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PRIVACY AND SECURITY ANALYSIS OF E-COMMERCE ON CUSTOMER RE-PURCHASE INTENTION WITH TRUST AS AN INTERVENING VARIABLE

 1 Rahmisyari, 2 Bunga Aditi, 3 Tubagus Ahmad Darojat, 4 Kholilul Kholik, 5 Megasari Gusandra Saragih

¹ Economic Faculty, Universitas Ichsan Gorontalo, Indonesia, ² Economic Faculty, Universitas Harapan, Medan, Indonesia, ³ Universitas Singaperbangsa, west Java-Indonesia, ^{4,5} Education Faculty, Universitas Pembangunan Panca Budi Medan – Indonesia.

Abstract

The research objective is to determine the effect of privacy and security on e-commerce toward customer repurchase intention with trust as an intervening variable. A quantitative research method with an associative approach using primary data sources through questionnaires. The number of samples is 145 customers at Tokopedia's online shop in Medan City. The method of analysis is path analysis with SEM analysis tools with the help of AMOS version 20.0. The results showed that privacy and security had a positive and significant effect on trust and intention to repurchase Tokopedia customers in Medan City. Trust has a positive and significant effect on the intention to repurchase Tokopedia customers in Medan City. Trust mediates partially mediation of the effect of privacy and security on the repurchase intention of Tokopedia customers in Medan City.

Keywords: Privacy, Security, Trust, Re-Purchase Intention.

A. Introduction

The development of the world today is inseparable from the development of technology. The development of increasingly massive technology penetrated all facets of human life made many people use it for things that smelled of the economy. For the business world, the rapid development of technology seems to be a new bridge to be closer to consumers wherever and whenever. Technology and the sophistication of the internet today really help humans in meeting their needs. Like the innovators who use it as a means of selling all human needs. This triggered the birth of e-commerce or electronic commerce created for business transactions using the internet and web usage. We are increasingly facilitated in making transactions because we no longer need the energy and long time to find the items we need. Because the essence of e-commerce is that it allows the buying and selling process not to be hindered by distance and time.

McKinsey (2019) in his report titled "Unlocking Indonesia's Digital Opportunity" also stated that the transition to the Digital realm would increase economic growth to the US \$150 billion dollars in 2025. About 73 percent of Internet users in Indonesia access the Internet through mobile devices and will continue to grow in the next five years. Based on the 2013 e-marketer data reported from Top Brand-Award site, the number of Internet users in Indonesia who do e-commerce reaches 4.6 million, while the total transaction reaches the US \$1.8 million or about Rp. 21.9 trillion and continues Increasing annually. Economic Census Data 2016 also stated that Indonesia's e-commerce will continue to grow around 17% in the last 10 years with a total of about 26.2 million businesses. The Value of the Indonesian e-commerce market is projected to grow about eight times in 2022. Here are described the projection of e-commerce market value in Indonesia (in trillion rupiahs).

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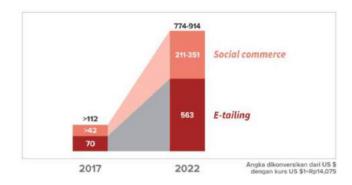


Figure 1. E-Commerce market value projection in Indonesia Source: McKinsey & Company, 2019

This rapid e-commerce growth is expected to occur due to five main factors, among others: first: A mobile-oriented market. Thanks to the relatively affordable availability of smartphones, Indonesians with smartphones currently reach 40 percent of the total population of about 106 million people. The price of mobile data plan is relatively cheap compared to other Southeast Asian countries to facilitate Indonesian consumers to shop with mobile devices. Second: The consumer is young and digital literacy. Approximately 87 million people or one-third of Indonesia's population are 16 to 35 years old, and about 100 million people are now registered with the bank. These two demographics seem increasingly accustomed to using online platforms and digital transactions. According to McKinsey, consumers today averaged 2.6 times more frequently in transactions via smartphone applications than 2014.

The third factor: increased MSME participation. Total Online business in Indonesia has risen to about 4.5 million by 2017. Of these, about 99 percent are micro-entrepreneurs with revenues of less than RP300 million annually and 50 percent are online businesses without physical stores. Fourth: Grow investment. From 2015 to 2017, Indonesia earned the US \$5 billion (about Rp69 trillion) or 38 percent of investment for the digital economy company in southeast Asia. Of these, e-commerce platforms such as Bukalapak, Matahari Mall and Tokopedia became the most widely funded category-about US \$3 billion (Rp 41 trillion). And the fifth: Government support. The Indonesian government has launched various programs to support the digital economy, such as the development of the Palapa Ring network. A number of other supporting factors include the relative openness of the Indonesian Government to foreign investment, the presidential launch of the e-commerce roadmap in 2017, and the presence of incubators made by state agencies such as IDX Incubator of the Stock exchange Indonesian.

One thing that companies need to pay attention to in order to compete with competitive advantage is the intention to repurchase (Pappas et al., 2014). In general, online purchasing behavior can be understood in two stages: the first stage relates to encouraging people to buy online and the second is encouraging them to repurchase, this is very important to understand if e-commerce companies want to succeed (Zhang et al., 2011). Repurchase intention refers to the likelihood of a consumer making a repurchase at an online store and is the main determinant of the purchase action (Wu et al., 2014).

The use of e-payment and the internet is increasingly high which makes the Indonesian e-commerce industry growing. However, it cannot be denied that the high growth of trade through online media contributes to fraudulent buying and selling transactions carried out by draining customer's credit cards (Saragih, 2019). Consumers who feel secure in the overall internet environment will tend to trust websites that provide electronic commerce services (Gefen, 2003 and MacKnight, 2002). Security refers to an assessment of the security of electronic commerce networks (electronic commerce) such as guarantees, contracts, or other procedures that are up and running well (McKnight, 2002).

Trust becomes the catalyst for the transaction of sellers and buyers who make consumers have a great expectation to settle against the swinger relationship (Pavlou, 2003). The trust of electronic vendors determines the customer's decision to perform an e-commerce business provider (Friedman, 2000). Lessbelief in web vendors will preclude consumers using Web vendor products (Bhattacherjee, 2002). These

factors in their interactions with consumers can influence the behavior of Internet users into consumers in the e-commerce business. So that businessmen who have been in the e-commerce maintain their security, reputation, and consumer privacy for the sake of this business.

According to the McKinsey report, the Indonesian e-commerce sector has generated more than 5 billion dollars of formal business e-tailings and over 3 billion dollars from informal trading. In Indonesia, the e-tailing business, For example, is Tokopedia, Bukalapak, JD.id, Lazada, and Shopee. In contrast, informal trading involves the purchase and sale of goods through unofficial means such as the use of social media and messaging platforms such as WhatsApp and Facebook. This kind of thing in Indonesia is commonly referred to as an online shop. Unlike in other countries, informal trading or social trading is growing rapidly in Indonesia. In fact, according to the latest data, social trading accounted for 40% of all e-commerce sales in Indonesia. This shows that many major e-commerce players such as Tokopedia and Lazada have not fully penetrated the e-commerce market in the country.

B. Studi Literature

Re-purchase Intention

The intention of re-purchase is the consumer's desire and action to re-buy a product because consumers are satisfied with what is needed on a product (Nurhayati & Murti, 2012). There are three tiers and measurements on re-purchase intent through online spending: possible opportunities for online purchases from the same vendor. Re-purchase in the medium term and long-term re-purchase in the future. Stop in repurchase through the same vendor (Zhang et al., 2011).

Truct

A business transaction between two or more parties will occur if each mutual trust (Munandar & Chadafi, 2016). Trust is even more important for online stores. Consumers see more risks there because of their inability to visit a physical store and inspect the product they want to buy (Y. C. Lee, 2014). Consumer confidence is the extent to which consumers expect and believe that e-retailers will meet the expectations of their transactions and will not engage in opportunistic behaviors (Ashraf, Thongpapanl, & Auh, 2014).

The definition of trust according to Audun J. (2007) is the possibility of an individual, A, wishing for another individual, B, to be able to maintain the responsibilities given. Jarvenpaa and Tractinsky (1999) define trust in the e-commerce system as a willingness for consumers to rely on sellers and perform actions even if the seller can easily harm the consumer. Belief has been around for a long time throughout human history and during social interactions. Almost every aspect of human life is based on several trust models.

Trust plays an important role in online consumer activities that will lead to success in e-commerce (Corbitt, Thanasankit, & Yi, 2003). Belief in the Web site refers to the belief that the WEB site or the sponsor of the virtual community is able to provide quality service and will do good to its users (Lu, Zhao, & Wang, 2010). The research conducted by Bulut (2016) Chiu & Chang (2009), Setyorini & Nugraha (2016) and Moeeini & Fard (2014) showed that belief in the web had a significant effect on the intention of re-purchase.

Privacy

Turn (in Alhouti, Johnson, & D'souza, 2016) states privacy refers to the rights of individuals in regard to the collection, storage, processing, distribution, and use of personal information. Privacy is defined as the individual's ability to acquire, control and utilize personal information (Flavián & Guinalíu, 2006). The concept of privacy is increasingly important in today's era, due to the emergence of technology capable of recording and storing personal information.

In conjunction with e-commerce, privacy is a willingness of consumers to provide information over the Internet before someone decides to buy an item (Ackerman, 2002; Culnan, 2000). Internet privacy includes 'spam', data, options and information sharing with e-commerce service providers. Consumers also ask for guarantees that the information they provide is limited and regulated by the person concerned (Belanger, 2002; Hoffman, 1999).

On online sites, recorded privacy is usually the email, phone number, address, and items purchased by consumers. With the increasing use of the Internet and technology, it has become possible and easy to commit identity fraud (Ladson & Fraunholz, 2005). Privacy controls need to be done to eliminate the care of online shoppers (Chen, Hsu, & Lin, 2010). Research conducted by Agag & Elbeltagi (2014) and C. H. Lee, Eze, Ndubisi, & Lee (2011) showed that privacy has a significant effect on re-purchase intent.

Security

E-commerce security is a major control issue for companies running e-commerce (Kenneth and Loudon, 2005). It is crucial that data relating to e-commerce such as buyer data and sellers are kept confidential when transmitted electronically. The transmitted data must also be protected from the possibility of being altered or modified by someone other than the sender (Belanger, 2002). According to Audun J. (2007), security can generally be interpreted as a free state of danger. This sense is very broad and encompasses the unprotected sense of a person from both intentional and accidental crimes such as natural disasters. Consumer security in e-commerce can be addressed using protection technology, the application of such technologies is categorized as a security feature (Belanger, 2002).

Consumers who feel safe about the Internet environment as a whole will tend to believe in the website that provides electronic commerce services compared with people who feel that the internet is not safe because it is not sure Adequate protection in situs e-commerce. Online-based security has become an important issue in online transactions. Site visitors will not want to buy if the website security is not guaranteed. If the company wants to get benefits through consumer buying intent, the company should focus on managing the online security system well (Abdelwahab et al., 2015). According to Armesh et al., (2010) There are still many consumers who are reluctant to release their credit card information to online merchants, for fear of losing control over their accounts, so necessary evaluation in security features and attributes, which Include the possibility: (1) The site provides encryption, (2) the site requiring the user to set up an account with its ID and password, and (3) the confirmation that is on the screen after completion of the purchase to ensure accuracy. The research conducted by Agag & Elbeltagi (2014) and Moeeini & Fard (2014) shows that the security of online transactions has a significant effect on the intention of repurchase.

Based on the theory and research that researchers have previously outlined then the conceptual framework in the study is described as follows:

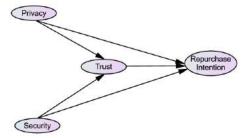


Figure 2. Conceptual Frame work

C. Method

The object in this research is all of Tokopedia's online shop customers in Medan. In SEM the ideal number of samples between 100-200, namely 5-10 from the number of indicators (Hair et al, 2009). In this study, there were 23 indicators. The sample count is determined by multiplying the number of indicators by 6, resulting in a total sample of $23 \times 6 = 138$ respondents. In the case of outlier data, it is added again with 7 respondents. The number of samples was 145 respondents.

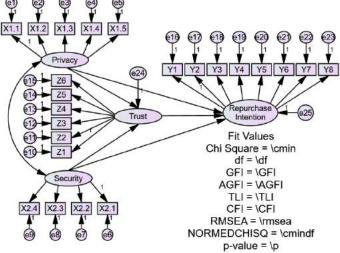
To find out the indicators of each variable can be seen from the following table 1:

Table 1. Variable Operational Definitions

No	Variable	Indicator	Scale Likert		
1	Privacy	The legal guarantees against the protection of consumer data.			
	(X1)	Collection of consumer personal data required for website activity.			
		Agreement with the consumer in the event of information dissemination.			
		 The convenience provided to consumers when providing information. 			
		Consumer privacy is the ultimate concern.			
2	Security	 The availability of transmission mechanisms to ensure user information is safe. 	Likert		
	(X2)	Availability of technical capacity to ensure that data from consumers is safe.			
		Financial guarantee when doing purchase transactions on the website			
		Security in electronic Payment/e-payment.			
3	Trust	 Products provided by high quality 	Likert		
	(Z)	Provide the required products			
		 Have a concern to provide the best service for consumers 			
		Have empathy toward consumers who feel harmed			
		Committed to improving its performance			
		6. Protecting its reputation			
4	Re-purchase	1. Transactional interest			
	Intention	 Consumers will buy products at Tokopedia because of the need. 			
	(Y)	 Tokopedia can attract consumers to buy products on their website. 			
		2. Referential Interest			
		- After trying services on Tokopedia, consumers are encouraged recommend to others.			
		 After making a transaction, consumers will recommend to others. 			
		3. Preferential interest			
		 Consumers are more interested in Tokopedia than other sites. 			
		- Consumers believe buying through the Tokopedia site is the right decisio			
		4. Exploratory interest			
		 Consumers will find the latest information on the Tokopedia website. 			
		 Consumers will find out about the experiences of others using the Tokopedia website. 			

In this study, the survey method was conducted using questionnaires. Data collection techniques using a Likert 5-1 scale. Sampling techniques are conducted using probability sampling with an accidental sampling approach.

Subsequent full models in this study can be described as follows:



Picture 3. Full Model Research

The equation in this study can be formulated as follows:

Description:

Y = Re-purchase Intention

Z = Trust

 $X_1 = Privacy$

 $X_2 = Security$ $\alpha = Konstanta$

β = Koefisien Estimasi

 $e_{24}e_{25} = Error term (residual)$

D. Research Finding

The findings in this study will be elaborated in detail in this section:

1. Confirmatory Factor Analysis

The validity test in this study was carried out against exogenous construction and endogenous construction. The CFA test results from each variable can be seen in the following table 2:

Table 2. CFA Test Result

		Indicator	Estimate	Cut Of Value	Description
X1.1	<	Privacy	,772	0,60	Valid
X1.2	<	Privacy	,737	0,60	Valid
X1.3	<	Privacy	,801	0,60	Valid
X1.4	<	Privacy	,755	0,60	Valid
X1.5	<	Privacy	,744	0,60	Valid
X2.1	<	Security	,749	0,60	Valid
X2.2	<	Security	,724	0,60	Valid
X2.3	<	Security	,761	0,60	Valid
X2.4	<	Security	,763	0,60	Valid
Z 1	<	Trust	,751	0,60	Valid
Z 2	<	Trust	,756	0,60	Valid
Z 3	<	Trust	,743	0,60	Valid
Z 4	<	Trust	,796	0,60	Valid
Z 5	<	Trust	,766	0,60	Valid
Z 6	<	Trust	,736	0,60	Valid
Y1	<	RepurchaseIntention	,761	0,60	Valid
Y2	<	RepurchaseIntention	,768	0,60	Valid
Y3	<	RepurchaseIntention	,766	0,60	Valid
Y4	<	RepurchaseIntention	,767	0,60	Valid
Y5	<	RepurchaseIntention	,815	0,60	Valid
Y6	<	RepurchaseIntention	,785	0,60	Valid
Y7	<	RepurchaseIntention	,748	0,60	Valid
Y8	<	RepurchaseIntention	,764	0,60	Valid

The indicator is said to apply when the loading factor value for each item or its indicator is greater than 0.60 (Ghozali, 2013). The validity test in this study was conducted on exogenous construction and

endogenous construction. The results of the CFA tests of each variable can be seen in the following table 2:

2. Test normality

Data is said to have a normal distribution if the critical ratio skewness or critical ratio kurtosis has an absolute value between -2.58 to +2.58. The normality test results can be seen in the following table 3:

Variable kurtosis min max skew c.r. c.r. -,719 Y8 2,000 5,000 -,149 -,352 -,851 Y7 2,000 5.000 ,245 1,183 -,388 -,937 Y6 2,000 5,000 ,506 2,445 -,148 -,359 Y5 5,000 -.016 -.079 -1,460 2.000 -,604 Y4 2,000 5,000 ,150 ,724 -,325 -,785 Y3 5,000 -,394 -,908 2,000 -,082 -,376 -,034 Y2 2,000 5,000 -,164 -,481 -1,162 **Y**1 ,223 2,000 5,000 1,076 -,442 -1,068 **Z**6 2,000 5,000 ,111 ,535 -,496 -1,197 **Z**5 2,000 5,000 .095 .459 -,478 -1,155 **Z**4 2,000 5,000 ,230 1,111 -,537 -1,298 Z32,000 5,000 .085 ,409 -,297 -,717 Z22,000 5,000 .176 ,850 -,505 -1,219 Z12,000 5,000 -,981 ,026 ,125 -,406 X2.4 2,000 ,269 1,297 -1,149 5,000 -,476 X2.3 2,000 5,000 ,037 ,179 -,564 -1,361 X2.2 5,000 ,132 ,637 -,429 -1,036 2,000 X2.1 2,000 5,000 ,025 ,119 -,360 -,870 X1.5 2,000 5,000 ,303 1,465 -,336 -,812 X1.4 2,000 5,000 ,328 1,584 -,408 -,986 X1.3 ,091 ,441 -1,270 2,000 5,000 -,526 X1.2 2,000 5,000 ,128 ,618 -,475 -1,147

Table 3. Assessment of normality (Group number 1)

From table 3 It is known that the values of c.r are univariate and multivariate none of which are outside the value range of ± 2.58 so that the data can be concluded in this study with a normal distribution.

-,008

-,039

-,563

4,028

-1,360

,703

3. Model Conformance Test

X1.1

Multivariate

2,000

5,000

The model conformance test is done through a flowchart in the full model equation, which is the test conducted against the overall variables of either exogenous or endogenous that have been combined into a single diagram (path) intact through the variant matrix or covariant And the full model was referred to as the research model. The full model test is done in two stages, full model SEM before modification and full model SEM after modification.

The full model before the modified test is presented to see how far the initial model was formed in fulfilling the Goodness Of Fit (GOF) criteria before the model was modified. The following will be presented full model images before modified:

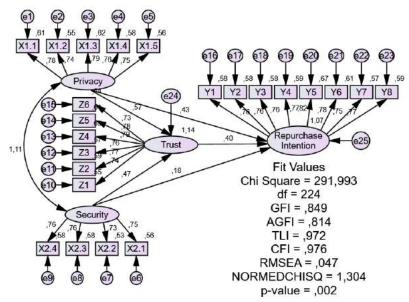


Fig. 4. Full Model Research before modified

Based on Figure 4 it is obvious that not the entire value of Goodness of Fit (GOF) meets the required criteria. Thus the model needs modification.

A full model after the modified test is intended for a model to be formed to meet GOF requirements. Modifications are done by connecting any error term suggested by the system, in order to increase the GOF value that has not yet fulfilled the criteria. The following will be presented full model image after modified:

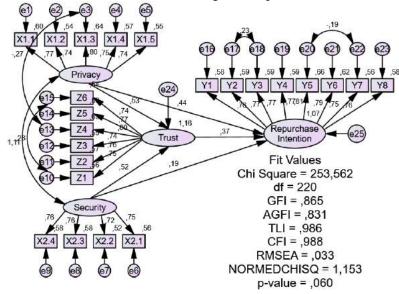


Fig. 5. Full Model Research After modified

Based on Figure 5 it is clear that the entire construction used to form the research model has fulfilled the criteria of GOF. Like the Chi-square, TLI, CFI, RMSEA, CMIN/DF values that meet the required criteria. Only GFI and AGFI values are still marginal but already closer to good. More reemphasized with the P-value of 0.060 which is greater than 0.05 indicates that the model formed has been very significant. For more information about the Goodness of Fit value can be seen in the following table 4:

Table 4. Criteria Goodness of Fit Full Model after modification

Goodness Of Fit Index	Expected value	Result value	Conclusion
χ ² C-square Statistics	Expected small	253,562	Good
GFI	≥0,90	0,865	Good
AGFI	≥0,90	0,831	Marginal
TLI	≥0,95	0,986	Good
CFI	≥0,95	0,988	Good
RMSEA	≤0,08	0,033	Good
CMIN/DF	≤2,00	1,153	Good
P-Value	≥0,05	0,060	Good

4. Hypothesis Test

To see how much independent influence against dependent variables is shown in the following table 5:

Table 5. Effect of independent variables on dependent variables

Influence between variables			Std.Estimate	Estimate	S.E.	C.R.	P
Trust	<	Privacy	,532	,485	,066	7,321	***
Trust	<	Security	,517	,532	,072	7,426	***
RepurchaseIntention	<	Privacy	,442	,408	,055	7,479	***
RepurchaseIntention	<	Security	,187	,195	,050	3,870	***
RepurchaseIntention	<	Trust	,373	,378	,055	6,886	***

According to table 5, structural equations can be outlined as follows:

Structural Equations I: $Z = \beta_1 X_1 + \beta_2 X_2 + e_{24}$

 $Z = 0.532 \dot{X}_1 + 0.517 X_2$

Structural Equations II: $Y = \beta_1 X_1 + \beta_2 X_2 + \beta_3 Z + e_{25}$

 $Y = 0.442 X_1 + 0.187 X_2 + 0.373 Z$

Berdasarkan Tabel 5 akan diuraikan secara terperinci untuk bisa lebih jelas menjawab hipotesis penelitian ini seperti berikut:

- The effect of Privacy on Trust

The analysis discover that privacy is positive and significant to the trust of Tokopedia customers in Medan City with the amount of influence of 0.532 (53.2%), a CR of 7.321 and a probability value of 0.0001 which means very significant.

- The effect of Security on Trust

The analysis discover that that the security has a positive and significant impact on the trust of Tokopedia customers in Medan City with the amount of influence of 0.517 (51.7%), a CR of 7.426 and a probability value of 0.0001 which means very significant.

- The Effect of Privacy on Re-purchase Intention

The analysis discover that that privacy is positive and significant to the purchase intent of Tokopedia customers in Medan City with the amount of influence of 0.442 (44.2%), a CR value of 7.479 and a probability value of 0.0001.

- The Effect of Security on Re-purchase Intention

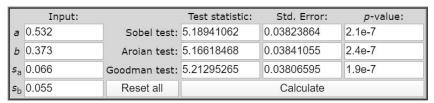
The analysis discover that that the security has a positive and significant effect on the re-purchase intention of Tokopedia in Medan city with the amount of influence of 0.187 (18.7%), a CR value of 3.870 and a probability value of 0.0001.

- The Effect of Trust on Re-purchase Intention

The analysis discover that that the trust has a positive and significant effect on re-purchase intention Tokopedia customers in Medan City with the amount of influence of 0.373 (37.3%), a CR value of 6.886 and a probability value of 0.0001.

- Trust Mediates the Effect of Privacy on Re-purchase Intention

To determine whether or not trust in the influence of privacy with Re-purchase Intention, you can see in the following image of Sobel test:

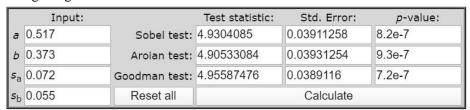


Gambar 5. Uji Sobel Test Pertama

It appears that the significance of the line-a (0.0001) and the line-b (0.0001), while the line-c (0.0001) and line-c' (0.0000002). Then it can be concluded that the belief in the partial mediation of the privacy influence of the Re-purchase Intention Tokopedia customers in the city of Medan.

- Trust Mediates the Effect of Security on Re-purchase Intention

To determine whether or not trust in the influence of security with Re-purchase Intention, you can see in the following image of Sobel test:



Gambar 5. Uji Sobel Test Kedua

It was found that the significance of the line-a (0.0001) and the line-b (0.0001), while the line-c (0.0001) and line-c' (0.0000008). Then it can be concluded that the trust has been mediation partial security influence against Re-purchase Intention Tokopedia customers in the city of Medan.

5. Discussion

The higher the level of consumer trust on the web to buy online then the higher the intention of repurchase on the Tokopedia online store in Medan City. When consumers are trust that the online store can be trusted, able to complete the transaction well and maintain its commitment to improving the quality, then consumers will try to buy back the products that are in the online store.

The more consumers feel the security of online transactions on an online store well then the higher the intention of re-purchase on the Tokopedia online store in Medan. When consumers feel protected with the security and confidentiality of data, the consumer does not worry about the security of the online store and will try to open and buyback products in the online store.

The better online stores maintain the privacy of consumers in entering personal information, the higher the intention of re-purchase at Tokopedia Online store in Medan. When consumers are aware that their privacy is awake and protected, then consumers will not be worried their privacy will be dispersed or abused and will try to visit or buy back products from the same online store.

E. Conclusion

Based on the discussion it can be concluded that: 1) Privacy has a positive and significant effect on the trust of Tokopedia customers in Medan City; 2) Security has a positive and significant effect on the trust of Tokopedia customers in Medan City; 3) Privacy has a positive and significant effect on Tokopedia customer repurchase intention in Medan; 4) Security has a positive and significant effect on the repurchase intention of Tokopedia customers in Medan City; 5) Trust has a positive and significant effect on Tokopedia customer repurchase intention in Medan City; 6) Trust mediates partially mediation of the influence of Privacy on Tokopedia customer Re-purchase Intention in Medan City; 7) Trust mediates partially the effect of security on Tokopedia's customer re-purchase Intention in Medan.

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