

Factors Influencing Consumer Trust and Loyalty in E-Commerce: A Case Study of Website PT. Wearinasia Internet Akselerasi

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Abstract

As technology advances, so does the expansion of e-commerce, as seen by platforms such as wia.id, operated by Wearinasia Internet Akselerasi. This study looks at the elements influencing e-commerce trust and loyalty at wia.id, an Indonesian e-commerce website specializing in active lifestyles, content production, and travel items. The study investigates how user interface quality (UIQ), information quality (IQ), perceived security risk (PS), perceived privacy (PP), and e-commerce awareness (EA) influence e-commerce trust (ET), and then how ET affects e-commerce loyalty (ECL). The data was analysed using PLS-SEM. The main findings show that information quality and perceived security risk significantly and positively influence e-commerce trust, demonstrating that consumers appreciate accurate information and secure transactions on the platform. Interestingly, user interface quality, perceived privacy, and e-commerce awareness did not significantly influence trust, indicating that consumers may not value these variables or need to be more efficiently applied. Finally, the study finds that e-commerce trust is critical for promoting customer loyalty, since users who trust wia.id are more likely to stick with the platform.

Keywords: Stimulus-Organism-Response; E-Commerce; E-Commerce Trust; E-Commerce Loyalty; User Interface Quality; Information Quality; Perceived Privacy; Perceived Security; E-Commerce Awareness

1. Introduction

1.1 Research Background

Different things happen in international and global societies over time. These alterations might be in the form of altered cognitive patterns or overall living habits. The Fourth Industrial Revolution (Industry 4.0), which describes how we live in a digitalized age where artificial intelligence (AI) dramatically influences numerous aspects of life, including business, education, and other fields, is a reflection of this development (Hoyles & Lagrange, 2020). As information and communication technology advances quickly, more firms are choosing to conduct their operations online. According to Kominfo. go. id, Indonesia is expected to emerge as Southeast Asia's biggest participant in the digital economy.

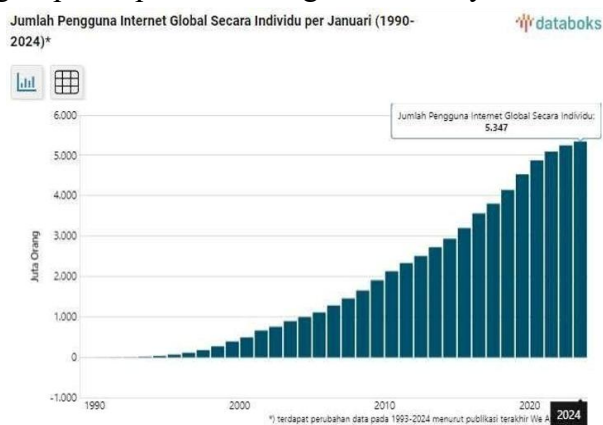


Figure 1.1. Data on Global Internet Users
Source: Databoks.id

Figure 1.1 shows the consistent increase in the global population of internet users. According to data from Databoks.id, the number of individuals using the internet worldwide rose steadily between 1990 and January 2024, reaching 5.35 billion, or 66.2% of the world's population, which is currently 8.08 billion.

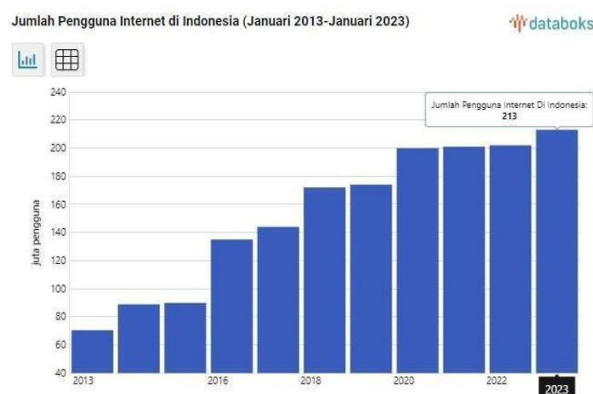


Figure 1.2. Growth of Internet Users in Indonesia
Source: Databoks.id

Comparably, Figure 1.2 demonstrates that Indonesia has had an annual growth in internet users, with 203 million users in 2023.



Figure 1.3. Digital Users in Indonesia

Source: We Are Social

According to estimates from We Are Social, as of January 2023, 213 million internet users in Indonesia, or 77% of the 276.4 million people, call the country home. We Are Social Indicates shows that Indonesians use the internet for an average of seven hours and forty-two minutes a day. According to research by Nirwana and Bidur (2021), technology advancements have forced business owners who previously depended on traditional models to switch to contemporary ones.

According to DJPB Kemenkeu's research from 2023, technology and the internet have not only made life simpler for individuals but have also had a significant influence on corporate development, which has boosted Indonesia's economy.

10 Negara dengan Proyeksi Pertumbuhan e-Commerce Tertinggi Global 2024 (2024) databoks

No.	Nama Data	Nilai
1	Indonesia	30,5
2	Meksiko	26,8
3	Thailand	22,9
4	Iran	22,1
5	Malaysia	21,4
6	Filipina	20,5
7	Peru	19,9
8	India	19,9
9	Israel	17,2
10	Vietnam	16,5

Figure 1.4. Leading 10 Nations in E-commerce Expansion

Source: We Are Social

Figure 1.4 Indonesia is expected to lead the world in e-commerce growth in 2024. The Ministry of Communications and Information Technology's Septriana Tangkary claims that Indonesia has the world's highest e-commerce growth rate, at 78%.

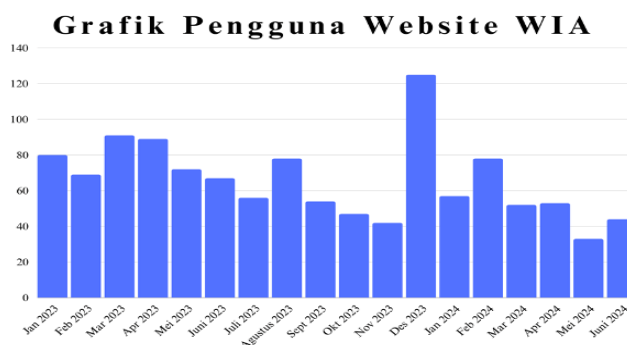


Figure 1.5 Wia.id user website

Source: Corporate Information

Despite this, Figure 1.5 shows a decrease in wia.id website traffic between January 2023 and June 2024. PT. Wearinasia Internet Akselerasi, an e-commerce firm specialising in active lifestyle, content production, and travel items, is concerned about this drop in website loyalty. Based on corporate information, the predominant transactions for PT. Wearinasia Internet Akselerasi occurs on third-party marketplaces rather than the company's website (wia.id). Tokopedia's transaction percentage routinely surpasses other platforms, ranging from 24% to 58.3%. This is regrettable since it contradicts the company's objective of establishing itself as the premier e-commerce platform for active lifestyles, content production, and tourism in Indonesia. Furthermore, dependence on other markets imposes constraints, like administrative costs and campaign laws, which may impede the company's expansion.

In response to the drop in website loyalty, the firm has shifted its attention to building consumer trust, a crucial component affecting e-commerce loyalty. Information quality, user interface, perceived privacy, and perceived security risk are some variables that might affect trust (Aslam et al., 2019).

The decrease in website loyalty has compelled the corporation to prioritise enhancing client trust, an essential element affecting e-commerce loyalty. Trust may be affected by information quality, user interface, perceived privacy, and perceived security risk (Aslam et al., 2019). This study aims to examine how these characteristics affect e-commerce trust and loyalty in PT. Internet Akselerasi Wearinasia.

The purpose of the study is to examine how e-customer trust (ET) is influenced by user interface quality (UIQ), information quality (IQ), perceived security risk (PS), perceived privacy (PP), and e-commerce awareness (EA), as well as how ET affects e-commerce loyalty (ECL). Practically speaking, the study gives PT. Wearinasia provides information on improving elements that foster customer loyalty and trust, maximising resources and boosting competitiveness. The analysis aids scholarly research on trust and loyalty in e-commerce, adding to the knowledge of digital marketing and consumer behaviour. The study focuses on UIQ, IQ, PS, PP, EA, ET, and ECL variables. A sample of 70 respondents who have made at least two transactions on wia.id will be included in the research.

1.2 Literature Review

1.2.1 SOR: Stimulus, Organism, Reaction

Marketing has used the psychology-based SOR theory, initially presented by Hoyland in 1953 (Rizqy & Hidayat, 2021). The theory, which was created in 1974 by Mehrabian and Russell (Lou et al., 2022), describes how external stimuli (S) set off an organism's internal processes (O), which in turn cause an organism to respond (R). The external and ambient stimuli that raise customer arousal are included in the stimulus. The organism engages in internal processes that prompt action, such as provocation or awareness. Ultimately, the reaction is the result of choice that the stimulus and organism have triggered (Bagozzi, 1986).

1.2.2 E-commerce

E-commerce is defined by Harmayani et al. (2020) as the distribution, selling, marketing, and acquisition of products and services using electronic channels, such as the Internet. It includes data exchanges, inventory management, and electronic cash transfers. Dynamic relationships between companies, customers, and communities are made possible by

e-commerce (Riswandi, 2019). distinct forms, such as business-to-business on platforms like Alibaba or consumer-to-business exchanges like freelance photography services, are catered to different forms, which include B2B, B2C, B2G, C2C, and C2B.

1.2.3 E-commerce Loyalty

E-commerce loyalty is customers' favorable perception of a business, which promotes recurring business (Ravi et al., 2023). According to Sudirman et al. (2020), loyalty is crucial for creating enduring bonds with clients that result in regular repurchases and long-term commitment. According to Kotler & Keller (2012), devoted customers will persist with a product even if they have other options, giving firms a competitive advantage and steady income.

1.2.4 E-commerce Trust

According to Coulter & Coulter (2002), trust is essential to e-commerce because it reflects customer faith in the platform's capacity to live up to expectations. Trust encourages recurring encounters and loyalty. According to Kasih et al. (2019), a crucial factor in the tech-driven realm of e-commerce, customer trust is dependent on a service provider's ability to fulfill its commitments.

1.2.5 Information Quality

Information quality, according to Huimin Wang & Jinzhe Yan (2022), is a significant predictor of credibility and has a direct impact on customers' faith in a good or service. According to Almaiah et al. (2022), high-quality information enhances consumers' judgments of a product's value. According to Fakhruddin (2022), information quality in e-commerce indicates how well a good or service can satisfy customers.

1.2.6 User Interface Quality

The term "user interface quality" (UIQ) describes how a system's visual design makes it easier for users and platforms to interact (Putri, 2022). According to Gummerus et al. (2004), a well-designed user interface (UI) improves overall satisfaction by simplifying and enhancing user interactions. Chang and Chen (2009) draw attention to UIQ's part in fostering a satisfying online experience, which directly affects customers' comfort levels and opinions of e-commerce sites.

1.2.7 Perceived Privacy

Chang & Chen (2009) define perceived privacy as users' opinions regarding the security of their personal information when utilising e-commerce platforms. As emphasised by Efendi & Rahmiati (2020), trust can be undermined by worries about firms exploiting data. Eid (2011) emphasises how crucial it is for users to feel in charge of their data when transacting, as this fosters a sense of security and platform confidence.

1.2.8 Perceived Security Risk

According to Indiani and Febriandari (2021), perceived risk is the consumer's uncertainty regarding the dependability and completion of online transactions. Perceived security is defined by Zhan et al. (2019) as a user's trust in the security of online transactions, especially in personal and financial data. According to Kim et al. (2008), perceived risk refers to the unfavorable consequences customers can experience during online transactions, which could influence their decision to continue.

1.2.9 E-commerce Awareness

According to Aslam et al. (2019), e-commerce knowledge is essential for decreasing customer reluctance to make online purchases, as ignorance might breed doubt. According to Sousa (2023), awareness pertains to a consumer's comprehension of a product or service, which empowers them to optimise its worth. Najafi (2012) emphasises that customer trust and comprehension of a service or product are critical components of e-commerce awareness. According to Ellitan (2022), awareness is the capacity of the customer to recollect and identify a brand, item, or service.

1.3 Hypothesis & Research Model

1.3.1 User Interface Quality and E-commerce Trust

According to Andrew and Pauline (2022), user interface quality favourably impacts e-commerce confidence in apps. This is supported by Aslam et al. (2019), who show a strong correlation between e-commerce trust and user interface quality. Additionally, Yashmi (2020) discovered that user interface quality favours users' trust in e-commerce. Based on the above explanation, the hypotheses is proposed as follows:

H1: User Interface Quality (UIQ) positively influences E-Commerce Trust (ET).

1.3.2 Influence of Information Quality on E-commerce Trust at wia.id

According to Wandoko et al. (2022), customer trust is favourably impacted by the quality of the information provided by e-marketplace services. However, according to Andrew and Pauline (2022), customer trust is not greatly impacted by the quality of the information. According to Mingzhe Ren and Wen-Hai Chih (2019), customer trust in service providers is favourably and considerably impacted by the quality of the information provided. This is also supported by Darmiasih and Setiawan's (2020) research on e-wallet applications. Based on the above explanation, the hypotheses is proposed as follows:

H2: Information Quality (IQ) on the wia.id e-commerce website positively influences E-Commerce Trust (ET).

1.3.3 Perceived Security Risk and E-commerce Trust

According to Almaiah et al. (2022), a positive correlation exists between customer worry about transactions or perceived risk and confidence in online services. According to Efendi and Rahmiati (2020), customer trust in online transactions significantly correlates with perceived security. According to Riache and Pradana (2022), perceived privacy favourably impacts customer trust. Similarly, perceived security favours customers' trust in service providers, as shown by Darmiasih and Setiawan (2020).

H3: Perceived Security Risk (PS) positively influences E-Commerce Trust (ET).

1.3.4 Perceived Privacy and E-commerce Trust

According to Aslam et al. (2019), customer trust in e-commerce and perceived privacy are positively correlated. Additionally, Efendi and Rahmiati (2020) note that customer trust in online purchases is significantly increased by perceived anonymity. According to Riache and Pradana (2022), perceived privacy has a beneficial effect on customer trust. Similarly, Darmiasih and Setiawan (2020) show that customer trust in service providers is significantly increased by perceived privacy.

H4: Perceived Privacy (PP) positively influences E-Commerce Trust (ET).

1.3.5 E-Commerce Awareness and E-commerce Trust

Aslam et al. (2019) demonstrate how e-commerce knowledge favorably impacts customer trust. According to Simanjuntak and Cuandra (2023), customer trust in service providers is greatly impacted by product knowledge awareness. However, according to Andrew and Pauline (2022), customer trust is not greatly impacted by e-commerce awareness.

H5: E-Commerce Awareness (EA) positively influences E-Commerce Trust (ET).

1.3.6 E-Commerce Trust and E-commerce Loyalty

E-commerce trust has a favorable impact on e-commerce loyalty, as confirmed by Aslam et al. (2019). According to Hossain et al. (2024), establishing customer trust is essential to fostering loyalty. Simanjuntak and Cuandra (2023) also discover a strong positive correlation between customer loyalty to goods and services and trust.

H6: E-Commerce Trust (ET) positively influences E-Commerce Loyalty (ECL).

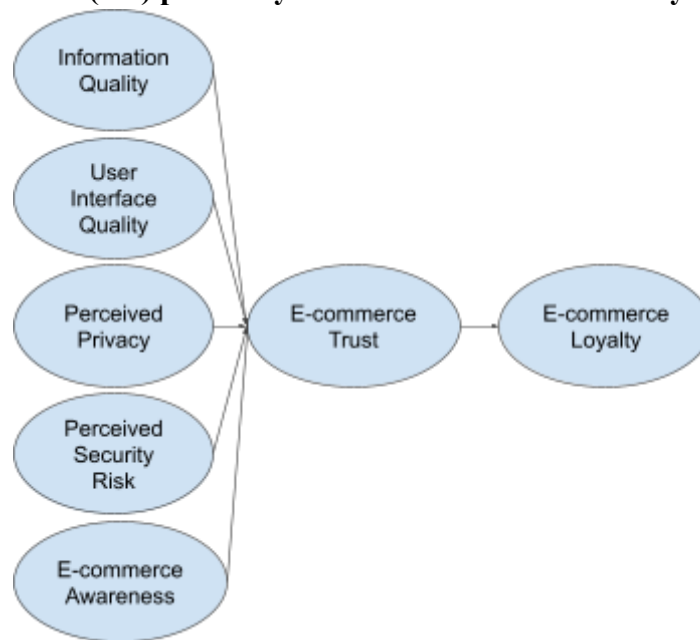


Figure 1.7 Conceptual Framework

Source : Adapted From Aslam et al (2020)

Figure 1.7 conceptual model illustrates the direction of influence in the connections under investigation, based on the previously mentioned theories.

2. Research Methodology

2.1 Research Design

Creswell (2014) identifies three primary research approaches: quantitative, qualitative, and hybrid techniques. Quantitative research uses statistical data, often gathered through surveys or questionnaires, to examine theories. Ethnography, phenomenology, case studies, and story studies are qualitative research approaches, each focusing on a different facet of human experience. Mixed approaches combine the two to create a more complete insight. Sekaran and Bougie (2016) divide research into descriptive, exploratory, and causal categories. Descriptive research collects data to characterise a group or phenomena, whereas exploratory research uses qualitative approaches to study understudied themes. Causal research uses experiments to test cause-and-effect correlations.

This study uses a quantitative-descriptive technique, with a single cross-sectional design, to test hypotheses regarding how user interface quality, information quality, perceived privacy, and e-commerce knowledge influence trust and loyalty on the e-commerce site wia.id. Primary data was gathered using online and on-site questionnaires conducted with Google Forms. SmartPLS 4.0, a structural equation modelling tool, will evaluate data validity and reliability, followed by a study of variable correlations. This technique will likely provide valuable insights for enhancing wia.id's business strategy.

2.2 Data Collection

The target demographic is everyone who has made at least two purchases on wia.id and is between the ages of 17 and 65, regardless of gender. Because there is no sampling frame, this study employs purposive sampling, a kind of non-probability sampling, as suggested by Sekaran and Bougie (2016). Sugiyono (2018) asserts that a sample needs to be properly selected to accurately reflect the population, while Hair et al. (2014) stress the importance of ensuring the sample size is adequate to produce results that can be trusted.

A survey with 100 respondents was used to gather data for this study, and only 70 valid responses were used in the analysis. The survey was distributed online through Google Forms, and data was collected offline or on-site at actual stores. The questionnaire was developed first, then a sample of respondents was chosen, the survey was administered online and offline (on site), data was processed using structural equation modeling - partial least squares (SEM-PLS), and the results were interpreted and evaluated. These steps made up the research process. This multi-stage approach guaranteed a thorough study of the research data.

3. Result and Discussion

3.1 Respondents Profile

The following describes the demographic profile of the respondents who took part in this study. Regarding educational background, 34.3% of the respondents finished high school (SMA/SMK), 52.9% are bachelor's degree holders (S1), and 12.9% are master's degree holders (S2). 11.4% of them work for the government, 4.3% teach or work in education, 4.3% are athletes, 5.7% are medical professionals, the private sector employs 40%, 11.4% are business owners, 4.3% are students, 7.1% are housewives, and 10% are content producers. Regarding the age distribution, the bulk of responders (71.4%) are in the 21–35 age range, followed by 27.1% in the 36–50 age range and 1.4% in the 51–65 age range. Regarding income, thirty percent of the respondents make between three and five million rupiah, forty-five percent make between five and eight million, eleven percent make between eight and ten million, and ten percent make between ten and twenty million. Three percent of them make above twenty million rupiahs a month. The respondents' residents are dispersed among multiple areas: 45.7% call Tangerang home, followed by 17.1% in Depok, 15.7% in Jakarta, 11.4% in Bogor, 8.6% in Bekasi, and 1.4% in other places. And for the frequency of using the website wia.id, 54.3% of respondents said they had made two purchases through the Wia website, while 45.7% said they had bought more than two.

Table 3.1 Profile Respondents

Category	No. of Respondents	(%)
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Education		
High Schools (SMA/SMK)	24	34.3%
S1	37	52.9%
S2	9	12.9%
Professions		
Government	8	11.4%
Educational	3	4.3%
Athletes	3	4.3%
Medical Professional	4	5.7%
Private Sector	28	40%
Business Owners	8	11.4%
Students	3	4.3%
Housewives	5	7.1%
Content Creator	7	10%
Others	1	1.4%
Age		
21-35	50	71.4%
36-50	19	27.1%
51-65	1	1.4%
Monthly Income (IDR)		
3.000.000 - 5.000.000	21	30%
5.000.001 - 8.000.000	32	45.7%
8.000.001 - 10.000.000	8	11.4%
10.000.001 - 20.000.000	7	10%
>20.000.000	2	2.9%
Domicile		
Jakarta	11	15.7%

Bogor	8	11.4%
Depok	12	17.1%
Tangerang	32	45.7%
Bekasi	6	8.6%
Others	1	1.4%
Frequency of Transaction		
2	38	54.3%
>2	32	45.7%

Source: *Data Processing (2024)*

3.2 Measurement Model

The data analysis for this study will be conducted using SmartPLS 4.0 because it includes mediation variables. Using a variety of testing models, SmartPLS, a Structural Equation Modeling (SEM) variant, streamlines data processing. Gozali (2008) states that there are two stages to data analysis using SmartPLS: the structural and the measurement stages. Ovals or circles represent constructs, and the structural (inner) model connects them and shows the paths (relationships) between them. Confirmatory validity tests are carried out to evaluate how well the measurement tools match the theoretical conceptions. These tests include discriminant validity, which compares cross-loading values greater than 0.70 and determines whether the square root of AVE (\sqrt{AVE}) is higher than the correlation between latent constructs, and convergent validity, which searches for a loading factor greater than 0.70 and an Average Variance Extracted (AVE) value above 0.5. Furthermore, Cronbach's Alpha and composite dependability are used to assess reliability; both metrics must be higher than 0.70 to guarantee consistency.

Bootstrapping is a statistical technique that computes standard errors and confidence intervals. It is used to assess the measurement model, also known as the outer model, which depicts the link between constructs and indicator variables, represented by rectangles. T-values, which evaluate the significance of model coefficients (T-values above 1.65 for one-tailed tests or 1.96 for two-tailed tests indicate statistical significance); P-values, where values below 0.05 are considered statistically significant, and R-square values, which show the model's ability to explain data variability (with higher values suggesting a better fit), are key metrics in this phase. The last measure is beta values, which show how much of an influence each independent variable has on the dependent variables in the model.

Table 3.2 Result and Discussion

Items	Statements	FL
UIQ 1	The interface of wia.id is easy to use	0.854
UIQ 2	The information on the wia.id website is presented attractively	0.807

UIQ 3	The visual appearance of the wia.id site is appealing	0.708
UIQ 4	The wia.id site enhances the effectiveness of my searches	0.845
IQ 1	The wia.id site provides up-to-date information on products and services	0.773
IQ 2	Completing transactions on wia.id is easy due to the quality of its information	0.784
IQ 3	The wia.id site offers information that is easy to understand	0.838
PR 1	Shopping on the wia.id e-commerce site does not pose financial risks	0.825
PR 2	Electronic payments on wia.id are secure	0.793
PR 3	The wia.id site is a safe place to store sensitive user information	0.861
PP 1	The wia.id site only collects personal data necessary for its activities	0.803
PP 2	The wia.id site does not share my personal information with other websites	0.781
PP 3	I feel secure when submitting my personal information to wia.id	0.786
PP 4	The wia.id site shows concern for its users' privacy	0.834
EA 1	I am aware of the e-commerce site wia.id	0.856
EA 2	I am familiar with searching for products/services online through the wia.id site	0.778
EA 3	I am aware of the online purchasing process through the wia.id site	0.820
ET 1	The wia.id site is trustworthy and honest as a provider of products and services	0.845
ET 2	I feel very confident in the e-commerce provider on the wia.id site	0.821
ET 3	The wia.id site fulfills its promises and commitments	0.865
EL 1	I will continue to shop on the wia.id site in the future	0.790
EL 2	My preference for e-commerce on the wia.id site will not easily change	0.818

EL 3	Changing my preference for the via.id e-commerce site would require significant reconsideration	0.806
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Source: Data Processing (2024)

Table 3.3 Construct Reliability and Validity

	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	AVE
IQ	0.716	0.723	0.841	0.638
EL	0.729	0.732	0.847	0.648
EA	0.753	0.754	0.859	0.670
PR	0.767	0.770	0.866	0.683
ET	0.798	0.800	0.881	0.712
PP	0.814	0.816	0.878	0.642
UIQ	0.817	0.821	0.880	0.649

Source: Data Processing (2024)

The information in Tables 3.2 and 3.3 indicates that every ratio fits within the given parameters and range. Factor Loading levels exceeding 0.7, Cronbach's Alpha values exceeding 0.7, composite reliability values exceeding 0.7, and AVE values exceeding 0.7 all attest to the validity and reliability of the results. Therefore, the data is considered valid and reliable.

3.3 Structural Model Assessment

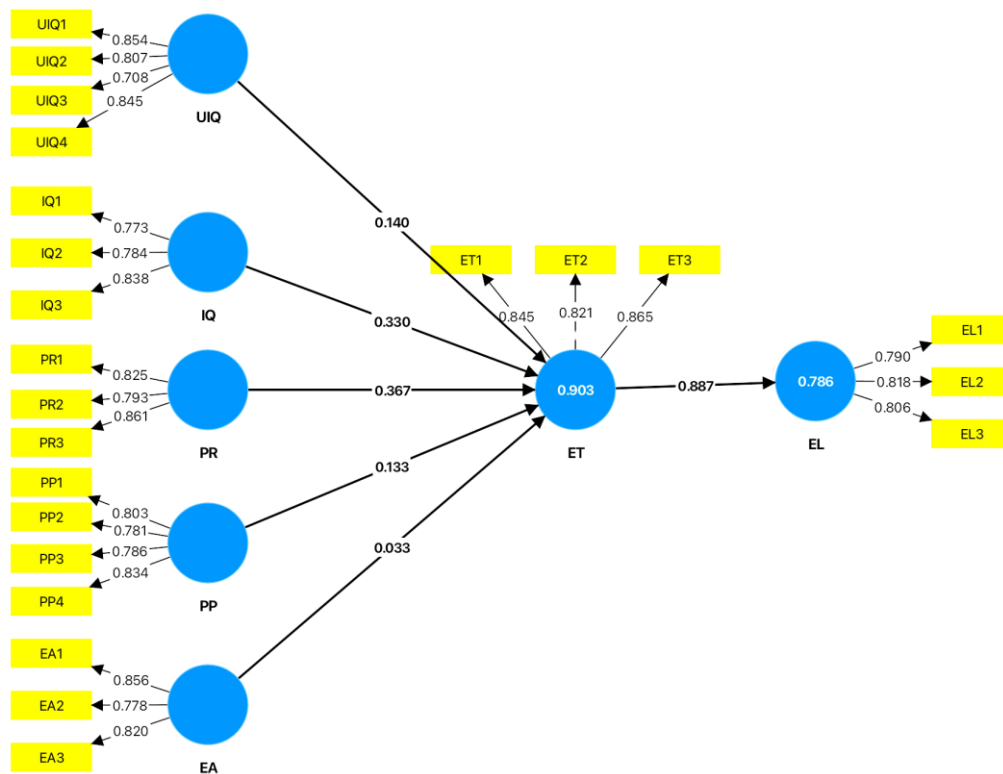


Figure 3.1 Measurement Model Assessment

Source: Data Processing (2024)

Table 3.4 Hypothesis Test Result

	Hypothesis	Std. Beta	Std. Error	T-value	P-value	Result
H1	UIQ → ET	0.140	0.136	0.127	0.269	Not Supported
H2	IQ → ET	0.330	0.314	2.568	0.010	Supported
H3	PS → ET	0.367	0.350	0.099	0.000	Supported
H4	PP → ET	0.133	0.133	1.075	0.282	Not Supported
H5	EA → ET	0.033	0.163	0.203	0.839	Not Supported
H6	ET → EL	0.887	0.056	15.842	0.000	Supported

Source: Data Processing (2024)

The summary of hypothesis testing is provided through statistical analysis with the PLS-SEM software, based on Figure 3.1 and Table 3.4. The results give an overview of the correlations between the variables and the importance of each hypothesis.

3.4 Discussion

The purpose of this study is to ascertain how e-commerce awareness, perceived security risk, information quality, user interface quality, and e-commerce awareness affect e-commerce trust and loyalty. The first hypothesis, according to which e-commerce trust is positively impacted by user interface quality, was not accepted. This suggests that e-commerce trust is neither positively or significantly impacted by the quality of the user interface. These results contrast with earlier studies by Yashmi (2020), Aslam et al. (2019), and Andrew and Pauline (2022), which showed that e-commerce trust is favourably and significantly impacted by user interface quality. This finding implies that consumer e-commerce trust is not impacted by the wia.id website's user interface quality. Consequently, since the user interface quality has no discernible good or negative impact on e-commerce trust on the wia.id website, Wearinasia Internet Akselerasi ought to reevaluate making additional expenditures in its improvement.

The second hypothesis, according to which e-commerce trust is positively impacted by high-quality information, was approved. This suggests that the trustworthiness of e-commerce is positively and significantly impacted by information quality. According to Wandoko et al. (2022), Andrew and Pauline (2022), and Mingzhe Ren and Wen-Hai Chih (2019), information quality significantly and favourably affects e-commerce trust. These findings are consistent with the current outcome. This shows that consumer e-commerce trust is strongly influenced by the quality of information available on the wia.id website. Because it has a favourable and significant impact on their e-commerce trust, Wearinasia Internet Akselerasi should prioritise and think about investing in ongoing information quality improvement.

The third hypothesis, which claims that perceived security improves e-commerce trust, was accepted. This shows that perceived security has a favourable and significant impact on e-commerce trust. The findings are in accordance with those of Almaiah et al. (2022), Efendi and Rahmiati (2020), Riache and Pradana (2022), and Darmiasih and Setiawan (2020), all of whom discovered that perceived security had a favourable and significance influence on e-commerce trust. As a result, Wearinasia Internet Akselerasi should work on improving its perceived security and consider spending more on it, as it is critical to creating e-commerce confidence.

The fourth hypothesis, according to which e-commerce trust is positively impacted by perceived privacy, was not accepted. This suggests that e-commerce trust is not positively or significantly affected by perceived privacy. The present discovery is in opposition to earlier studies conducted by Aslam et al. (2019), Efendi and Rahmiati (2020), Riache and Pradana (2022), and Darmiasih and Setiawan (2020), which discovered that e-commerce trust was positively and significantly impacted by perceived privacy. Perceived privacy in the context of wia.id has no bearing on e-commerce trust. Since perceived privacy has no bearing on fostering trust in the wia.id platform, Wearinasia Internet Akselerasi does not need to give it higher priority or increase its investment in it.

The fifth hypothesis, according to which e-commerce awareness increases e-commerce trust, was not accepted. This suggests that e-commerce trust is neither positively or significantly impacted by e-commerce awareness. This result contrasts with earlier studies by Andrew and Pauline (2022), Simanjuntak and Cuandra (2023), and Aslam et al. (2019), which discovered that e-commerce awareness had a favourable and significant impact on e-commerce trust. E-commerce awareness does not affect e-commerce trust in the instance of wia.id. Consequently,

since e-commerce awareness has little effect on user confidence in the wia.id platform, Wearinasia Internet Akselerasi does not need to invest more in this area.

The last hypothesis was approved, which is that e-commerce trust increases e-commerce loyalty. This suggests that e-trust has a significant and beneficial influence on e-loyalty. Aslam et al. (2019), Hossain et al. (2024), and Simanjuntak and Cuandra (2023) all previously found that e-commerce trust has a positive and significant influence on e-commerce loyalty. These findings are consistent with those research. Users' loyalty towards wia.id is mainly determined by their level of trust in the platform. Thus, as e-commerce trust significantly impacts customer loyalty on the wia.id platform, Wearinasia Internet Akselerasi should concentrate on boosting factors that lead to e-commerce trust, such as improving information quality and perceived privacy.

According to these findings, e-commerce trust and loyalty are significantly influenced by a few key characteristics, such as perceived security and the quality of the information provided. The lack of significance found in this study for user interface quality and e-commerce awareness—two factors that are generally important for online trust—could suggest that users give other factors more weight in their process of establishing trust or that the way these factors are currently implemented is insufficient to make a significant difference. The results of this study suggest that Wearinasia Internet Akselerasi should prioritise enhancing information quality and perceived security, as these aspects directly impact e-commerce trust and loyalty. Conversely, as these factors does not greatly influence trust, less weight should be given to perceived privacy, e-commerce awareness, and exemplary user interfaces. Customer loyalty and long-term success on the wia.id platform will eventually increase if resources are directed toward areas that build trust.

In light of these findings, several suggestions for Wearinasia Internet Akselerasi can be made. First, the business has to invest more money in improving the quality of the information on wia.id. Having up-to-date, precise, and comprehensive information will assist in establishing user trust and set the platform apart from rivals. Second, Wearinasia should keep enhancing and emphasising its security procedures to ensure consumers feel secure throughout transactions since perceived security is crucial. The organisation should not ignore user interface quality and e-commerce awareness, even if these characteristics have not been proven to affect confidence. In the long run, improving the platform's overall user experience and implementing educational efforts to promote its advantages may help to improve consumer perception.

Finally, privacy issues shouldn't be disregarded. Although the study found that perceived privacy did not significantly affect trust, Wearinasia should keep up the data protection measures and make sure users are aware of them in order to boost platform confidence. There are still some things to pay attention to, but there is no need to invest too much in things that have a positive and significant impact. By prioritising these areas, especially information quality and security, Wearinasia can enhance user trust and foster long-term loyalty and sustainable growth for the wia.id platform.

3.5 Conclusion

This study investigates the elements impacting consumer trust and loyalty in e-commerce. E-commerce trust serves as serves as a mediator to highlight the connection between user

interface quality, information quality, perceived security risk, perceived privacy, e-commerce awareness, and e-commerce loyalty. The results demonstrate that both information quality and perceived security have a positive and large impact on e-commerce trust, which in turn has a good and significant effect on e-commerce loyalty. In contrast, user interface quality, perceived value, and e-commerce awareness had no significant effect on e-commerce trust. Furthermore, e-commerce trust is a key mediator and predictor of e-commerce loyalty. This study adds to the current scholarly literature on e-commerce marketing and offers useful insights for company decision-making.

3.6 Limitation

The author imposed some limitations on the research to focus the study and provide a more accurate examination of the main concerns. Information quality, user interface quality, perceived privacy, perceived security risk, and e-commerce awareness are the only independent factors included in the study. The dependent variable is e-commerce loyalty, and the mediating variable is e-commerce trust. It was also necessary for the respondents to have made at least two transactions on the wia.id website, with no limitations on the kinds of goods they might buy. These restrictions were put in place to focus the study on elements that, in the context of the wia.id platform, directly affect e-commerce loyalty and trust.

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