

Security and Ease of Use Effect on Customers' Satisfaction Shopping in Tokopedia

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Abstract

This research aims to examine and analyze the influence of Security and Ease of Use on Customer Satisfaction. The data collection technique in this research is direct survey on 100 respondents who are students of the Faculty of Economics and Business, Mercu Buana University. The questionnaire result approached using Structural Equation Model (SEM) with the Smart-PLS as the analysis tool. Result shows that the security has a positive and significant effect on the customer satisfaction and ease of use also has a positive and significant effect on the customer satisfaction.

Keywords: Security, Ease of Use, Customer Satisfaction and Structural Equation Model (SEM), Partial Least Square (PLS)

INTRODUCTION

There is an opportunities for e-commerce enterprise in Indonesia to build their mobile capabilities and experimenting new types of mobile service because nowadays the technology is getting sophisticated resulting lots of people who are already experts in using these technologies. At the same time, many Indonesian people using smartphones, penetration within the country is more than 250 million jumped to 43% from 28% from the last period, Google and TNS reported. The annual survey, released on August 4, has over 400,000 respondents in 56 countries, including China, Singapore, UK, and the US, based in Singapore, the global logistics company SingPost predict the value of e-commerce sales in Indonesia next year will raise to \$ 4.49, from \$ 3.59 this year. Not all of the increase is predicted to be on the phone. However, the eMarketer data tracker found in last month survey that 45% of respondents said that the smartphone is the main device they plan to use for online purchases, followed by desktop (37%) and tablets (18%).

There are many types of e-commerce that is growing in the world, but there are only a few types of e-commerce growing in Indonesia. One of the e-commerce types that currently growing rapidly in Indonesia is a marketplace e-commerce. Marketplace is an online place where sellers can create an account and sell their wares/products. One advantage of selling in the marketplace is the seller does not need to create a personal website or online store. Sellers only need to provide photos of product and upload it then provide description of the product. Next, if there is a buyer who wants to buy the products offered, the seller will be notified by e-commerce system. Marketplace in Indonesia, are for examples Tokopedia, bukalapak, blibli.com, zalora, lazada, etc.

Tokopedia, one of the most popular online market in Indonesia, launched its mobile application for Apple devices in June, a year after putting out the application for Android. Tokopedia now have mobile sites also genuine apps on Android and iOS to support smartphone users" said CEO William Tanuwijaya, "Only 31% of our visitors come from the desktop, while 69% came from mobile devices". Data on Tokopedia sites are presented in Table I below:

TABLE I
Development Data of Tokopedia

Information	
The number of visits per day	1.27 million visits / hr
Time each day on the site	18:33
Rating (per September 2016)	337 in the world, eight in Indonesia

Source: www.alexacom

Tokopedia is an online marketplace that allows individuals and business owners in Indonesia open and takes care of their online store easily and free of charge, as well as providing online selling-buying experience safely and comfortably. With the slogan "more complete, safer, and cheaper", Tokopedia allows users to be able to choose a variety of products that are in Tokopedia online without having worry about fraud. In addition, as an online mall that gather trusted online stores throughout Indonesia, the user or often called *astoppers* can compare prices from different stores in Tokopedia allowing toppers to obtain the desired product at a cheaper price.

Based on the data from Bolton Consulting Group (BCG), in 2013 the middle class in Indonesia has reached 74 million people and is predicted by 2020, this number will rise to 141 million people or about 54% of the total population in Indonesia. Viewed from this data, it is clear and certain that the potential of e-commerce market in Indonesia is enormous. With the growing middle class, people will not hesitate to consume their money to buy various goods they want. But although it has great potential, there are still some problems

inhibiting the growth of online shopping consumer.

In an article in WSJ (Wall Street Journal) suggests that the first cause why in Indonesia until now there is still those who never do online shopping is because the low penetration of credit and debit cards. According to data from Euromonitor International in 2013, there are 92 million or more than 40% of the bank account linked to the credit and debit cards from the total population of Indonesia which is 240 million. When compared to the penetration of mobile phone, the rate is still low because about 85% of Indonesia has a mobile phone where each month they spend 661 pages for browsing. Second, it is caused by distrust. Research data from Nielsen stated that 60% of Indonesian people are still afraid to give their credit card information on the internet for online shopping, greater from other countries in Southeast Asia except the Philippines. While the numbers are still low compared to countries with a large total population, the number of credit card users in Indonesia has started to grow, this year the credit card users in Indonesia is expected to reach 16.5 million.

In contrast to credit cards, the number of debit cards in Indonesia is far more superior with nearly 80 million in last 2013. This is a problem that must be solved by e-commerce company in terms of infrastructure and also the payment system. E-commerce companies should be able to convince their prospective customers so that they want to shop online, especially for the targets market of young people whose in general are aware of technology development. If an e-commerce company can provide a sense of comfort to shop online and provide a payment system that can be accepted by a lot of people, it is expected more people in Indonesia who is not hesitate to shop, either using their debit or credit card.

Good security is needed in fulfilling good service so that consumers feel safe to shop online. Security is a service which well provided for the consumer. However, a specifically service marketing is not the same as product marketing. In services every activities or benefits offered by one party to another is essentially intangible and does not result in the ownership of anything. Besides, the process of service production is not always associated with physical production. Tokopedia have the service quality in terms of security which is the *Different distribution channel*, namely various services of distribution channels for example by electronic channels, or distribution of goods using physical channel (Lovelock: 1991).

Chapell (2005) found that over 69% of internet shoppers restrict their online purchases because of concerns relating to privacy and security of their personal information. So it can be interpreted that security is one of the important factors that could influence purchase decisions online.

Based on the survey results within 26 countries, consumers in Indonesia are in the top three as a country frequently hit by online fraud cases. Indonesia occupies the top position with a percentage of 26%, followed by Vietnam 25% and India 24%. Kaspersky Lab's Global Head of Fraud Prevention Division, Ross Hogan said, various forms of online financial threat to consumers is growing. In addition to traditional style online fraud, we also begin to see the cyber criminals exploiting and seeking new ways to deceive consumers. Threats included in the form of a suspicious received e-mail claiming to be from a bank of 22%, or retail sites of 15%, as well as suspicious web pages asking for financial data of 11%. Meanwhile, the form of the financial threat experienced by the consumer are, 6% of consumers lost money due to online fraud, 4% of consumers are victim to data leakage and loss money through financial organizations, as well as 3% of consumers who have cryptocurrency (like Bitcoin) or e-money stolen.

With that Tokopedia apply escrow system in the payment system, or commonly known as a joint account. Escrow is a legal agreement in which an item, generally in the form of money but can also be any other objects, stored by a third party called as an escrow agent for some period of time until the contents of the contract are met (wikipedia - Thursday, September 29, 2016). On the security guarantee provided by Tokopedia turned out making tokopedia site become the most popular sites in Indonesia. According to data obtained from alexa.com, Tokopedia managed to reach 8th rank while Elevenia is in 21st although Elevenia also gives 100% security guarantees. This indicates that the Tokopedia site captured the hearts of Indonesian netizens compared with Elevenia. Netizens are still not happy to access Elevenia compared with Tokopedia

Every consumer wants to fulfill their needs easily and quickly. One of them is by shopping online, because of the improvements in the ease of use, cheaper cost of access and communications, computers that getting cheaper and faster and the most important is the increase in amount of information and entertainment. Changes in technology have changed consumers' way of living, how to shop, and interact with others. Tokopedia in the ease of a Service Delivery System, where the electronic delivery of services often bring greater comfortness compared to the direct contact, provide ease of use for customers. The Ease of use provided by Tokopedia now is building a better Indonesia via the Internet, where this company is an internet company that allows individuals and business owners in Indonesia to develop and manage their online business easily and freely, in the same time enabling an online shopping experience that is safe and comfortable. Tokopedia offers three easy steps for toppers who want to buy products in Tokopedia include purchase, pay and receive goods.

In contrast to the online shop in general, where the interaction between buyers and sellers is directly without having to go through a longer process as it is when a third party occurs. As for the good comments from one of the Tokopedia's toppers relating to transactions process in Tokopedia through the trusted company.com

site stated “Rarely shop in Tokopedia. But I never disappointed buy or sell product in Tokopedia. There are features like product discussion, message, full notification, various expedition choices that we can choose according to preference. The price is guaranteed to be cheap because Tokopedia do not asked even 1% for commission or fee from seller. It is very helpful for the seller and buyer” (Source: <http://trustedcompany.com/id/reviews-tokopedia.com>).

Regarding customer satisfaction, the general understanding of customer satisfaction or dissatisfaction is the result of differences between the expectations of consumers with the performance received by the consumer. From the various definitions of customer satisfaction which has been researched and defined by marketing experts, it can be concluded that customer satisfaction is a response to consumer behavior in the form of after-purchase evaluation of the goods or services he feels (product performance) compared with consumer expectations.

Consumer satisfaction is very dependent on the perceptions and expectations of consumers themselves. Factors that influence the perceptions and expectations of consumers when making purchases of goods or services are the need and desire felt by the consumer when purchasing goods or services, past experience when consuming goods or services, the experiences of friends who have consume goods or services and advertising. Tokopedia always appealed the toppers to see reviews of the product from toppers who've purchased these products before in advance because by looking at the reviews, it is expected that the toppers have an idea of the product condition.

In a previous study, titled “Analysis of Belief, Security, Service Quality and Perception Effect on The Risk TowardsPurchase Decision through Online Site” resulted that the security has a positive and significant relationship in influencing purchase decisions online. (Isnain, Baskara: 2014). While, in a research entitled “Analysis of Trust, Ease of Use and Information Quality Effect on PurchaseDecisions by Online”, the results that the ease of use has a positive and significant effect on customer satisfaction. It is suggested that the ease of use variables can be used as independent variables by making some adjustments for research setting of online purchasing decisions.(Adityo, 2011).

This research is using costumers’ satisfactionvariable as the dependent variable. As for the independent variable, this research usedsecurity and ease of use variables. The response of consumers to their satisfaction in online shopping is observed in terms of security and ease of use when they shopped in Tokopedia. The reason for using Tokopedia is because it is one of the most popular online shopping sites in Indonesia (per 2016, it was ranked 453rd in the world and 15th in Indonesia;(www.alexa.com)). Furthermore, to accommodate all of that, research with the title "Security and Ease of Use Effect on Customer Satisfaction Shopping in Tokopedia" was done.

The problem in this research are: (1) Is there any influence of security on customer satisfaction shopping in Tokopedia?; (2) Is there any influence of ease of useon customer satisfaction shopping in Tokopedia?

The limitations of this research are only discussing about Security and Ease ofUse on Customer Satisfaction Shopping in Tokopedia. Given the number of categories in Tokopedia are a lot, the researchers only did on the subject of Fashion Accessories, Beauty and Food-Beverage with case studies of Faculty of Economics and Business, University of Mercu Buana students.

The purpose of this research are as follows: (1) To determine whether there is an influence of security on customer satisfaction shopping in Tokopedia; (2) To determine whether there is an influence of ease of use on customer satisfaction shopping in Tokopedia.

THEORITICAL REVIEW

Security

Park and Kim (2006) define security or safety as the ability of online shop in controlling and guarding the transaction data. More, Park and Kim (2006) says that the security guarantees plays an important role in the establishment of trust to reduce consumer concern about the misuse of personal data and transaction data that can be easily damaged. When the level of security can be accepted and met the expectations of consumers, then consumers may be willing to open their personal information and will buy with a secure feeling. Raman Arasu and Viswanathan A. (2011), through studies conducted on online consumers in Malaysia found that the factor has a positive and significant correlation in influencing the online purchase decisions. Security is the core of majority Internet transaction and it is the key factor of people’s attention in using the internet to buy, because most transactions are done on the web.

Ease of use

According to Davis (1989), Ease of use (perceived ease of use) is defined as the degree to which a person believes that the use of the technology is easy and requires no effort from the user. This concept includes the clarity of the intended technology usage and ease of use of the system for the purpose in accordance with the wishes of the user. According to Arief Wibowo (2006) perceived ease of use of a technology is defined as a measure in which a person believes that the computer can be easily understood and used. It is the degree to

which a person believes that the technology is easy to understand or the belief about the decision-making process. Jogiyanto (2012) states that Technology Acceptance Model (TAM) is an acceptance model of the information technology system that will be used by the user. If someone believes that the information system is easy to use then he will use it. Conversely, if a person believes that the information system is not easy to use then he will not use it.

Customer satisfaction

According to Kotler (2012), Customer satisfaction is happy or disappointed feeling that someone (customer) produced due to comparing the performance received from a product (or results) against their expectations. If the performance is below expectations then the customer is not satisfied, otherwise if the performance met their expectations, then the customer will be satisfied. Whereas if performance exceeds their expectations, then customers will feel very satisfied. According to Bitner Zeithaml (2006), satisfaction is a fulfilling response of the consumer. This is an assessment of the products and services form, or the product or service itself, in providing the satisfaction level of consumption.

Framework

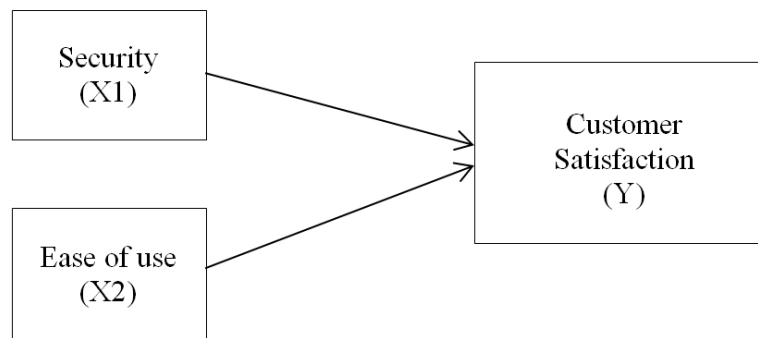


Figure 1 Model Thinking Framework

Research Hypothesis

- H1 : Security (X1) has positive and significant effect on customer satisfaction shopping in Tokopedia
- H2 : Ease of use (X2) has positive and significant effect on customer satisfaction shopping in Tokopedia

METHOD

Time and Place of Research

This research is about the influence of security and ease of use on customers' satisfaction shopping in Tokopedia. The research was conducted in September 2016 to January 2017 at Mercu Buana University, Faculty of Economics and Business, Jakarta. The objects of this research are the Faculty of Economics and Business students who've been on the site and make online purchases in Tokopedia.

Research design

In preparing this research the authors use causal analysis method. Causal analysis is a research to determine the influence of one or more independent variables (exogenous) on the dependent variable (endogenous variable). The independent variables or exogenous variables are variables that affect or the cause changes or the emergence of dependent variable (attached). The dependent variable or endogenous variable is a variable that is affected or which become the result for the independent variables (Sugiyono, 2013). The objective of causal research in this case is to determine how much the influence of security quality and ease of use on customer satisfaction shopping in Tokopedia.

Population and Sample

The population in this study is all consumers who do online purchase in Tokopedia and a sample of 100 customers or respondents who shopped in Tokopedia.

Data collection technique

The research was conducted using direct survey on the object of research, which are Tokopedia customers. Questionnaire used as the data collection instrument and data type used in this study are primary data and secondary data

Data analysis method

Data analysis method in this research is Component or Variance Based Structural Equation Modeling, where the technique is using PLS (Partial Least Square) version 3.0. PLS is the alternative models of covariance based SEM that intended to do causal-predictive analysis in situations of high complexity and low theory support (Ghozali, 2014).

RESULTS AND DISCUSSION

Characteristics of Respondents Answers

Based on the results of questionnaire showed that out of 100 respondents there are 51 respondents or 51% are male. While the remaining total of 49 respondents or 49% are female. The highest number of respondents aged between 20-23 years as much as 53% and the lowest is aged >23 years with 5%. So generally consumers of Tokopedia are male at an age between 20-23 years.

The questionnaire also showed that from 100 respondents those who had an allowance <1,000,000 as much as 52% and those has an allowance >2,000,000 is as much as 10%. The shopping 59% conducted in Tokopedia the Fashion and Accessories category while in the Beauty category is 13%. This shows that consumers who shop at Tokopedia Tokopedia have a monthly allowance that is <1,000,000 and shop mostly in Fashion and Accessories category.

Characteristics of Questionnaire Answers

From the security questionnaire calculation, the highest percentage value by 63% or 63 respondents chose to agree on KM2 indicators with statement item "Online transaction in Tokopedia is safe and secure". Consumers agree to this because Tokopedia really provide security and protection to consumers when transacting in Tokopedia. Online shopping in Tokopedia is safer and fraud free because payments are forwarded to the vendor after the goods received. Through the free joint account facilities, consumers are free from the online impostors with no clear identity (www.tokopedia.com).

From the ease of use questionnaire calculation, the highest percentage value by 67% or by 67 respondents chose to agree on KH1 indicators with statement item "Tokopedia System is clear and easy to learn quickly". According to Jogiyanto (2012) Perceived ease of use is defined as the extent to which a person believes in using a technology would freed from effort. With that consumers approve it because the system does not make the consumer of Tokopedia do so much effort to learn it.

As for the customer satisfaction, there are 2 indicators with the highest percentage at 53% or 53 respondents; KP3 indicators with item statement "Features in the application by Tokopedia are fairly easy to use", and also KP6 indicators with item statement "Tokopedia has a good name as an online purchase application with a competitive price". Both of these indicators are agreed by the customer because as stated by Zeithaml (2006) satisfaction is a response to fulfilling of consumers. This is an assessment of the products and services form, or the product or service itself, in providing the meeting satisfaction level of consumption.

Measurement Model Evaluation (outer model)

a) Convergent Validity

According to Chin in Ghozali (2014), an indicator is said to have good reliability if its value is greater than 0.70, while the loading factor of 0.50 to 0.60 can be considered sufficient. Based on these criteria, if a loading factor is under 0.50 it will be dropped from the model.

TABLE II
Convergent Validity Test Result

variables	Indicator	Outer Loading	Information
Security (X1)	KM1	0.754	valid
	KM2	0.778	valid
	KM3	0.635	valid
	KM4	0.612	valid
Ease of use (X2)	KH1	0.801	valid
	KH2	0.719	valid
	KH3	0.660	valid
	KH4	0.788	valid
Customer satisfaction (Y)	KP1	0.460	Invalid
	KP2	0.633	valid
	KP3	0.212	Invalid
	KP4	0.549	valid
	KP5	0.757	valid
	KP6	0.674	valid

Source: SmartPLS 3.0 Data Output

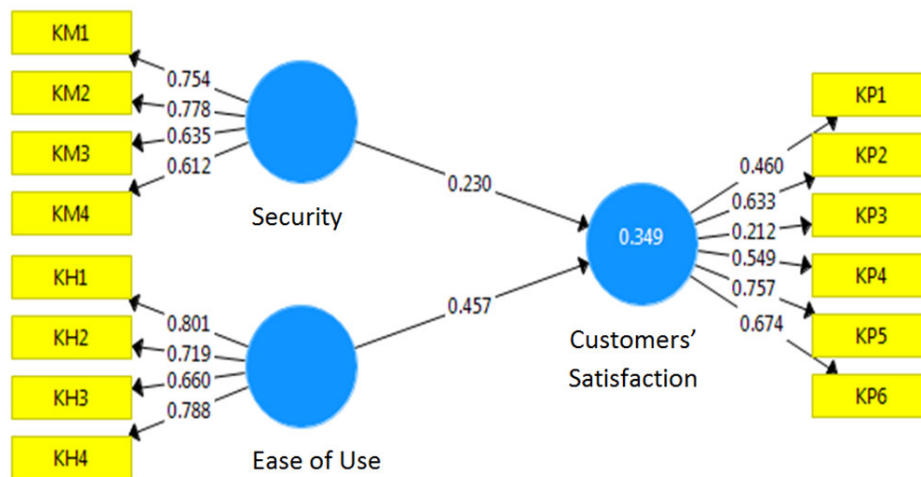


Figure 2PLS Algorithm Result

Based on Table II and Figure 2 above, the KP1 and KP3 indicators have loading factor value less than 0.50 which shows that they are invalid. Meaning KP1 indicator with item statement "products offered by Tokopedia" is not valid or is not appropriate to be used as a measuring tool. Also KP2 indicator stating "Feature in Tokopedia application is fairly easy to use" is not valid or is not appropriate to be used as a measuring tool. Therefore, these indicators will be removed from the model.

Here's the output after removing invalid indicators and do recalculation:

TABLE III
Convergent Validity Test Result (Modification)

Variables	Indicator	Outer Loading	Information
Security (X1)	KM1	0.754	valid
	KM2	0.778	valid
	KM3	0.635	valid
	KM4	0.612	valid
Ease of use (X2)	KH1	0.801	valid
	KH2	0.719	valid
	KH3	0.660	valid
	KH4	0.788	valid
Customer Satisfaction (Y)	KP2	0.633	valid
	KP4	0.549	valid
	KP5	0.757	valid
	KP6	0.674	valid

Source: SmartPLS 3.0 Data Output

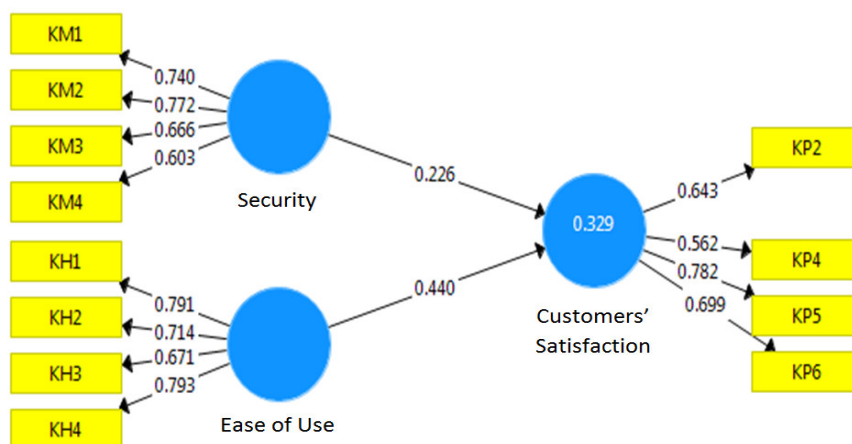


Figure 3PLS Algorithm Result (Modification)

The results of modifying the convergent validity shows in Table III and Figure 3. It can be seen that all the indicators have met the convergent validity requirement; it has a loading factor above 0.50. So the

security indicator (KM1, KM2, KM3 and KM4) and Ease of use indicator (KH1, KH2, KH3 and KH4) and Customer Satisfaction indicator (KP2, KP4, and KP5 KP6) is considered valid and appropriate to be used as a measuring tool.

b) Reliability test (Composite Reliability and Cronbach's Alpha)

TABLE IV
Composite Reliability Test Result

Variables	Composite Reliability	Information
Security	0.790	reliable
Ease of use	0.832	reliable
Customer Satisfaction	0.769	reliable

Source: SmartPLS 3.0 Data Output

TABLE V
Cronbach's Alpha Test Result

Variables	Cronbach's Alpha	Information
Security	0.646	reliable
Ease of use	0.732	reliable
Customer Satisfaction	0.603	reliable

Source: SmartPLS 3.0 Data Output

Based on Table IV and V, value of composite reliability shows satisfactory result, the entire value of the latent variable has composite reliability value ≥ 0.7 . But on the other hand, Cronbach alpha test results shows not a satisfactory result, there are two latent variables that are not reliable because the Cronbach alpha value of the latent variables (security and customer satisfaction) are below 0.7. It means that they do not meet Cronbach's alpha criteria.

Structural Model Test/Hypotheses Test (Inner Model)

Inner model test is a model development based on concepts and theories in order to analyze the relationship between exogenous and endogenous variables which have been outlined in the conceptual framework. Stages of structural models (inner model) test is done with the following steps:

a) R-square value

The R-square value which is the goodness-fit model test is shown below.

TABLE VI
R² Value of Endogenous Variables

Endogenous variables	R-Square
Customer satisfaction	0.329

Source: SmartPLS 3.0 Data Output

The result indicates that R-Square on security and ease of use variables at 0.329. This means that 32.9% of satisfaction rate of customer that shop in Tokopedia affected by security and ease of use. The remaining amount of 0.671 or 67.1% of customer satisfaction rate is influenced by other factors that are not examined in this study.

b) Hypothesis Testing Results (Estimated coefficient: Line)

The estimated value for the connection lines in the structural model should be significant. This significant value can be obtained using bootstrapping procedure. The significance of the hypothesis can be looked through the value of coefficient parameters and the significant value of T-statistics on algorithm bootstrapping report. To find whether it is significant or not, observed from the T-table at alpha 0.05 (5%) = 1.96 then compared it with the T-test (T-statistics).

TABLE VII
Hypotheses Test Result

	Original Sample	T Statistics	Information
Security → Customer satisfaction	0.226	2,730	Positives - Significant
Ease of use → Customer satisfaction	0.440	4.903	Positives - Significant

Source: SmartPLS 3.0 Data Output

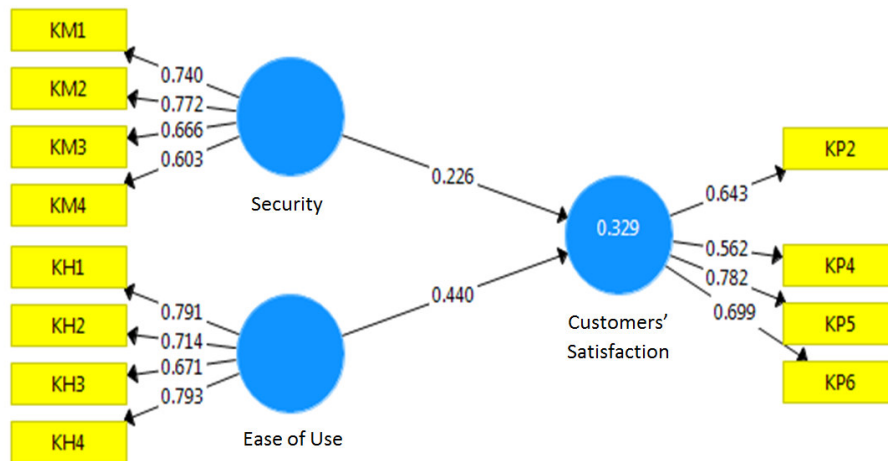


Figure 4 Bootstrapping Test Result

From Hypotheses and Bootstrapping results in Table VII and Figure 4 above, there are two hypotheses and interpreted as:

1. Security has significant effect on customer satisfaction.
 This is evidenced by the T-statistics of 2.730 which is greater than T-table at the 0.05 level of 1.96. In addition, it is also proved by seeing the P-Values 0.007 which less than 0.05. Thus the H1 hypothesis in this research it can be concluded that security has a significant effect on customer satisfaction shopping in Tokopedia.
2. Ease of use has significant effect on customer satisfaction.
 This is proved by the T -Statisik amounted to 4.903 greater than T -table at the 0.05 level of 1.96Also, by seeing P-Values 0.000 which less than 0.05. Thus the H2 hypothesis in this study can be concluded that the ease of use has significant effect on the customer satisfaction shopping in Tokopedia.

Discussion

1. Effect of Security on Customer Satisfaction

The hypothesis test results show that the security has positive and significant effect on customer satisfaction. This hypothesis result is strengthened by the research of Ainun Fika (2015) that proves has positive and significant effect on customer satisfaction.

From the statistics above, it can be explained that through the partial test security has a significant effect on customer satisfaction shopping online in Tokopedia. If the security accepted by consumers is same as expected, then the security is considered good and satisfying. This means that the consumer will conduct transactions on the Tokopedia site in accordance with the expected security which can be viewed from various aspects such as security in the transaction and the confidentiality of data or maintaining the privacy of consumers' personal information.

2. Ease influence on Customer Satisfaction

The hypothesis test results also show that ease of use has a positive and significant impact on customer satisfaction. This hypothesis is supported by the research of Benito Adityo (2011) that proves ease of use has positive and significant effect on customer satisfaction.

Same as before, the result can be explained through the partial test. If the ease of use accepted by consumers is as expected, then the ease of use is considered good and satisfying. This means that the consumer will conduct transactions on the Tokopedia site in accordance with the expected ease of use which consumers viewed from various aspects such as the information systems used is easy to learn and easy to operate.

CONCLUSION & SUGGESTION

Conclusion

1. Security has a significant influence on customer satisfaction shopping in Tokopedia.
2. Ease of use has a significant influence on customer satisfaction shopping in Tokopedia.

Suggestion

Based on the results of research and discussion, the suggestions are as follows:

1. For Tokopedia. Based on the assessment of respondents in this research, some efforts that should be done by PT Tokopedia are:
 - a. For the security, including security guarantees and data confidential, the company is expected to provide

- better guarantee of data's security and confidentiality. Because security has effect on customer satisfaction shopping in Tokopedia.
- b. For ease of use, Tokopedia is expected able to seek for revamping existing database system so that users do not find it difficult and do not have to wait longer for process transactions in Tokopedia.
2. For further research. Looking at the R-Square test results that only gained 32.9% for influence of security and ease of use on customer satisfaction shopping in Tokopedia. Further research investigation can add more samples or perform in other areas with different respondents characteristics. In addition, customer satisfaction may also be influenced by other variables such as service quality, trust influence and information quality. It can be used as reference to investigate unexplained variable in this study.

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