionnaires and documentation. The testing technique used is the validation test and reliability test and uses data analysis techniques in the form of classical assumption tests and multiple linear regression tests. The hypothesis in this study was tested using the t test and f test.

The results showed that all variables were declared free from the disturbance of the existing classical assumptions. From the results of multiple linear regression, the f test results obtained Fcount of 17,665 > Ftable of 2.60, so H_0 is rejected and H_1 is accepted, meaning that simultaneously there is a positive and significant effect between the variables of trust, service quality, hedonic shopping motive on the interest in transactions using the Lazada application. Partial testing shows that all independent variables have a positive effect on the interest in transactions using the Lazada application.

The fifth research was conducted by Dadang, Heni Purnamasari (2017). This study aims to study the motivation and satisfaction of consumers with the online shopper transaction system. This study uses quantitative, the population used in this study using a sample of students at the University of Muhammadiyah Tangerang with 96 students as respondents. The data analysis used in this research is simple linear regression, multiple linear regression, multiple test, determination test, F test and t test. The conclusions of this study are: 1) trust in the online shopper transaction system. The results of the analysis can be introduced to the online shopee shop, which is an online site that can be trusted by students of the University of Muhammadiyah Tangerang, Semester Marketing 8. 2) customer satisfaction with the online shopee shopee transaction system. The results of the analysis conducted state that the online shopee shop provides special satisfaction to students of the University of the Faculty of Economics and Business Muhammadiyah Tangerang Concentration in Marketing VII.

The sixth research was conducted by Wilda Kurnia Putri and Vera Pujani (2019). This research aims at developing electronic commerce (e-commerce) in Indonesia in recent years, which is one of the efforts to expand the marketing reach to be more effective and efficient. Where in this study the effect of system quality, information quality, e-service quality and perceived value on online loyalty to Shopee customers in Padang City. This is an explanatory research with quantitative methods. Data was collected from 250 Shopee customers who had shopped on the Shopee website more than twice.

This study uses SEM-PLS with the smartPLS 3 program. The results show that system quality, information quality, electronic service quality and tilapia are perceived to have a positive and significant effect on online loyalty. Therefore, this study provides an overview of current e-commerce websites with more importance on website quality, so companies must focus on improving the quality of e-commerce websites.

The seventh research was carried out by Sri Wahyu Ramadhani (2018). This study aims to see the influence of service influences and trust on consumer loyalty. This research is a research that uses quantitative research. With multiple linear regression data analysis techniques. The population in this study are consumers who deliver goods at PT. Pos Indonesia (Persero) Pakam. The sample in the study was 100 people. The sample size is calculated using the LameShow formula. The results of this study indicate that the independent variables, namely service quality (X1) and trust (X2) have a positive and

significant effect on consumer loyalty at PT. Pos Indonesia. The results of this study indicate the dominant variable that affects the quality of consumers in PT. Pos Indonesia (Persero) Lubuk Pakam is the quality of service (X1).

The eighth research was conducted by Christine R Pardede, S.L.H.V. Joyce Lopian, Merinda Pandowo (2018). This study aims to determine the effect of perceived value and trust on repurchase interest at Shopee online shopping. The population in this study were all Shopee Online Shopping customers from Manado. The sample of this research is 100 respondents, who have done transactions at Shopee twice or more using purposive sampling. The data were analyzed using quantitative methods and a causal study using multiple linear regression and processing the data using the SPSS statistical program.

Based on the results of the study, it shows that the value received (X1) and trust (X2) is proven to have a significant effect on repurchase intention (Y) at Shopee Online Shopping. This means that the company has a good participant in the online shopping industry. The recommendation for Shopee is that Shopee must regulate the products issued so that the intention to buy back from customers will increase as the value received and customer trust will increase.

2.2 Definition The Perception Of Security

Perceptions of security are defined as consumers' perceptions of security in conducting marketplace transactions. Meanwhile, Flavia'n and Guinali'u (2015) define security perceptions as the possibility of the subjective belief that consumers have that their personal information (in civil and monetary aspects) will not be seen, and manipulated by other parties during travel and storage, so that it is consistent raises expectations of their self-confidence. Technically, security perceptions will ensure integrity, confidentiality, authentication and non-recording of transactions. According to Roca et al., (2016); Ramesh et al., (2016) perception of security is also defined as a threat that creates conditions, conditions, or events that have the potential to cause economic difficulties through data sources or networks that experience data collection and modification, denial of service, and / or fraud and abuse of authority. Security also involves the use of technical benefits that can have a positive influence on the intention to purchase online, such as cryptography, signatures and digital certificates that aim to protect users from the risk of fraud, hacking or phishing.

2.3 Security Perception Indicator

Security perception indicators include the following (Maulina Hardiyanti, 2015):

- A. Guaranteed transactions.
- B. Ease of transactions via COD (Cash On Delivery) or transfer.
- C. Proof of transaction via delivery receipt number.

2.4 Definition satisfaction

According to LoveLock and Wirtz, which is curated by Fandy Tjiptono (2016: 74) Satisfaction is an attitude that is decided based on the experience gained. Research is needed to prove whether or not previous expectations are the most important part of satisfaction. Meanwhile, according to Tjiptono (2015: 146), customer satisfaction is the feeling of happy or disappointed someone who appears after comparing perceptions of the performance (results) of a product with expectations. So according to some of these definitions, it can be

concluded that satisfaction is a result of the comparison between expectations and performance obtained, therefore it is necessary to conduct research to determine consumer expectations so that the company can meet these expectations.

2.5 Satisfaction Definition

According to Kottler's (2015) theory, the key to retaining customers is customer satisfaction. Consumer satisfaction indicators can be seen:

- 1) Re-purchase: Buy back, where the customer will return to the company to look for goods / services.
- 2) Creating a Word-Of-Mouth: In this case, the customer will tell others good things about the company.
- 3) Creating Brand Image: customers will pay less attention to brands and advertisements than competitors' products.
- 4) Creating purchasing decisions at the same company; Buy another product from the same company.

2.6 Definition Customer Trust

Trust is the most important element in online marketing (Giantari et al., 2015). According to Mohmed et al. (2016) stated that trust is an important attribute that must be adopted into e-commerce applications. Trust has a positive and significant effect on repurchase intention (Chinomona and Dubihlela, 2014; Razak et al., 2014; Rose et al., 2015; Trisnawati et al., 2015). The concept of customer satisfaction and trust are related to one another, because trust comes from satisfaction (Adji, 2015).

User trust is all the knowledge the customer has and all the conclusions the customer makes about the objects, attributes and all the conclusions the customer makes about the objects, their attributes and benefits. Trust is a foundation in a business process. A transaction between two or more parties will occur if both parties trust each other (Anwar and Adidarma, 2016). Bricci Fragat and Antunes (2016) reveal that user satisfaction is a factor that generates trust in companies that offer products

2.7 Indikator Customer Trust

Sheth and Mittal (2016) say that trust is the most crucial factor in every relationship, as well as it affects commitment. Trust can be defined as the ability, integrity and motivation of other parties to act in order to satisfy one's needs and interests as agreed implicitly or explicitly. Trust indicators are as follows:

1. A belief .
2. As a goal of behavior or expectations that reflect dependence on other parties.
3. As something that involves vulnerability and uncertainty to one of the parties.

2.8 Definition Customer Loyalty

Customer loyalty is the strength of the relationship between individual relative attitudes to a unity (brand, service, shop, or supplier) and repeat purchases. Customer loyalty emphasizes the sequence of purchases made by consumers such as proportion and proportion. Customer loyalty is a factor that becomes a measure of repurchase. (Surya and Setiyaningrum, 2015).

2.9 Indikator Customer loyalty

Several indicators are used to measure consumer loyalty variables according to Griffin (2015: 31):

1. Repeat purchase, where the customer is not affected by the services offered by other parties and always re-uses or repurchases.
2. Buying a product line or service, in this case, consumer loyalty is not just buying one kind of product, but buying the same product or service line.
3. Referring to the inconsistency of the company, which is where in this case if the service offered is satisfactory, the customer will notify or recommend it to other parties, but if the customer does not feel dissatisfied, the customer will not recommend it to other parties so that customer loyalty will not be created.

I. RESEARCH METHOD

Based on the objectives and form of the research conceptual framework, the approach used in this research is quantitative research and the strategy used in this study is the associative strategy. Associative Strategy according to Pardede (2015: 5) is a research strategy that aims to determine the relationship between two or more variables, which is meant to build a theory that can function to explain, predict and control a symptom. Where this research aims to provide an explanation whether there is an influence between the variables X1 (security perception) and X2 (satisfaction) and X3 (consumer trust) on variable Y (customer loyalty) either partially or simultaneously.

The method used in this research is a sample survey method, where the researcher distributes questionnaires to collect data, the researcher processes the data as it is, analyzes and interprets the data.

II. RESEARCH RESULTS AND DISCUSSION

4.1 Validity Test

To determine whether each statement of the research instrument is valid or not, the item validity test is carried out. Testing using the product moment formula, with the help of the SPSS program version 25.0. The results of data processing for all statements in the security perception instrument consisting of 5 (five) statement items, are as follows:

Tabel 1. Item validity by item for security perceptions (X₁)

No Quest ion	r_{hitung}	r_{kritis}	Infor mati on

1	0. 7 3 9	0. 3 0	Vali d
2	0. 6 8 1	0. 3 0	Vali d
3	0. 7 4 1	0. 3 0	Vali d
4	0. 7 6 4	0. 3 0	Vali d
5	0. 7 3 2	0. 3 0	Vali d

Based on data processing, the results obtained for the satisfaction variable (X2), there are four questions that have rcount greater than 0.30 so that the statement can be used in this study.

Tabel 2. Item Validity per item for Satisfaction (X₂)

No Questio n	r _{hitung}	r _{kritis}	Informatio n
1	0. 76 0	0. 3 0	Valid

2	0. 81 8	0. 3 0	Valid
3	0. 75 7	0. 3 0	Valid
4	0. 75 8	0. 3 0	Valid

Based on data processing, the results obtained for the trust variable (X3), there are seven questions that have r_{count} greater than 0.30, so that the statement can be used in this research data.

Tabel 3. Instrument Validity per Item for Trust (X₃)

No Question	r_{hitung}	r_{kritis}	Informati on
1	0. 7 6 1	0. 3 0	Valid
2	0. 8 0 7	0. 3 0	Valid
3	0. 7 7 2	0. 3 0	Valid

Based on data processing, the results obtained for the loyalty variable (Y), there are seven questions that have r_{count} greater than 0.30, so that these statements can be used in data collection in this study.

Tabel 4. Instrument Validity per Item for Consumer Loyalty (Y)

No Question	r_{hitung}	r_{kritis}	Information
1	0.642	0.30	Valid
2	0.719	0.30	Valid
3	0.701	0.30	Valid
4	0.652	0.30	Valid
5	0.746	0.30	Valid
6	0.762	0.30	Valid

7	0. 7 5 7	0. 3 0	Valid
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4.2 Realibity Test

After the validity test is carried out, for a valid statement the reliability test is then carried out. The reliability test of this instrument was carried out using Cronbach Alpha. Based on data processing, the reliability test of security perceptions, satisfaction, consumer trust and consumer loyalty is obtained, as follows:

Tabel 5. Reliability Test Results

Variable	Realib ilitas Coeffi cient	Cron bach 's Alph a	Nil ai Al pha	Infor mati on
Perception of Security (X ₁)	5 Questi ons	0. 7 8 2	0. 6 0	Real ibilit y
Satisfaction (X ₂)	4 Questi ons	0. 7 7 4	0. 6 0	Real ibilit y
Trust (X ₃)	3 Questi ons	0. 6 7 6	0. 6 0	Real ibilit y
Loyalty (Y)	7 Questi ons	0. 8 3 2	0. 6 0	Real ibilit y

The data above shows that the data from the answers to the questionnaire are five items of security perception statement (X1), and four items of satisfaction statement (X2). Three items of confidence statements (X3) and seven items of customer loyalty statements (Y) are said to be reliable. This is because the values obtained are based on the table above where the values have all exceeded 0.60.

4.3 Analisis Statistik Data

Simultaneous Determination Coefficient of Security Perception, Satisfaction and Consumer Trust Variables of Shopee Application Consumer Loyalty.

Model Summary									
				St		Change Statistics			
				d.					
				Er					
				ro					
			A	r	R				
		R	dj	of	Sq	F			Si
		S	us	th	ua	C			g.
		q	d	Es	re	h			F
		u	R	ti	C	a			C
		a	Sq	m	ha	n	d	d	ha
		r	ua	at	ng	g	f	f	ng
		e	re	e	e	e	1	2	e
Model	R	,773	,585	2,123	,598	4,615	3,31	9,33	,000

a. Predictors: (Constant), Jumlah X3, Jumlah X1, Jumlah X2
 Sumber : Data diolah (2020)

The results of data calculations using SPSS version 25.0 obtained a coefficient of determination (adj. R square) of 0.585, which means that the perception of security, satisfaction, and trust in consumer loyalty of Shopee users is strong with positive or unidirectional influence. Based on the results of calculations using SPSS, it was obtained a significance F of 0.000 smaller than the real level or $0.000 < 0.05$. Thus, it can be concluded that H_0 is rejected or H_a is accepted, so simultaneously there is a positive influence between perceptions of security, satisfaction and consumer trust on consumer loyalty which means that together the increase or decrease in perceptions of security, satisfaction and consumer confidence will have a significant impact on increasing and decreased consumer loyalty.

Simultaneous results (Test. F) of the Variables Perceptions of Security, Satisfaction and Consumer Trust in Customer Loyalty in the Shopee Application

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Si g.
1	Regression	624,643	3	208,214	46,157	,000 ^b
	Residual	419,522	93	4,511		
	Total	1044,165	96			

a. Dependent Variable: Jumlah Y

b. Predictors: (Constant), Jumlah X3, Jumlah X1, Jumlah X2

Based on the ANOVA test or F test, it is found that the Fcount value is 46.157 with a significant value of 0.000, because the significant value is much smaller than 0.05, the regression model can be used to predict the perception of security, satisfaction and consumer trust have a joint effect on consumer loyalty in the Shopee application . Meanwhile, the value of F table at the 0.05 significance level is $df = n-k-1 = 97-3-1 = 93$ so that the value of the F table is 2.70 and the value of F statistic > from the F table is $46.157 > 2.70$. Conclusion: Security perceptions, satisfaction, and consumer confidence in the consumer loyalty of the Shopee application which together lead to consumer loyalty, which means that together it is assumed to influence consumer loyalty.

III. CONCLUSIONS AND SUGGESTIONS

5.1 Conslusions

This study aims to determine the effect of security perceptions, satisfaction and consumer trust on consumer loyalty in the Shopee application either partially or simultaneously or collectively. Testing by distributing questionnaires consisting of 97 respondents, the results of data analysis concluded as follows:

1. In the partial measurement results, the effect of security perceptions on consumer loyalty has a significant effect on consumer loyalty in the Shopee application.
2. In the results of partial measurements, the effect of satisfaction on customer loyalty has a significant effect on consumer loyalty in the Shopee application.
3. In the partial measurement results, the effect of consumer trust on consumer loyalty has a significant effect on consumer loyalty in the Shopee application.
4. Simultaneously there is a significant influence between, the effect of security perceptions on consumer loyalty Shopee applications.

5.2 Suggestions

Based on the results of the conclusions described above, the researchers provide the following suggestions:

1. On the security perception variable in the statement (Shopee guarantees the confidentiality of data safely) gets the lowest score. Therefore, the Shopee company should further improve the data security of its users which minimizes the risk of data hackers so that Shopee application users continue to use the Shopee application.

2. On the satisfaction variable in the statement (buying other products from the same online store on the Shopee application) gets the lowest score. Therefore, the Shopee company is even more precise in selecting and sorting products in online stores, so that users are satisfied with the products they buy and users will make repeat orders.

3. In the confidence variable in the statement (the product according to what the consumer wants) gets the lowest score. Therefore, Shopee companies should prioritize products that match what consumers want.

4. On the consumer loyalty variable in the statement (I always buy food products at shopee) get the lowest score. Therefore, the Shopee company is further improving various quality food products in the Shopee application so that users will find it easier to choose the desired food product.

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