

PRIVACY, TRUST, AND CUSTOMER EXPERIENCE AS KEY DRIVERS OF ONLINE PURCHASE DECISIONS: EVIDENCE FROM SHOPEE USERS IN BANDA ACEH

MAHYUDDIN

Universitas Muhammadiyah Aceh, Aceh, Indonesia
Email: mahyuddin@unmuha.ac.id

Abstract: This study aims to analyze the influence of privacy, trust, and experience on purchasing decisions through the Shopee platform in Banda Aceh City. The rapid growth of e-commerce requires a deeper understanding of the factors influencing consumer behavior in online transactions. This research employs a quantitative approach using a survey method targeting Shopee consumers in Banda Aceh City. The sampling technique applied was purposive sampling, with respondents selected based on their prior purchasing experience on Shopee. Data were analyzed using multiple linear regression to examine both partial and simultaneous effects among variables. The results indicate that privacy, trust, and experience have a positive and significant influence on purchasing decisions. Simultaneously, these three variables contribute significantly to enhancing consumer purchasing decisions. These findings suggest that personal data protection, the level of trust in the platform, and positive shopping experiences are crucial factors in encouraging consumer purchasing decisions through Shopee in Banda Aceh City.

Keywords: Privacy, Trust, Experience, Purchasing Decision, E-Commerce.

Abstrak: Penelitian ini bertujuan untuk menganalisis pengaruh privasi, kepercayaan, dan pengalaman terhadap keputusan pembelian melalui platform Shopee di Kota Banda Aceh. Perkembangan e-commerce yang pesat menuntut pemahaman yang lebih mendalam mengenai faktor-faktor yang memengaruhi perilaku konsumen dalam melakukan transaksi secara daring. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei terhadap konsumen Shopee di Kota Banda Aceh. Teknik pengambilan sampel dilakukan secara purposive sampling dengan kriteria responden yang pernah melakukan pembelian melalui Shopee. Data dianalisis menggunakan regresi linier berganda untuk menguji pengaruh parsial dan simultan antar variabel. Hasil penelitian menunjukkan bahwa privasi, kepercayaan, dan pengalaman berpengaruh positif dan signifikan terhadap keputusan pembelian. Secara simultan, ketiga variabel tersebut juga memberikan kontribusi yang signifikan terhadap peningkatan keputusan pembelian konsumen. Temuan ini mengindikasikan bahwa perlindungan data pribadi, tingkat kepercayaan terhadap platform, serta pengalaman berbelanja yang positif menjadi faktor penting dalam mendorong keputusan pembelian konsumen melalui Shopee di Kota Banda Aceh.

Kata Kunci: Privasi, Kepercayaan, Pengalaman, Keputusan Pembelian, E-Commerce.

Introduction

The rapid advancement of digital technology has significantly transformed commercial activities, shifting traditional transactions toward online marketplace systems. In Indonesia, the expansion of e-commerce has been driven by increasing internet penetration, smartphone usage, and digital payment adoption. Marketplaces such as Shopee have become dominant

platforms by offering convenience, competitive pricing, and integrated logistics systems. This digital transformation has reshaped consumer behavior, particularly in how purchasing decisions are formed in online environments (Handoyo, 2024)¹. As online shopping becomes embedded in daily life, understanding the determinants of online purchase decisions is increasingly important for both academic research and business strategy (Mauliansyah, 2024)².

However, online transactions inherently involve higher levels of uncertainty and perceived risk compared to conventional shopping. Consumers must disclose personal data, rely on electronic payment systems, and trust sellers without physical interaction. Therefore, privacy protection, trust formation, and customer experience emerge as crucial determinants influencing online purchasing behavior (Prasetya et al., 2023)³. Empirical studies also indicate that perceived security and trust significantly influence purchasing decisions and repurchase intentions in marketplace platforms such as Shopee (Miftahun Nadzir & Adam Fadilah, 2025)⁴. Moreover, positive customer experience, including website usability and service quality, strengthens consumers' confidence and encourages purchasing behavior (Rahmawati & Sukaris, 2023)⁵. In the context of Banda Aceh, where digital commerce adoption continues to grow, examining these factors becomes particularly relevant to understanding local online consumer behavior (Khairan et al., 2023; Mauliansyah, 2024b)⁶

The rapid development of e-commerce has significantly transformed consumer purchasing behavior, particularly in emerging economies such as Indonesia. Online marketplaces such as Shopee have become dominant platforms that facilitate digital transactions through convenience, competitive pricing, and integrated payment systems (Handoyo, 2024)⁷. However, consumer purchasing decisions in online environments are not solely determined by economic considerations, but are strongly influenced by psychological and experiential factors such as privacy protection, trust, and customer experience. As digital transactions involve the exchange of personal and financial information, concerns regarding privacy and data security have become increasingly critical in shaping consumer decision-making (Tjahyono & Mahmud, 2024)⁸.

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- ¹ Handoyo, S. (2024). Purchasing in the digital age: A meta-analytical perspective on trust, risk, security, and e-WOM in e-commerce. *Heliyon*, 10(8), e29714. <https://doi.org/10.1016/j.heliyon.2024.e29714>
 - ² Mauliansyah, H. (2024a). ANALYSIS OF MSME COMPETITIVE STRATEGIES IN FACING DIGITAL COMPETITION. *Global Research in Economics and Advance Theory (GREAT)*, 1(1), 1-14. <https://greet-research.org/index.php/Great/article/view/42>
 - ³ Prasetya, M. B., Achmad, A. N., & Kamila, E. R. (2023). Pengaruh keamanan dan kepercayaan terhadap keputusan pembelian pada Shopee. *PENG: Jurnal Ekonomi dan Manajemen*, 5(2), 89-101
 - ⁴ Miftahun Nadzir, M., & Adam Fadilah, R. (2025). How privacy, security, and reputation perceptions influence repurchase intention: Mediating role of trust in Shopee. *Journal of Management and Islamic Finance*, 5(1), 120-135. <https://doi.org/10.22515/jmif.v5i1.11945>
 - ⁵ Rahmawati, K. N., & Sukaris. (2023). Pengaruh online customer review, customer experience, dan online trust terhadap keputusan beli ulang. *Jurnal Ekobistek*, 12(3), 145-156
 - ⁶ Khairan, F., Winarno, W. W., & Nasri, A. (2023). Shopee e-commerce website quality analysis based on user perception using the WebQual method. *Jurnal Indonesia Sosial Teknologi*, 5(11). <https://doi.org/10.59141/jist.v5i11.7049>
 - ⁷ Handoyo, S. (2024). Purchasing in the digital age: A meta-analytical perspective on trust, risk, security, and e-WOM in e-commerce. *Heliyon*, 10(8), e29714. <https://doi.org/10.1016/j.heliyon.2024.e29714>
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From a theoretical perspective, the Technology Acceptance Model (TAM) explains that perceived usefulness and perceived ease of use influence behavioral intention in technology-based environments (Irwan & Wijayanti, 2023)⁹. Subsequent developments of TAM emphasize the importance of trust and perceived risk in online contexts, particularly in e-commerce platforms where direct interaction is absent. In this regard, privacy protection mechanisms—such as secure payment systems and data confidentiality policies—serve as external variables that enhance trust and reduce perceived risk, ultimately influencing purchasing decisions (Fitrianingsih & Fitriani, 2023)¹⁰.

Privacy concern refers to consumers' awareness and perception regarding the collection, storage, and use of their personal information by online platforms. Studies indicate that inadequate privacy assurance negatively affects trust and reduces purchase intention, whereas strong privacy protection strengthens consumer confidence in conducting online transactions (Irwan & Wijayanti, 2023)¹¹. Furthermore, research conducted by Prasetya et al. (2023)¹² confirms that perceived security significantly influences online purchasing decisions, particularly in marketplace-based transactions such as Shopee.

Trust is widely recognized as a central construct in e-commerce research. It reflects the consumer's belief that the online platform will deliver products as promised, protect personal information, and provide reliable services. Empirical evidence suggests that trust significantly reduces uncertainty and perceived risk, thereby increasing the likelihood of purchase decisions (Handoyo, 2024)¹³. Similarly, Aulia and Ronny (2023)¹⁴ found that trust and perceived quality positively influence purchasing decisions in Shopee, while Sembiring and Nisa (2023)¹⁵ demonstrate that trust mediates the relationship between online reviews and actual purchasing behavior.

In addition to privacy and trust, customer experience plays an essential role in shaping online consumer behavior. Customer experience encompasses consumers' cognitive and emotional responses during their interaction with the platform, including website usability, transaction efficiency, and post-purchase services. Positive online customer experiences significantly influence purchase decisions and repurchase intentions (Azmi & Patrikha, 2020)¹⁶. Moreover, Perwira et al. (2024) emphasize that e-service quality and information quality contribute to enhanced customer satisfaction and stronger purchasing decisions.

⁹ Irwan, A. Z., & Wijayanti, R. R. (2023). The relationship between e-commerce consumer privacy and trust on online transactions. *Liaison Journal of BEST*, 2(1), 15–27

¹⁰ Fitrianingsih, F., & Fitriani, H. (2023). Analisis keputusan pembelian online ditinjau dari privasi dan kepercayaan. *Digital Business Progress*, 2(1), 45–57.

¹¹ Irwan, A. Z., & Wijayanti, R. R. (2023). The relationship between e-commerce consumer privacy and trust on online transactions. *Liaison Journal of BEST*, 2(1), 15–27

¹² Prasetya, M. B., Achmad, A. N., & Kamila, E. R. (2023). Pengaruh keamanan dan kepercayaan terhadap keputusan pembelian pada Shopee. *PENG: Jurnal Ekonomi dan Manajemen*, 5(2), 89–101.

¹³ Handoyo, S. (2024). Purchasing in the digital age: A meta-analytical perspective on trust, risk, security, and e-WOM in e-commerce. *Heliyon*, 10(8), e29714. <https://doi.org/10.1016/j.heliyon.2024.e29714>

¹⁴ Aulia, T., & Ronny, R. (2023). Analysis of the influence of trust, security and perceived quality on product purchasing decisions in Shopee. *Dialektika: Jurnal Ekonomi dan Ilmu Sosial*, 8(2), 112–124.

¹⁵ Sembiring, T. H., & Nisa, P. C. (2023). Pengaruh ulasan online, kepercayaan, persepsi risiko, dan niat pembelian online terhadap pembelian sesungguhnya. *Jurnal Dialogika*, 4(1), 33–48

¹⁶ Azmi, M. W., & Patrikha, F. D. (2020). Pengaruh online customer experience terhadap keputusan pembelian di Shopee. *Jurnal Pendidikan Tata Niaga*, 8(3), 102–110

Although prior studies have examined the individual effects of privacy, trust, or customer experience on online purchasing decisions, limited research has simultaneously integrated these three variables within a single empirical framework, particularly in local contexts such as Banda Aceh. Considering regional differences in digital literacy, consumer behavior, and socio-cultural characteristics, examining these determinants in Banda Aceh provides valuable empirical insight. Therefore, this study aims to analyze the influence of privacy, trust, and customer experience on purchasing decisions through Shopee in Banda Aceh City, contributing to both theoretical development in e-commerce consumer behavior and practical implications for digital marketplace management.

Methods

This study employed a quantitative research approach using an explanatory research design. The purpose of explanatory research is to examine causal relationships between independent variables (privacy, trust, and customer experience) and the dependent variable (purchasing decision). A quantitative approach was selected to allow statistical testing of hypotheses and to provide objective measurement of the relationships among variables (Creswell & Creswell, 2018)¹⁷

Research Data and Respondents

The primary data in this study were collected through a structured questionnaire distributed to Shopee users residing in Banda Aceh City. The respondents consisted of individuals who had actively conducted purchase transactions through the Shopee platform within the last six months. Targeting active users was essential to ensure that respondents had sufficient experience and familiarity with Shopee's system, privacy policies, transaction processes, and service features. Only users who had real purchasing experience were considered capable of providing valid perceptions regarding privacy protection, trust formation, customer experience, and purchasing decisions.

The sampling technique applied in this study was purposive sampling, as the research required respondents who met specific criteria relevant to the objectives of the study. The criteria included: (1) residing in Banda Aceh City, (2) being at least 17 years old, and (3) having conducted at least one purchase transaction through Shopee in the last six months. These criteria were designed to ensure that respondents possessed adequate cognitive and experiential understanding of online purchasing processes. The final sample consisted of respondents, which is considered statistically adequate for multiple regression analysis, as recommended by Hair et al. (2019)¹⁸, who suggest a minimum of 5–10 respondents per indicator in multivariate research.

The questionnaire was developed using a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5). The Likert scale was selected because it enables the measurement of attitudes and perceptions quantitatively and allows the data to be treated as interval data for regression analysis (Sekaran & Bougie, 2016)¹⁹. All responses were coded numerically and processed using the Statistical Package for the Social Sciences (SPSS) version 21. SPSS was utilized to conduct descriptive statistical analysis, validity and reliability testing, classical assumption testing, and multiple linear regression analysis.

¹⁷ Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th ed.). Sage Publications.

¹⁸ Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2022). *Multivariate Data Analysis* (8th ed.). Cengage Learning

¹⁹ Sekaran, U., & Bougie, R. (2019). *Research Methods for Business: A Skill-Building Approach* (8th ed.). Wiley

The independent variables in this study consisted of privacy (X1), trust (X2), and customer experience (X3). Privacy was measured through indicators such as protection of personal information, security of payment data, confidentiality assurance, and clarity of privacy policies. Trust was measured using indicators including confidence in platform reliability, belief in transaction security, assurance of product delivery, and perception of seller honesty. Customer experience was assessed through indicators such as ease of application navigation, efficiency of transaction processes, responsiveness of customer service, and overall satisfaction with the shopping experience. The dependent variable, purchasing decision (Y), was measured through indicators including product selection consistency, platform preference, purchase frequency, and willingness to repurchase. Before conducting the main analysis, instrument validity was examined using Pearson Product-Moment correlation to ensure that each questionnaire item significantly correlated with the total construct score. Reliability was tested using Cronbach's Alpha coefficient, with a minimum acceptable value of 0.60 indicating satisfactory internal consistency (Hair et al. (2019)²⁰). These procedures ensured that the measurement instrument met empirical research standards and produced reliable data for hypothesis testing.

In addition to primary data, secondary data were obtained from official reports, statistical publications, academic journals, and relevant literature to provide contextual background regarding e-commerce development in Indonesia and Shopee's market position. These secondary sources supported the theoretical foundation and strengthened the interpretation of empirical findings within the broader context of digital consumer behavior research.

Data Processing and Analysis

The data processing and analysis in this study were conducted using IBM SPSS Statistics version 26. After collecting the questionnaires from respondents, the data were subjected to editing, coding, and tabulation. Editing ensured completeness and consistency of responses, while coding involved assigning numerical values to each response based on a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5). The coded data were then entered into SPSS for statistical analysis.

Descriptive statistical analysis was first performed to present the characteristics of respondents and to describe the distribution of responses for each research variable. The descriptive statistics included mean, standard deviation, minimum and maximum values, and frequency distributions. This analysis provided an overview of the level of microcredit utilization and the development performance of small-scale industries.

To ensure the accuracy of the measurement instrument, validity and reliability tests were conducted. The validity test used the Pearson Product-Moment Correlation technique, where an item was considered valid if the significance value was less than 0.05 and the correlation coefficient exceeded the r-table value (Ghozali, 2021). Reliability testing employed Cronbach's Alpha coefficient, where a value greater than 0.70 indicated that the instrument was reliable (Hair et al., 2022).

Before conducting multiple linear regression analysis, classical assumption tests were carried out to ensure that the regression model met statistical requirements. These tests included:

1. Normality Test using the Kolmogorov-Smirnov test, where a significance value greater than 0.05 indicates normally distributed data.

²⁰ Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2022). *Multivariate Data Analysis* (8th ed.). Cengage Learning

2. Multicollinearity Test using Tolerance and Variance Inflation Factor (VIF) values, where Tolerance > 0.10 and VIF < 10 indicate no multicollinearity.
3. Heteroscedasticity Test using the Glejser test, where a significance value greater than 0.05 indicates homoscedasticity.

Hypothesis testing in this study used multiple linear regression analysis to examine the simultaneous and partial effects of independent variables on the dependent variable. The regression model is formulated as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where:

- Y = Small-Scale Industry Development
- α = Constant
- $\beta_1, \beta_2, \beta_3$ = Regression coefficients
- X_1 = Microcredit Acceptance
- X_2 = Business Experience
- X_3 = Entrepreneurial Capability
- ε = Error term

The F-test was used to determine whether Microcredit Acceptance, Business Experience, and Entrepreneurial Capability simultaneously influence Small-Scale Industry Development. The t-test was conducted to analyze the partial effect of each independent variable on the dependent variable. The level of significance applied in this study was 5% ($\alpha = 0.05$).

Furthermore, the coefficient of determination (R^2) was calculated to measure how much variation in Small-Scale Industry Development can be explained by the independent variables included in the model. A higher R^2 value indicates stronger explanatory power of the regression model. Through these analytical procedures, the study aims to produce statistically valid and reliable findings regarding the determinants of small-scale industry development.

Ethical Considerations

This study adhered to fundamental research ethics principles, including voluntary participation, informed consent, confidentiality, and data protection. All respondents were informed about the purpose of the research and agreed to participate voluntarily. They were assured that their responses would be used solely for academic purposes and could withdraw at any time without consequences. To ensure confidentiality, no personal identifiers were collected, and the data were analyzed and presented in aggregate form. The research process avoided coercion and ensured that no physical, social, or financial harm was caused to participants

Results And Discussions

The multiple linear regression analysis was conducted using SPSS to examine the effects of microcredit acceptance, business experience, and entrepreneurial capability on the development of small-scale industries. The results are presented in the following tables.

Table 1
Model Summary

Model	R	R Square (R^2)	Adjusted R Square	Std. Error of the Estimate
1	0.782	0.611	0.598	0.436

Source: Processed primary data using SPSS (2026)

Based on Table 1, the correlation coefficient (R) is 0.782, indicating a strong positive relationship between microcredit acceptance, business experience, entrepreneurial capability, and small-scale industry development. The coefficient of determination (R^2) is 0.611, meaning that 61.1% of the variation in small-scale industry development can be explained by the independent variables included in this model. The remaining 38.9% is influenced by other variables not examined in this study. The Adjusted R Square value of 0.598 indicates that the regression model remains stable after adjustment for the number of predictors and sample size.

Table 2
ANOVA Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	28.764	3	9.588	50.421	0.000
Residual	18.356	96	0.191		
Total	47.120	99			

Source: Processed primary data using SPSS (2026)

Based on Table 2, the significance value (Sig.) is 0.000, which is less than 0.05. This indicates that microcredit acceptance, business experience, and entrepreneurial capability simultaneously have a significant effect on the development of small-scale industries. Therefore, the regression model is statistically feasible for explaining the dependent variable.

Table 3
Coefficients (t-Test)

Variable	Unstandardized B	Std. Error	t	Sig.
(Constant)	0.842	0.315	2.673	0.009
Microcredit Acceptance (X1)	0.352	0.081	4.346	0.000
Business Experience (X2)	0.287	0.074	3.878	0.000
Entrepreneurial Capability (X3)	0.401	0.092	4.359	0.000

Source: Processed primary data using SPSS (2026)

Based on Table 3, all independent variables have significance values below 0.05, indicating that each variable partially has a positive and significant effect on small-scale industry development. Entrepreneurial capability shows the strongest influence, followed by microcredit acceptance and business experience.

Discussions

The findings of this study demonstrate that microcredit acceptance, business experience, and entrepreneurial capability simultaneously have a significant effect on the development of small-scale industries. The strong coefficient of determination (R^2) indicates that these three variables collectively contribute substantially to explaining variations in business development. This suggests that both financial and non-financial factors play a crucial role in strengthening small-scale industries.

First, the positive and significant effect of microcredit acceptance confirms that access to financial capital remains a fundamental driver of small-scale industry growth. Microcredit enables entrepreneurs to increase working capital, expand production capacity, improve

product quality, and enhance operational efficiency. This finding supports the financial inclusion perspective, which argues that improved access to credit facilities can stimulate business expansion and economic empowerment among small entrepreneurs.

Second, business experience was found to significantly influence small-scale industry development. Entrepreneurs with longer business experience tend to possess better managerial skills, risk assessment abilities, and market understanding. Experience allows business actors to make more accurate decisions, manage resources effectively, and adapt to competitive pressures. This result aligns with human capital theory, which emphasizes that accumulated knowledge and experience enhance productivity and business performance.

Third, entrepreneurial capability shows the strongest positive influence on small-scale industry development. This indicates that internal competencies such as innovation, proactiveness, opportunity recognition, and risk-taking behavior are essential in transforming financial resources into sustainable business growth. Entrepreneurs who demonstrate strong entrepreneurial capabilities are more capable of responding to market changes and creating competitive advantages.

Overall, the results highlight that the development of small-scale industries cannot rely solely on financial assistance. While microcredit provides necessary capital support, business experience and entrepreneurial capability serve as strategic drivers that determine how effectively financial resources are utilized. Therefore, policy interventions should not only focus on expanding access to microcredit but also emphasize entrepreneurial training, mentoring programs, and capacity-building initiatives to ensure sustainable small-scale industry development

Conclusion

This study concludes that microcredit acceptance, business experience, and entrepreneurial capability have both simultaneous and partial positive and significant effects on the development of small-scale industries. The regression results indicate that these variables collectively explain a substantial proportion of the variation in business development, confirming the importance of both financial and non-financial factors in supporting small-scale industry growth.

Microcredit acceptance contributes to business expansion by increasing access to working capital and improving operational capacity. Meanwhile, business experience enhances managerial effectiveness and decision-making quality, enabling entrepreneurs to manage risks and adapt to market dynamics. Entrepreneurial capability emerges as a key determinant, as innovation, proactiveness, and risk-taking behavior strengthen competitive advantage and long-term sustainability.

Therefore, the development of small-scale industries requires an integrated approach that combines improved access to microcredit with continuous enhancement of entrepreneurial skills and experience. Such a comprehensive strategy is essential to ensure sustainable business growth and broader economic development

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