

The Influence of Trust and Security on Buying Interest Moderated Service Quality at Bata Shoe Stores during the Pandemic

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Abstract

Changes in the lifestyle of today's society, for entrepreneurs and retail businesses, namely providing quality service and especially trust in shopping. This study aims to examine and discuss the effect of trust on buying interest moderated by service quality at a supermarket in a sunter mall. This approach uses casual associative quantitative data and data obtained through questionnaires. The results of this study indicate that entering the new normal is a step for consumers to shop during the pandemic. The sample of brick shoes consumers is 106 people. The analysis uses a structural model that is processed by SMARTPLS 3.0 software.

Keywords

trust; security; interest in buying brick shoes; service quality



I. Introduction

Nowadays, people prefer to shop offline rather than online, because consumers can find goods or products of interest. With the government's policy of maintaining social distance and health protocol rules, people can shop for their daily needs. One of them is shoes which are important things that are used for work, school and daily life. It is explained that the research of Priyanti et al., (2017) Companies are in competition to win something, by displaying the best products in order to meet consumer desires which are always evolving and changing. This market share arises due to the satisfaction and trust created by the use of shoe products. PT Shoes Bata is a retail company engaged in the manufacture, import, export and distribution of leather shoes, casual and sports shoes, injection sandals, and this industry is well known in the manufacture of shoes in particular. Comfort and safety are indispensable in wearing shoes, and Bata Shoes can make it happen (Priyanti et al., 2017, p. 87). Seeing this, business people also continue to develop their business by expanding their consumers by using information technology in order to market their products or services to consumers online, this is commonly referred to as e-commerce. According to Kotler and Armstrong (2014) e-commerce is a process of buying and selling transactions that are equipped with digital. Development is a systematic and continuous effort made to realize something that is aspired. Development is a change towards improvement. Changes towards improvement require the mobilization of all human resources and reason to realize what is aspired. In addition, development is also very dependent on the availability of natural resource wealth. The availability of natural resources is one of the keys to economic growth in an area. (Shah, M. et al. 2020)The existence of e-commerce today has changed the way consumers buy products or services. Consumers are getting used to buying products or services from an e-commerce site and are slowly reducing going to conventional stores. In 2009, more than 85% of internet users worldwide had made at least one purchase through an online store and between 2007-2009,

customers who had made a purchase through an online store increased by about 40% (Suhaili, 2013). (Panuju, 2020, p. 2). The higher the company's leverage, the company tends to generate less cash, this is likely to affect the occurrence of earning management. Companies with high debt or leverage ratios tend to hold their profits and prioritize the fulfillment of debt obligations first. According to Brigham and Ehrhardt (2013), the greater the leverage of the company, it tends to pay lower dividends in order to reduce dependence on external funding. So that the greater the proportion of debt used for the capital structure of a company, the greater the number of liabilities that are likely to affect shareholder wealth because it affects the size of the dividends to be distributed. (Yanizzar, et al. 2020)

The problem with this research is that consumers prefer to shop directly compared to online due to the lack of trust online and services that result in fraud that often occurs, especially during the pandemic. The phenomenon in the field shows that the Covid-19 pandemic has caused changes in people's lifestyles, which are increasingly doing online shopping compared to previous years. As for the number of consumer complaints, they often experience losses after making online transactions and the threat of misused e-commerce customer data can certainly cause consumers to hesitate to make purchases online (Wulandari et al., 2021, p. 3). In Syur'an's research (2021), this will affect people's expectations of the quality of health services they will get from the relevant health agencies. In order to anticipate the demands and expectations of the community to get satisfaction from health services, it is very important for relevant agencies to improve the quality of services and the functions of these services in order to get customer or patient satisfaction. The quality of health services provided refers to the level of perfection of health services in order to provide the needs or desires of each patient, the more perfect the desires and demands of each patient, the better the quality of health will be (Syur'an, 2021, p. 355).

II. Review of Literature

2.1 Interest in buying

Schiffman and Kanuk in Aries, Sunarti and Mawardi (2018) in the research of Hadithya & Hidayah (2021) states that there are several indicators to measure buying interest, namely Hadithya & Hidayah, 2021, p. 112):

1. Interested in finding information about the product.
2. Want to know the product.
3. Interested to try.
4. Consider buying.
5. Wanting to have a

2.2 Quality

Service quality is a consumer assessment of the service provided by the seller with the hope of meeting the consumer's wishes according to Kotler et al(2017) The indicators are: Physical evidence, Reliability, Responsiveness, Guarantee and empathy (Muhtarom et al. , 2022, p. 745).

1. Tangible, namely the quality that can be directly felt by the community both in terms of appearance and treatment felt in the service
2. Reliability (reliability), namely the service felt by consumers in accordance with the promise previously delivered, which is a minimum service
3. Responsiveness (responsiveness), namely responsive behavior in serving.
4. Assurance, which is a guarantee of quality and safety.

5. Empathy, namely an attitude that really pays attention to customers, cares about the interests of customers which is carried out individually.

2.3 Trust

Trust is very important in online transactions because consumers must submit their personal data and make payments online. Consumers will only make transactions online if they believe in the reputation, promise and commitment of the seller. If the seller can be trusted, the consumer will make repeat purchases, whereas if the seller cannot be relied on for his promise and commitment to provide the best service, then the consumer will not make repeat purchases. The trust that is built from consumers to sales encourages consumers to buy (Alwafi & Magnadi, 2016; Pratama & Magnadi, 2017; Norhermaya & Soesanto, 2016; Hanafi, 2020) (Wulandari et al., 2021, p. 5). According to Wiedenfels, he explains indicators of trust, among others. (Farohi, 2017, p. 11). Integrity, Honesty and Ability to keep promises from trusted parties (seller) Kindness.

2.4 Security

Security is the ability of online stores to control and maintain security for data transactions. This security variable can be measured using indicators referred to from research (Anwar & Afifah, 2018, p. 54), as follows:

1. Security Guarantee
2. Confidentiality

2.5 The Effect of Trust on Purchase Intention of Previous Research Data and Hypothesis Development

The results of this hypothesis are in accordance with a journal stating that research conducted by Nurlina (2017) says that trust has a positive effect on consumer buying interest at the Tokopedia online store. Wenny et al., (2015) also explained that trust has a positive effect on consumer buying interest online through social media Facebook (Sarjita, 2020, p.75).

H1: consumer trust has a positive effect on buying interest in brick shoes.

2.6 The Effect of Security on Buying Interest

Based on research conducted by Rafidah (2017) says that security has a positive effect on consumer buying interest at Lazada's online store. Anwar and Afifah (2018) also explained that security has a positive effect on consumer buying interest on the Lazada online site. (Sarjita, 2020, p.75).

H2: consumer safety has a positive effect on buying interest.

2.7 The influence of service quality

Mugiono's research (2010) regarding the analysis of the influence of service quality on consumer satisfaction (buyers) in Malang City Market. The purpose of this study was to analyze the effect of service quality variables on consumer satisfaction in Malang City Market. From the results of the study, it can be concluded that the service quality variables simultaneously affect customer satisfaction in Malang City Market. Partially, service quality variables affect customer satisfaction in Malang City Market. (Runtunuwu et al., 2014, p. 1805).

H3: Service quality has a positive effect on buying interest

2.8 Moderate changes in service quality can strengthen the influence of trust on buying interest

Based on the results of data analysis, a p-value of $0.243 > 0.05$ was obtained. Thus, it can be concluded that the service quality variable (X3) does not moderate the effect of the customer trust variable (X2) on customer loyalty (Y). Because the absolute value regression coefficient $ZX2-ZX3$ is negative (0.294), the service quality variable does not strengthen the influence of the customer trust variable on customer loyalty (Y). Thus, the research hypothesis which reads: "Service quality moderates the effect of customer trust on customer loyalty in delivery services at PT Pos Indonesia Sukoharjo Branch Office" has not been proven true (Tiastry, 2015, p. 225).

H4: moderating changes in service quality can strengthen the influence of trust on buying interest

2.9 Moderation changes in service quality can strengthen the effect of security on buying interest

The results of the study (Cronin & Taylor, 1992) show that service quality affects customer satisfaction and customer satisfaction affect behavioral intentions/interests' future purchases, while service quality has no effect on behavioral intentions. (Purbasari & Purnamasari, 2018, p.46)

H5: Moderation of service quality change can strengthen the influence security on buying interest

III. Research Method

Table 1. Operational variable

Concept	Indicator
(X1) According to Wiedenfels explaining trust indicators, among others (Farohi, 2017, p. 11) Integrity, Honesty and ability to keep promises from trusted parties (seller) Kindness heart.	1.Ability 2.Benevolence 3.Security Integrity
(X2) Security is the ability of online stores to control and maintain security for data transactions. This security variable can be measured using indicators referenced from research (Anwar & Afifah, 2018, p. 54), as follows: 1. Security Guarantee 2. Data Confidentiality	1. Security Guarantee 2. Data Confidentiality
Buying Interest (Y) Schiffman and Kanuk (2007) explain that interest is one of the most influential on behavioral attitudes. Kerindalam Aries, Sunarti and Mawardi (2018) states that buying interest is the tendency of a consumer to buy a brand, or take an action related to a	1. Interested in finding information about products. 2.Want to know the product. 3. Interested to try. 4.Considering to buy. 5.Want to own the product.

purchase. (Y) Schiffman and Kanuk in Aries, Sunarti and Mawardi (2018) in their research (Hadithya & Hidayah, 2021, p. 112) stated that there are several indicators to measure buying interest,	
Quality of Service (Z) The quality of service for goods and services will be very dynamic depending on the expectations of humans, there are five dimensions that can affect the quality-of-service Arie Prayoga, (2018) (Permana, 2020, p. 99).	1.Reliability 2. Responsiveness 3.Assurance 4.Tangibles (Direct evidence)

Source: Summary of theory, 2022

3.1 Data Collection Data

This research was conducted on consumers who shop for brick shoes offline/directly by complying with government rules, namely 3 (maintaining distance, wearing masks, washing hands) to reduce the spread of the virus in the environment. The research population is all brick consumers. This research data collection using a questionnaire distributed via google form so that respondents can directly fill out. the number of samples as many as 106 people. The sampling technique uses the Lemeslow technique. This sample is based on calculations using the Lemeslow formula (1990) as follows:

$$n = \frac{z^2 p (1-p)}{d^2}$$

$$n = \frac{1.96^2 0.5(1-0.5)}{0.1^2} = \frac{3.8416 \times 0.25}{0.01} = \frac{0.9604}{0.01} = 96.04$$

Information:

n: Number of samples required

z: Normal distribution value at 95% significance level (.96)

p: Maximum estimate 50% = 0.5

d: Sampling error 10% or alpha (0.10)

(Lemeshow et al., 1990)

The data collection method used is a questionnaire using a Likert instrument measurement scale. Data analysis techniques used in this research Smart pls include validity test, reliability test and hypothesis testing.

IV. Result and Discussion

4.1 Population Policy During Turki Utsmani 1512-1566 M

Data of this study were obtained from 106 brick consumers who shopped at the Bata sunter mall Shoe Store.

Information	Total	Percentage
Gender		
- Male	33	32.3%
- Female	68	67.3%
Age		

- < 28 Years	49	49.5%
- 28 – 40 Years	50	45.5%
- > 40 Years	7	5%
Employment Status		
- Student / Student	29	28.7%
- Self Employed	52	51.1%
- Employment	21	20.8%
Respondents	106	

Source: Data from the questionnaire processed 2022

Table 2 Explains the respondent data The consumers of brick shoes shop offline at the brick shop sunter mall and the research sample is 106 respondents. Most of the data are women, aged 28/40 years.

4.2 Validity Test

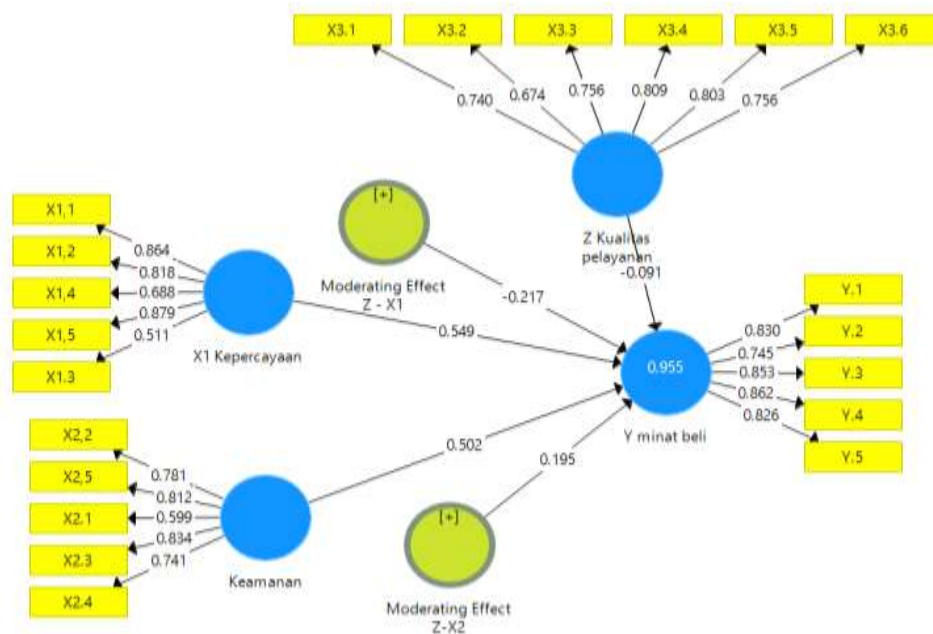


Figure 1. Discriminant Validity (Outer Loading) Value

Source: Processed by Smart PLS, 2022

Validity test is a tool to measure the validity and invalidity of the questionnaires that have been obtained. if the variable is valid then it can measure what should be measured (Sugiyono, 2012). To find out the validity test that has been processed by comparing the R-count value with the R-table, namely: significant 0.05 then the data is declared valid ($R\text{-count} > R\text{-table}$) and, significant 0.05 then the data is declared invalid ($R\text{-count} < R\text{-table}$) (Yunita et al., 2019, p. 98).

4.3 Reliability Test

Construct Reliability and Validity

Matrix	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extrac
	Cronbach's Al...	rho_A	Composite Rel...	Average Varian...
Keamanan	0.813	0.835	0.870	0.574
Moderating Effect Z - X1	1.000	1.000	1.000	1.000
Moderating Effect Z-X2	1.000	1.000	1.000	1.000
X1 Kepercayaan	0.816	0.864	0.872	0.584
Y minat beli_	0.881	0.888	0.914	0.679
Z Kualitas pelayanan	0.851	0.854	0.890	0.574

Source processed by Smart PLS, 2022

A reliable instrument is an instrument which, when used several times to measure the same object, will produce the same data (Sugiyono, 2013). The reliability test was carried out on the outer model:

Composite Reliability. Data that has composite reliability > 0.7 has high reliability.

Cronbach Alpha. The reliability test was strengthened by Cronbach Alpha. Expected value > 0.7 for all constructs.

Average Variance Extracted (AVE). Expected AVE value > 0.5 .

4.4 Structural Testing (Inner) Model

Analysis of the inner model is carried out to ensure that the structural model built is robust and accurate. The evaluation of the inner model can be seen from several indicators including:

R Square

Matrix	R Square	R Square Adjusted
	R Square	R Square Adjus...
Y minat beli_	0.955	0.953

Source: processed Smart PLS, 2022

4.5 Coefficient Determination R²

A measuring tool, namely the dependent variable which is influenced by other variables. Then this test is done by looking at the R Square value of the PLS output. Based on Table 3, the value of R Square is 0.955. According to Sarwono and Narimawati (2015) the value of R Square > 0.7 is categorized as strong (Putra, 2021, p. 91). Here are the test results using SmartPLS. Hypothesis testing was carried out using the resampling Bootstrapping method developed by Geisser & Stone (Ghozali, 2014). The measurement of significance related to the hypothesis was used to compare the values of the T-table and T-statistics. T-statistics, which is higher than the T-table value, is interpreted in the hypothesis that it is declared feasible or accepted. In this study, for the 95 percent confidence level (alpha 95 percent), the T-table value for the one-tailed hypothesis is > 1.68023 (Putra, 2021, p. 88). It can be considered significant if the T-Statistic is more than 1.96 and another way is to look at the P-Value less than 0.05. The following pictures

and tables were processed in this study and tested using PLS, it is known that the results obtained are significant and the data is not significant.

Path Coefficients

	Mean, STDEV, T-Values, P-Val...	Confidence Intervals	Confidence Intervals Bias Co...	Samples	Copy to Clipboard: E
	Original Sampl...	Sample Mean (...)	Standard Devia...	T Statistics (O/...	P Values
Keamanan -> Y minat beli_	0.502	0.488	0.063	7.976	0.000
Moderating Effect Z - X1 -> Y minat beli_	-0.217	-0.238	0.084	2.596	0.010
Moderating Effect Z -X2 -> Y minat beli_	0.195	0.210	0.081	2.405	0.017
X1 Kepercayaan -> Y minat beli_	0.549	0.550	0.055	9.895	0.000
Z Kualitas pelayanan -> Y minat beli_	-0.091	-0.079	0.043	2.132	0.033

4.6 Discussion

a. The Effect of Trust on Purchase

Based on the part coefficients, it states that the trust variable on the Y variable (buying interest) after bootstrapping is indicated by an original value of 0.549 and a P-value of 0.000, the Ho test: accepted. It is stated that trust has a positive and significant effect on buying interest. The results of this hypothesis are in accordance with the journal which states that research conducted by Nurlina (2017) says that trust has a positive effect on consumer buying interest at the Tokopedia online store. Wenny et al., (2015) also explained that trust has a positive effect on consumer buying interest online through social media Facebook (Sarjita, 2020, p.75)

b. Effect of Security on Buying Interest

After bootstrapping is shown the original value is 0.502 and the P-value is 0.000, then Ho Test: accepted. It is stated that trust has a positive and significant effect on buying interest. Based on research conducted by Rafidah (2017) said that security has a positive effect on consumer buying interest at Lazada's online store. Anwar and Afifah (2018) also explained that security has a positive effect on consumer buying interest on the Lazada online site. (Sarjita, 2020, p.75).

c. The Effect of Service Quality on Purchase

Intention Based on the part coefficients, it states that the service quality variable on the Y variable (buying interest) after bootstrapping is indicated by an Original value of -0.091 and a P-value of 0.033 then, Ho Test: accepted. It is stated that trust has a positive and significant effect on buying interest. The results of this hypothesis test stated in Mugiono's research (2010) regarding the analysis of the influence of service quality on consumer satisfaction (buyers) in Malang City Market. The purpose of this study was to analyze the effect of service quality variables on consumer satisfaction in Malang City Market. From the results of the study, it can be concluded that the service quality variables simultaneously affect customer satisfaction in Malang City Market. Partially, service quality variables affect customer satisfaction in Malang City Market. (Runtunuwu et al., 2014, p. 1805).

d. Moderation of changes in service quality is able to strengthen the influence of trust on buying interest

Based on the part coefficients, it states that the service quality variable on the Y variable (buying interest) after bootstrapping is indicated by an original value of 0.217 and a P-value of 0.010 then, Ho Test: accepted. It is stated that trust has a positive and significant effect on buying interest. Based on the results of data analysis obtained p-value of $0.243 > 0.05$. Thus, it can be concluded that the service quality variable (X3) does not moderate the effect of the customer trust variable (X2) on customer loyalty (Y). Because the absolute value regression coefficient $ZX2-ZX3$ is negative (0.294), the service quality variable does not strengthen the influence of the customer trust variable on customer loyalty (Y). Thus, the research hypothesis which reads: "Service quality moderates the effect of customer trust on customer loyalty in delivery services at PT Pos Indonesia Sukoharjo Branch Office" has not been proven true (Tiasity, 2015, p. 225)

e. Moderation of changes in service quality can strengthen the influence of security on buying interest

Based on the part coefficients, it states that the service quality variable on the Y variable (purchase interest) after bootstrapping is shown to have an Original value of 0.195 and a P-value of 0.017, so the Ho test: accepted. It is stated that the moderation of changes in service quality is able to strengthen the influence of security on buying interest. The results of the study (Cronin & Taylor, 1992) show that service quality has an effect on customer satisfaction and customer satisfaction affects the intention/interest of future purchasing behavior, while service quality has no effect on behavioral intentions. (Purbasari & Purnamasari, 2018, p.46)

V. Conclusion

The results of hypothesis testing based on H-1 above indicate that the relationship between Trust (X1) and Purchase Interest (Y) in this study is accepted. This states that trust is an important thing in activities, especially the Covid-19 pandemic. To give consumers satisfaction so that they can make repurchases.

The results of hypothesis testing based on H-2 above indicate that the relationship between Security (X2) and Purchase Interest (Y) is significant in this study. Consumer safety is a priority because with the spread of the virus, consumers must ensure that when transacting and personal data is not misused during a pandemic.

The results of testing this hypothesis based on H-3 above show that service quality (Z) with Purchase Interest (Y) is a moderating change in service quality that is able to strengthen the influence of security on buying interest. With the spread of the virus throughout the world, the announcement of the quality of service according to the health protocol to make it easier for the community to continue to carry out daily activities and activities as before with reliable and guaranteed services for consumers with evidence of providing Health protocols.

The results of hypothesis testing based on H-4 above indicate that service quality is able to strengthen the influence of trust on accepted purchase intentions. Changes in service are different from before, especially the spread of covid, making retail businesses or businessmen create service strategies that make consumers believe that they are guaranteed by making it easier for consumers to transact directly.

The results of hypothesis testing based on H-5 above indicate that service quality is able to strengthen the influence of security on accepted purchase intentions. The

relationship between consumers and entrepreneurs makes strict security so as not to spread and ensures the safety of consumers when shopping without fear. Security during a pandemic is important and following government regulations by maintaining distance and confidentiality of personal data wherever or when making purchases.

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