

THE DETERMINANT OF SHOPEE CUSTOMERS TRUST

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Abstract

In the last few years, the number of internet users in Indonesia was growing rapidly as many people started to use e-commerce sites. There are so many people used e-commerce but also many challenges faced by customers when they would like to do online shopping for sample negative reviews of product and cybercrime. Trust becomes the key of business. This research aimed to examine the influence of ability, benevolence, and integrity on trust. This research was conducted by taking sampling of Shopee e-commerce users in Indonesia. The main instrument of data collection was in the form of questionnaire measured in Likert scale. Questionnaires were sent to respondents using Google Form. Total respondents were 106 and the data was analyzed using is multiple linear regression with SPSS (Statistical Package for Social Science). The result shows that both partially and simultaneously, ability, benevolence, and integrity are significantly influential on trust. It will contribute to growth of Online shopping/E-commerce in Indonesia, especially for sellers.

Keywords: ability, benevolence, E-commerce, integrity, trust

1. Introduction

The rapid development of information technology in recent years has brought about changes in some aspects of human life. The changes not only occur on the political and macroeconomic aspects, but also have been referring to changes related to socio-cultural aspects that have changed the way people live in their daily activities and activities (Suhendro, 2007). The Internet is one result of the development of information technology. Since the influx of internet to Indonesia, the impact is great enough that Indonesia is ranked fifth with the world's highest internet user with 132,700,000 users or about 50.4% of total population in Indonesia (Internetworldstats.com, 2017).

One impact of the Internet is e-commerce. E-commerce is part of technological developments that transforms trading and relationship activities with customers and business partners by involving digital media. In the company's most important activity is

sales where sales take a very significant role in the sustainability of the company. The goal of e-commerce increasing market share for the company and widening its reach with relatively low marketing costs.

E-commerce transactions that occur using the Internet are classified as a real time accounting information system (Murthy, 2004). E-commerce has also had an impact in the processing of data that changes from the manual system to the computerized system. Paperless e-commerce environment brings its own benefits to business people. The need for physical evidence such as paper can decrease, so that it can reduce cost. Operational costs also can be reduced because most transactions that occur have been programmed through computerize. Declining operational costs such as store rental or showroom expenses, excessive salary expenses and equipment costs. Shortening production time is also one of the benefit of implementing e-commerce, because through online system and real time, time allocated for production will be efficient.

The Biro PusatStatistik(2016) said that from the 2016 economic data shows that the Indonesian e-commerce industry over the past ten years has grown by about 17% with the total number of e-commerce businesses reaching 26.2 million units (coverage6.com, 2017) . The phenomenon of the use of e-commerce increasingly popular along with the development of facilities and infrastructure of internet technology in Indonesia.

There are so many different types of e-commerce that facilitate online trading nowadays. One of the e-commerce with the type of customer to customer is Shopee. Shopee is one of the online shopping media that carries the concept of a marketplace where Shopee provides excellence in the form of subsidized postage, refund, return of goods and guarantee. By 2017, there are 15 million total Shopee customers in Indonesia where Shopee currently reaches 515 regencies across Indonesia as well as in the first half of 2017. Shopee has scored US \$ 3 billion worth of transaction or Gross Merchandise Value (GMV) (bisnis.com, 2017). However, despite scoring big deals, Shopee also get negative reviews from customers.It Shown on Table 1.

Table 1
Product ReviewsofShopee Customer

Posting Date	Name of User	Posting/Comments
15/07/17	@hanny4488	Low quality of the product. I was disappointed.
05/02/18	@huisien0809	I give 3 stars because there are pants that are not sewn.Next time, please check again before sending it, to avoid customers disappointed.
02/02/18	@nonipurba7	It spend along time, It arrived after a week

Resources: Shopee, 2018

The negative reviews of customers often occur due to dissatisfaction of the quality of goods received and also the delay of delivery. Lots of interesting promos offered by e-commerce entrepreneurs for various types of products that will certainly encourage visitors to transact. However, buyers often feel disappointed after receiving the product they bought, there are defects, incorrect size and also inappropriate colors and even the wrong items sent are complaints that are often filed by customers on e-commerce business actor. Easy sales returns in the process of return can be an added value for customers in assessing e-commerce business actor. Basically, sales returns become one of the things that should not be expected by business actors because later products that are sent back will increase the existing inventory. The supply warehouse will also be needed by businessman to accommodate the products returned by the customers so that the business actor must spend more cost to cover the inventory burden. Supplies expenses that can occur such as maintenance expenses and also the burden of maintenance.

The existence of accurate, detailed information, and in accordance with the products sold can minimize the occurrence of sales returns. The business actor who is reliable in providing information that is as clear as the description of the products sold can provide satisfaction to transact to customers where the customers are satisfied with the products they buy and do not make sales returns. The availability of products for sale is also one of the things that must be considered by business actors. Often customers see the product they want to buy out of stock. Businesses are expected to fulfill customers' wishes in the availability of merchandise so there is no reason for customers not to shop online.

Not only customer dissatisfaction is a constraint in online transactions, but also there are some other obstacles that also become an obstacle in online transactions. According to the Directorate of Business Development of the Directorate General of Domestic Trade (2011) in the Academic Paper of Electronic Government Rules (EP-Commerce) define that the lack of security and reliability of the communication system is a problem faced by e-commerce users.

Yu et al., (2000) mentions three components in the internal control framework related to electronic data processing, the three components are real time online control, general control and application control. Lack of internal controls related to general controls and control of company applications may cause new problems in transaction authorization, transaction validity and security of company assets in the form of information, data, documents, reports and physical property of the company.

In electronic commerce, the lack of internal controls relating to security and privacy guarantees may cause harm to the users of e-commerce especially in accessing the personal information of users. From the data reported by Deputy VII of the Coordinating Ministry for Political and Security Affairs (2016) in the presentation of Indonesia Challenge Towards Security And Resilience Cyberspace Future states that electronic crime increases where in the period 2012-2015 total losses caused by lack of security and privacy reached Rp.126 billion or \$ 9.1 million USD is alleged to be a greater loss than the losses incurred from bank customer robbery crimes.

Not only seek to benefit from the use of e-commerce, e-commerce entrepreneurs are also required to be able to provide security and transaction satisfaction to consumers. When consumers get a sense of security and satisfaction in online transactions then this will increase consumer trust to keep doing online transactions.

Trust is very important in the business world. Trust is also a key factor in business. In this study used the ability, benevolence, and entity integrity parameters in their influence on trust. Customers who begin to be interested in e-commerce will initially make the first transaction to see whether the business actor can deliver goods in accordance with his wishes or not. The ability of the entity to be important when the fulfillment of the promise and the ability to secure transactions conducted by the business actor can be considered by a customer in putting his trust in this e-commerce.

Benevolence is an attitude of how business actors prioritize the interests of customers that are not for profit only. The high integrity of the business actor can also affect the trust of a customer where integrity shows that the business actor can be honest, consistent and reliable.

The linkage between ability, benevolence and integrity to online trust is evidenced by Wong (2017) who conducted research on 200 respondents of e-commerce customers in Jakarta, Indonesia. Research conducted by Wong (2017) showed that there is a positive influence relationship between ability, benevolence, and integrity to trust. As with Wong's research (2017), a study conducted by Sumarto et al. (2012) that examines e-commerce customer trusts on 122 respondents e-commerce customers in Surabaya where in the results mentioned that the ability does not affect the trust and integrity have no positive effect on trust. This result differs from previous studies which suggest that ability, benevolence, and integrity can affect trusts.

The objective of this research is to know and evaluate the influence of the ability, benevolence and integrity of entity to the trust of Shopee e-commerce customers in Indonesia, simultaneously and partially.

2. Theoretical Review and Development of Hypotheses

2.1. E-Commerce

Definition of e-commerce according to Electronic dictionary is the purchase or sale transactions that is done through online media or through electronic systems. E-commerce is an electronic commerce where every trading activity involving the purchase or sale of goods or services is done by using electronic systems on computer networks (Triton, 2006). Chaudhury&Kuילboer (2002), Electronic commerce or commonly abbreviated as e-commerce is a trading activity or facility of trade in goods or services using computer networks such as internet.

Shahriari et al., (2015) states that e-commerce is a product or service trade that refers to the use of technologies such as mobile commerce, electronic funds transfer, supply chain management, internet marketing, online transaction processing, electronic data interchange (EDI) inventory management, and automated data collection systems.

There are several factors that drive the implementation of e-commerce. Desruelle&Burgelman (2001) describes that these factors include:

- a) The occurrence of trade liberalization and globalization;
- b) The high competition that occurred;
- c) Emerging technology;
- d) Physical reduction of objectives achieved; and
- e) Publication.

There are several opinions that classify e-commerce. Laudon&Laudon (2010) states that e-commerce transactions can be categorized by looking at the classification of participants in conducting transactions. The categories are: 1) business to consumer (B2C); 2) business to business (B2B); 3) consumer to business (C2B); 4) consumer to consumer (C2C) conducted by Shahriari et al. (2015).

2.2. Trust

Trust is an important key in business. Trust is not something that can be created directly among business actors with customers but trust must be built from the business started. It is the foundation of the business. Trust becomes a consideration in conducting transactions because it can influence decision making.

Trust is a willingness to make itself sensitive to the actions taken by people they trust based on a sense of trust and responsibility (Gefen, 2000). According to Mayer et al., (1995) mentions, trust as the desire of a person to believe that the other party will perform actions in accordance with his expectations and in accordance with the promised without having to supervise and control it. Referring from several research results to achieve gain trust, e-commerce business actors are required to provide satisfaction and convenience of transactions by maintaining some things such as ability, benevolence and integrity. (Wong, 2017, Adiwijaya, 2015).

H1: ability, benevolence and integrity of entities simultaneously affect the trust.

2.3. Entity Ability

The ability of an entity is based on the extent to which buyers believe that the seller has the capacity to fulfill their share of transactions effectively and reliably. These abilities are related to the pattern of stability, consistency, and control over the behaviors performed (Ganesan, 1994). This is related to how the business actor is able to keep the promise and secure the transaction from the interference of the other party. It means that consumers get a guarantee of security and satisfaction from business actors in making transactions.

Consumers tend to have high trust if they think the business actor is competent. Ability is related to the extent to which a business actor is perceived to have a set of skills and

competencies that enable the business actor to influence performance in some particular domain (Mayer et al., 1995).

The ability of the business actor may be related to certain specifications or may differ in certain areas (Mayer et al., 1995). Capability indicators include competence, knowledge, experience, and institutional attestation (Kim et al., (2003).

The results of research by Alfina et al., (2014) and Adiwijaya (2015) stated that Ability has an influence on trust.

H2: The ability of the entity to affect trust.

2.4. Benevolence Entities

Benevolence is the extent to which the willingness of business actors in providing high satisfaction to customers. It shows that the business actor is not only pursuing the maximum profit but also has a high attention to creating customer satisfaction. According to Mayer et al. (1995) benevolence is the willingness of the seller in providing mutual satisfaction between himself and the consumer.

According to Ganesan (1994) benevolence is based on the degree to which consumers believe that a business actor has the benefit to motivate consumers of new situations arise, especially for consumers who have not previously made a commitment with the business actor. Benevolence also deals with the extent to which consumers believe that the trustworthy will do the best to them.

Benevolence shows some special things related to business actors. This particular point refers to the business actor where he/she wants to help the consumer be disconnected or not asked to do so (Mayer et al., 1995). According to Kim et al. (2003) benevolence indicators include attention, willingness to share, and can be expected.

The results of the study by Oliveira et al. (2016) and Wong (2017) suggest that beliefs are influenced by benevolence.

H3: Benevolence of entities affects trust.

2.5. Entity Integrity

The integrity of the entity is related to the relationship between the business actor and the customer that involves compliance with morality principles acceptable to the customer. It is related to how the behavior of business actors in running their business, include the behavior of business actors in providing information.

Integrity is defined as a complex concept with its relationship between standard morals applicable primarily in telling truth, justice, honest. Acceptable matters relate to the

consistency of business actors in communicating how business actors tell the truth to be reliable (Mayer et al., 1995).

The belief that the business actor has a sense of justice, the things he has done and also all his actions are congruent with his words are the factors that affect the perceived integrity of the consumer where perceived integrity can be higher or lower. Kim et al. (2003) argued that the indicators of integrity in the form of fulfillment, candor, and reliability. In research conducted by Rahi et al., (2016) and Oliveira et al., (2016) states that integrity has an influence on trust.

H4: The integrity of the entity affects trust.

3. Research Methods

3.1. Research design

The research design is all the necessary process in planning and conducting research. Design components can include all research structures beginning when finding ideas, setting goals, then planning research that starts from the problem to test the hypothesis to get the results of research (Noor, 2011: 107).

This study uses a type of causal study (causal study) where the level of intervention in this study is minimal intervention. The situation of this study is not regulated. Unit of analysis in this study are individuals who are Shopee customers and data collected in the form of data distribution of questionnaires to e-commerce customers Shopee in Indonesia. This research is cross-sectional studies.

3.2. Resources and Data Collection Techniques

This study uses primary data source in the form of questionnaire. Questionnaire is a data collection technique that is done by giving written questions to respondents in research to then be answered. Primary data taken in this study by submitting a written statement through a questionnaire with respondents of Shopee customer in Indonesia through a google form. The questionnaire in this study is to measure the effect on trust. Measurement dimensions and indicators or elements of this study using an interval scale (interval scale) that allows arithmetic operations to the data collected from the respondents.

3.3. Variable Operationalization

3.3.1. Dependent Variables

Dependent variable in this research is trust (Y). Trust is the customer trust that arises because the customer is satisfied and comfortable for the fulfillment of the seller's responsibility on the transaction through e-commerce media (Rofiq, 2007). In this study, indicators used in measuring trust were convenience, security and responsibility (Mayer et al., 1995).

3.3.2. Independent Variables

3.3.2.1. Entity Ability

The ability of an entity is defined as a customer's perception of the ability of business actors through e-commerce media in providing goods and how business actors can provide a sense of security and convenience in transactions through e-commerce media (Mayer et al., 1995). Indicators used to measure these variables, namely competence, experience, knowledge broad, and institutional endorsement.

3.3.2.2. Benevolence Entities

Benevolence entity is defined as the perception of the customer towards the good wishes of business actors through e-commerce media in providing transaction satisfaction and mutually beneficial relationship between both parties (Mayer et al., 1995). In this case the business actor is not merely pursuing the maximum profit but also has great attention to the customer to be able to create customer satisfaction. The indicators used in measuring these variables are attention, willingness to share, and can be expected.

3.3.2.3. Entity Integrity

The integrity of the entity is defined as the customer's perception of the commitment of business actors through e-commerce media in terms of preserving the values to best serve the customer (Mayer et al., 1995). The indicators used in measuring these variables are fulfillment, straightness, and reliability.

4. Results and Discussion

4.1. Description of Research Objects

The data in this study is the primary data by using questionnaires as a means of data retrieval. Questionnaires are distributed online to Shopee customers with a total of 106 respondents.

Characteristics of respondents of this study are those who have made transactions in Shopee in the past year. Based on the results of questionnaires distributed to 106 respondents, it can be explained that 41.5% are male respondents and female respondents 58.5%. Characteristics of most aged respondents aged 19-25 years is 49.1%, and the age of 26-35 years is 39.6%. For the characteristics based on the highest level of education is the level of education strata I of 67.0%. Furthermore, for the characteristic based on the most types of employment is private employment of 34.9%.

Intestines using Shopee in the most recent year is > 6 times with total respondents 38.7%. The reason for choosing Shopee is dominated by the reason for the cheaper price of 37.7%, the most frequently purchased product is clothing with a total of 30.2% of respondents. Respondent's domicile was spread in 34 provinces throughout Indonesia, with dominant respondents domicile is from Java Island, which reached 33% and 21% of the island of Sumatra.

Research has also been conducted data quality test that is test validity and reliability test, after that done data analysis using classical assumption test that is normality test, multicollonearity test, and heteroscedasticity test. Then, hypothesis test is tested t and also multiple regression analysis by seeing significant value at 0.05 (5%).

4.2. Results of Multiple Linear Regression Testing

SPSS output results (coefficients), shown by Table 2, can be obtained:

Table 2
Multiple Linear Regression Results
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.360	.138		2.602	.011
Ability	.468	.103	.485	4.535	.000
Benevolence	.219	.093	.235	2.355	.020
Integrity	.219	.079	.238	2.791	.006
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	0,928a	0,862	0,858	0,32045	

- a. *Predictors:* (Constant), Ability, Benevolence, dan Integrity.
b. *Dependent Variabel:* Trust

It shows the multiple regression equation (multiple regression) as follows:

$$Y = 0.360 + 0.468X_1 + 0.219X_2 + 0.219X_3 + e$$

From the regression equation can be seen the results of each coefficient is to constants (a = 0.360), meaning that if the factors the entity's ability (X1), benevolence entities (X2), and the integrity of the entity (X3) are considered constant, then the amount of trust in Indonesia is 0.360.

The regression coefficient of entity ability (X1) is 0.468. It means that there is an increase of one on the entity's ability variable, then the relative will increase the trust by 46.8%. Thus the greater the perceived ability of the entity will relatively improve the e-commerce of Shopee customers in Indonesia.

The regression coefficient of benevolence entity (X2) is 0,219. It means that there is an increase of one on the variable benevolence entity, then relatively will increase the trust of Shopee customers in Indonesia by 21.9%. Thus, the greater the perceived benevolence, the relatively will increase the trust of Shopee customers in Indonesia.

The entity integrity regression coefficient (X3) is 0.219. It means that there is an increase of one on the entity's integrity variables, thus increasing the store's customers' trust in Indonesia by 21.9%. Thus, the greater the perceived integrity will relatively improve the e-commerce of Shopee customers in Indonesia.

Then from the output of SPSS also can know the closeness between independent variables (ability, benevolence, and entity integrity) with the dependent variable (trust).

The correlation coefficient (R) of 0.928 shows that the degree of relationship (correlation) between independent variables with dependent variable of 92.8%. This means that e-commerce customer trust in Indonesia Shopee nothing to do with the factors the entity's ability (X1), benevolence entities (X2), and the integrity of the entity (X3).

Furthermore, the coefficient of determination (R²) of 0.862, meaning that 86.2% of the trust is influenced by variables change the entity's ability (X1), benevolence entities (X2), and the integrity of the entity (X3) while the rest influenced by other variables that not used in research.

Based on the results of the analysis described above can be seen that the entity's ability (X1), benevolence entities (X2), and the integrity of the entity (X3) has an influence on customer trust e-commerce Shopee in Indonesia with a coefficient of each variable of 0.468, 0.219 and 0.219.

4.3. Hypothesis testing

4.3.1. The Influence of Ability, Benevolence, and Integrity of the Entities Together to Trust
From the test results for entity ability (X1), entity benevolence (X2), and entity integrity (X3) shows F-count value of 212.358. While the F-table value of 2.699. This shows that $F_{\text{arithmic}} > F_{\text{table}}$ so that simultaneously entity ability variable (X1), entity benevolence (X2), and entity integrity (X3) have significant effect to trustee (Y) of Shopee e-commerce customers in Indonesia.

4.3.2. Influence of Entity's Ability to Trust

Based on the value of t-count ability is 4.535, while the t-table value of 1.98. As mentioned before, if $t\text{-count} > t\text{-table}$ with a significant level of 5% then H_0 is acceptable. So it can be concluded from the table above, that H_0 for entity ability variable is acceptable, because $4,535 > 1.98$. That is, the ability of the entity has an influence on trust.

This is in accordance with the hypothesis that has been made, namely the ability of entities affect the trust of e-commerce customers Shopee in Indonesia. The results of this study are consistent or in accordance with the results of previous studies that are used as references in this study, such as research conducted Alfina et al., (2014) and Adiwijaya (2015). In the study of Alfina et al., And Adiwijaya stated that the ability perceived by e-commerce customers will affect the trust in conducting e-commerce transactions.

The perceived capability of providing quality goods, having the experience of being able to deliver goods on time, possessing good knowledge in transactional security and its existence has been acknowledged by others. If great capabilities are perceived by customers, then it can encourage customers to conduct online transactions in Shopee e-commerce.

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4.3.3. The Influence of the Entity's Benevolence to Trust

Based on t-count benevolence value is equal to 2,355, while t-table value equal to 1.98. As mentioned before, if $t_{\text{count}} > t_{\text{table}}$ with a significant level of 5% then H_0 is acceptable. So it can be concluded from the above result, that H_0 for the entity benevolence variable is acceptable, because $2.355 > 1.98$. That is, the benevolence of the entity has influence with trust. This is in accordance with the hypothesis that has been made, namely the benevolence of entities affect the trust of e-commerce customers Shopee in Indonesia. The results of this study are in accordance with previous studies conducted by Oliveira et al. (2016) and

Wong (2017). The results of the research by Oliveira et al., And Wong suggest that beliefs are influenced by benevolence.

Benevolence perceived by customers can be a concern in the service provided, get wellbeing and also good faith to provide benefits to customers perceived by customers. If benevolence is met then this will increase customer trust.

4.3.4. The Influence of Entity's Integrity to Trust

Based on the value of t-count integrity is equal to 2,791, while the t-table value of 1.98. As mentioned before, if $t\text{-count} > t\text{-table}$ with a significant level of 5% then H_0 is acceptable. So it can be concluded from the above result, that H_0 for entity integrity variable is acceptable, because $2,791 > 1.98$. That is, entity integrity has influence with trust.

This is in accordance with the hypothesis that has been made, namely the integrity of entities affect the trust of e-commerce customers Shopee in Indonesia. The results of this study are consistent with previous studies conducted by Rahi et al. (2016) and Oliveira et al. (2016). In research conducted by Rahi et al., And Oliveira et al., States that integrity has an influence on trust.

The perceived integrity can be the fulfillment of what is expected by the customers, not hide important information, as well as a reputation that is always awake. Integrity can affect a person to perform online transactions where the higher the perceived integrity it will be higher also the customers put their trust in online transactions at Shopee.

5. Conclusions, Implications and Limitations

5.1 Conclusions

1. The ability, benevolence, and integrity of entities together have a significant effect on the trust of Shopee e-commerce customers in Indonesia.
2. The ability of entities, benevolence, and integrity significantly and partially affect to the trust of Shopee customers in Indonesia. It means the perceived ability of the entity, benevolence and integrity of the transaction in Shopee is good enough to affect the trust of customers.

5.2 Implications

1. In order that the research can be said to be more representative, it is expected that further research can enlarge the number of respondents and enlarge the scope of the research so that future research has wider scope and produce better research result.

2. This research uses a questionnaire in obtaining data, if possible further research can conduct direct interviews with e-commerce customers.
3. Further research is suggested to add the object of research not only Shopee, but in other e-commerce such as Lazada, Tokopedia, and others.
4. This research is expected to be an input for E_Commerce based business, so it can continue to improve business performance. Therefore, subsequent research can be done by examining matters related to entity performance reports.

5.3 Limitations

This research has several weaknesses that become limitation of this research, that is:

1. This research limits its object to Shopee e-commerce customers, not examined on all types of e-commerce, so the results can't be generalized to all types of e-commerce.
2. This study uses a questionnaire in obtaining data, did not rule out that the perception of respondents is different from the actual situation.

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