

The Relationship between E-Commerce Consumer Privacy and Trust on Online Transactions

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ABSTRACT. The background of this research was that privacy and trust in online transactions are essential for the success of transactions. Recent studies suggest that many people either decline to provide their personal information over the internet or simply provide false information because most of them do not trust the protection of privacy. Privacy and Trust in the online transaction have to be fulfilled by the E-commerce website and relate to the consumer's behavioral intention to the E-commerce website. The objective(s) of this research was to understand the relationship between privacy with trust and trust with behavioral intention and also to see the differences in E-commerce consumer trust through sex, age, and website experience level. The hypothesis test uses correlation analysis on the relationship between privacy with trust and trust with behavioral intention. ANOVA test was also used in this thesis to find out trust differences through sex, age, and website experience level. The result of this research concludes that there is a positive relationship between privacy with trust and trust with the behavioral intention of E-commerce consumers. Also that there is a trust difference through sex but there are no trust differences between age and website experience level.

Keywords : Privacy, Trust, E-Commerce, Website

1. INTRODUCTION

With the advancement of computer technology, especially the internet network developed in the information field, competition in the information sector is inevitable and continues to increase. The application of information technology has expanded the company's organizational network towards Electronic commerce (E-commerce). According to research results from CIO Metrics (2001) Internet users in the United States reached 110 million, China reached 51 million, while in Indonesia reached 5 million.

For companies in the world today, E-commerce is a new marketing channel used to increase sales and win competition in the world of industry and trade. Companies that utilize E-commerce services realize that at this time online business transactions are a promising business field because of the ease of reaching consumers from anywhere in the world.

E-commerce is one of the advantages of the virtual world/internet to date. The presence of the internet has strengthened the belief in the importance of information in achieving the company's financial goals through strategy and

efficiency of business processes by utilizing E-commerce. By using E-commerce, production and operational costs will be much cheaper than conventional systems and also in a shorter time so as to accelerate business transactions that occur. In E-commerce, the seller will trade their products by opening a virtual store, exhibiting and displaying their products through their own site or hitchhiking on other sites.

E-commerce companies try to obtain as much personal data as possible through registration forms, order forms, online contests or in the form of survey forms and companies also use software or cookies that allow companies to follow consumers' online activities and get information about consumers' wants and desires. This data is important for E-commerce companies because it not only gives them the ability to sell products or services according to consumer demand and needs but also provides an opportunity to increase their revenue by selling advertising space on their site.

But in reality it turns out that the development and growth of E-commerce is not growing as fast and as big as expected. Many E-commerce consumers are concerned about the

confidentiality of their personal data provided online. According to Turner, Zavod & Yurcik (2001), based on the results of a survey from Forrester Research that 59% of internet users do not make online transactions because they use credit cards and 43% are concerned about the misuse of their personal data. In addition, more than 40% of internet users provide false information about their personal data. Many E-commerce consumers are not very trusting of websites that ask for their personal data or that offer "exchange relationships" that include their personal data.

The low level of public trust in the security of online privacy on the internet makes many people still reluctant to do so. The number of consumers who refuse to provide personal information is because internet users are still worried about the misuse of this information. Internet users' view of their privacy affects their trust and behavior towards the company's web site that sells online. Although many E-commerce companies have included privacy policies that contain statements of protection of consumer privacy and also improve the security system on their sites, the feeling of distrust of privacy always lingers on consumers.

Privacy and trust are two important things that underlie the behavioral intention of E-commerce consumers to conduct online activities on the internet and must be fulfilled by those who organize E-commerce if they want their business to "survive" for a long time. The shopping transaction system that does not bring together directly between the seller and the buyer requires public trust in a reliable and trustworthy privacy preservation system to create a long-term relationship between consumers and sellers.

Problem Formulation

Based on the descriptions above, it can be concluded that the problems that the author wants to raise from this research are:

1. Is there a relationship between E-commerce consumer privacy and the level of trust of E-commerce consumers in conducting online transactions?
2. Is there a relationship between the level of trust of E-commerce consumers and the behavioral intention of E-commerce consumers in conducting online transactions?
3. Is there a difference in gender to the level of trust of E-commerce consumers?
4. Is there a difference in age to the level of trust of E-commerce consumers?

5. Is there a difference in the level of experience in using the website to the level of trust of E-commerce consumers ?

Research Objectives

In connection with the research problem stated earlier, the objectives of this study are:

1. To determine whether there is a relationship between privacy and the level of trust of E-commerce consumers in conducting online transactions
2. To determine whether there is a relationship between the level of trust of E-commerce consumers and the behavioral intention of E-commerce consumers in conducting online transactions
3. To determine whether there are differences in gender to the level of trust of E-commerce consumers
4. To determine whether there are differences in age to the level of trust of E-commerce consumers
5. To determine whether there are differences in the level of experience in using the website to the level of trust of E-commerce consumers.

The uses of research in the preparation of this thesis are

1. for the author, this research can explain the behavioral intention of E-commerce consumers based on privacy and trust factors.
2. to be able to make material and input for enthusiasts as a basis for further similar research.

2. LITERATURE REVIEW

The Internet is a computer network that can connect companies with the public domain, such as individuals, communities, institutions and organizations. Any institution from various countries or individuals can create sites about institutions, business activities or personal information which can then be accessed by anyone via the internet known as WWW (World Wide Web) or commonly referred to as websites. This channel is the cheapest channel that companies can use to establish effective communication with consumers. Starting from exchanging data and information to payment transactions can be done quickly and cheaply via the internet.

The use of the internet in the business world is determined by two main factors, namely: (1) How many of the company's current customers are internet users. If most of the company's

customers are internet users for business purposes, then the company must use the internet as a means of interacting and communicating with customers. This step is taken so that the company does not lose the opportunity to communicate and inform its products quickly and cheaply. (2) Information on the advantages possessed by products and services is very important to support excellence. The use of the internet as an information medium is necessary so that every consumer can obtain clear information about the products and services of a company.

Electronic Commerce (E-Commerce) or better known as E-commerce is the result of the development of the internet in the business world. Initially, E-commerce was only used for applications such as electronic fund transfers in financial companies. In the early 1990s along with the development of computer technology began the period of commercial use of E-commerce on the internet using websites and used in almost all companies engaged in manufacturing, retail, services and other businesses. The use of E-commerce applications is growing rapidly from marketing to auctioning goods. E-commerce is also not solely limited to the exchange of goods and services that occur but also includes customer service, cooperation between business people and also online transactions between organizations.

Types of Electronic Commerce

According to Turban et.al (2004), E-commerce is basically divided into 2 types,

1. Business-to-Consumer (B2C): online business transactions conducted between the company and individual consumers.
2. Business-to-Business (B2B): online business transactions conducted between one company and another. The culprit consists of two or more companies.

Whereas in its development, the type of E-commerce has further developed into, - E-tailing, Online retail transactions, - Business-to-Business-to-Consumer (B2B2C): A mode of E-commerce where there is a transaction between a company and its business clients with the aim that these clients can maintain relationships with their clients, - Consumer-to-Business (C2B): An E-commerce model where individuals use the internet to sell or offer their products or services to companies, - Consumer-to-Consumer (C2C): In this model there is a direct consumer-to-consumer transaction, - Peer-to-Peer (P2P): A technology that allows to share and process data between networks directly, - Mobile Commerce (m-

commerce): E-commerce activities and transactions that use wireless systems (mobile phones / PDAs), - Location-Based Commerce (l-commerce): E-commerce transactions that are directed to specific individuals, - Intrabusiness E: An exchange of goods, services or information within an organization, - Business-to-Employees (B2E): An E-commerce model where an organization provides product or service information to its employees, Collaborative Commerce (c-commerce): A model of E-commerce between groups or communities, E-learning: Online education or training activities, Exchange (electronic): An electronic public marketplace where consumers and sellers come together, Exchange-to-Exchange (E2E): An E-commerce model where information or data is exchanged, E-governmence: A model where the government facilitates services to organizations or individuals.

Privacy in Electronic Commerce

According to Chellappa (2002) quoting from Westin, privacy is the ability of individuals to control the provision of personal data information. Culnan and Armstrong (1999) explain that consumers are willing to provide their personal data if there is an exchange that benefits them. Consumers are willing to provide personal data information if the consumer can control the gift and also if the gift is relevant to the situation and conditions.

According to Chellappa (2002), there are three parts in terms of collecting personal data information in E-commerce, namely: (1) Anonymous Information, Information about the number of times consumers visit a website, Internet Protocol (IP Address) address, domain type, what browser engine is used, operating system and local time. (2) Personally Non-Identifying Information, Information obtained that cannot identify or determine where the consumer is located. This information includes age, date of birth, gender, occupation, education, income, postal code without address and hobbies. This information can see what the consumer's profile is like. (3) Personally Identifying Information, A personal data information that can be used to identify or determine the location of the consumer. This information is in the form of email address, home address, name, telephone number, fax number, credit card number etc. This form of information is what consumers are still afraid of the possibility of misuse of personal data information.

The Federal Trade Commission (FTC) or the United States Federal Trade Commission (2000) explains that privacy has four dimensions that must be fulfilled by E-commerce companies that will and have done online business with consumers, namely, (1) Notice, Notice to consumers that requests for personal data information will be used and for what information is requested in their business (2) Access, E-commerce companies must obtain permission from consumers to access personal data information (example: credit card debiting). (3) Choice, giving consumers the choice whether or not to allow the e-commerce company to use or share personal data information with other parties related to its activities. (4) Security, E-commerce companies provide assurance to consumers that personal data information will not be misused and online purchase transactions made will take place safely. Furthermore, the FTC states that the four dimensions above must be contained as a whole on the E-commerce website called "Privacy Policy" which can also be referred to as a statement of guarantee of safeguarding and protecting the privacy / personal data information of consumers.

The privacy preservation and protection factor is important before stepping into the trust factor because consumers must first be sure that online E-commerce transactions that occur will take place safely and there will never be misuse of personal data information as expected by consumers.

Trust in Electronic Commerce

Since the internet has become a lucrative business field, the trust factor is a difficult factor to maintain by E-commerce companies. Trust in the world of E-commerce is a significant factor in online activities on the internet. The existence of cases of violation of privacy makes E-commerce consumers have a sense of distrust of E-commerce activities.

According to Liu (2004) citing Garbarino & Johnson (1999), all online business activities really need trust elements, especially those related to E-commerce activities. Unlike ordinary business activities that bring together sellers and buyers, in E-commerce consumers do not meet directly with the seller, so trust is important for consumers to continue the relationship with the company. In E-commerce, trust can be seen as the level of confidence in privacy during online transaction activities.

The trust factor in E-commerce arises based on the trust of consumers in the privacy factor of their personal data information in carrying out online activities related to financial activities or providing personal data information.

Consumers will feel comfortable and trust when using the internet just to find the information they need because in this situation the risk of privacy violations is very low. Consumers realize that the information obtained is not necessarily correct but consumers will still look for the information needed and will select the information obtained. But many consumers do not have trust when sending their personal data, especially those related to financial information on the internet. The results of research conducted by the Boston Consulting Group state that 70% of the surveyed population is worried about sending their personal data over the internet. There are still many consumers who do not trust the internet as a safe medium for doing business online.

Privacy and trust are two important things that underlie the formation of E-commerce behavioral intention to conduct online activities on the internet and must be fulfilled by those who organize E-commerce if they want their business to "survive" for a long time. The shopping transaction system that does not bring together directly between sellers and buyers requires public trust in a reliable and trusted privacy guard system to create a long-term relationship between consumers and sellers.

From the theories above, it can be concluded that behavioral intention is the basis for the formation of consumer behavior in the future and this is also reinforced by Harlan (1992), that behavioral intention is the best measure to see consumer behavior in the future.

3. METHODOLOGY

Variables and Their Measurement

Variable operations in a study are intended to facilitate and direct the preparation of measuring data. The data required for operational variables must be based on a conceptual framework. The variables in this study were obtained from research by Liu, Marchewka and Ku (2004). In this study, the authors will use the website www.indoflorist.com as research material.

Below will be explained and described the variables that will be used in this study.

Privacy

Privacy variables are measured based on statement items in research conducted by Liu, Marchewka and Ku (2004)

Notice

1. I was told about what information would be requested at indoflorist
2. Indoflorist explains why they are asking for personal data information
3. Indoflorist explains what my personal data information is being requested for.

Access

1. I feel that indoflorist has a good reason for ensuring that my personal information is accurate
2. Indoflorist has a mechanism to view and change incorrect personal information
3. information that is incorrect

Choice, I feel that indoflorist will not spread my personal data information without my permission.

Security, I feel that indoflorist is very careful and protects my personal data and my credit card information from irresponsible parties

Trust, variables are measured based on previous statement items in research conducted by Liu, Marchewka and Ku (2004).

1. Indoflorist's privacy policy in explaining what personal data information is used for makes me feel trust in this website.
2. Indoflorist's privacy policy in giving me options for providing personal data information makes me feel confident in this website.
3. Indoflorist's privacy policy in accessing my personal data information to ensure the accuracy and correctness of the data makes me feel confident in this website.
4. Indoflorist's privacy policy regarding transaction security makes me feel confident in this website.
5. The level of encryption and other security at indoflorist can make me feel trust in this website
6. Indoflorist's privacy policy in terms of explanations for personal data requests makes me feel trust in this website

Behavioral Intention

While the behavioral intention variable is measured based on previous statement items in research also conducted by Liu, Marchewka and Ku (2004).

1. I am willing to recommend indoflorist to other parties to buy its products.
2. I am willing to make purchases at indoflorist
3. I am willing to revisit indoflorist
4. I have a positive opinion about indoflorist
5. I am willing to provide my personal data information

Furthermore, from the 18 statements above, respondents were asked to provide responses to these statements based on seven Likert scales, where number 1 = "strongly disagree" and 7 = "strongly agree".

Population and Sample

The sampling method used in this study is purposive sampling, namely sampling based on considerations where the selected sample is based on criteria, namely consumers have / have had activities on the internet. The minimum number of samples required uses the Walpole formula (1998), namely,

$$n = \frac{Z^2 \alpha / 2^2 E^2}{\dots}$$

$$n = \dots$$

$$n = \dots$$

n = Number of population

$Z \alpha / 2^2$ = the Z distribution coefficient number on α^2

E = margin of error tolerance (5 – 10%), in this study the tolerance limits used are 5%

$$n = \frac{(1.96)^2}{4(0.1)^2} = \frac{3.8416}{0.04} = 96.4 = \text{rounded up to } 97$$

Based on the Walpole formula above, the minimum number of samples needed is 96.4 and rounded up to 97 people.

4. RESULT

Descriptive of Research Objects and Respondent Characteristics

Of the 150 questionnaires distributed for this study, all of them can be analyzed because the filling is in accordance with the author's wishes.

Table 3.1

Demographic Characteristics of Respondents

Demographic	Total	Percentage
1 Gender	150	
- Male	81	54.0%
- Female	69	46.0%
2 Age		
- ≤ 20 years	12	8.0%
- 21 - 30 years	52	34.7%
- 31 - 40 years	53	35.3%
- 41 - 50 years	23	15.3%
- ≥ 51 years	10	6.7%
3 Jobs		
- Student	4	2.7%
- College Student	22	14.7%
- Working	104	69.3%
- Self employed	7	4.7%

	- Unemployed	13	8.7%
4	Internet User		
	- Yes	150	100.0%
	- No	0	0.0%
5	Levels of Website Usage		
	- Never	1	0.7%
	- Ever	10	6.7%
	- Some times	29	19.3%
	- Every week	44	29.3%
	- Every day	66	44.0%
6	Ever Made an Online Transaction		
	- Never	46	30.7%
	- 1 - 4 times	56	37.3%
	- 5 - 9 times	21	14.0%
	- 10 - 14 times	15	10.0%
	- 15 - 19 times	8	5.3%
	- > 20 times	4	2.7%
7	Have Ever Heard Privacy Policy		
	- Yes	93	62.0%
	- No	57	38.0%
8	There is a Privacy Policy on the website E-commerce Indonesia		
	- Yes	17	11.3%
	- No	133	88.7%
9	Understand Privacy Policy		
	- Yes	141	94.0%
	- No	9	6.0%
10	First Time Hear Privacy Policy		
	- In This Survey	57	38.0%
	- Buy From Other Website	54	36.0%
	- In School/ Univ/ Other Education		
Place	22	14.7%	
	- Magazine/ Newspaper	12	8.0%
	- Newsgroup	0	0.0%
	- Friend/ Family/ Relation	5	3.3%
	- E-Newspaper	0	0.0%
11	Read Privacy Policy		
	- Detail	27	18.0%
	- Not Too Detail	46	30.7%
	- Never	77	51.3%

(35.3%) followed by between 21-30 years old as many as 52 people (34.7%), 41-50 years old as many as 23 people (15.3%), ≤ 20 years as many as 12 people (8%) and above 51 years as many as 10 people (6.7%).

Meanwhile, based on the level of experience using the website / www (world wide web) shows that 66 people (44%) use the website every day, while 44 people (29.3%) use the website every week, 29 people (19.3%) use the website several times, 10 people (6.7%) have used the website and only 1 person (0.7%) who has never used the website.

Instrumentation and Data Collection

This study uses primary data where the data is collected using a questionnaire technique, namely by giving written statements to respondents. Furthermore, the respondent provides a response to the statement given. This questionnaire is closed where the answers are already available.

Validity and Reliability Test

Validity and reliability testing aims to make the questionnaire as a research instrument truly believed to be the right research instrument.

The validity test is related to the consistency, accuracy and accuracy of a measuring instrument. This validity test is based on content validity which relates to the extent to which a measurement scale or instrument represents the overall characteristics of the content being measured. The collected primary data were selected and then tested for validity with Pearson correlation (r_{xy}) using the SPSS 14 program. The instrument is said to be valid if the p (significance) level is below 0.050.

From table 3.1 above, it can be seen that the number of male respondents amounted to 81 people (54%) more than women who totaled 69 people (46%).

Based on the age that has been grouped, the results show that the largest respondents are between 31-40 years old as many as 53 people

Table 3.2
Validity Test Results

No.	Variabel	Mean	SD	N	rx	p	sign	Status
1	Notice	4.880	0.704	150	0.666	0.000	**	valid
2	Notice	4.973	0.675	150	0.657	0.000	**	valid
3	Notice	4.767	0.855	150	0.779	0.000	**	valid
4	Access	4.940	0.771	150	0.677	0.000	**	valid
5	Access	4.967	0.839	150	0.712	0.000	**	valid
6	Choice	4.613	1.273	150	0.843	0.000	**	valid
7	Security	4.600	1.433	150	0.905	0.000	**	valid
8	Trust	4.553	1.179	150	0.945	0.000	**	valid
9	Trust	4.533	1.208	150	0.941	0.000	**	valid
10	Trust	4.547	1.213	150	0.931	0.000	**	valid
11	Trust	4.573	1.260	150	0.942	0.000	**	valid
12	Trust	4.660	1.305	150	0.958	0.000	**	valid
13	Trust	4.613	1.289	150	0.958	0.000	**	valid
14	Recommendation	4.887	1.179	150	0.910	0.000	**	valid
15	Purchase	4.613	1.273	150	0.931	0.000	**	valid
16	Visit	4.920	1.240	150	0.921	0.000	**	valid
17	Positive	5.193	1.304	150	0.942	0.000	**	valid
18	Positive	4.807	1.109	150	0.907	0.000	**	valid

Based on the test criteria of the validity coefficient, it shows that all statements are valid so that they can be included in this study.

While the reliability test is an analysis to test the extent to which the measuring instrument can be trusted and relied upon using Cronbach's Alpha Reliability. A construct is considered reliable if it has the lowest limit of alpha coefficient = 0.70 (Hair; 1998). The results of the Cronbach's Alpha reliability test of 150 respondents based on calculations using SPSS 14 are contained in the attachment below.

Table 3.3
Cronbach's Alpha Reliability Test Results

Variabel	Cronbach Alpha	Result
Privacy	0.896	Reliable
Trust	0.987	Reliable
Behavioral Intention	0.975	Reliable

The results of the Cronbach's Alpha Reliability coefficient of all research variables exceed 0.70, indicating that all items in the measurement instrument can be said to be reliable.

Descriptive Statistics

The following is a table showing the results of descriptive statistical processing.

Table 4.1
Descriptive Statistics

Statement Items	N	Minimum	Maximum	Mean	Std. Deviation
Statement 1	150	3.00	7.00	4.8800	0.70397
Statement 2	150	3.00	7.00	4.9733	0.67503
Statement 3	150	2.00	7.00	4.7667	0.85465
Statement 4	150	2.00	7.00	4.9400	0.77051
Statement 5	150	2.00	7.00	4.9667	0.83880
Statement 6	150	2.00	7.00	4.6133	1.27330
Statement 7	150	1.00	7.00	4.6000	1.43307
Statement 8	150	1.00	7.00	4.5533	1.17888
Statement 9	150	1.00	7.00	4.5333	1.20773
Statement 10	150	1.00	7.00	4.5467	1.21283
Statement 11	150	1.00	7.00	4.5733	1.26038
Statement 12	150	1.00	7.00	4.6600	1.30477
Statement 13	150	1.00	7.00	4.6133	1.28902
Statement 14	150	2.00	7.00	4.8867	1.17888
Statement 15	150	2.00	7.00	4.6133	1.27330
Statement 16	150	2.00	7.00	4.9200	1.23983
Statement 17	150	2.00	7.00	5.1933	1.30408
Statement 18	150	2.00	7.00	4.8067	1.10943

The table above reflects the mean and standard deviation for the variables measured. The mean value shows the average respondent's assessment of the questions asked, while the standard deviation describes the amount of deviation from the average of the questions asked in the research questionnaire.

In the table above, descriptive statistics can be seen for each statement item. For the item "I am informed about what information will be requested at indoflorist", has an average (mean) of 4.8800 with a minimum value of 3 and a maximum value of 7. This value indicates that the respondent's answer to the statement submitted leads to strongly agree. While the standard deviation of 0.70397 indicates the magnitude of the deviation of the respondent's answer to the average (mean).

In statement item #2 "Indoflorist explains why they ask for your personal data information" has an average (mean) of 4.9733 with a minimum value of 3 and a maximum value of 7. This value indicates that the respondent's answer to the statement submitted leads to strongly agree. While the standard deviation of 0.67503 shows the amount of deviation of respondents' answers from the average (mean).

At statement item #3 "Indoflorist explains what my personal data information is being requested for" has an average (mean) of 4.7667 with a minimum value of 2 and a maximum value

of 7. This value indicates that the respondent's answer to the proposed statement leads to strongly agree. While the standard deviation of 0.85465 shows the magnitude of the deviation of the respondents' answers to the average (mean).

At statement item #4 "I feel that indoflorist has good reasons to ensure that my personal data information is accurate" has an average (mean) of 4.9400 with a minimum value of 2 and a maximum value of 7. This value indicates that the respondent's answer to the statement submitted leads to strongly agree. While the standard deviation of 0.77501 shows the magnitude of the deviation of respondents' answers to the average (mean).

At statement item #5 "Indoflorist has a mechanism to view and change incorrect personal data information" has an average (mean) of 4.9667 with a minimum value of 2 and a maximum value of 7. This value indicates that the respondent's answer to the proposed statement leads to strongly agree. While the standard deviation of 0.83880 indicates the magnitude of the deviation of the respondent's answer to the average (mean).

Statement item #6 "I feel that indoflorist will not spread my personal data information without my permission" has an average (mean) of 4.6133 with a minimum value of 2 and a maximum value of 7. This value indicates that the respondent's answer to the statement submitted leads to strongly agree. While the standard deviation of 1.27330 shows the amount of deviation of respondents' answers from the average (mean).

Statement item #7 "I feel that indoflorist is very protective and protects my personal data and credit card information from irresponsible parties" has an average (mean) of 4.6000 with a minimum value of 1 and a maximum value of 7. This value indicates that the respondent's answer to the statement submitted leads to strongly agree. While the standard deviation of 1.43307 shows the magnitude of the deviation of the respondents' answers to the average (mean).

Statement item #8 "Privacy policy indoflorist in explaining what personal data information is used for makes me feel confident in this website" has an average (mean) of 4.5533 with a minimum value of 1 and a maximum value of 7. This value indicates that the respondent's answer to the proposed statement leads to strongly agree. While the standard deviation of 1.17888 shows the magnitude of the deviation of respondents' answers to the average (mean).

Statement item #9 "Privacy policy indoflorist in giving me options for providing personal data information makes me feel confident in this website" has an average (mean) of 4.5533 with a minimum value of 1 and a maximum value of 7. This value indicates that the respondent's answer to the statement submitted leads to strongly agree. While the standard deviation of 1.20773 shows the magnitude of the deviation of respondents' answers to the average (mean). Pada item pernyataan #10 "Privacy policy indoflorist dalam mengakses informasi data pribadi saya untuk memastikan keakuratan dan kebenaran data membuat saya merasa percaya ke website ini " memiliki angka rata-rata (mean) sebesar 4.5467 dengan nilai minimum 1 dan nilai maksimum 7. Nilai ini menunjukkan bahwa jawaban responden terhadap pernyataan yang diajukan mengarah ke sangat setuju. Sementara standar deviasinya sebesar 1.21283 menunjukkan besarnya penyimpangan jawaban responden terhadap rata-rata (mean).

Statement #11 "Privacy policy indoflorist mengenai keamanan transaksi membuat saya merasa percaya ke website ini " memiliki angka rata-rata (mean) sebesar 4.5733 dengan nilai minimum 1 dan nilai maksimum 7. Nilai ini menunjukkan bahwa jawaban responden terhadap pernyataan yang diajukan mengarah ke sangat setuju. Sementara standar deviasinya sebesar 1.26038 menunjukkan besarnya penyimpangan jawaban responden terhadap rata-rata (mean).

Statement item #12 "The level of encryption and other security at indoflorist can make me feel confident in this website" has an average (mean) of 4.6600 with a minimum value of 1 and a maximum value of 7. This value indicates that the respondents' answers to the statements submitted lead to strongly agree. While the standard deviation of 1.30477 shows the magnitude of the deviation of respondents' answers to the average (mean).

Statement item #13 "Privacy policy indoflorist in terms of explanations for requests for personal data makes me feel confident in this website" has an average (mean) of 4.6133 with a minimum value of 1 and a maximum value of 7. This value indicates that the respondent's answer to the proposed statement leads to strongly agree. While the standard deviation of 1.28902 shows the magnitude of the deviation of respondents' answers to the average (mean).

Statement item #14 "I am willing to recommend indoflorist to other parties to buy its products" has an average (mean) of 4.8867 with a

minimum value of 2 and a maximum value of 7. This value indicates that the respondent's answer to the proposed statement leads to strongly agree. Meanwhile, the standard deviation of 1.17888 indicates the magnitude of the deviation of the respondent's answer from the average (mean).

Statement item #15 "I am willing to make purchases at indoflorist" has an average (mean) of 4.6133 with a minimum value of 2 and a maximum value of 7. This value indicates that the respondent's answer to the proposed statement leads to strongly agree. While the standard deviation of 1.27330 shows the magnitude of the deviation of respondents' answers to the average (mean).

Statement item #16 "I am willing to revisit indoflorist" has an average (mean) of 4.9200 with a minimum value of 2 and a maximum value of 7. This value indicates that the respondent's answer to the statement submitted leads to strongly agree. While the standard deviation of 1.23983 indicates the magnitude of the deviation of the respondent's answer to the average (mean).

Statement item #17 "I have a positive opinion about indoflorist" has an average (mean) of 5.1993 with a minimum value of 2 and a maximum value of 7. This value indicates that the respondent's answer to the proposed statement leads to strongly agree. While the standard deviation of 1.30408 shows the magnitude of the deviation of respondents' answers to the average (mean).

Statement item #18 "I am willing to provide my personal data information" has an average (mean) of 4.8067 with a minimum value of 2 and a maximum value of 7. This value indicates that the respondent's answer to the statement submitted leads to strongly agree. While the standard deviation of 1.10943 indicates the magnitude of the deviation of the respondent's answer to the average (mean).

For the overall standard deviation which can be seen in table 4.1 has a small value, which is below 2.0000, this indicates that the respondents involved in this study as a whole are not diverse or homogeneous.

Results and Interpretation

Hypothesis # 1

The first hypothesis tests whether there is a positive relationship between E-commerce consumer privacy and the level of trust in conducting online transactions. The null

hypothesis and alternative hypothesis are organized as follows:

Ho 1: There is no positive relationship between privacy and the level of trust of E-commerce consumers in conducting online transactions.

Ha 1: There is a positive relationship between privacy and the level of trust of E-commerce consumers in conducting online transactions.

Table 4.2
Correlation Calculation Results

		Privacy	Trust
Privacy	Pearson Correlation	1	.881(**)
	Sig. (2-tailed)		.000
	N	150	150
Trust	Pearson Correlation	.881(**)	1
	Sig. (2-tailed)	.000	
	N	150	150

Correlation is significant at the 0.050 level (2-tailed).

The results obtained based on SPSS computation obtained a correlation between privacy and trust of 0.881 with $p < 0.050$.

The result shows that Ho 1 is rejected, in other words, there is a relationship with a positive direction between privacy and trust, meaning that the higher the privacy, the higher the level of E-commerce consumer trust.

Hypothesis #2

The second hypothesis tests whether there is a positive relationship between the level of trust and behavioral intention of E-commerce consumers in conducting online transactions. The null hypothesis and alternative hypothesis are structured as follows:

Ho 2: There is no positive relationship between the level of trust of individuals and the behavioral intention of E-commerce consumers in making online transactions

Ha 2: There is a positive relationship between the level of individual trust and the behavioral intention of E-commerce consumers in making online transactions

Tabel 4.3
Hasil Perhitungan Korelasi

		Trust	Behavioral Intention
Trust	Pearson Correlation	1	.919(**)
	Sig. (2-tailed)		.000
	N	150	150
Behavioral Intention	Pearson Correlation	.919(**)	1
	Sig. (2-tailed)	.000	
	N	150	150

Correlation is significant at the 0.050 level (2-tailed).

The results obtained based on SPSS computation obtained a correlation between trust and behavioral intention of 0.919 with $p < 0.0000$ ($p < 0.050$).

So the result shows that Ho 1 is rejected in other words that there is a positive directional relationship between trust and behavioral intention. This means that the higher the trust, the higher the behavioral intention of E-commerce consumers.

Hypothesis # 3

The third hypothesis is to test whether there is a difference in gender on the level of trust of E-commerce consumers. The null hypothesis and alternative hypothesis are organized as follows:

Ho 3: There is no difference in gender on the level of E-commerce consumer trust

Ha 3: There is a difference in gender on the level of E-commerce consumer trust

Tabel 4.4
Anova Calculation Results
Descriptive

	N	Mean	Std. Deviation
Male	81	30.3333	5.04728
Female	69	24.1304	7.97222
Total	150	27.4800	7.23222

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1433.614	1	1433.614	33.362	.000
Within Groups	6359.826	148	42.972		
Total	7793.440	149			

The results obtained based on SPSS computation using ANOVA obtained an F value of 33.362 with $p < 0.0000$ ($p < 0.050$) which means that there is a

difference in trust between men and women. It is also seen that the average value (mean) of men (30.333) is higher than women (24.1304).

So the result shows that Ho 1 is rejected, in other words that there is a difference in gender on the level of trust of E-commerce consumers. It can be said that the level of trust of men is higher than women in making online transactions in E-commerce.

Hypothesis #4

The fourth hypothesis is to test whether there is a difference in age towards the level of E-commerce consumer trust. The null hypothesis and alternative hypothesis are organized as follows:

Ho 4: There is no difference in age towards the level of E-commerce consumer trust.

Ha 4: There is a difference in age towards the level of E-commerce consumer trust.

Tabel 4.5
Anova Calculation Results
Descriptives

	N	Mean	Std. Deviation
<20	12	29.6667	7.03670
21-30	52	26.5577	7.55999
31-40	53	27.6792	7.17574
41-50	23	29.0870	6.46609
51>	10	24.9000	7.50481
Total	150	27.4800	7.23222

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	229.673	4	57.418	1.101	.359
Within Groups	7563.767	145	52.164		
Total	7793.440	149			

The results obtained based on SPSS computation using anova obtained an F value of 1.101 with $p < 0.359$ ($p > 0.050$).

So the result shows that Ho 4 fails to be rejected, which means that there is no difference in the level of trust in terms of age. It can be said that age does not affect the level of trust of E-commerce consumers.

Hypothesis # 5

The fifth hypothesis is to test whether there is a difference in the level of experience in using the website on the level of trust of E-commerce consumers. The null hypothesis and alternative hypothesis are organized as follows:

Ho 5: There is no difference in the level of experience in using the website on the level of trust of E-commerce consumers.

Ha 5: There is a difference in the level of experience in using the website on the level of trust of E-commerce consumers.

Tabel 4.6
Anova Calculation Results
Descriptives

	N	Mean	Std. Deviation
Never used	1	32.0000	
Ever used	10	31.0000	7.81736
Several times used	29	26.7931	6.96614
Every week use	44	28.0909	8.02849
Every day use	66	26.7727	6.68591
Total	150	27.4800	7.23222

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	207.454	4	51.864	.991	.414
Within Groups	7585.986	145	52.317		
Total	7793.440	149			

The results obtained based on SPSS computation using anova obtained an F value of 0.991 with p 0.414 ($p > 0.050$).

So the result shows that Ho 5 fails to be rejected, which means that there is no difference in the level of E-commerce consumer trust in terms of the level of experience using the website.

5. CONCLUSION

Testing of the research problem shows that the level of privacy has a positive relationship to the level of trust and then the level of trust has a positive relationship to behavioral intention. This means that if the privacy of E-commerce consumers can be protected and maintained properly, the level of trust of these consumers will be higher as has been proven by the results of testing hypothesis # 1. Furthermore, if the level of consumer trust is higher, consumer behavioral intention towards the website will increase as has been proven by the results of testing hypothesis # 2.

Based on the results of testing hypothesis #3, it can be seen that in terms of gender, men have a higher level of trust than women because men tend to have cognitive trust (rational). This is also reinforced by interviews that most men do not bother to come to the store and immediately choose to buy the desired item. Meanwhile,

women have lower trust because they tend to have emotional trust. This is also reinforced based on interviews with them that most women feel more comfortable and safe to shop directly at the store and choose the items they want and meet face to face with the seller. It can be said that women tend to use emotional / feelings in making their shopping transactions compared to men who use more rationality in doing so.

While the results of testing the level of trust in terms of age show that there is no difference in the age level of trust in E-commerce consumers as has been proven in hypothesis #4. Likewise, testing the level of trust from the level of experience using the website shows that there is no difference in the level of experience using the website on trust in E-commerce consumers as has been proven in hypothesis #5.

Managerial Implications

Departing from the above conclusions, the results of this study should be used by E-commerce online transaction business actors in conducting their business. The E-commerce shopping system does not bring together directly between buyers and sellers so that what is needed here is the trust of each transaction actor.

A good level of E-commerce consumer privacy protection will increase good trust as well and if the level of consumer trust is high, the behavioral intention of the consumer will increase and become loyal to the website. So the E-commerce website must always be able to protect consumer privacy by including a privacy policy to state its protection and continue to update website security with the most sophisticated security system for online transactions.

Based on the research conducted by the researcher, almost all E-commerce websites in the United States have included privacy policy on their websites because it seems that the awareness of local E-commerce entrepreneurs to provide guarantees for the preservation and protection of consumer personal data information is very high so that the E-commerce business there is arguably quite long-lived. Whereas in Indonesia, from 12 local E-commerce websites that have been studied by the researcher, only www.indoflorist.com includes privacy policy on its website. Here, it can be seen that in the E-commerce website from the United States, E-commerce consumers are really shown that their privacy is very seriously guarded and protected by the privacy policy so that it creates a sense of security for its users. Meanwhile, almost all Indonesian E-commerce

websites only highlight the information on how shopping transactions can be done without giving a statement about the guarantee of safeguarding and protecting consumer personal data information.

Consumers are kings in the world of trade, therefore Indonesian E-commerce entrepreneurs are expected to be more serious about including privacy policy on their website with the aim of providing a statement of guarantee of consumer privacy protection and the policy must be accompanied by the most sophisticated level of encryption and security to support it. If this is done well, Indonesian E-commerce consumers will be more willing to make online transactions because they feel that the security of their personal data information is really well protected with a written guarantee on the website.

Suggestions for Future Research

1. This study examines whether there is a relationship between privacy with trust and trust with behavioral intention with a correlation analysis tool.
2. Also to test whether there are differences in terms of gender, age and level of experience using the website with Anova analyzer.
3. For further research it is recommended to use other analytical tools to see if there is a difference in the test results.
4. In this study, the overall population sample was only taken from the DKI Jakarta and surrounding areas, for further research it is recommended that the population should also be taken from areas outside DKI Jakarta and its surroundings.
5. It is better if in the next research the respondents are more aimed at certain segments, for example based on their educational or work background so that this research is more focused.
6. Future research should also determine the population based on their income level. Because income also has a high enough influence on consumer purchasing power.
7. This research examines only the relationship to behavioral intention, for future research it is recommended to continue it to consumer behavior so that the characteristics of E-commerce consumer desires can be obtained in conducting online shopping transactions.
8. It is also good that in the next research, E-commerce entrepreneurs are also included as research material to see their views on E-commerce consumer privacy and trust issues.

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