The Effect of E-Servicescape Dimensions on Customer Trust of Tokopedia E-Store during Covid-19 Pandemic

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Abstract: This research aims to reveal the effect of e-servicescape dimensions (aesthetic appeal, layout and functionality, and financial security) on customer trust of Tokopedia e-store. This research involved 200 respondents as the data were gained through an online questionnaire. Data analysis was run in SmartPLS software. From the test result, it is found that aesthetic appeal, layout and functionality, and financial security demonstrate a positive and significant effect on customer trust. Based on these findings, it is concluded that improving e-servicescape dimensions result in better customer trust of Tokopedia e-store. Further research may include more variables like the technology acceptance model (TAM) and e-WOM for enhancing the framework of this recent research to predict customer trust for the e-store.

Keywords: Aesthetic Appeal, Layout and Functionally, Financial Security, E-Servicescape, Trust


Dynamics occurring in the marketing environment force organization to develop their marketing strategic agility before, during, and post Covid-19 Pandemic. Strategic marketing experts had recommended agility in formulating the strategy needed for an organization to develop its entrepreneurial agility. Besides, innovation is also required for strategic agility in creating a new market so that the organization can reach new customers (Kim and Moubrgne, 2004). Marketing strategic experts explored new agility by adding flexibility in the strategic process during a recent pandemic.

In pandemic outrage, lockdown and social distancing have altered customers’ preferences to shop and buy their needs (Sheth, 2020). Customers are demanded to learn for improvement and new habits at shopping or buying things. A recent survey from DBS bank demonstrates that 72% of the respondents tend to spend their time at home instead of going outside when Covid-19 ends (Pusparisa, 2020). The consequence will make consumers are more preferable to purchase on an e-commerce platform
rather than directly visit the physical store. Before pandemic, the 73% of respondents of DBS bank’s survey said that they went shopping offline (malls and stores); yet, only 24% of them will remain purchase through offline stores after the pandemic (Pusparisa, 2020). Further, Indonesia Fintech Association recorded that the digital money transaction from May to June 2020 months reached 412.2 million transactions, 346.9 million transactions, and 253.5 million transactions that are higher than a year on year comparison in 2019 (Pusparisa, 2020). To take this opportunity, e-commerce must be well prepared in anticipating the shift of consumer behavior during the pandemic.

Among well-developed e-commerce worldwide, only a few are in Indonesia. One of the e-commerce that grows in Indonesia is marketplace e-commerce. The marketplace is an online space that enables sellers to create an account and sell their products. One of the marketplace advantages is it does not require the seller to have a personal website or personal e-store. One of the well-known e-stores in Indonesia is Tokopedia. Due to the intense competition of e-commerce in Indonesia, the industry implements several strategies to attract more customers. One of the prominent strategies to win the competition during the pandemic is through e-servicescape which is defined as the landscape of online services and online environment (Tran and Strutton, 2019); further, it is defined as an online environmental factor of marketers’ websites (Harris and Goode, 2010). This concept is intended for offline context that requires some modification to make it more relevant for online context; therefore, Tran and Strutton (2019), proposed that online servicescape has three dimensions including aesthetic appeal, layout and functionality, and financial security.

To gain customer trust, the website atmosphere should be functional and aesthetically attractive. Further, e-servicescape setting must be designed based on users’ mechanism to switch between online windows or menus without confusing them (Fisk et al., 2014). Servicescape refers to physical evidence to design a service environment. Hoffman and Bateson and Hoffman (2011), showed maintenance and service environment that includes ambiance, layout and function, function, sign, symbol, and artifacts as its dimensions. This concept is intended for offline context that requires some modification to make it more relevant for online context; therefore, Tran and Strutton (2019), proposed that online servicescape has three dimensions including aesthetic appeal, layout and functionality, and financial security.

For an e-commerce business, senses of sight and auditory are used to attract customers. Thus, website design becomes a pivotal element to attract customers to buy online. For better effectiveness and trust, e-commerce display design and features can be reliable sources. E-servicescape comprises the online service and online environment of marketers’ websites (Harris and Goode, 2010; Tran and Strutton, 2019) that includes three dimensions like aesthetic appeal, layout and functionality, and financial security. Considering the important role of e-servicescape to encourage trust among customers, some of the following paragraphs below will explain more on each dimension of the e-servicescape.

For an e-commerce business, senses of sight and auditory are used to attract customers. The
The Effect of E-Servicescape Dimensions on Customer Trust of ...

Aesthetic appeal has three sub-dimensions namely entertainment value, originality of design, visual appeal. Different from the conventional store, online customers cannot use their sense of touch to observe and feel the product. Thus, high-quality pictures should be provided to influence online customers (Kim and Lennon, 2008; Lin, 2007). Visual appeal demonstrates a sense of sight directly as graphics, fonts, and pictures cause customers to take more time to visit the website. Entertainment value and originality of design can similarly attract customers, including their auditory sense. Customers will be interested in visiting a website and even tend to be more frequent when they find fresh, new, and entertaining content of each three sub-dimensions of aesthetic appeal.

The second dimension of online servicescape is layout and functionality that are related to spatial layout and the functionality of servicescape for the offline store (Harris and Goode, 2010). This dimension has four sub-dimensions like customization, interactivity, information relevance, and usability. Website layout affects individuals' perception of spatial layout and furniture in the physical store. Website layout includes website structure, organization, and setting. Besides, the websites and their links should work as they are expected related to its functionality aspect. The website design should have a function as an attribute that influences users' evaluation and behavior (Donnelly, 2000; Mandel and Eric, 2002; Menon and Barbara, 2002).

The third dimension of e-servicescape is a financial security that aims to attain consumer trust. Financial security is highly important. Harris and Goode (2010), mentioned two sub-dimensions of financial security such as perceived security and ease of payment. Secure transaction is highly considered by online customers as well as easiness to pay.

Kühn et al. (2015), explained that despite the true benefits offered by e-commerce like better security and access to the updated information, lack of customer trust becomes the main obstacle of online exchange. Kim and Peterson (2017), said that online trust is an important construct that has been frequently studied in the e-commerce literature. Trust becomes the main focus for online context since trust can stimulate further intention that ends up in actual behavior. Trust is considered as one of the most predictors of m-commerce adoption (Koksal, 2016; Rana et al., 2019). Therefore, when trust is not well triggered, it can cause less possibility for consumers to buy online. (Lleibana-Cabanillas et al., 2017). One of the ways to improve customer trust is by focusing on e-service range related to website organization that is utilized to interact with customers.

Considering the imperative role of trust in the e-commerce context, this research would like to explore more one of the trust antecedent that is important in the online context namely e-servicescape for Tokopedia customers. Since Tokopedia is among the fastest-growing platform both before and during the pandemic condition, this study takes Tokopedia as the main case to start. Following this session, there will be a literature review on the relevant studies.

LITERATURE REVIEW

Trust is described as a belief that an individual can rely on the promise offered by others (Gefen and Straub, 2003; Pavlou, 2003). Kim and Peterson (2017), described online trust as an important construct to investigate in the context of e-commerce. For an online business, attaining customer trust means understanding their expectation about what customers trust and believe on an e-retailer (McKnight and Chervany, 2002). E-commerce companies must ensure their customers trust them as companies treat them fairly (Gefen and Straub, 2003; Shih, 2004). In other sectors like banking, Koksal (2016), proved the important role of trust on mobile banking adoption.

Hoffman and Bateson and Hoffman (2011), defined servicescape by referring to the use of physical evidence to design a service environment. Servicescape consists of four dimensions: physical facilities, location, ambiance (like temperature and lighting), and personnel. Each element is an important part of physical evidence because the emergence of a company’s facilities and service personnel affects customers’ perception of the quality of service (Lovelock and Wright, 2017).
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E-servicescape is also known as the landscape of online services and online environment further, it is defined as an online environmental factor of marketers’ websites (Harris and Goode, 2010). The service range describes the physical environment of the organization including the overall layout, design, decoration, and aesthetics. The term e-servicescape is derived from service quality in an offline context and then developed in an online context (Koernig, 2003).

According to Harris and Goode (2010), e-servicescape consists of three dimensions such as aesthetic appeal, layout, and functionality, as well as financial security. The aesthetic appeal is derived directly from the environmental aspects of the brick-and-mortar store service (Harris and Goode, 2010). The aesthetic appeal has three sub-dimensions: entertainment value, originality of design, and visual appeal. Unlike physical store environments, online stores do not allow consumers to observe products using tactile sense. Therefore, quality pictures should be provided to affect the user (Kim and Lennon, 2008; Lin, 2007).

The spatial and functional layout of the servicescape for a physical store is related to the second dimension of the e-servicescape: layout and functionality. Similar to how physical store’s spatial furniture and layouts affect consumer perception, website layouts also affect websites and business evaluations by individuals. The e-servicescape layout includes structure, organization, and website setup. Consumers prefer a conveniently organized, easy-to-understand, and easy-to-navigate online store. According to Harris and Goode (2010), layout and functionality have four sub-dimensions including customization or personalization, interactivity, the relevance of information, and usability.

Online financial security includes user perceptions of security as the security is measured on websites and actual payment processes. Financial security has two sub-dimensions; perceived security and ease of payment. Many researchers found that financial security is important in the online exchange process (Montoya et al., 2003; Schiffman et al., 2003; Szymanski and Hise, 2000).

Several researchers demonstrated the significant role of e-servicescape dimensions on consumer trust for a website (Harris and Goode, 2010). More specifically, aesthetic appeal refers to effective website design that can help companies to develop trust by attracting customers and getting their attention (Li and Yeh, 2010). Considering some points in the literature review, the next session will discuss hypothesis development and conceptual framework before tapping into a method.

HYPOTHESIS DEVELOPMENT

H1: X1Aesthetic Appeal positively and significantly influences Trust

Jeon and Jeong (2009), mentioned that aesthetic appeal includes image quality, color, animation effects, music, and virtual features displayed on the website. Harris and Goode (2010), argued that aesthetic appeal has a strong influence on trust. Further, Chen and Chang (2003), found that there was a strong correlation between visitor trust and aesthetic appeal.

H2: X2 Layout and Functionally positively and significantly influence

Layout and functionality in the e-servicescape concept relate to website design which refers to the visual structure of the website, settings, spatial effectiveness, and ease of navigation (Jeon and Jeong, 2009). According to Harris and Goode (2010), layout and functionality can be measured from four factors in terms of usability, the relevance of information, customization, and interactivity. The layout and functionality of the website have a strong influence on trust (Harris and Goode, 2010).

H3: X3 Financial Security positively and significantly influences Trust

Financial security refers to the extent to which consumers feel the payment process is secure and the extent to which the website’s terms and conditions ensure the security of ongoing processes (Harris and Goode, 2010). According to Chen and Chang (2003), the ease of payment process is the main dimension that customers use in evaluating websites.
According to Harris and Goode (2010), financial security has a positive and significant role in trust in the website.

CONCEPTUAL FRAMEWORK

![Conceptual Framework](image)

Figure 1. Conceptual Framework

METHOD

Population and Sample

The population in this study are customers who had ever made a transaction in Tokopedia. The study involved 200 samples. All of the respondents come from Malang City, East Java. The number of respondents involved in this research address sample adequacy. The sampling technique is nonprobability sampling as it does not provide equal opportunities for each element or member of the population to be selected as a sample. The method used is purposive sampling. Respondents selected by researchers based on three criteria: the user had ever made a transaction at least once in Tokopedia, real account, and stay in Malang City.

Data Collection

The data gathered through questionnaires and other references. Questionnaires in the study were distributed online within the time frame between June and July 2020 right after the first wave of Covid-19 Pandemic issue is considered by several experts in healthcare. In this study, the references are taken from previous research, academic journals, and books related to the research topics. The study used a Likert scale from 1 to 5 as 1 represents strongly disagree while 5 demonstrates strongly agree.

Research Instrument

E-servicescape as the independent has three dimensions namely aesthetic appeal; layout and functionally; financial security; while the dependent variable is trust. Besides, the aesthetic appeal has three sub-dimensions namely entertainment value, originality of design, and visual appeal (Tran, 2014; Tran and Strutton, 2019). Layout and functionally use four sub-dimensions namely customization or personalization, interactivity, the relevance of Information, and usability (Tran, 2014; Tran and Strutton, 2019). Further, financial security was adopted from Tran (2014), using two sub-dimensions namely perceived security and ease of payment. Trust variable is measured by using two question items i.e. (1) _____’s (e-tailer) website seems genuinely committed to my satisfaction; (2) Overall, I trust this website.

Data Analysis

PLS is used to analyze the influence of the independent variables consisting of Aesthetic Appeal (X1), Layout and Functionally (X2), and Financial Security (X3) on Trust as the dependent variable.
Table 1. Variables and Items

<table>
<thead>
<tr>
<th>No</th>
<th>Variable</th>
<th>Items</th>
<th>Reference</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>X1 Aesthetic Appeal</td>
<td>3</td>
<td>(Tran, 2014; Tran and Strutton, 2019)</td>
</tr>
<tr>
<td>2</td>
<td>X2 Layout and Functionality</td>
<td>4</td>
<td>(Tran, 2014; Tran and Strutton, 2019)</td>
</tr>
<tr>
<td>3</td>
<td>X3 Financial Security</td>
<td>2</td>
<td>(Tran, 2014; Tran and Strutton, 2019)</td>
</tr>
<tr>
<td>4</td>
<td>Y Trust</td>
<td>2</td>
<td>(Tran, 2014; Tran and Strutton, 2019)</td>
</tr>
</tbody>
</table>

RESULTS

Respondent Characteristics

Among 200 respondents involved in this research, the characteristics are described in Table 2 below.

Table 2. Respondent Characteristics Composition

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>94</td>
<td>47.0</td>
</tr>
<tr>
<td>Male</td>
<td>106</td>
<td>53.0</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>17-21 y.o</td>
<td>45</td>
<td>22.5</td>
</tr>
<tr>
<td>22-26 y.o</td>
<td>102</td>
<td>51.0</td>
</tr>
<tr>
<td>27-31 y.o</td>
<td>27</td>
<td>13.5</td>
</tr>
<tr>
<td>32-36 y.o</td>
<td>8</td>
<td>4.00</td>
</tr>
<tr>
<td>&gt;36 y.o</td>
<td>18</td>
<td>9.00</td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Junior HS</td>
<td>4</td>
<td>2.00</td>
</tr>
<tr>
<td>Senior HS</td>
<td>76</td>
<td>38.0</td>
</tr>
<tr>
<td>Bachelor</td>
<td>114</td>
<td>57.0</td>
</tr>
<tr>
<td>Others</td>
<td>6</td>
<td>3.00</td>
</tr>
<tr>
<td>Occupation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Government Officers/Police-Army</td>
<td>11</td>
<td>5.50</td>
</tr>
<tr>
<td>Businessman/Entrepreneur</td>
<td>31</td>
<td>15.5</td>
</tr>
<tr>
<td>Private Employees</td>
<td>48</td>
<td>24.0</td>
</tr>
<tr>
<td>Students</td>
<td>103</td>
<td>51.5</td>
</tr>
<tr>
<td>Others</td>
<td>7</td>
<td>3.50</td>
</tr>
<tr>
<td>Monthly Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt;Rp 1,500,000</td>
<td>34</td>
<td>17.0</td>
</tr>
<tr>
<td>Rp 1,500,000 – 3,000,000</td>
<td>51</td>
<td>25.5</td>
</tr>
<tr>
<td>Rp 3,000,000 – 4,500,000</td>
<td>42</td>
<td>21.0</td>
</tr>
<tr>
<td>Rp 4,500,000 – 6,000,000</td>
<td>27</td>
<td>13.5</td>
</tr>
<tr>
<td>&gt;Rp 6,000,000</td>
<td>46</td>
<td>23.0</td>
</tr>
</tbody>
</table>

Based on Table 2, the male has a greater percentage compared (53%) to female. This suggests that male customers have more frequent transactions in Tokopedia. It is also known that customers are mostly 22-26 years old (51%). Besides, most of the customers have a bachelor’s degree (57%). Further, Tokopedia’s customers mostly are students (51.5%). The monthly income distribution of the respondents mostly in the range between Rp 1,500,000 to 3,000,000 (25.5%).

Outer Model

The outer model is used to test the validity and reliability of the research constructs. The outer model is evaluated by using convergent validity, discriminant validity, and composite reliability. The criteria of each test are reliable if the AVE value is more than 0.5, the composite reliability value is greater than 0.7, and Cronbach Alpha at least 0.7. The test results found that the AVE is greater than 0.5, Cronbach’s Alpha is greater than 0.7, and the composite reliability is greater than 0.7. Additionally, the outer loading coefficient value of each research item is more than 0.60. Further, the cross-loading value of each item is greater than the cross-loading value on the other construct. This suggests that all research items are reliable and valid.

Structural Model (Inner Model)

The purpose of structural model testing is to examine the measurement of research models formed by several variables and research items. There are several approaches to testing structural models, one of which is using $R^2$ (R-Square). Based on structural model test results it is known that the value of R-Square is 0.416. Besides, Predictive Relevance (Q-Square or $Q^2$) is 0.83 ($0<Q^2<1$).
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Based on Table 3, the test results of each hypothesis in this study show that the entire relationship among variables shows positive and significant results; hence, all proposed Hypothesis are accepted. Aesthetic Appeal (X1), Layout and Functionally (X2), Financial Security (X3) have a positive and significant effect on Trust in Website.

### Hypothesis Tests

Hypothesis test results are described in Table 3 below. Besides, the results of the Hypothesis tests based on the PLS model are explained in Figure 2.

#### Table 3. Hypothesis Test

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Relationship</th>
<th>Coefficient</th>
<th>t-statistic</th>
<th>p-Value</th>
<th>Significant</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>X1→Y</td>
<td>0.337</td>
<td>5.650</td>
<td>0.000</td>
<td>Significant</td>
</tr>
<tr>
<td>2</td>
<td>X2→Y</td>
<td>0.285</td>
<td>4.644</td>
<td>0.000</td>
<td>Significant</td>
</tr>
<tr>
<td>3</td>
<td>X3→Y</td>
<td>0.318</td>
<td>5199</td>
<td>0.000</td>
<td>Significant</td>
</tr>
</tbody>
</table>

Source: Primary data (2020)

**S**= Significant

### DISCUSSION

**The Role of Aesthetic Appeal on Trust in Website**

The hypothesis that proposed the positive and significant role of aesthetic appeal on trust is accepted. The results of the positive coefficient and t-statistic value of more than 1.96 indicate that aesthetic appeal has a positive and positive effect on trust in the website. The influence between independent variables and dependent variables in this study explains that trust in Tokopedia among consumers in Malang will be higher or better if Tokopedia increases its Aesthetic Appeal.

This finding resembles Harris and Goode (2010), as they stated that aesthetic appeal has a positive and significant effect on Trust. Also, the research conducted by Kühn et al. (2015), on the airline’s website found that Aesthetic Appeal has a significant relationship with the Trust on the website.

Besides, the pandemic faced by Tokopedia’s customers affects the level of trust in online purchases. Research conducted by Sheth (2020), men-
tioned that the shift in the way customers buy goods due to lockdown and social distancing indeed occurs so that it triggers more online purchases.

Due to the increasing number of e-commerce platforms, a good strategy is to encourage customer trust by increasing creativity on the servicescape. Harris and Goode (2010), mentioned that aesthetic appeal played important role in creating customer trust.

This study proved that the Aesthetic Appeal of Tokopedia can positively increase trust in the website. As entertainment value, design originality, and visual appeal increase, trust in websites will be greater as well. Tokopedia’s aesthetic appeal can be perceived from its website. Therefore, Tokopedia’s website should be designed as attractive as possible to enhance trust among customers in its website.

**The Role of Layout and Functionally on Trust in Website**

The hypothesis that the proposed layout and functionally has a positive and significant influence on trust in the website is accepted. The results showed a positive coefficient and a t-statistic value is more than 1.96. It means that layout and functionally have a positive and significant influence on trust in the website. The influence of the independent variable on the dependent variable in this study implies that customer trust in Tokopedia in Malang will be higher or better if Tokopedia improves its Layout and Functionality.

This is consistent with Harris and Goode (2010), who said that layout and functionally have a positive and significant effect on Trust in the website. Also, research conducted by Kühn et al. (2015), on the airline’s website found that these two matters have a significant relationship with the trust in the website.

This study confirmed that Tokopedia’s layout and functionally will improve trust in the website among its customers. As personalization, interactivity, information relevance, and usability increase, trust in the website will be higher as well. The layout and functionality of Tokopedia are seen from how Tokopedia adapts to what consumers need and want. They also have a search tool that comes with a filter or sort feature. Tokopedia’s website also provides detailed information about the products they sell; besides, Tokopedia’s e-store is perceived as an easy-to-use website.

Besides, during the pandemic, online purchase is a highly preferable alternative for people to fulfill their needs (Sheth, 2020). E-commerce should be able to provide relevant information. Paying attention to consumer interpretation of the usefulness of the products is essential to be able to attain service objectives following consumer perception on the website trust (Harris and Goode, 2010).

**The Role of Financial Security on Trust in Website**

A hypothesis that proposed financial security has a positive and significant influence on trusts in the website is accepted. The coefficient results are positive and the t-statistic is more than 1.96. It confirmed that financial security has a positive and significant influence on trusts on the Tokopedia website. The influence of the independent variable on the dependent variable in this study explains that customer trust in Tokopedia in Malang City will be higher or better if Tokopedia improves their financial security.

This finding is similar to Harris and Goode (2010) because they stated that financial security has a positive and significant effect on customer trust in a website. Further, Kühn et al. (2015), found on the airline’s website that financial security also has a significant relationship with trust on its website.

This research proved that Tokopedia’s financial security will increase customer trust in its website. As the perceptions on security and ease of payment increase, it results in better trust in websites among its customers. The financial security of Tokopedia can be perceived from how Tokopedia created a security system in payment and payment procedures of its e-store. At the time of the pandemic, online purchases increased due to the lockdown and social distancing implemented by the government. Therefore consumers are more con-
cerned with the security issues that occur in online services than offline (Harris and Goode, 2010).

CONCLUSIONS

Based on the discussion above, it can be concluded that aesthetic appeal, layout and functionally, and financial security have a positive and significant effect on trust in the website. This indicates that the dimensions of e-servicescape can affect trust in the website. It also implies that better e-servicescape dimensions will result in greater customer trust. It is essential for e-store to nurture these dimensions, especially during pandemics as online purchases increase due to lockdown and social distancing. Encouraging trust through e-servicescape becomes one of the effective ways for e-commerce vendors, particularly Tokopedia, to retain their existing customers and attract new or more customers. As consumer’s perceived trust is improved, it is expected to have good positive impacts on the further step before making a purchase decision.

LIMITATIONS

None of the research is free from drawbacks, and neither is this study. To mention the limitation of this research, the most obvious one is that this research is lacking exploration on its consequences side. Variables like attitude, satisfaction, behavioral intention, and loyalty can be further examined to know the role of trust in those more overt behavioral practices. Besides, the other important cause of trust is also not yet addressed like risk factors (perceived risk, perceived privacy), technology acceptance factors (perceived ease of use, perceived usefulness), and individual factors that open a wide interesting chance for further research.

RECOMMENDATIONS

For theoretical contribution, this study is among existing literature that investigates the e-servicescape variable as the antecedent of trust in the e-commerce context. Trust remains the pivotal issue in e-commerce since it can trigger further behavioral intention. The boom of customers demands during the pandemic as the shift of their preference to purchase online rather than offline must be well sensed by both scholars and practitioners.

On the practical side, it is expected that the e-store company can maintain and improve its aesthetic appeal, layout, and function, as well as its financial security. Besides, the aesthetic appeal should be considered most because it has the greatest influence among the other two variables to influence customer trust in the website. Next, given as the dependent variable in this study, trust is significant to be further explored about other relevant factors that enhance this issue. The results of this study can be used as a reference for further research.

REFERENCES


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