Building Trust in E-Commerce Platform: The Effect of TAM Factor to Repurchase Intention

Laurensia I G.A.C. Tiffany[1], Timotius F.C.W. Sutrisno[2], and Anak Agung Ayu Puty Andrina[3]*

[1,2,3] *Universitas Ciputra Surabaya*

A B S T R A C T

This study aims to examine how the factors in the Technology Acceptance Model (TAM), namely ease of Use, security, and privacy concerns, influence repurchase intention on the Shopee e-commerce platform, with trust as a mediator. The research targets active students at Ciputra University Surabaya who use Shopee as their primary e-commerce platform for transactions. A quantitative approach was used, with a survey design involving 304 respondents. Data were collected through a questionnaire using a 7-point Likert scale and analyzed using Structural Equation Modeling (SEM) via SmartPLS 4.0. The results show that Ease of Use, Security, and Privacy Concerns significantly influence Trust, each with values above the ideal threshold. Furthermore, Trust serves as a mediator between these TAM factors and repurchase intention. Privacy concerns proved to be the strongest factor influencing trust, highlighting the importance of data protection in building user trust. These findings indicate the importance of optimizing platform usability, implementing robust security measures, and establishing clear privacy policies to gain user trust and encourage repurchase intention.

A B S T R A K

Studi ini bertujuan untuk mengkaji bagaimana faktor-faktor pada *Technology Acceptance Model* (TAM), yaitu *Ease of Use*, *Security*, dan *Privacy Concerns* mempengaruhi niat pembelian kembali di platform e-*commerce* Shopee, dengan kepercayaan sebagai perantara. Penelitian ini ditujukan bagi mahasiswa aktif di Universitas Ciputra Surabaya yang menggunakan platform e-*commerce* Shopee sebagai platform e-*commerce* utama dalam bertransaksi. Pendekatan yang digunakan adalah kuantitatif, dengan desain survei yang melibatkan 304 responden. Data diperoleh melalui kuesioner menggunakan skala Likert 7 poin dan dianalisis menggunakan *Structural Equation Modeling* (SEM) via SmartPLS 4.0. Hasil penelitian menunjukkan bahwa *Ease of Use*, *Security*, dan *Privacy Concerns* secara signifikan mempengaruhi kepercayaan dengan masing-masing nilai diatas ideal. Selain itu, kepercayaan bertindak sebagai penghubung antara faktor-faktor TAM ini dan niat untuk membeli Kembali. *Privacy Concerns* terbukti sebagai faktor paling kuat terhadap kepercayaan menyoroti pentingnya perlindungan data untuk membangun kepercayaan pengguna. Temuan ini menunjukkan pentingnya mengoptimalkan kegunaan platform, langkah-langkah keamanan, dan menerapkan kebijakan privasi yang jelas untuk memperoleh kepercayaan dan mendorong niat pembelian ulang.

1. Introduction

Recent technological advancements have provided Indonesians with significant opportunities for doing business and shopping online. Post-COVID-19 economic behavior has impacted companies and SMEs that are actively exploring the market. The transition from traditional markets to online markets requires economic agents to proactively seek opportunities in the digital marketplace [1]. E-business refers to the use of information and communication technology in business activities by individuals, organizations, and related parties in an effort to achieve specific goals [2].

Today, e-commerce has become highly popular in various forms—business-to-business, business-to-consumer, and consumer-to-consumer. Through digital technology, businesses can uncover new opportunities by establishing deeper relationships with customers, improving operational efficiency, and achieving business growth via e-commerce platforms. This trend is especially notable in Southeast Asia, where high internet penetration and digital payment adoption have driven e-commerce growth by up to 20% annually [3]. Electronic commerce refers to the use of electronic communication platforms in business transactions to create added value for customers through the application of new technologies and economic algorithmic approaches.

Over time, e-commerce has developed across various countries, including Southeast Asian nations, and has significantly contributed to each country's GDP. Shopee has become the dominant e-commerce marketplace in Indonesia, driven by its customer satisfaction strategies [4]. Shopee is considered the most important driver of national e-commerce growth, securing over 35% of the market share, with an average annual transaction growth rate of 65% since 2019. Shopee's annual revenue in Indonesia has significantly increased from 2017 to 2024 and is projected to continue growing in 2025.

As a relatively new business method, e-commerce has had an unpredictable impact and a rapid adoption rate. It has completely transformed marketing and sales models [5]. Businesses recognize that e-commerce offers advantages in terms of cost, speed, time efficiency, and productivity. E-commerce plays an active role in boosting sales activities. However, a high number of users on a particular platform does not guarantee product purchases. As commerce transitions to the internet, consumer expectations have risen. Along with these expectations, the complexity of online systems that businesses must operate has also increased. Platforms need to shift their strategies to retain consumers by meeting expectations and earning their trust.

As online markets continue to evolve, e-commerce has become an integral part of consumer behavior and modern lifestyle. Popular e-commerce applications that grow rapidly are often assessed by the volume of purchasing activity and the drive for repeat purchases [6]. Various factors influence consumers' decisions to repurchase through e-commerce platforms. Trust is the main driver of loyalty, influenced by factors such as value, satisfaction, and the quality of service provided [7].

Repurchase intention refers to the future activity of buying a product or service again after a prior purchase, influenced by customer satisfaction, brand trust, and perceived product quality [8]. A positive experience with a brand through a digital platform can encourage customers to repurchase. Promotions and competitive pricing play a major role in increasing the intention to repurchase. Therefore, Shopee must focus on delivering a pleasant user experience to boost customer repurchase intentions.

Trust plays a vital role in shaping consumers' repurchase intentions [9]. Online transactions carry unpredictability, and users often fear transaction failures due to fraud or deception. Trust in the online market—E-Trust—does not emerge instantly; it must be built gradually from the beginning [10]. Therefore, Shopee must make consistent efforts to maintain and strengthen consumer trust.

Several factors support individuals' trust in a shopping platform [11]. The Technology Acceptance Model (TAM) refers to factors that influence how willing individuals are to adopt technology [12]. In this context, Ease of Use, Security, and Privacy Concerns are key indicators determining usability, security mechanisms, and the handling of personal data in a system. These three components significantly affect user attitudes toward technology adoption, which in turn influence their willingness to use it [13].

Convenience and accessibility are two benefits of online purchasing, but it also necessitates reliable systems that can meet changing user demands for security, privacy, and usability. Shopee's success in meeting these objectives is demonstrated by its dominance in the Indonesian market, but it will take ongoing innovation in trust-building strategies to keep this position. In the face of increasing competition, the platform's capacity to combine smooth user experiences with strict data protection procedures will be essential to maintaining client loyalty [4]. Additionally, as Indonesian customers' digital literacy increases, so does their understanding of privacy hazards and security standards, which calls for e-commerce companies to communicate openly about their safety protocols [3], [11].

Platforms must foster long-term customer confidence by moral data practices, in addition to transactional efficiency. Research shows that privacy issues are now just as important as price when choosing a platform, especially for younger audiences that value data sovereignty [11]. This change emphasizes how important it is for Shopee to strike a balance between promotional tactics and significant efforts to foster confidence, including user-controlled privacy settings or third-party security certifications. A positive feedback loop that increases both initial adoption and recurring engagement can be produced by including TAM aspects into trust architecture, where perceived security is reinforced by ease of use and risk apprehension is reduced by transparent privacy policies [13]. The capacity of platforms to convert these theoretical insights into unique client experiences will determine future success in Indonesia's e-commerce industry.

A deeper understanding of the components that shape customer trust and encourage repurchase intentions is still needed to keep pace with the rapid growth of e-commerce in Indonesia. Due to high perceived risks and discomfort with online transactions, this study is highly relevant as these factors could hinder long-term e-commerce development. This research provides business practitioners with insights on how TAM factors—such as ease of use, security, and privacy concerns—can build trust and enhance customer loyalty. The findings are also academically valuable as they extend the application of the TAM model to the e-commerce market at Ciputra University, which has been rarely explored in previous literature.

1.1. Literature Review

1.1.1. Grand Theory

The Technology Acceptance Model developed by Fred D. Davis is one of the most widely used theories in discussions of technology adoption [14]. This theory traditionally emphasizes perceived ease of use and perceived usefulness as the main determinants of technology adoption. However, in this study, the factor of trust acts as the primary mediator linking ease of use, security, and privacy concerns with repurchase intention. This theory is supported by the work of Gefen who integrated trust into the model, demonstrating that user trust not only facilitates technology acceptance but also influences long-term loyalty [15]. Accordingly, the proposed model expands the classical framework of the Technology Acceptance Model by emphasizing that trust is a psychological prerequisite. As supported by modern literature, trust transforms perceptions of ease of use, security, and privacy concerns on a platform into repurchase intentions [11], [16].

1.1.2. Repurchase Intention (Y2)

User adaptation to e-commerce platforms can be measured through behavioural factors such as repurchase intention [17]. Repurchase intention refers to the intention to repurchase a product or service that has been previously used, indicating customer interest and trust in the offered product or service. Furthermore, repurchase intention often serves as an element of customer loyalty, which is defined as a consumer's positive perception of a brand [18]. Therefore, repurchase intention plays an important role in assessing customer loyalty toward a particular brand.

1.1.3. Ease of Use (X1)

Ease of Use is one of the key elements influencing users' intention to make repurchases [19]. In this study, Ease of Use is defined as the ease of navigation and customer interaction in using digital or e-commerce applications. On the Shopee e-commerce platform, Ease of Use relates to the simplicity of navigating the app interface, the speed of product searches, and the convenience of conducting transactions [20]. The extent to which users can easily navigate the website or application, as well as the responsiveness of the system, also plays a major role in delivering a seamless experience [21].

1.1.4. Security (X2)

In addition to Ease of Use, Security is one of the key considerations for users when conducting transactions on e-commerce platforms, as both are believed to influence the consumer experience [22]. Security is associated with privacy policies, data encryption, user authentication, and system transparency [23]. The higher the level of security, the greater the users' trust and confidence in the e-commerce platform [7]. These factors play a crucial role in securing financial transactions, preventing unauthorized access, and enhancing the perceived security of the platform, which ultimately aims to increase user trust [24].

1.1.5. Privacy Concern (X3)

Although the *security* factor ensures data protection, privacy concerns are viewed as a psychological aspect of users related to how their personal data is used [25]. *Privacy concerns* refer to users' willingness to share data for third parties to collect, store, and use personal information in digital activities. In e-commerce, privacy issues such as unauthorized data collection, unauthorized use of data, and personal data breaches are real concerns. Customers' trust in a platform's ability to protect their data becomes a significant consideration when deciding to conduct online transactions [26].

1.1.6. Trust (Y1)

Users' perception of the three TAM factors is closely related to their trust in the e-commerce platform, where these factors serve as the foundation for building a consumer-platform relationship [27]. Trust refers to consumers' perception of a platform's ability and integrity to fulfil its promises and provide appropriate services. Trust is strongly associated with the platform's reputation and the satisfaction with available procedures [7]. In measuring trust within an e-commerce context, the transparency of the information provided is the most important factor, including clear product descriptions, return policies, and pricing [9].

1.2. Hypothesis Development

Ease of Use plays a crucial role in fostering user engagement and building trust in e-commerce platforms [13]. It refers to the efficiency of navigation, interface usability, and the simplicity of the payment process, all of which shape users' experiences in terms of comfort and trust when interacting with e-commerce platforms [28], [29]. An e-commerce service with an intuitive and user-friendly design facilitates a seamless experience from product search to transaction completion, ultimately enhancing users' trust in the service [8]. A responsive user interface can also reduce uncertainty, which is often a major concern and barrier for users conducting digital transactions. H1: Ease of Use has a positive effect on Trust.

In Indonesian e-commerce services, security plays a vital role in fostering user trust [23]. E-commerce platforms with clear and reliable security systems tend to make users feel safer and reduce their level of concern when using the platform [30]. Security assurances provided by the platform are among the key factors that can enhance users' trust in e-commerce services [7]. Transparent payment processes and strict return policies further strengthen users' trust in the platform. H2: Security has a positive effect on Trust.

Privacy concerns in e-commerce services play a crucial role in shaping user trust toward a platform [31]. A lack of transparency in an e-commerce platform's data

protection policies can heighten user anxiety [32]. Consumers are often hesitant to grant data access when they perceive their personal information is at risk of misuse. To strengthen user trust, e-commerce services must prioritize transparent management of personal data protection [23]. H3: Privacy concerns have a positive influence on Trust.

In e-commerce services, user trust plays a critical role in driving repurchase intention [33]. The stronger a user's trust in an e-commerce platform, the higher their intention to repurchase a product—and conversely, low trust levels tend to reduce repeat purchases on digital platforms [10]. Consumers are more likely to choose an e-commerce service when the platform effectively safeguards data security, ensures product reliability, and maintains service quality [7]. In Indonesian e-commerce platforms like Shopee, consumer trust can be fostered through exclusive offers, product quality guarantees, and reliable customer service assurances [25]. H4: Trust has a positive influence on Repurchase Intention.

Ease of use and customer trust significantly influence repurchase intention in Indonesian e-commerce services [34]. Challenges in using e-commerce platforms—such as complex and poorly designed websites—can erode user trust, ultimately reducing future repurchase intention [35]. Platforms with high ease of use in navigation positively affect user trust in transactions [36]. To maintain customer loyalty, ease of use and trust are critical factors driving repurchase intention [37]. H5: Ease of Use positively influences Repurchase Intention, mediated by Trust.

Consumer privacy concerns affect user trust levels, which in turn impact repurchase intention [38]. Uncertainty about data management practices is a key privacy issue, as users fear potential misuse or unauthorized sharing of their personal information [26]. Low privacy concerns foster a sense of security and higher trust, leading to greater repurchase intention [9]. Conversely, strong privacy concerns diminish users' perceived safety and trust in a platform, reducing their repurchase intention [7], [11]. H6: Privacy Concerns positively influence Repurchase Intention, mediated by Trust.

The security level of e-commerce services positively influences users' trust in conducting transactions [7]. However, personal data breaches remain a common challenge in e-commerce platforms, often resulting in loss of user trust. Amid numerous cases of e-commerce fraud, such as those occurring on Shopee, robust security policies for data collection and storage can significantly enhance user trust. When users perceive a platform as comprehensively reliable, they demonstrate greater intention to conduct repeat transactions [11]. H7: Security positively influences Repurchase Intention through the mediating role of Trust.
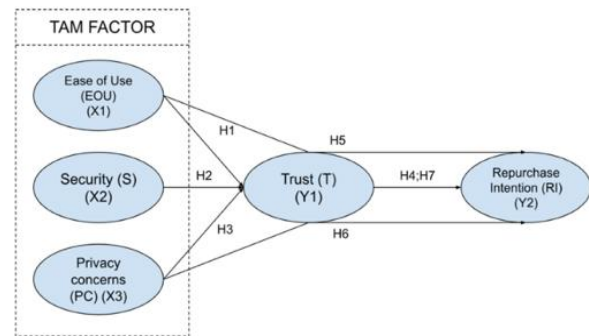

Figure 1. Structural Model

2. Research Method

To examine the proposed model, this study employs a quantitative approach utilizing a survey questionnaire. The cross-sectional research design targets active students at Ciputra University Surabaya as primary respondents, selected through purposive sampling based on their status as regular Shopee e-commerce platform users. The study implements a validated 7-point Likert scale measurement instrument with response anchors, which are (1) strongly disagree, (2) disagree, (3) slightly disagree, (4) neutral, (5) slightly agree, (6) agree, and (7) strongly agree. This measurement scale has demonstrated established validity and reliability in recent e-commerce research.

Data collection was conducted digitally during February to March 2025. Data collection was conducted by distributing questionnaires in the form of Google Forms via messages to students at Ciputra University Surabaya. The total respondents who answered were 414 students from Ciputra University Surabaya. The data used for validity testing consisted of 304 student responses, indicating that the obtained data can represent the level of Repurchase Intention on the Shopee E-Commerce platform at Ciputra University Surabaya. Before conducting multivariate analysis, it is important to test assumptions related to sample size, variable scales, multicollinearity, multivariate normal distribution, and the presence of outliers.

3. Results and Discussion

As recommended in consumer behavior studies, the data analysis process in this research uses Structural Equation Modeling (SEM) with the assistance of SmartPLS 4.0 software [39]. The analysis process begins with convergent and discriminant validity tests to ensure that the measurement indicators meet reliability criteria (Cronbach's Alpha value > 0.7) and validity criteria (AVE value > 0.5) [40]. Subsequently, in evaluating direct and indirect effects between variables, hypothesis testing is conducted through path analysis, with a significance level of p less than 0.05. This method meets the standards of quantitative SEM research that is popular in the e-commerce industry [41].

From 414 respondents who completed the questionnaire, 110 did not select Shopee as their most frequently used e-commerce platform, resulting in a final sample of 304 processed responses. These respondents were Shopee e-commerce platform users at Ciputra University Surabaya, which can be seen on Table 1, consisting of 59.2% female and 40.8% male participants, with 85.5% residing in West Surabaya and the majority being 17-20 years old. Approximately 55.6% of users showed relatively light purchasing frequency on Shopee, making 1-3 transactions per month, with average monthly spending on the platform ranging from Rp100,000 to Rp500,000. Meanwhile, 48.7% of users preferred to use virtual payment methods including QRIS, debit, and credit cards for transactions. The main factor influencing 71.4% of users' choice of Shopee as their e-commerce platform was attractive promotions and programs such as free shipping, cashback, and discounts.

Table 1. Respondents Profile

Category	Frequency	Percentage (%)
Age		
17-20 years old	202	86.20
21-24 years old	41	13.50
>25 years old	1	0.33
Residence		
East Surabaya	27	8.88
South Surabaya	41	4.93
West Surabaya	1	85.50
North Surabaya	27	0.66
Gender		
Male	124	40.80
Female	180	59.20
Frequency of purchases per month		
Light user (1-3 time/s)	169	55.60
Moderate user (4-7 times)	99	32.57
Heavy user (>7 times)	36	11.80
Payment methods when using Shopee e-commerce per month		
COD	11	3.62
Virtual Account (QRIS, Debit, Credit)	148	48.70
ShopeePay	145	47.70
PayLater	0	0.00
Indomaret or Alfamidi	0	0.00
Average monthly spending on the Shopee E-Commerce Platform		
<Rp. 100.000	47	15.50
Rp. 100.000 – Rp. 500.000	170	55.90
Rp. 500.000 – Rp. 1.000.000	49	16.10
Rp. 1.000.000 – Rp. 1.500.000	13	4.28
>Rp. 1.500.000	25	8.22
The main reason for using the Shopee E-Commerce Platform for shopping		
Product diversity	73	24.00
There are attractive promotions and programs (free shipping, cashback, discounts).	217	71.40
Shopping experience features (ShopeeLive, Shopee Quiz, Shopee Tanam)	7	2.30
Following social norms	4	1.32
Not using the Shopee E-Commerce platform as the primary e-commerce platform	3	0.99

The confirmatory factor analysis on Table 2 tested through SmartPLS shows that all indicators have met the validity criteria with factor loadings >0.7, as well as Cronbach's Alpha and Composite Reliability values >0.7, indicating measurement stability. Convergent validity measured by AVE shows that all variables have values >0.5, with Repurchase Intention showing the highest value at 0.905, demonstrating that the construct's convergent validity is satisfied. The R-square values of 0.689 for Repurchase Intention and 0.745 for Trust indicate that the predictors in the model (Trust, Ease of Use, Security, and Privacy Concerns) collectively explain a substantial portion of the variance in the constructs, providing evidence of the model's strong predictive power. These results comprehensively validate that the research model used has strong measurement quality and predictive capability in explaining the relationships between the studied variables.

Hypothesis testing serves as the foundation for validating theoretical relationships between variables to reach statistical conclusions, with a t-statistic value >1.96 and p-value <0.05 indicating that the hypothesis is supported, while values falling below these criteria mean the hypothesis is not supported [41]. Based on Table 3 and Figure 2, Ease of Use, Security, and Privacy Concerns were proven to significantly affect Trust with respective values (T= 4.161; p= 0.000), (T= 3.831; p= 0.000), and (T= 8.145; p= 0.000). Furthermore, Ease of Use, Security, and Privacy Concerns were shown to influence Repurchase Intention through Trust as a mediator with respective values (T= 3.767; p=0.000), (T= 4.823; p= 0.000), and (T=3.216; p=0.001). The results of this hypothesis testing consistently prove that Trust plays a strong role in connecting the three TAM

Factors to customers' repurchase intention on the Shopee e-commerce platform.

These findings significantly support the extended Technology Acceptance Model framework by integrating trust as a key mediator. The results demonstrate that Ease of Use, Security, and Privacy Concerns factors not only directly affect user trust but also indirectly influence users' repurchase intention. This aligns with previous relevant literature stating that trust serves as a psychological foundation that transforms users' perceptions of platform features into long-term loyalty. In practical terms, it is crucial for Shopee e-commerce platform to prioritize optimizing these three Technology Acceptance Model factors to build sustainable relationships with its users.

Table 2. Confirmatory Factor Analysis

Laten constructs	Factor loading	Cronbach's Alpha	Composite Reliability	AVE	R-square
Ease of Use	0.825 0.701 0.878 0.914 0.904 0.901	0.926	0.936	0.734	
Privacy Concerns	0.856 0.900 0.890 0.913 0.926 0.934	0.955	0.957	0.816	
Repurchase Intention	0.947 0.961 0.946	0.948	0.948	0.905	0.689
Security	0.878 0.862 0.850 0.806 0.923 0.851	0.931	0.935	0.744	
Trust	0.915 0.926 0.933 0.910 0.872 0.899	0.958	0.958	0.826	0.745

Table 3. Hypothesis Testing

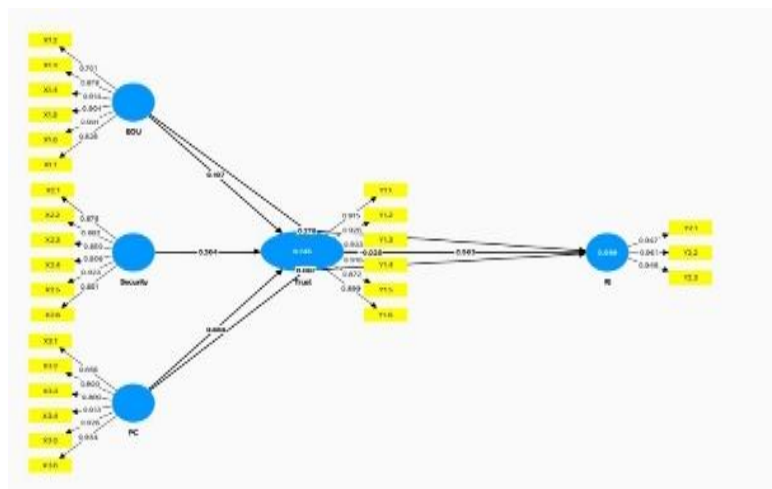| Research Hypothesis	Description	T Statistic	P-Value	Information
H1	Ease of Use → Trust	4.161	0,000	Supported
H2	Security → Trust	3.831	0,000	Supported
H3	Privacy Concerns → Trust	8.145	0,000	Supported
H4	Trust → Repurchase Intention	6.356	0,000	Supported
H5	Ease of Use → Trust → Repurchase Intention	3.767	0,000	Supported
H6	Privacy Concerns → Trust → Repurchase Intention	4.823	0,000	Supported
H7	Security → Trust → Repurchase Intention	3.216	0,001	Supported

Figure 2. Data Processed from SmartPLS

The dominant role of trust as a mediator indicates that Shopee e-commerce platform users require not just simple interfaces or advanced security systems, but also reliable protection of their data and transactions. This phenomenon relates to Indonesia's high incidence of data breaches and prevalent online fraud, showing users' heightened awareness of privacy and security risks on digital platforms. The study also reveals that Privacy Concerns exert the strongest influence on trust compared to other factors, underscoring the urgency of data policy transparency. Therefore, efforts to enhance user trust in Shopee must include education about the platform's implemented data protection measures.

The finding that Ease of Use directly and positively affects Repurchase Intention, both through trust mediation and independently, emphasizes the importance of intuitive user experience design. This reflects the behavior of Shopee users who tend to abandon platforms with complex navigation systems. However, this serves as a warning that user-friendly navigation alone proves insufficient without robust privacy and security measures, as these three factors interact synergistically in building loyalty.

As Indonesia's leading e-commerce platform, Shopee must continuously innovate to balance these three aspects to maintain its competitive position. All three factors - Ease of Use, Security, and Privacy Concerns - positively influence both Trust and Repurchase Intention. The practical application of this research highlights the importance of a holistic approach to building user trust, which ultimately affects repurchase decisions. E-commerce companies should therefore pay greater attention to these three Technology Acceptance Model factors to optimally enhance user trust in platform transactions. Consequently, repurchase intention can be achieved by improving transparent features that provide users with a sense of security, particularly regarding data processing and transaction activities.

4. Conclusion

This study demonstrates that the findings provide clear evidence that Ease of Use, Security, and Privacy Concerns significantly affect Trust, which in turn influences Repurchase Intention. The research also confirms Trust's mediating role in strengthening the relationship between Ease of Use, Security, and Privacy Concerns with Repurchase Intention. The results indicate that user trust accounts for 68% of the variation in Repurchase Intention, establishing trust as the primary factor determining customer loyalty. Overall, these findings reinforce the crucial importance of trust as the foundational element of Shopee's e-commerce platform and offer practical recommendations for Shopee's management to continuously optimize user experience, maintain transaction security, and protect user data. As expected, enhancing consumer's trust and repurchase intention has been achieved through innovations like one-click payments, seller verification via ShopeeMall, and personalized product recommendations, though further, future researchers could explore additional factors such as mobile user experience to broaden our understanding of digital customer loyalty.

References

[1] Rohimah, A. (2023). Gugurnya Pasar Ritel Konvensional di Era Digital. *SINTESA: Magister Journal of Communication Science Program*, *1*(1), 10–17. https://doi.org/10.30996/sintesa.v1i1.8176

[2] Sari, W. N., & Hwihanus, H. (2023). Menerapkan pentingnya sistem informasi akuntansi (SIA) dalam transaksi jual beli di bidang e-business. *Jurnal Kajian Dan Penalaran Ilmu Manajemen*, *1*(1), 39-53. https://doi.org/10.59031/jkpim.v1i1.48

[3] Hastuti, I. S., & Jauhari, A. K. (2021). Middle economic growth towards to development of e-commerce in Southeast Asia. *Journal of Economic Empowerment Strategy (JEES)*, *4*(1), 1-6.

[4] Alamin, Z., Missouri, R., Sutriawan, S., Fathir, F., & Khairunnas, K. (2023). Perkembangan E-commerce: Analisis Dominasi Shopee sebagai Primadona Marketplace di Indonesia. *J-ESA (Jurnal Ekonomi Syariah)*, *6*(2), 120–131. https://doi.org/10.52266/jesa.v6i2.2484

[5] Prasetyo, R. B. (2023). Pengaruh E-Commerce dalam Dunia Bisnis. *JMEB Jurnal Manajemen Ekonomi & Bisnis*, *1*(1). https://doi.org/10.59561/jmeb.v1i01.92

[6] Tanjung, J., & Effendy, J. A. (2023). Pengaruh Kualitas Aplikasi, Electronic Word Of Mouth, dan Kualitas Aplikasi terhadap Keputusan Pembelian Konsumen Shopee. *PERFORMA: Jurnal Manajemen Dan Start-Up Bisnis*, *8*(1). https://doi.org/10.37715/jp.v8i1.3201

[7] Suryani, S., & Koranti, K. (2022). Kualitas Pelayanan, Kepercayaan dan Keamanan serta Pengaruhnya terhadap Kepuasan Pelanggan melalui Sikap Pengguna E-Commerce. *Jurnal Ilmiah Ekonomi Bisnis*, *27*(2), 183–198.

[8] Nuralam, I. P., Yudiono, N., Fahmi, M. R. A., Yuliaji, E. S., & Hidayat, T. (2024). Perceived ease of use, perceived usefulness, and customer satisfaction as driving factors on repurchase intention: the perspective of the e-commerce market in Indonesia. *Cogent Business and Management*, *11*(1). https://doi.org/10.1080/23311975.2024.2413376

[9] Ruslim, T. S. (2024). The Effect of Security and Perceived Ease of Use on Repurchase Intention in Online Marketplace Consumers with Trust as Mediation (Case: Marketplace 'T' in Jakarta). *PRIMANOMICS : Jurnal Ekonomi dan Bisnis*, *22*(3). https://doi.org/10.31253/pe.v22i3.3210

[10] Pattikawa, S. N., & Hasan, G. (2023). Pengaruh Kepercayaan Dan Minat Repurchase Terhadap Perilaku Konsumen Dalam Berbelanja Di E-Commerce Kota Batam. *Technomedia Journal*, *8*(1), 52–66. https://doi.org/10.33050/tmj.v8i1.1938

[11] Setyawan, D., Pea, M. A. N., Noor, F. M., & Budiadi, N. A. (2022). Kepercayaan Sebagai Faktor Penguat Niat Untuk Loyal Pada Toko Online. *Jurnal Ilmu Komputer Dan Bisnis*, *13*(1), 210–220. https://doi.org/10.47927/jikb.v13i1.311

[12] Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly: Management Information Systems*, *13*(3), 319–339.

[13] Sutisna, N. (2023). Implementasi Sistem Informasi dalam Mendukung Perilaku Pembelian Terhadap Keputusan Pembelian E-Commerce. *Jurnal MENTARI : Manajemen Pendidikan Dan Teknologi Informasi*, *2*(1).

[14] Andrina, A. A. A. P., Kurniadi, C. J., Kenang, I. H., & Sutrisno, T. F. (2022). The Role of Technology Acceptance Model Factors on Purchase Intention in E-Commerce. *BISMA (Bisnis Dan Manajemen)*, *14*(2), 160–176. https://doi.org/10.26740/bisma.v14n2.p160-176

[15] Sutrisno, T. F. C. W. (2023). The Effect of TAM Factor on Repurchase Intention (Go-Pay Digital Wallet Case Study). *JMBI UNSRAT (Jurnal Ilmiah Manajemen Bisnis Dan Inovasi Universitas Sam Ratulangi)*, *10*(1), 181–197.

[16] Sutrisno, T. F. C. W. (2023). Digital Payment Transformation: The Role of the Technology Acceptance Model to Repurchase Intention. *Review of Management and Entrepreneurship*, *7*(1), 1-24. https://doi.org/10.37715/rme.v7i1.3679

[17] Ariesty, W., & Ikhsan, R. B. (2024). Exploring the Determinants of Repurchase Intention and Word of Mouth Intention in Social Commerce. *International Journal of Business Economics (IJBE), 6*(1). https://doi.org/10.30596/ijbe.v6i1.21630

[18] Hermawan, E. (2023). Literature Review Perilaku Konsumen: Loyalitas Pelanggan, Pembelian Ulang dan Minat Beli. *International Journal Administration Business and Organization*, *1*(1), 1–13. https://doi.org/10.38035/jgia.v1i1.6

[19] Syaharani, D. P., & Yasa, N. N. K. (2022). The Role of Trust as Mediation between Perceived Usefulness and Perceived Ease of Use on Repurchase Intention. *European Journal of Development Studies*, *2*(3), 36–40. https://doi.org/10.24018/ejdevelop.2022.2.3.91

[20] Yang, M. Z., & Sihotang, J. I. (2023). Analisis Kepuasan Pengguna Terhadap User Interface Aplikasi E-Commerce Shopee Menggunakan Metode EUCS di Jakarta Barat. *Informatics and Digital Expert (INDEX)*, *4*(2), 53–60. https://doi.org/10.36423/index.v4i2.1110

[21] Oktaviani, I., & Maulindar, J. (2023). Sistem Informasi E-Commerce Berbasis Website pada Toko Fasion Amalia Surakarta. *Device*, *13*(2), 135-140.

[22] Wilson, N., Alvita, M., & Wibisono, J. (2021). The effect of perceived ease of use and perceived security toward satisfaction and repurchase intention. *Jurnal Muara Ilmu Ekonomi dan Bisnis*, *5*(1), 145-159.

[23] Abrar, A. J., Ramli, A. N., & Usman, O. (2025). Analysis of Service, Trust, Security Impact on Satisfaction and Behavior in Shopee. *Journal of Digital Business and Global Economy*, *1*(1).

[24] Susanti, N. L. P. R., & Putra, M. P. D. (2023). Pengaruh persepsi kemudahan, kualitas layanan, dan risiko keamanan terhadap keputusan penggunaan e-wallet dalam transaksi keuangan. *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana*, *12*(03), 407-420. https://doi.org/10.24843/EEB.2023.v12.i03.p05

[25] Alimin, E., & Jocelyn, I. (2024). The Influence of Customer E-Service, Information Quality, and Customer Privacy on Shopee's Customer Loyalty with Customer Satisfaction as the Intervening Variable in Medan. *Jurnal Ilmiah Global Education*, *5*(2), 1639-1650. https://doi.org/10.55681/jige.v5i2.2547

[26] Aryani, A. P., & Susanti, L. E. (2022). Pentingnya Perlindungan Data Pribadi Konsumen dalam Transaksi Online pada Marketplace terhadap Kepuasan Konsumen. *Ahmad Dahlan Legal Perspective*, *2*, 20–29. https://doi.org/10.12928/adlp.v2i1.5610

[27] Buntarman, C., & Rodhiah. (2022). Pengaruh Ease Of Use, Trust, dan Privacy Concern Terhadap Repurchase Intention pada Situs Jual Beli Online Bukalapak. *Jurnal Manajerial Dan Kewirausahaan*, *4*(2). https://doi.org/10.24912/jmk.v4i2.18223

[28] Delfian, D., & Yusuf, A. (2022). The Effect of Ease of Use and E-Trust on User Purchase Decisions. *Almana : Jurnal Manajemen Dan Bisnis*, *6*(1), 20–32. https://doi.org/10.36555/almana.v6i1.1693

[29] Cheng, H. (2019, July). How does interaction design affect user experience throughonline shopping interfaces?. In *IOP conference series: Materials science and engineering* (Vol. 573, No. 1, p. 012076). IOP Publishing. https://doi.org/10.1088/1757-899X/573/1/012076

[30] Aulia, T., & Ronny, R. (2024). Analisis Pengaruh Kepercayaan, Keamanan, dan Kualitas yang Dirasakan terhadap Keputusan Pembelian Produk di Aplikasi Shopee. *Dialektika : Jurnal Ekonomi Dan Ilmu Sosial*, *9*(2), 262–273.

[31] Widiana, I. N. W. (2021). Analisis yang mempengaruhi niat bertransaksi online di e-commerce shopee di kota denpasar provinsi bali. *Indonesian Journal of Intellectual Publication*, *1*(2), 70-81. https://doi.org/10.51577/ijipublication.v1i2.56

[32] Arora, D. (2023). Data Privacy Issues With E-Commerce. *International Journal of Social Science & Economic Research*, *08*(05), 1167–1174. https://doi.org/10.46609/ijsser.2023.v08i05.020

[33] Islamiyah, N., Hidayati, N., & Rizal, M. (2020). Pengaruh Kualitas Pelayanan, Promosi, Dan Kepercayaan Terhadap Minat Beli Ulang (Studi Kasus Pada Pengguna E-Commerce Shopee Mahasiswa Universitas Islam Malang). *E-JRM: Elektronik Jurnal Riset Manajemen*, *9*(16).

[34] Paradita, C. N. P., & Ekawati, N. W. (2024). Pengaruh Perceived Ease Of Use, Perceived Usefulness dan Trust terhadap Repurchase Intention Marketplace. *E-Jurnal Ekonomi dan Bisnis Universitas Udayana*, *13*(02). https://doi.org/10.24843/EEB.2024.v13.i02.p12

[35] Indartini, M., & Rachma, N. (2023). Analisis Pengaruh Website Design Quality, E-Service Quality Dan Online Customer Review Terhadap Keputusan Pembelian Konsumen Pada E-Commerce Sociolla. *JAMER: Jurnal Akuntansi Merdeka*, *4*(1), 11-21.

[36] Patel, J. D., Gadhavi, D. D., & Shukla, Y. S. (2017). Consumers' responses to cause related marketing: moderating influence of cause involvement and skepticism on attitude and purchase intention. *International Review on Public and Nonprofit Marketing*, *14*(1), 1-18. https://doi.org/10.1007/s12208-016-0151-1

[37] Young, D. A. (2024). Antecedents of Customer Trust and Loyalty on Shopee Indonesia. *Journal of Social and Economics Research*, *6*(1), 2044-2062. https://doi.org/10.54783/jser.v6i1.521

[38] Tjahyono, A. I. S., & Mahmud, M. (2024). The Influence of Trust, in Mediating Perceived of Risk, and Web Quality on Purchasing Decisions"(Study on Student Users of Online Shopping (Shopee) at Udinus. *Journal of Economic Education*, *13*(1), 1-11.

[39] Sarstedt, M., Ringle, C. M., & Hair, J. F. (2021). Partial Least Squares Structural Equation Modeling. In *Handbook of Market Research* (pp. 1–47). Springer International Publishing. https://doi.org/10.1007/978-3-319-05542-8_15-2

[40] Fornell, C., & Larcker, D. F. (1981). Structural Equation Models with Unobservable Variables and Measurement Error: Algebra and Statistics. *Journal of Marketing Research, 18*(3), 382-388. http://doi.org/10.2307/3150980

[41] Sarstedt, M., & Moisescu, O. I. (2024). Quantifying uncertainty in PLS-SEM-based mediation analyses. *Journal of Marketing Analytics*, *12*(1), 87–96. https://doi.org/10.1057/s41270-023-0023