

The Influence of Security and Privacy on Gen Z Trust in Indonesian E-Commerce

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Abstract: - In the digital era, numerous organizations and businesses are attempting to influence teenagers to make purchases of their products. In this context, a business needs to gain trust to attract customers in the transaction process. This research aims to examine the relationship between the influences of Security and Privacy on the Trust of Gen Z in Indonesian E-commerce. The research method employed is quantitative. This study involves 400 respondents who are Gen Z consumers (born between 1997-2012) frequently engaging in transactions through e-commerce platforms. The data processing utilized the Partial Least Square - Structural Equation Model (PLS-SEM). The results indicate that Security and Privacy each have a positive and significant influence on Trust.

Key-Words: - Security, Privacy, Trust, E-Commerce, Gen Z, Indonesia.

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1 Introduction

Development and growth in E-Commerce have been remarkable and rapid since Internet access became more widely available in the mid-1990s. In 2019, in the United States, the market share for E-Commerce reached 11.1%, experiencing a 5.8% increase from 2013, [1]. This percentage figure is estimated to rise to 13.7% in 2021. Conversely, the market share for E-Commerce in Indonesia stands at only 3% of total retail, [2]. Considering the behavior and preferences of Indonesian teenagers, who exhibit a strong inclination towards online shopping, the E-Commerce sector in Indonesia is poised for significant growth, [3]. Data from Statista in 2023 indicates that the number of E-Commerce users in Indonesia is projected to reach 196.47 million by 2023. In the current digital era, the online realm has become a mandatory aspect for organizations and businesses. This is evident in companies' endeavors to influence especially teenagers to buy their products, with a

willingness to allocate substantial budgets for online promotion. The development of online expenditures is facilitated by the availability of information from online connections, online recommendations, and various technologies that help reduce existing risks associated with online transactions, [4]. Data obtained from the Central Statistics Agency (BPS), indicates that the total population in Indonesia is projected to reach 275.77 million in 2022, with the Gen Z population representing the largest segment at 24.2%, totaling 66.74 million individuals.

Trust plays a crucial role in all transactions due to uncertainties and risks inherent in these transactions. In E-Commerce, trust is pivotal and one of the most influential factors. Consumers are unlikely to engage in online transactions if they do not trust the seller, [5].

In E-Commerce, trust is a belief that fosters consumer confidence and loyalty due to the positive behavior of the seller, [5]. The function of trust in E-Commerce transactions is to facilitate business transactions between two parties with no prior experience in mutually beneficial dealings. Confidence not only reduces perceived risks but also enhances the perceived value or gain for customers. Trust has a moderate effect on the process and behavior, [6] and can help reduce anxiety, vulnerability, and uncertainty that may be caused by a transaction, resulting in greater satisfaction. Additionally, trust can create a positive attitude toward transaction behavior, leading to consumer intent to transact, [7], and is crucial in achieving outcomes as expected and satisfying in online transactions, [8]. Various studies have shown that trust positively influences online purchase intentions, with higher levels of consumer trust correlating with higher levels of consumer purchase intent, [8]. Furthermore, trust in e-reviews positively impacts choices, [9]. Trust also influences customer loyalty and creates an intent to repurchase. Customers will only make repurchases from sellers they know and trust, [10].

Despite the importance of trust in online business, the level of customer trust remains low. IDC and Microsoft, in Microsoft Indonesia 2019, conducted a study titled "Understanding Consumer Trust in Asia Pacific," revealing consumer concerns about digital services. Table 1 shows that the level of consumer trust in the use of digital services is only 31% in the Asia Pacific region. In Indonesia, the customer trust value is slightly better. The same institution's survey involved 91 respondents from the Gen Z population in Indonesia, indicating that 44% of customers trust digital services.

The same survey explored the reasons behind consumer distrust. There are five factors influencing Consumer Trust in the use of e-commerce. First is the issue of Security voiced by 59% of respondents. This is followed by concerns about Privacy (57%). After that, customers are also worried about reliability (53%), ethics (42%), and compliance (29%). This study will focus on confirming the influence of two factors, Security and Privacy in Online Transactions on Trust.

The main concerns of people who do not engage in online transactions, as claimed by the Better Business Bureau, are security in online payments, company reliability, and the lack of privacy and policies, [11].

According to [12], customer concerns about privacy depend on how familiar they are with a

platform. The stronger a platform is in safeguarding consumer privacy, the more it can reduce their concerns, according to [12]. If customer privacy is violated, customers tend not to use online shopping platforms because they lose trust, [12].

Besides the need to confirm the relationship between security privacy to e-commerce trust, this study also wants to fill the gaps in the current literature on the topic particularly Gen Z in Indonesia. Moreover, there is still limited data in current literature on the relationship of security and privacy to trust in e-commerce.

2 Literature Review

2.1 Social Cognitive Theory of Trust

According to the Social Cognitive Theory related to trust, trust encompasses mental states, attitudes, and social relationships. Mental trust is based on our goals and beliefs regarding something. According to this theory, trust remains a gamble because it involves risks, requiring careful analysis, especially in the formation of complex social trust. Trust needs to be built on cognitive theories related to morality, reputation, disposition, and authority. Commitments, contracts, and authorities can enhance and build our mental trust. Trust is rational; therefore, it is not an irrational concept, [13].

2.2 Grand Theory TAM

The Technology Acceptance Model (TAM) is a method or model used to predict the acceptance of new technology users, [14]. TAM is an adaptation of the Theory of Reasoned Action, which discusses user behavior towards new technology, [15]. This theory suggests that people's intention to accept or adopt technology is influenced by two factors: the ease of use and the usefulness of the technology in daily life, [16]. Ease of use refers to the level of difficulty in using the technology, while the usefulness of technology in daily life refers to users agreeing that the technology makes their lives more efficient and effective, [17]. Therefore, many other studies recommend the use of TAM, considering its better explanatory power, especially when extending to exogenous variables, [18].

2.3 E-Commerce

Online shopping is a growing trend due to the increasing number of people who find it convenient to purchase goods or services using the internet. Online shopping or E-Commerce continues to

evolve as global online sales are estimated to reach 21.8% by 2024, [19]. E-commerce, according to [20], can be defined as the place where the exchange of commodities occurs online between individuals using the internet, along with the transmission of data between electronic devices using the internet. The growth of E-Commerce can be seen in how modern economies are increasingly based on electronic markets, [20]. E-Commerce can be defined as business activities that can transform internal and external relationships by creating value and online economic opportunities with rules that include product transactions, services, information notifications, and electronic payment transactions, [15].

2.4 Trust

Trust is defined as a decision determinant in reducing confusion (uncertainty) in conducting transactions and relationships in the market, [11]. Trust is defined as an ability to depend on a partner with another, [21]. Trust is a belief that others will not take advantage of you and that sellers will fulfill what they have promised, [22]. Therefore, it can be concluded that trust is the belief that consumers have in the seller and is also a means of decision-making.

Several factors can influence the level of consumer trust. Previous research has shown that technology experience and online knowledge are essential for trust because consumers will seek information from an online shopping site first, [21]. Based on the literature on consumer trust and purchase intention in e-commerce, several variables can influence trust. These variables include brand recognition, service quality, customer satisfaction, and word of mouth, [11]. Furthermore, significant brand recognition has an impact on consumer trust, [11]. Satisfaction with the vendor, website quality, and reputation are three significant aspects of trust in a vendor for repeat purchase intentions, [11]. The consequences of consumer trust affect consumers' intentions to use or continue to purchase on e-commerce websites, [11]. Existing literature strongly supports the positive relationship between consumer trust and intentions to buy in e-commerce, [11]. Trust is a critical factor in facilitating consumer purchases with the intention of online shopping. This leads to an increase in the final sales of e-retailers, [23]. Trust is a significant driver in purchase intent. This is based on trust increasing when e-commerce uses a third party as a guarantee, [12].

2.5 Security

Security can be defined as a form of defense against transaction and client information fraud, whether committed by internal or external parties, [23]. Security is a system owned by a company to make transaction processes safer and prevent fraud in payments, [24]. Security is defined as a form of protective effort to avoid an illegal goal, originating from recorded and collected personal information data as a form of crime threat, [25]. From the three statements above, it can be concluded that security is a form of effort and protection for consumers regarding personal data and avoiding fraud in making payments.

Security has an impact on purchase intent and trust, [23]. Online purchase intentions stem from the security of transactions and payment systems of an e-commerce platform, [23]. Security also influences customer satisfaction, where consumers install an application if the security of the application is known clearly, [22].

2.6 Privacy

Privacy is defined as the ability to control and limit physical, interactional, psychological, and informational access to oneself or a group, [12]. Privacy is defined as the consumer's ability to control sensitive information, typically concerning the unauthorized collection, access, and use of data for secondary purposes, [10]. Privacy is defined as an individual's ability to control, manage, and selectively disclose personal information, [23]. Therefore, the definition of privacy can be summarized as the consumer's ability to control personal information to prevent misuse by irresponsible parties.

Previous research indicates that privacy is a significant driver in the intention to purchase in the online or social media context, [12]. Research on privacy issues in the context of social media is conducted due to the significant impact of these variables on consumer trust and purchasing behavior, [12]. Privacy and security are key components that hinder the expansion of web-based purchases, [12].

2.7 Hypothesis Development

[22], conducted a study in 2022 on the impact of security on consumers perception of market place showed how security plays positive role to postive perception of market place. Another study from Indonesia by [24], also confirms on how security positively influences trust which will lead to more customer satisfaction.

Trust has important role in transactions. Since trust can lower the perceived risk of the transaction. It holds higher importance in e-commerce. Therefore trust should be built. A study from [25], showed how trust is influenced by security, privacy, guarantees, customer service, website information, and laws regulating consumer protection in e-commerce. The role of security in trust is also emphasized by [11] and [23].

Based on the preliminary research above, the first hypothesis of this study is:

H1: Security has a positive and significant effect on Gen Z's trust in Indonesian E-commerce.

[21], conducted a study in 2018 on how privacy impacts trust. The study involved 403 respondents from groups with knowledge of technology and coding and groups with little technology knowledge. The results showed that privacy has a positive impact on the level of trust. Another study from [12], which involved 1200 respondents confirmed how the guarantee of privacy from a provider had a positive impact on trust.

A study from [26], further confirm how privacy practices by organizations can positively influence trust which will lead to purchase intention. The influence of privacy practices to trust is further confirmed from study from [10] and [27].

Based on the preliminary research above, the second hypothesis of this study is:

H2: Privacy has a positive and significant effect on Gen Z's trust in Indonesian E-commerce.

3 Method

The method employed in this research is a survey method. [28], defines a survey as a means of collecting information from individuals to describe, compare, and explain knowledge, attitudes, and behaviors. Information collection will be carried out by presenting a questionnaire to individuals in the form of a survey. A questionnaire is a series of formulated questions designed to record respondents' answers in the closest alternative form and collect a large amount of quantitative data, [28].

This study utilizes the convenience sampling distribution technique focused on gathering information from members of the population willing to provide their responses, [28]. The distribution of the questionnaire questions uses Google Forms, consisting of sections that include: (1) a Description of the ongoing research, (2) a Confirmation page of the respondent's availability

to assist in the research, (3) a Page outlining respondent requirements based on the scope of the study; (4) Page collecting demographic information of respondents, including initials, gender, educational background, current location of residence, and occupation; (5) Page containing questions about the variables under investigation, namely Security, Privacy, and Trust (Appendix 1); (6) Page expressing gratitude to respondents for their availability in completing the questionnaire.

3.1 Population and Sample

The population to be utilized in this study is Generation Z, born between the years 1997-2012. Data obtained from dataindonesia. id, as mentioned by [29], states that the population of Generation Z is approximately 68,662,815 individuals. The sampling method used to determine the questionnaire in this research is determined using the Slovin formula. The Slovin formula is determined by the margin of error used. The higher the margin of error used, the fewer the. If the tolerance level in this research is set at 5%, then the calculated sample size is 400 respondents.

3.2 Data Analysis

The analysis technique employed is Partial Least Square (PLS), executed through computer programs. In elucidating variance in the dependent variable, PLS adopts a "causal-predictive" approach to Structural Equation Modeling (SEM) Jöreskog & Wold, 1982, as cited in [30]. PLS focuses on explaining the variation in the model of dependent variables based on its ability to simulate relationships among variables simultaneously. The use of PLS-SEM aims to test predictive relationships among constructs by examining whether there are relationships or influences among constructs and employing latent variable scores for further analysis. Additionally, PLS is used when the research has a small sample size, and non-normally distributed data, and prioritizes accuracy in prediction results, [30].

The PLS analysis program is divided into two parts: Measurement model analysis and Structural analysis. Measurement model analysis is used to define the measurement of latent variables and aims to measure the reliability and validity of the measurement model, [30]. Meanwhile, Structural model analysis is useful for showing the interrelationships among latent variables in the form of a structured model, [30].

3.1.1 Measuring Model Analysis

Validity serves the purpose of assessing how well or good a technique, instrument, or measurement process captures a specific concept, [28]. The Average Variance Extracted (AVE) can be utilized to evaluate the validity of convergence for each measure, and its metric aims to assess the construction of the validity of such convergence. The minimum AVE value is 0.50. An AVE value of 0.50 or higher signifies that the construct successfully explains 50 percent or more of the variation in the indicators forming a construct.

Outer Loadings, commonly known as the Outer Model, indicate the relationship between the construct and the indicator variable considered outside the formative construct. The general rule is that outer loadings should be 0.708 or higher. In research, values below 0.708 are often encountered, especially when using newly developed scales. When removing indicators with outer loadings below 0.708, caution must be exercised in examining the effects of removal, particularly on composite reliability, such as construct content validity, [30].

The Fornell-Larcker Criterion is one of the proofs of discriminant validity. According to the Fornell-Larcker criterion, the square root of the AVE for each construct must be greater than the correlation with other constructs. The evaluation result from Fornell-Larcker, with the square root of the AVE for reflective constructs on the diagonal and inter-construct correlations below them, confirms discriminant validity, [30].

Reliability, indicating the consistency and stability of data or findings, is fundamental for robust research outcomes. Using the SmartPLS 3.0 program, reliability is assessed through Composite Reliability, with a threshold of greater than 0.7 for confirmatory research and 0.6-0.7 for explanatory research [30].

3.1.2 Structural Model Analysis

Collinearity, a condition of strong linear relationships between independent variables, can disrupt PLS analysis. Commonly used methods such as Variance Inflation Factor (VIF), Tolerance, and Condition Number are employed. A VIF value greater than 5, tolerance less than 0.2, or a condition number exceeding 30 signals collinearity issues, [30].

The coefficient of determination (R^2) gauges the percentage of influence between independent and dependent variables. The Adjusted R^2 , employed in this study, provides a nuanced view, with values around 0.75, 0.50, or 0.25 indicating

substantial, moderate, or weak influence, respectively, [30].

Effect size (f^2) measures the strength of the influence of independent variables on dependent variables in the PLS model. A larger f^2 value signifies a stronger influence, [30].

Predictive relevance (Q^2) assesses the PLS model's ability to predict new or out-of-sample data. A Q^2 value greater than zero indicates better predictive accuracy, [30].

Path coefficients measure relationships in a PLS model. A value closer to (+1) signifies a strong positive relationship, while proximity to (-1) indicates a weaker, negative relationship, [30].

Model Fit

Model fit, indicating how well the PLS model describes relationships, is measured using the Goodness-of-Fit (GoF) index. The Normed Fit Index (NFI), with a recommended value of ≥ 0.90 , is used for model fit analysis [30].

Path coefficients serve as tools for hypothesis testing in the inner model. The t-statistic and p-value are examined, with a t-statistic > 1.96 and a p-value < 0.05 indicating a significant influence between variables X and Y, [30].

4 Result and Discussion

4.1 Demographic

The sample data collection in this research successfully obtained a total of 422 respondents through the online distribution of questionnaires using Google Forms. Out of the 422 respondent data, 22 data points were not utilized due to not meeting the criteria of the respondent characteristic.

Based on 400 respondent data, the distribution by gender shows that males account for 55.5%, females for 42.5%, and those unwilling to answer constitute 8%. In terms of educational background, the majority of respondents have a bachelor's degree (59.5%), followed by a doctoral degree (S3) at 0.25%, master's degree (S2) at 2%, and others at 38.25%. Regarding the respondents' residential areas, the majority reside in the Greater Jakarta Area (Jabodetabek) at 54%, while those outside Jabodetabek constitute 46%. Additionally, in terms of occupation, the majority of respondents are students (63.75%), followed by private employees at 25%, entrepreneurs at 10%, and others at 1.25%. Hence, it can be inferred that a significant portion of them work as students.

4.2 Measurement Model Analysis

Convergent Validity and Discriminant Validity measurements were employed to determine the level of validity, crucial for the feasibility of further testing. Convergent Validity results, utilizing Outer Loadings and AVE, indicate that the sum of AVE exceeded 0.5, and Outer Loadings exceeded 0.708. Discriminant Validity was measured with the Fornell-Larcker Criterion. The Fornell-Larcker maximum limit should not surpass the square root of AVE. From the results of Fornel Lacker Analysis, it is concluded that the correlation values between variables are still not valid. The AVE square value for the Security variable at 0.811 is smaller than the correlation value between Privacy and Security at 0.826. Similarly, the AVE square value for the Privacy variable at 0.794 is smaller than the correlation value between Trust and Privacy at 0.828. This does not meet the criteria according to the Fornell-Larcker Criterion. A retest is performed by removing indicators PV4, PV5, TR4, and TR9. From the second analysis, the AVE values for each variable are greater than 0.5. Consequently, further testing proceeds to the next stage, considering outer loading values as per Table 1.

Table 1. Outer Loading 2nd Run

	<i>Security</i>	<i>Privacy</i>	<i>Trust</i>
PV1		0,845	
PV2		0,858	
PV3		0,838	
SC1	0,835		
SC2	0,816		
SC3	0,777		
SC4	0,816		
TR1			0,787
TR2			0,792
TR3			0,771
TR5			0,790
TR6			0,810
TR7			0,797
TR8			0,807

From the second Fornell-Larcker Criterion test, it can be concluded that the results are acceptable and meet the criteria. This is evident from the data, values of 0.811, 0.837, and 0.794 are greater than the data below them.

Reliability Test

It can be concluded that all variables meet the criteria, as the test results indicate values between 0.70 and 0.90 (Table 2). Additionally, the Composite Reliability values show satisfactory results, with values greater than 0.6. Therefore, the conclusion is that the variables are deemed sufficiently satisfying.

Table 2. Cronbach's Alpha and Composite Reliability

	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>
<i>Security</i>	0.827	0,885
<i>Privacy</i>	0.803	0,884
<i>Trust</i>	0.902	0,922

4.3 Structural Model Analysis

Coefficient of Determination (R Square)

The variables tested influence Trust by 68.2%. Hence, it can be inferred that the impact generated is moderate, as the value exceeds 0.5.

Predictive Relevance (Q Square)

The value obtained for the Trust variable is 0.423. Therefore, it can be concluded that this value is greater than 0, indicating relevance from the path model's prediction to the dependent construct. This implies that the model can predict without using samples.

Effect Sizes (F Square)

The results reveal the relationship between Security and Trust at 0.226 and Privacy and Trust at 0.256. These values are greater than 0.2 but less than 0.35, indicating a moderate effect for both Security and Privacy towards Trust.

Fit Model

The NFI result is 0.86, which, when converted to a percentage, is 86%. It can be concluded that the model, at 86%, fits well. Additionally, the SRMR result is 0.059, which is less than 0.08. The fit model testing using rms theta yields a value of 0.177, signifying it does not fit into the well-fitted

category. Thus, it can be concluded that this research falls under the moderate fit.

Path Coefficient

Based on Table 3, the results for Security towards Trust are 0.425, and Privacy towards Trust is 0.452. These values have positive figures and are close to +1. Therefore, the conclusion is that Security towards Trust and Privacy towards Trust have a positive and strong relationship.

Table 3. Path Coefficient

	<i>Trust</i>
<i>Security</i>	0,425
<i>Privacy</i>	0,452
<i>Trust</i>	

Hypothesis Testing

Based on the T-Test results in Table 4, the following conclusions can be drawn:

Table 4. Hypothesis Testing

	<i>T-Statistics (O/STDEV)</i>	<i>P Values</i>	<i>Path Coefficient</i>	Result
H1 : <i>Security->Trust</i>	8,109	0,000	0,425	Supported
H2 : <i>Privacy->Trust</i>	8,747	0,000	0,452	Supported

H1, Security - Trust, is supported as it has a T-Statistics value greater than 1.66, specifically 8.109, and a p-value less than 0.05, specifically 0.00, indicating a significant influence.

H1, Privacy - Trust, is supported as it has a T-Statistics value greater than 1.66, specifically 8.747, and a p-value less than 0.05, specifically 0.00, indicating a significant influence.

4.4 Discussion

From the hypothesis testing results presented in Table 4, it can be observed that both hypotheses are accepted. The explanation regarding the influence of each variable has been formulated. Therefore, it can be stated that the hypothesis formulation aligns with the hypothesis testing results.

On the relationship between security and trust this study confirms that there is a positive and significant relationship. The T-statistics value

obtained for the relationship between these two variables is 8.109. This value exceeds the maximum limit of 1.66. The p-values for the relationship between these two variables are 0.000, considered less than the maximum limit of 0.05. Additionally, the path coefficient for these two variables is positive. Therefore, it can be concluded that Security has a positive and significant influence on Trust.

This study contributes to the existing body of knowledge by confirming a positive and significant relationship between security and customer trust. The result of this study is aligned with previous research findings, [11], [22], [23], [24], [25].

This study showed that efforts by service providers to ensure a robust security system directly contribute to fostering trust. The findings have practical implications for businesses and service providers, making the argument for academic attention even more compelling. In an era where cybersecurity threats are increasingly prevalent, understanding the tangible benefits of investing in security measures becomes paramount for organizational success. The academic discussion on the positive relationship between security and trust serves as a foundation for evidence-based decision-making in real-world scenarios.

On the relationship between privacy and trust this study confirms that there is a positive and significant relationship. The T-statistics value obtained for the relationship between these two variables is 8.747. This value exceeds the maximum limit of 1.66. The p-values for the relationship between these two variables are 0.000, considered less than the maximum limit of 0.05. Additionally, the path coefficient for these two variables is positive. Therefore, it can be concluded that Privacy has a positive and significant influence on Trust.

The results of this study align with the findings from the following studies, [10], [12], [21], [26], [27]. These studies state that positive Privacy has a positive and significant relationship with Trust.

These results have important real-world implications for both researchers and practitioners in academic fields. In a time when privacy is a growing concern in different areas, recognizing how privacy positively affects trust is crucial. The study's conclusion offers valuable insights for organizations looking to build and keep trust with their stakeholders by giving priority to and improving privacy measures.

5 Conclusion

This research reinforces previous findings stating that security and privacy factors influence consumer trust levels. Furthermore, it provides specific insights into how security and privacy can impact trust levels, particularly in the context of online shopping among Generation Z consumers.

The findings of this study provide a robust foundation for e-commerce industry players to enhance consumer trust and encourage active engagement in online purchases. As an initial step, companies should focus on improving security and privacy for consumers. This study reaffirms that these factors significantly influence consumer trust in the e-commerce context. Therefore, companies can prioritize the development of security and consumer privacy systems as a strategic step to build consumer trust in their e-commerce platforms.

With a deep understanding of the positive impact of security and privacy on trust, companies can direct their efforts to optimize the user experience, provide a sense of security, and maintain consumer data confidentiality. By implementing best practices in security and privacy, companies can create an environment that supports consumer trust, ultimately enhancing participation and online transaction activities.

For future research, it is recommended that researchers consider additional factors that may influence consumer trust levels in the e-commerce context. Some aspects that could be further explored include constraints within e-commerce features and ethical business practices applied by e-commerce platforms to enhance trust levels. Both these factors have significant potential in understanding the complexity of consumer trust and can provide valuable insights for the development of future business strategies.

Furthermore, it is crucial to broaden the scope of research to variables that have been less investigated regarding their impact on trust levels. By delving into these factors, researchers can provide a more comprehensive understanding of the dynamics of trust in the e-commerce context.

Moreover, given that this research solely focuses on the perspectives of Generation Z, future studies may delve into the viewpoints of other generations such as baby boomers, Generation X, and Generation Y. Understanding the diverse perspectives of different age groups can offer further insights into how trust evolves and is articulated among varied consumer segments.

Considering these suggestions, future research can contribute richer insights to the literature and aid in the development of more effective business strategies in the e-commerce industry.

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APPENDIX

1. Operational Variable

Variable	Definition	Code	Indicator	References
Security	Security is A system owned by the company to make the transaction process safer and preventive internal fraud occurs do payment [24]	SC 1	In <i>e-commerce</i> , I do safe spending _ guaranteed .	Modified [24]
		SC 2	<i>Ecommerce</i> ensures giving information with clear.	
		SC 3	<i>Ecommerce</i> ensures protection from seller's refusal .	
		SC 4	<i>Ecommerce</i> guarantee data and security information .	
Privacy	[10] illustrates <i>Privacy</i> as A ability of consumer in control information sensitive .	PV 1	Policy <i>e-commerce</i> that delivers consumer information about the seller so which creates a feeling of security in the transaction .	Modified [10]
		PV 2	<i>Ecommerce</i> obeys standard online data protection.	
		PV 3	<i>E-commerce</i> guard confidentiality information personal i .	
		PV 4	Policy security <i>e-commerce</i> easy understood	
		PV 5	<i>Ecommerce</i> displays terms and conditions before do transaction	
Trust	Trust is the fulfillment hope consumers For interesting consumer in do purchase [24]	TR 1	<i>Ecommerce</i> capable of fulfilling all promises given _ to consumers.	Modified [24]
		TR 2	Products and services offered _ <i>e-commerce</i> by what was promised .	
		TR 3	<i>Ecommerce</i> provides good products and services . _	
		TR 4	<i>Ecommerce</i> is reliable For fulfil needs of consumers.	
		TR 5	Items offered _ <i>e-commerce</i> by description	
		TR 6	<i>Ecommerce</i> is capable For prioritize the interest consumer .	
		TR 7	<i>Ecommerce</i> is capable handle complaint consumers.	
		TR 8	<i>Ecommerce</i> No harm to consumer .	
		TR 9	<i>E-commerce</i> give profit at the moment of shopping.	