The Influence Of Privacy, Security, And Trust On Costumer Loyalty Lazada Applications In Lombok Island

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ABSTRACT

This research aimed at examining the effect of privacy, security, and trust on costumer loyalty of Lazada app on Lombok Island. The study employed quantitative method. Data was gathered by using purposive sampling technique and online survey. The result of the study indicated that privacy, security, and trust have great effects on customer loyalty. The result suggest that Lazada should develop and strengthen privacy, security, and trust of the app to drive costumer loyalty.

Keywords: Customer Loyalty, Privacy, Security, and Trust

1. INTRODUCTION

Online shopping is currently a behavior that is very popular with the public. Shopping online is part of the utilization in the use of technology that is growing rapidly. The form of development that occurs is in the form of the availability of online shopping media called Marketplace. Every marketplace company does not only focus on growing customer buying interest, of course, marketplace companies also try to maintain that customers can behave loyally to their company. To build customer loyalty, of course there are factors that must support the company which can later affect the level of customer loyalty. The first factor is customer data privacy, customer data privacy is part of the important things that every marketplace company must maintain. According to Yuwinanto (2018) privacy is an interaction or withdrawal desired by someone in a certain condition or situation. In addition to customer data privacy, the second factor that is important for every marketplace company is customer security during the transaction process. According to Arasu (2018) customers will not make purchases without security guarantees. The third factor that can affect customer loyalty, especially when shopping online in marketplaces, is trust. Customer trust can be created from the company itself. So that in this case, every marketplace company is the main guarantor for customers to be safe in transactions at online shops that are part of the marketplace company.

One of the growing marketplace companies in Indonesia is the Lazada company. Lazada was launched in March 2012. Lazada is a company engaged in online buying and selling services and e-commerce retail. Lazada as a company engaged in retail e-commerce in Indonesia hopes to make it easy for the public to buy various types of products with various categories of quality product choices provided by more than 100,000 business partners. decreased and Lazada users began to shift or become disloyal in using the Lazada application.

Number of E-Commerce Customer Visits in Indonesia
Year 2021 and Year 2022

No	Merchant	Number of Visitors 2021	Number of Visitors 2022
1.	Shopee	126.996.700 Accounts	132.776.700 Accounts
2.	Tokopedia	147.790.000 Accounts	157.233.300 Accounts
3.	Lazada	27.670.000 Accounts	24.686.700 Accounts
4.	Bukalapak	25.460.000 Accounts	23.096.700 Accounts
5.	JD ID	3.763.300 Accounts	2.546.700 Accounts

Source : https://iprice.co.id/insights/mapofecommerce/en/

Based on data reports on the number of customer visits for 2021 and 2022 which were uploaded on the iprice.co.id page, it shows that the number of visitors at Lazada is very far compared to the other two competitors. In 2021 Lazada obtained 27,670,000 visitors and in 2022 the number of visits to Lazada has decreased with a total of 24,686,700 visitors. The decline in the number of visits to Lazada is allegedly the result of problems that occurred in 2020, where Lazada experienced data leakage problems carried out by irresponsible people or called hackers. The ability of a hacker to penetrate the confidential data privacy of a company's customers indicates that Lazada's customer data privacy protection system is still relatively weak.
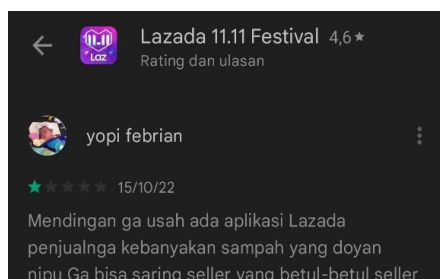
Picture

Customer Comments About Lazada On The Google Play App

In addition, another fact that the author got through the comments feature in the Playstore application regarding Lazada is that most of the Lazada application users complain about the responsiveness of Lazada's customer service in providing services that are not responsive in serving customer problems. In addition, Lazada has not been able to act decisively against merchants who commit fraud where the goods displayed on the store account window and those sent are far different. Based on the background above, it is deemed necessary to conduct research on Lazada customer loyalty in relation to privacy, security, and trust.

2. THEORETICAL FRAMEWORK and HYPOTHESIS DEVELOPMENT

Theory Of Planned Behavior (TPB)

The main concern in the Theory of Planned Behavior is on a person's intention to perform a behavior, because intention is an intermediate variable that causes behavior from an attitude or other variables. Intention is a mediator of the influence of various motivational factors that have an impact on a behavior. Intention also shows how hard someone dares to try, intention shows how much effort someone plans to do and intention is most closely related to subsequent behavior. Intentions can be expressed through Theory of Planned Behavior (TPB), namely beliefs or attitudes towards behavior, subjective norms and behavioral control (Ajzen, 2008). The formation of intention plays a distinctive role in directing action, namely connecting between deep considerations that are believed and desired by a person with certain actions. (Ajzen, 2008)

Customer Loyalty

Loyalty is literally interpreted as loyalty, namely one's loyalty to an object. According to Ramdani (2019) loyalty is a process, at the end of the process, satisfaction has an effect on perceived quality, which can have an impact on loyalty and intentions for certain behaviors from a customer. According to Kotler and Keller (2016) customer loyalty is a deeply held commitment to repurchase or re-patronize a preferred product or service in the future, even though situational influences and marketing efforts have the potential to cause customers to switch. According to Robby (2017) in Ramdani (2019) explains that the indicators of customer loyalty are as follows: repeat purchase, recommendation, commitment.

Privacy

Privacy is the ability of one or a group of individuals to protect their personal lives and affairs from the public, or to control the flow of information about themselves (Fatikasari, 2018). Meanwhile, Fermayani (2022) argues that privacy is something that is closely related to biodata, photos, locations, videos, and important data that is personally owned by someone. Trivedi and Yadav (2020) in Muhammad (2021) put forward two types of indicators regarding privacy, namely: Privacy regulations on online purchasing decisions; The ability of customers to control the information shared through e-commerce.

Security

Security is the ability to protect consumer information or data from acts of fraud and theft in business (Fernando, 2021). Meanwhile, according to Bojang (2017) in Fernando (2021) security as a protector against a threat that creates circumstances, conditions, or events that have the potential to cause economic difficulties for data or network resources in the form of destruction, disclosure, data modification, denial of service, fraud, waste and abuse. The security indicators according to Hardiyanti (2012) in Jefriansyah (2020) are as follows: guaranteed transactions, ease of transactions, proof of transactions. online seller image and product quality.

Trust

According to Kotler and Keller (2016) trust is the company's willingness to rely on business partners. Trust depends on a number of interpersonal and interorganizational factors, such as corporate competence, integrity, honesty and kindness. Kotler and Keller (2016) explain several components of trust, namely: integrity, benevolence, ability, willingness to depend.

The Influence of Privacy on Customer Loyalty

Privacy is synonymous with a person's personal data such as biodata, photos, location, e-mail, and telephone numbers which are kept strictly confidential by the owner of the data. Marketplace companies that provide regulations for consumers to upload private data, of course, will cause difficult considerations by the data owner whether their data can be kept confidential or not by the marketplace company. So, if a marketplace company has a good privacy data protection system in protecting user data, it will certainly attract consumer interest and then generate perceptions in consumers to be loyal to using the marketplace application in shopping online. In a study (Muis & Fahmi, 2021) entitled "Model of Increasing Internet Banking Customer Loyalty Based on Perceived Risk, Perceived Privacy Mediated by Trust and Customer Satisfaction" states that the variable perceived privacy has a significant effect on customer loyalty. From the research above, it appears that privacy can affect customer loyalty.

H1: It is suspected that Privacy has a significant effect on Customer Loyalty.

The Influence of Security on Customer Loyalty

Security is as a protector against a threat that creates circumstances, conditions, or events that can harm someone. Security guarantees play an important role in the formation of buying interest to feelings that can make people comfortable to be loyal to something. In shopping online, consumers really expect good security guarantees, which can protect them from circumstances, conditions, or events that can harm them when shopping online. Consumer interest to be loyal to a marketplace can arise from the security that is obtained when the transaction is guaranteed to be successful. Therefore, it is important for a marketplace company to carry out maximum security controls to ensure the success of transactions made by consumers so that they can create feelings of loyalty in consumers to continue shopping online through the same marketplace application. In a study (Purnama, 2021) entitled "The Influence of Web Efficiency and Security on Loyalty with Customer Satisfaction as a Mediating Variable (Empirical Study of Shopee Users in Surakarta)" states that statistical results show that web security has a significant positive effect on loyalty. This means that the higher the web security, the higher the consumer loyalty. From the research above, it appears that security can affect customer loyalty.

H2: It is suspected that Security has a significant effect on Customer Loyalty.

The Influence of Trust on Customer Loyalty

Trust is a person's belief in something that is known to give rise to positive or negative thoughts about an object. In an online business such as in a marketplace, trust is an important thing that must be prioritized for attention. This is because in online transactions, customers cannot meet face to face with the seller. So, if a marketplace company expects a loyal attitude from customers to continue using its application, of course the marketplace company must supervise the online shops under the company's auspices in order to provide services in accordance with operational regulations. In a study (Sari, 2021) entitled "The Influence of Promotion and Consumer Trust on Customer Loyalty Through Shopee Application Customer Satisfaction (Study on Stiesia Surabaya Students)" states that consumer trust has a significant effect in a positive direction on customer loyalty of Shopee application users in High School Students Indonesian Economics (STIESIA) Surabaya. From the research above, it appears that trust can affect customer loyalty.

H3: It is suspected that Security has a significant effect on Customer Loyalty.

Variable Independet   **variable Dependent**

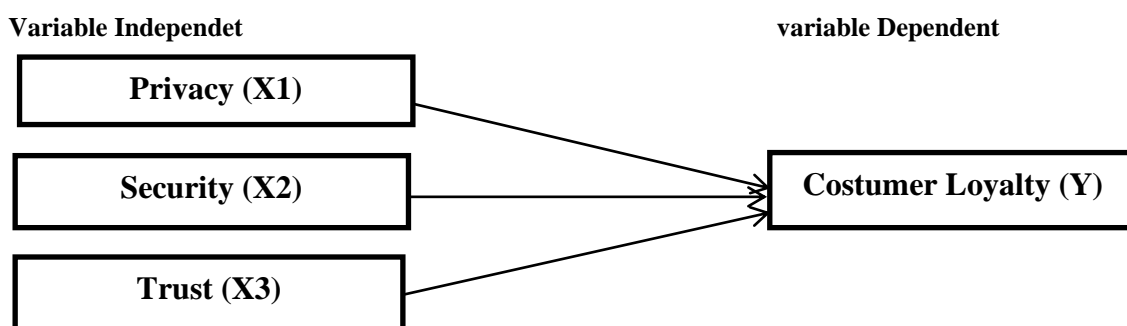| Privacy (X1) | |
| Security (X2) | → Costumer Loyalty (Y) |
| Trust (X3) | |

Figure 2
Conceptual Framework

3. RESEARCH METHODS

The population in this study are customers on the island of Lombok who have or are still using the Lazada application for online shopping. The sampling method in this study used the survey sample method. The determination of the sample was carried out through a non-probability sampling technique with a purposive sampling method. The sample in this study consisted of 100 respondents who met the criteria. The analysis used is multiple

linear regression analysis. In this study there are two types of variables, namely independent (free) and dependent (bound) variables. or referred to as the dependent variable. In this study, the dependent variable is customer loyalty and the independent variables are privacy (X1), security environment (X2), and trust (X3).

3.1 Respondent Description Table

No.	Informations	Amounts	Percentages
Respondent Data Based on Age			
1.	17 – 25 Years	58	58.0
2.	26 – 35 Years	22	22.0
3.	36 – 45 Years	20	20.0
Respondent Data Based on Address			
1.	Mataram City	34	34.0
2.	East Lombok Regency	15	15.0
3.	Central Lombok Regency	21	21.0
4.	West Lombok Regency	20	20.0
5.	North Lombok Regency	10	10.0
Respondent Data Based on Occupation			
1.	PNS / POLRI	16	16.0
2.	Karyawan	12	12.0
3.	Wiraswasta	15	15.0
4.	Mahasiswa	47	47.0
5.	Lainnya	10	10.0
Respondent Data Based on History on Last Use of Lazada			
1.	< 1 Month Ago	35	35.0
2.	1 – 2 Months Ago	26	26.0
3.	2 – 4 Months Ago	25	25.0
4.	5 – 6 Months Ago	14	14.0
Respondent Data Based on Last Spending Online Shopping Through Lazada			
1.	<Rp. 500.000	52	52.0
2.	Rp. 500.000–Rp. 1.000.000	33	33.0
3.	>Rp. 1.000.000	15	15.0
	Amounts	**100**	**100%**

Sumber: SPSS processed results, V26

Based on the respondent description table above, most of the respondents in this study came from the Mataram City area, with a predominance of 17-25 year olds, most of whom were students. Respondents in this study had a recent history of using Lazada <1 month ago with the highest amount of spending around < Rp. 500,000. This indicates that the Lazada application is still used by customers to shop online.

3.2 Validity Test

The validity test was carried out to determine the truth of each research questionnaire question. If the calculated r-count is greater than or equal to the r-table value, the question item is said to be valid. Conversely, if the calculated r-count is less than the r-table value, the item is considered invalid. At a significance of 5% (0.05) = 30, the r-table value is 0.361. The following are the results of the validity test:

Variable	r-Count	Description
Privacy (X1)		
Lazada shows concern for the personal information of its users.	0.752	**Valid**
I feel protected in uploading personal data in the Lazada application.	0.818	**Valid**
I understand to keep the personal data that I upload on Lazada confidential from other people.	0.855	**Valid**
I protected my Lazada account with a hard-to-know password.	0.688	**Valid**
Security (X2)		

I feel safe when I receive information that the order payment was successfully made on Lazada.	0.370	**Valid**
I feel calm when I know the location of the ordered goods through the Lazada tracking system.	0.623	**Valid**
The item search feature on Lazada is easy for me to use.	0.747	**Valid**
The payment method provided by Lazada makes it easier for me to pay off my order bills.	0.651	**Valid**
Proof of transaction in the Lazada application helps me minimize the occurrence of order errors.	0.534	**Valid**
I can use proof of transactions at Lazada to claim warranty on wrongly ordered goods.	0.424	**Valid**
I am interested in shopping online at a store on Lazada that has high ratings from customers.	0.673	**Valid**
I assess the quality of online store service at Lazada based on customer assessment features.	0.560	**Valid**
The online store at Lazada sells products with good product quality.	0.612	**Valid**
The quality of the products sold by traders at Lazada is in accordance with the price.	0.693	**Valid**
Trust (X3)		
Online merchants in the Lazada application send ordered items that match the images in the product photo collection.	0.400	**Valid**
The merchant sent the items I ordered according to the time specified in the Lazada tracking feature.	0.500	**Valid**
Every admin at each online store at Lazada through the chat seller feature responds well to customer questions.	0.743	**Valid**
Lazada provides a money back guarantee.	0.525	**Valid**
Lazada has been able to act decisively against stores that commit fraud.	0.719	**Valid**
Lazada has been responsive in handling application user problems through the Lazada customer service chat feature.	0.609	**Valid**
I am willing to accept the condition of the ordered goods that were damaged during delivery.	0.757	**Valid**
I am willing to contribute to reporting to Lazada for merchants who commit fraud.	0.464	**Valid**
Costumer Loyalty (Y)		
I will buy a product that I like repeatedly through the Lazada application.	0.610	**Valid**
I am addicted to shopping online through Lazada.	0.815	**Valid**
A good online shopping experience makes me recommend the Lazada app to others.	0.496	**Valid**
The ease of use of the Lazada app is worth recommending to others.	0.592	**Valid**
I make Lazada as the main choice in online transactions.	0.678	**Valid**
I would have no interest in shopping online other than using Lazada.	0.620	**Valid**

Source: SPSS processed results, V26

In the data processing results of each statement value that the total Pearson correlation value or value r_{hitung} > r_{tabel} for each statement value must be greater than 0.361. Based on these criteria and the findings of the current test, the researcher can conclude that the questionnaire for all statements or objects in this analysis is accurate because the test results show that all items have a value of more than r_{tabel} , and it can be said that the items in this study can be used in other studies and are still relevant. .

3.3 Reliability Test

This study examines reliability using the Cronbach Alpha statistical test on SPSS. A construct or variable is said to be reliable if it gives a Cronbach Alpha value > 0.70 (Hair et al, 2014).

No.	Variable	*Cronbach Alpha*	Value	Description
1.	Privacy (X1)	0.784	0.70	Reliabel
2.	Security (X2)	0.788	0.70	Reliabel
3.	Trust (X3)	0.715	0.70	Reliabel
4.	Customer Loyalty (Y)	0.709	0.70	Reliabel

Sumber: SPSS processed results, V26

Based on the table above, the Cronbach's Alpha value for each variable is greater than 0.70. This shows that each of these variables is reliable or can be trusted and has the same results if used repeatedly.

4. RESULTS AND DISCUSSION

4.1 Test Results

4.1.1 Results of Multiple Linear Regression Analysis and T Test

The results of the data to test leadership, work environment and work ability on employee performance, use the t test. The assumption is that if the t count value ≥ t table value, then Ho is rejected and Ha is accepted otherwise if the t count value ≤ t table value, then Ho is accepted and ha is rejected. The results of partial hypothesis testing can be seen in the table below:

Table 1.1 Test Results t (Partial)

Variable	Regression coefficient	t count	t table	Significance value	Description
Privacy (X1)	0,248	2.490	1.984	0,015	Significant
Security (X2)	0,217	2.194	1.984	0,031	Significant
Trust (X3)	0,199	2.107	1.984	0,038	Significant

Source: SPSS processed results, V26

Based on these results, the three hypotheses proposed and tested are supported by the data.

4.1.2 F Test Results

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	212.347	3	70.782	10.454	.000[b]
	Residual	650.013	96	6.771		
	Total	862.360	99			

Source: SPSS processed results, V26

The processing results above, obtained an F-count value of 10,454 while the F-table value was 2,698. From the results of data processing in the table above, the calculated F-value is greater than the F-table value or 10,454 > 2,698 and a sig value of 0,000 <0.05. so that the decisions taken are, Ho is rejected and Ha is accepted. These results indicate that the regression model used can be said to fulfill the validity assumption of a research model with the research data being analyzed.

4.1.3 Test Results for the Coefficient of Determination (R2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.496[a]	.246	.223	2.60211

Sumber: SPSS processed results, V26

The results of the Determination test (R2) above show that the coefficient of determination is 0.246. This means that the ability to vary the value of the Privacy (X1), Security (X2), and Trust (X3) variables in influencing Customer Loyalty (Y) is 22.3%, the remaining 77.7% of the Customer Loyalty value (Y) is influenced by other variables not included in this research.

4.2 Discussions

4.2.1 The Influence of Privacy on Customer Loyalty

According to Soediro (2018) in Fermayani (2022) privacy is something that is closely related to biodata, photos, locations, videos, and important data that is privately owned by someone. Every marketplace company is very important to have a system that can protect the privacy of each customer's data collected.

This research gives the result that privacy has a significant effect on customer loyalty in the Lazada application on the island of Lombok. That is, the more guaranteed the quality of the customer data privacy protection system owned by the Lazada company, the better the customer loyalty of the Lazada application on Lombok island.

The results of this study are similar to the results of research conducted by Muis and Fahmi in 2021 which has the result that privacy has a significant effect on customer loyalty. (Muis & Fahmi, 2021).

This reinforces the theory of Kotler and Keller (2016) which states that customer loyalty is a deeply held commitment to buy or re-support a preferred product or service in the future, even though situational influences and marketing efforts have the potential to cause customers to switch. A commitment that is owned by a customer to continue to use a product or service repeatedly grows from a good experience that is felt. So that in terms of privacy it can be concluded that guaranteed customer data privacy protection is important for Lazada companies to have in attracting customers to remain loyal to shop online through the Lazada application, as evidenced by the research results above.

4.2.2 The Influence of Security on Customer Loyalty

Security plays an important role in efforts to reduce customer perceptions of misuse of personal data and perishable data transactions (Park and Kim, 2003 in Nismawati, 2018). When the level of security guarantees is acceptable and meets customer expectations, a customer will probably be willing to share personal information and will buy with a feeling of security. The two main things that must be considered in making transactions are what is needed to create transaction security and the methods used to create this security.

This study shows the results that security has a significant effect on customer loyalty in the Lazada application on the island of Lombok. That is, the stronger the security system owned by the Lazada company, the better the customer loyalty of the Lazada application on Lombok island. In research conducted by Putri in 2021, it has similar results to this research, that security has a significant effect on consumer loyalty (Putri, 2021).

This reinforces the theory of Kotler and Keller (2016) which states that customer loyalty is a deeply held commitment to buy or re-support a preferred product or service in the future, even though situational influences and marketing efforts have the potential to cause customers to switch. A commitment that is owned by a customer to continue to use a product or service repeatedly grows from a good experience that is felt. The strong level of security that customers get when they first experience online shopping through a marketplace will certainly be the initial source of growing perceptions in customers whether they will commit to being loyal to using the marketplace in shopping online or switching to other marketplaces.

Therefore, it is very important for a marketplace company to have a strong level of security guarantee in its marketplace application so that customers make the choice to continue shopping online through their marketplace application for a long period of time which can be an attitude towards the level of customer loyalty towards the marketplace company. So it can be concluded that strong security is important for Lazada companies to have in attracting customers to remain loyal to shop online through the Lazada application, as evidenced by the research results above.

4.2.3 The Influence of Trust on Customer Loyalty

Trust is a key driver in any online business model. Trust is defined as a belief that allows individuals to voluntarily become customers of online shopping service providers after considering the criteria of online shopping service providers. Belief is described as a cognitive behavior (for example, forming an opinion or predicting that something will happen or that people will behave in a certain way). Affective (eg, problems in feeling). And conitive (eg, a matter of choice or desire).

This study shows the results that trust has a significant effect on customer loyalty in the Lazada application on the island of Lombok. That is, the higher the customer trust in the Lazada company, the better the customer loyalty of the Lazada application on the island of Lombok will be. Similar research results were also found in research conducted by Ramadhan in 2019 with the results of the research that trust has a significant effect on customer loyalty. (Ramadan, 2019).

This reinforces the theory of Kotler and Keller (2016) which states that customer loyalty is a deeply held commitment to buy or re-support a preferred product or service in the future, even though situational influences and marketing efforts have the potential to cause customers to switch. A commitment that is owned by a customer to continue to use a product or service repeatedly grows from a good experience that is felt.

The trust that is formed in a marketplace company is quite important for customers as a consideration to commit to making choices to shop online through a marketplace application in the long term which can be an attitude towards the level of customer loyalty to the marketplace company. So, it can be concluded that trust is important for Lazada companies to form in their applications with the aim of attracting loyal customers to continue using the Lazada application in shopping online. as evidenced in the results of the above studies.

5. Conclusions and Recommendations

5.1 Conclusions

Based on the results of the research, it can be concluded as follows: Privacy has a significant effect on customer loyalty in the Lazada application on the island of Lombok. That is, the more guaranteed the quality of the

customer data privacy protection system owned by the Lazada company, the better the customer loyalty of the Lazada application on Lombok island. Security has a significant effect on customer loyalty in the Lazada application on the island of Lombok. That is, the stronger the security system owned by the Lazada company, the better the customer loyalty of the Lazada application on Lombok island. Trust has a significant effect on customer loyalty of the Lazada application on the island of Lombok. That is, the higher the customer trust in the Lazada company, the better the customer loyalty of the Lazada application on Lombok island will be. The problem in this research is the decline in Lazada customer loyalty. Based on the research results, it shows that privacy, security, and trust in Lazada are still low so that customer loyalty decreases.

5.2 Recommendations

Based on the conclusions above, the following suggestions can be made: In terms of privacy, to increase customer loyalty, the Lazada company needs to develop a technology server that better guarantees protecting customer privacy data from the threat of data leakage that can be carried out by hackers. In addition, Lazada must be more active in informing all account owners registered with Lazada to change their passwords periodically, a maximum of once every 3 months, to show Lazada's concern for customers in protecting privacy. In terms of security, to increase the loyalty of Lazada company customers, it is necessary to improve the operational system of the application so that it can be used more easily and simply, especially in the payment methods available on the list of methods but cannot be used when making payments for reasons that don't make sense. In terms of trust, to increase customer loyalty Lazada companies really need to take strict action on consumer reports, in the form of blocking access to merchants who often commit fraud against buyers by sending products that do not match what they offer on the Lazada application. This study has limitations on the number of respondents and only examines three independent variables. For this reason, it is hoped that future researchers can add other research variables to measure Customer Loyalty besides Privacy, Security and Trust. Such as Brand Image, price, promotional media, attributes, satisfaction and brand awareness. This aims to get a clearer picture of opportunities in an effort to build Lazada Application Customer Loyalty on Lombok Island.

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