



Analyzing the Impact of Customer Trust on Customer Satisfaction on the Tokopedia E-Commerce Platform Using a Multidimensional Approach



Cross Mark

Muhartini Salim^{1*}, Ade Tiara Yulinda², Rina Suthia Hayu³, Yenti Sumarni⁴ and Reni Indriani⁵

^{1,2,3,4,5}Doctor of Management Study Programme, Faculty of Economics and Business University of Bengkulu,
WR. Supratman Street, Bengkulu, Indonesia

ABSTRACT

Objective - This paper examines the formation of trust and customer satisfaction using a multidimensional approach. It aims to determine the influence of the three factors of perceived ease of use, customer experience, and company reputation in shaping consumer behavior. In addition, this study will also investigate the influence of trust on customer satisfaction.

Methodology/Technique - This study employs a quantitative research method. This study was designed using a combination of survey and experimental methods. Study 1, using a survey method, involved customers who had shopped on the Tokopedia platform as the unit of analysis. The final number of valid respondents was 147 individuals. Meanwhile, Study 2, with an experimental method in a classroom setting, involved 147 (Scenario 1) and 139 (Scenario 2) students from the Department of Management at the University of Bengkulu as participants.

Findings – The study's results indicate that online shopping experience significantly influences customer trust and, in turn, has a positive effect on customer satisfaction. Similar results in the experimental study confirm that ease of use and reputation play a significant role in forming customer trust and satisfaction.

Implications - The study provides valuable insights for online shopping platforms like Tokopedia to enhance customer interactions and ease of use, maintain a positive reputation, sustain competitive advantages, and build long-term relationships with consumers.

Originality- This research introduces the role of three factors, perceived ease of use, customer experience, and company reputation, in shaping customer trust in one of the largest online marketplaces in Indonesia. These three factors are essential to study as previous studies have revealed their influence on consumer behavior.

Type of Paper: Empirical

JEL Classification: M310

Keywords: Ease of Use, Online Shopping Experience, Reputation, Trust, and Satisfaction

Reference to this paper should be made as follows: Salim, M; Yulinda, A,T; Hayu, R.S; Sumarni, Y; Indriani, R. (2024). Analyzing the Impact of Customer Trust on Customer Satisfaction on the Tokopedia E-Commerce Platform Using a Multidimensional Approach, *J. Mgt. Mkt. Review*, 9(4), 148 – 158. [https://doi.org/10.35609/jmmr.2024.9.4\(1\)](https://doi.org/10.35609/jmmr.2024.9.4(1))

1. Introduction

Information and communication technology has changed the lifestyle of Indonesians, including the way they shop. Online shopping has become a new habit because of its benefits. By 2022, Indonesia's e-commerce gross sales value will reach US\$56 billion, up 14% from the previous year (Rizati, 2022).

Paper Info: Revised: October 10, 2024

Accepted: December 31, 2024

* Corresponding author: Muhartini Salim

E-mail: muhartinisalim@unib.ac.id

Affiliation: Economics and Business, University of Bengkulu, Indonesia

Customer satisfaction occurs when the actual performance of a product or service is compared to their expectations (Daniswara & Rahardjo, 2023). According to (Syanjari & Argo, 2024) and (Artina, 2021) shows that customer trust has a positive and meaningful influence on customer satisfaction. Consumer trust in online marketplace companies is a major concern of academics. Trust is considered the key to success in building long-term business relationships and a source of competitive advantage (Chen, 2019). Previous research revealed that trust has a positive and significant effect on customer satisfaction (Sari, R. A., & Aslam, 2022). According to (Yudha et al., 2018) the definition of ease of use is the extent to which individuals believe using technology will be free from effort. Ease is one of the factors that consumers pay attention to when shopping online. The easier the application is to run, the more attractive it is. Similar research shows that ease of use has a positive impact on trust. (Zahro & Santosa, 2023). According to (Syanjari & Argo, 2024) shopping experiences trigger positive or negative responses when interacting with products or services. The rising middle class, internet and mobile penetration, fintech, and financial and investment choices in e-commerce influence growth (Febrianto et al., 2022). Where the parallel research conducted by (Seftila et al., 2021) stated that the shopping experience has a positive influence on customer trust. Reputation is defined as the value attributed to an individual, institution, or country. A positive reputation strengthens customers' trust, assuring them that they will get what they are promised (Riswandi, 2019). The results of research conducted by (Husnah, 2023) and (Purba et al., 2021) states that reputation has an influence on customer trust. The website as a medium of interaction between customers and sellers is considered important in shaping consumer trust. The quality of a website is determined by how easy it is for users to operate (Purba et al., 2021). Therefore, this study is directed at investigating the role of three factors: perceived ease of use, customer experience, and company reputation, in shaping customer trust in one of the largest online marketplaces in Indonesia, Tokopedia. These three factors are essential to the study because various previous studies reveal their influence on consumer behavior. In addition, this study will also investigate the effect of trust on customer satisfaction.

2. Literature Review

2.1. Customer Satisfaction

Customer satisfaction in online marketplaces is defined as the extent to which customers are satisfied with all aspects of the online marketplace system (Lin et al., 2019). For example, (Mofokeng, 2021) found that online shopping customer satisfaction is influenced by item delivery, site security, information quality, and product diversity. Study conducted by (Sheu & Chang, 2022) Site attributes, especially efficiency, followed by system availability and privacy, were identified as having a positive effect on customer satisfaction.

2.2. Trust

(Nurdina, R Yudi Sidharta, 2024) They define trust as the binding force in online shopping for a transaction between a buyer and a seller. (Korotkova et al., 2023) Trust can be assessed from both cognitive and behavioral perspectives, reflecting confidence in integrity and reliability. It is important for risk-reducing decisions. The literature shows trust as a multidimensional concept, including institutional trust and knowledge. According to research conducted by (Kasinem, 2020) and (Gultom et al., 2020) The results of the three studies show that customer trust has a positive influence on customer satisfaction. Based on this explanation, a hypothesis can be made.

H2: Trust has a positive influence on customer satisfaction

2.3. Customer Online Experience

Online experience is a universal construct. In the online shopping literature, there is no consensus on the definition of online experience. According to (Siebert et al., 2020) Customer experience includes cognitive, emotional, sensory, behavioral, and relational responses to services. In online shopping, mainly cognitive and affective responses from website interactions are involved. In the research conducted by (Seftila et al., 2021), (Aisyah, A. S., Mulyatini, N., & Yulia, 2022) both show that the variables of consumer trust and shopping experience positively affect the purchase intention variable. Based on this explanation, a hypothesis can be made.

H1: Shopping experience has a positive influence on customer trust

2.4. Ease of Use

Ease of use is the extent to which users feel the product can be used without much hassle and effort (Davis, 1989). Ease of use is how much customers believe that the online marketplace site is easy to understand and use without obstacles, including navigation (Chen, 2019). When a website is easy to use, customers feel more comfortable and have a positive impression. Research shows ease of use is the main factor influencing people's intention to use digital government services (Jasimuddin et al., 2017). Harmonized research results conducted by (Keni, 2019) and (Prathama, 2019) that the results of the three studies state that user convenience has a positive influence on customer trust. Then in research conducted by (Firdaus, M. F., & Himawati, 2022) that both of them have a positive relationship between user convenience and consumer or customer satisfaction. Then also research conducted by (Artina, 2021) And the results of the analysis show that perceived user convenience has a positive and significant influence on the level of customer satisfaction with the application. Based on this explanation, a hypothesis can be made.

H3: Ease of use has a positive influence on customer trust

H5: Ease of use has a positive influence on customer satisfaction

2.5. Reputation

Reputation reflects the company's commitment to service excellence and its superiority over competitors (Sayfuddin & Chen, 2021). The research conducted (Purba et al., 2021) shows that reputation has a positive influence on customer trust. Based on this explanation, a hypothesis can be made. And in research conducted by (Purba et al., 2021) and (Yusdantara & Rahanatha, 2015) shows that reputation has a positive influence on customer satisfaction.

H5: Reputation has a positive influence on customer trust

H6: Reputation has a positive influence on customer satisfaction

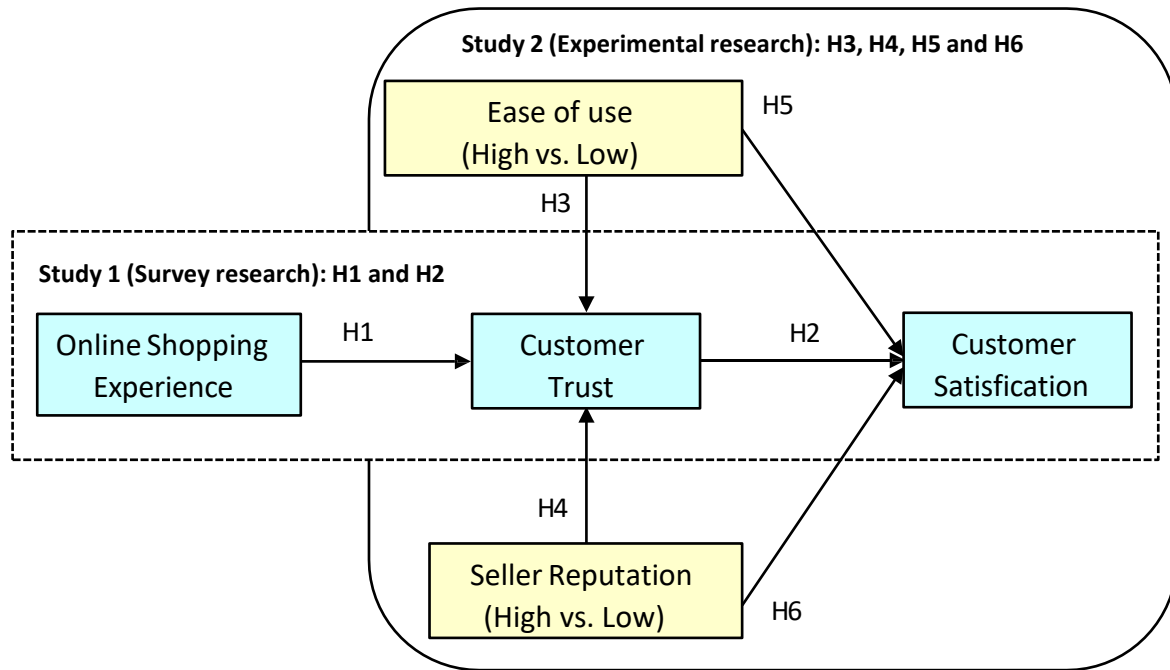


Figure 1. Research Framework

3. Research Methodology

This study examined the causal relationship between online experience, trust, and customer satisfaction on Tokopedia. Researcher interaction with respondents was low intervention. Data was collected through a survey using a questionnaire designed based on previous research to ensure validity and reliability. The sampling method used snowball with online questionnaires on Google Forms and WhatsApp, as well as conventional distribution. The sample consisted of 176 respondents. Data analysis used SEM with Smart PLS version 3.2.9, including CFA and bootstrap structural model testing. Measurement parameters were tested with factor loadings, AVE, CR, and Cronbach's Alpha. The study also conducted two experiments with a 2 x 1 design involving 180 Bengkulu University Management students. The independent variables were ease of use and reputation, while the dependent variables were trust and customer satisfaction. Participants were divided into two groups for the manipulative scenarios of usage and seller reputation, and their responses regarding trust and satisfaction were collected.

4. Results

4.1.1 Respondent Characteristics

The study received 176 questionnaires. After the initial screening process, 29 questionnaires were declared inappropriate because respondents gave the same rating for all questionnaire items, leaving 147 questionnaires eligible for analysis.

4.1.2 Instrument Testing

This test evaluates the validity and reliability of variables and measurement indicators. The methods used are confirmatory factor analysis (CFA) for convergent validity and composite reliability, correlation matrix

for discriminant validity, and Cronbach's alpha for variable reliability. The results show that the factor weights of all indicators are more than 0.5 and the AVE values of the three variables are more than 0.5, meeting the criteria. The composite reliabilities are 0.829 (online shopping experience), 0.814 (customer trust), and 0.798 (customer satisfaction). Cronbach's alpha is 0.693 (online shopping experience), 0.665 (customer trust), and 0.677 (customer satisfaction). Variables and indicators meet the criteria of convergent validity and reliability (Joseph Jr et al., 2014)

Table 1. Confirmatory Factor Analysis Test

Construct	Outer Loadings	Average of Variance Extracted (AVE)	Reliability of Composit	Cronbach Alpha Value
Online shopping experience		0,619	0,829	0,693
PBD1	0,755***			
PBD 2	0,769***			
PBD 3	0,833***			
Customer trust (KP)		0,598	0,814	0,665
KP1	0,633***			
KP2	0,816***			
KP3	0,853***			
Customer satisfaction (CS)		0,502	0,798	0,677
CS1	0,820***			
CS2	0,727***			
CS3	0,713***			
CS4	0,548***			

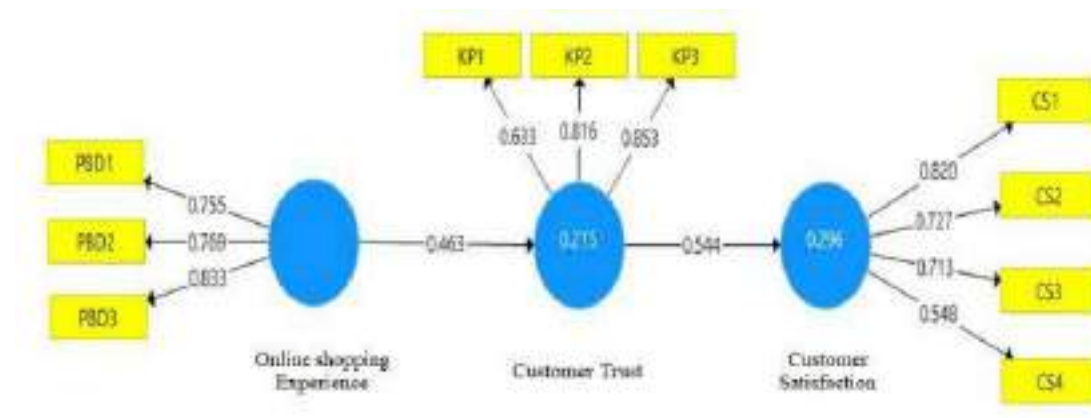


Figure 2. Path Diagram Outer Model

Discriminate validity is tested by comparing the square root of a variable with its correlation to other variables. For example, in Table 1, the square root of online shopping experience is 0.787, which is higher than its correlation with customer trust (0.463) and customer satisfaction (0.546). This indicates that online shopping experience meets discriminant validity. Similar criteria are also met by the customer trust and customer satisfaction variables, so all three variables are discriminantly valid.

Table 2. Discriminant Validity Test Fornell-Lacker Criterion

Construct	PBD	KP	CS
Online shopping experience (PBD)	0,787		
Customer trust (KP)	0,463***	0,773	
Customer satisfaction (CS)	0,546***	0,544***	0,709

Caption: ***: $\square < 0,001$

4.1.3 Structural Model Testing (Inner Model)

After the validity and reliability of the variables were met, a structural model test was conducted. As a result, the online shopping experience significantly positively affects customer trust ($\gamma_{11}=0.463$, $p<0.001$), confirming H_1 . Trust also significantly affects customer satisfaction ($\beta_{11}=0.544$, $p<0.05$), validating H_2 is accepted.

4.2 Study 2

4.2.1 Participant Characteristics

The experimental study had two manipulative scenarios. In the first scenario, the ease-of-use variable was manipulated into two categories: difficult to understand and easy to understand, with 147 out of 180 responses worth analyzing. The second scenario manipulated reputation into two stories: high and low reputation, leaving 139 out of 180 responses worth analyzing after filtering.

4.2.2 Manipulation Check

A total of 180 Management students from Bengkulu University were randomly divided into two groups to read online shopping site scenarios, with ease categories: difficult and easy to understand. Of the 180 responses, 33 failed to meet the criteria, so only 147 were analyzed. As a result, the difficult-to-understand site scored lower on average customer trust than the easy-to-understand one ($M_{low} = 1.80$ vs. $M_{high} = 4.59$; $F(1, 145) = 832.16$; $p<0.001$), proving the effectiveness of the scenario.

4.2.3 Hypothesis Testing

This study used one-way ANOVA to test the effect of ease of use on customer trust. Levene's method's homogeneity of variance test showed insignificant results ($W = 0.78$, $p>0.05$), confirming homogeneous variance between the difficult and easy-to-understand ease-of-use groups. Hypothesis testing results showed a significant difference in customer trust between the groups with difficult-to-understand ($M_{low} = 2.33$) and easy-to-understand ($M_{high} = 3.59$) ease of use ($F(1, 145) = 158.58$; $p<0.001$). This suggests that online shopping platforms with easy-to-understand ease of use increase customer trust, confirming H_3 .

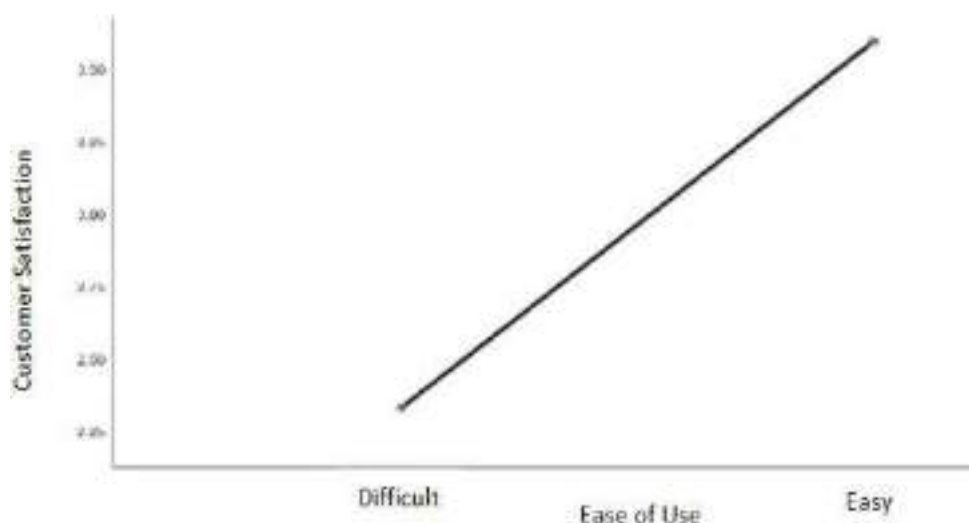


Figure 3. The Influence of User-Friendliness on Customer Trust

In another section, one-way ANOVA was used to test the effect of ease of use on customer satisfaction. Levene's test showed a non-significant result ($W = 2.71$, $p > 0.05$), which confirmed homogeneous variance between groups. Hypothesis testing results showed a significant difference in customer satisfaction between online shopping platforms with difficult-to-understand ($M_{\text{low}} = 2.18$) and easy-to-understand ($M_{\text{high}} = 3.78$) ease of use ($F(1, 145) = 213.95$; $p < 0.001$). Platforms with easy-to-understand ease of use resulted in higher customer satisfaction, supporting H_5 .



Figure 4. The Influence of User-Friendliness on Customer Satisfaction

Scenario 2

Study 2 Scenario 2 aims to examine the effects of ease of use on customer satisfaction through a scenario-based experiment in a classroom setting. Data analysis was conducted in two stages: manipulation checking and hypothesis testing.

Manipulation Check

A classroom experiment with 180 Bengkulu University Management Department students used a fictitious scenario of online shopping sites of varying reputations. Students were randomly divided into low and high-reputation groups and asked to provide customer satisfaction responses. Of the 180 responses, 41 did not meet the criteria, so 139 were analyzed. Results showed that high-reputation sites had significantly higher mean scores than low-reputation sites ($M_{\text{low}} = 1.67$ vs. $M_{\text{high}} = 4.60$; $F(1, 137) = 787.40$; $p < 0.001$), validating the scenario.

Hypothesis Testing

The study used one-way ANOVA to examine the effect of online shopping platform reputation on customer trust. The homogeneity of variance test with Levene's method showed insignificant results ($W = 3.52$, $p > 0.05$), ensuring homogeneous variance between the low and high reputation groups. Hypothesis testing showed a significant difference in customer trust between low ($M_{\text{low}} = 1.86$) and high ($M_{\text{high}} = 3.98$) reputation ($F(1, 137) = 274.72$; $p < 0.001$). These results confirm that platforms with high reputations build higher customer trust than those with low reputations, thus confirming H_4 .

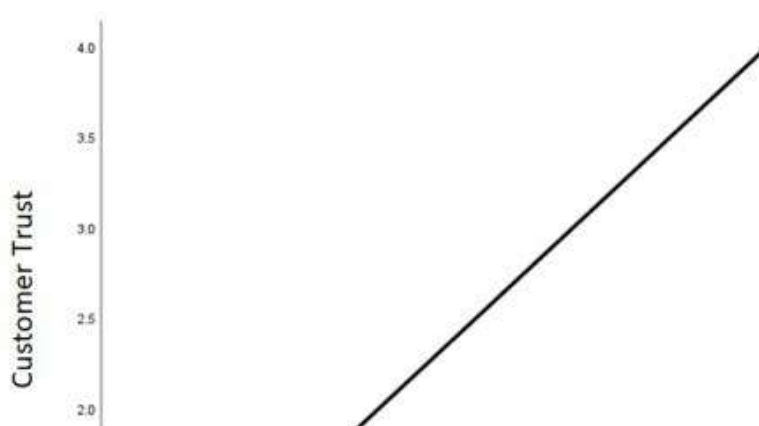


Figure 5. The Influence of Online Shopping Platform Reputation on Customer Trust

In another section, one-way ANOVA was also used to examine the effect of online shopping platform reputation on customer satisfaction. The homogeneity test by Levene's method showed insignificant results ($W = 3.09$, $p > 0.05$), which confirmed the assumption of homogeneous variance between the low-reputation and high-reputation groups in forming customer satisfaction. This finding indicates that there is no significant problem with the manipulated scenario. In the next stage, hypothesis testing showed a significant difference in customer trust between the low reputation ($M_{\text{low}} = 1.98$) and high reputation ($M_{\text{high}} = 3.88$) groups ($F(1, 137) = 238.39$; $p < 0.001$). These results indicate that online shopping platforms with high reputations can form higher customer satisfaction than online shopping platforms with low reputations, thus confirming H_6 .

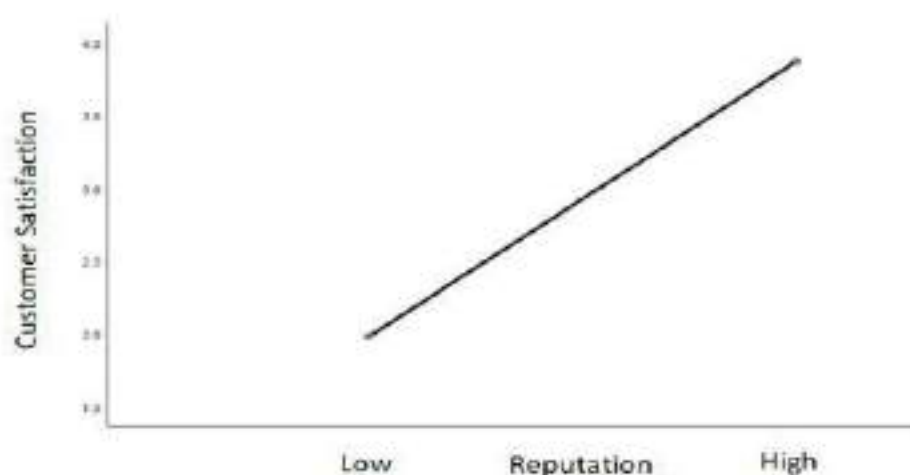


Figure 6. The Influence of Online Shopping Platform Reputation on Customer Satisfaction

5. Discussion

Research shows that the ease of use of online shopping platforms significantly impacts customer trust and satisfaction, affirming that this ease is essential for positive relationships and business sustainability. Previous studies have also emphasized the importance of ease of use in enhancing customer trust and satisfaction. Management needs to understand that online shopping is a crucial part of modern consumer life. The key to ease of use is reducing the customer learning effort through simple and intuitive interface design, creating a pleasant experience, and building trust. An inclusive approach to design is also essential for easy access for various segments of society. Customer difficulty or confusion can give a negative impression, so companies need to proactively understand customer needs. Optimizing ease of use shapes a seamless experience and long-term relationships with customers. This study confirms that the reputation of online shopping platforms positively impacts customer trust and satisfaction. A good reputation builds customer trust, influences purchasing decisions, fosters loyalty, and encourages the company's responsiveness to customer issues. Reputation and ease of use are key factors in successful customer relationships. Companies must prioritize these two aspects in their business strategies to ensure positive and sustainable customer experience and build long-term trust and loyalty.

6. Conclusion

This research concludes that crucial factors influencing customer trust and satisfaction in online shopping, particularly on the Tokopedia platform, have been identified. Data analysis indicates that the online shopping experience plays a moderate role in shaping customer trust, subsequently affecting customer satisfaction. Two experimental scenarios confirm that ease of use and platform reputation significantly shape customer trust and satisfaction. Therefore, online shopping platforms like Tokopedia need to enhance customer interactions and ease of use and maintain a positive reputation to sustain competitive advantages and build long-term relationships with consumers. Future research will provide more holistic and relevant insights into customer relationships and online marketplace platforms. With this approach, research can contribute more to our understanding of the complex dynamics in online marketplaces.

References

Aisyah, A. S., Mulyatini, N., & Yulia, L. (2022). Influence Of Online Shopping Trust And Purchase Experience On Buying Interest In Tokopedia (A Study At The Faculty Of Economics, Galuh University Ciamis). *Business*

Management and Enter, 4, 102–110.

- Artina, N. (2021). View Of Effect Of Perceived Benefits, Perceived Ease, Trust And Service Features On Customer Satisfaction Level In Using E-Money In Palembang City. *Scientific Journal Of Economics And Business, University Of Multi Data Palembang*, 11(1).
- Chen, C.-J. (2019). Developing a model for supply chain agility and innovativeness to enhance firms' competitive advantage. *Management Decision*, 57(7), 1511–1534.
- Daniswara, A., & Rahardjo, S. T. (2023). The Effect Of Product Quality And Brand Image On Loyalty. *Diponegoro Journal Of Management*, 12(1), 1–13.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 319–340.
- Febrianto, A., Hamijoyo, C., Nursalim, N., Sattwika, S., & Widjojo, H. (2022). *The Influence of Risk Perception and Prior Shopping Experience on Desiring To Buy Online*. 17(1), 131.
- Firdaus, M. F., & Himawati, D. (2022). Towards Shopee E-Commerce Consumer Satisfaction. *Scientific Journal Of Business Economics*, 27(2), 216–230.
- Gultom, D. K., Arif, M., & Fahmi, M. (2020). Determination of customer satisfaction on customer loyalty through trust. *Master of Management Scientific Journal*, 3(2), 273–282.
- Husnah, N. (2023). The Effect Of Excellent Service And Bank Reputation On Customer Trust (Bank Syariah Indonesia KCP Balikpapan Sepinggian). *Indonesian Scientific Journal of Islamic Finance*, 1(2), 207–222.
- Jasimuddin, S. M., Mishra, N., & A. Saif Almuraqab, N. (2017). Modelling the factors that influence the acceptance of digital technologies in e-government services in the UAE: A PLS-SEM Approach. *Production Planning & Control*, 28(16), 1307–1317.
- Joseph Jr, F., William, C., Barry, J. B., & Rolph, E. A. (2014). *Multivariate Data Analysis-7th*. Pearson Education Limited.
- Kasinem, K. (2020). View Of The Effect Of Trust And Service Quality On Customer Satisfaction At Hotel Bukit Serelo Lahat. *Journal Media Wahana Ekonomika*, 17(4).
- Keni, W. D. D. (2019). The Effect Of Perceived Ease Of Shopping, Website Reputation, And Website Quality On Online Purchase Intention: Trust As A Mediating Variable. *Journal Of Business Management And Entrepreneurship*, 3(1), 102–109.
- Korotkova, N., Benders, J., Mikalef, P., & Cameron, D. (2023). Maneuvering between skepticism and optimism about hyped technologies: Building trust in digital twins. *Information & Management*, 60(4), 103787.
- Lin, X., Wang, X., & Hajli, N. (2019). Building e-commerce satisfaction and boosting sales: The role of social commerce trust and its antecedents. *International Journal of Electronic Commerce*, 23(3), 328–363.
- Mofokeng, T. E. (2021). The impact of online shopping attributes on customer satisfaction and loyalty: Moderating effects of e-commerce experience. *Cogent Business & Management*, 8(1), 1968206.
- Nurdina, R Yudi Sidharta, & A. D. I. (2024). The Effect Of Perceptions Of Ease Of Use, Perceptions Of Interest Rates, Perceptions Of Risk On Shopee Paylater Loan Making Decisions (Case Study Of Students Of The Faculty Of Economics And Business, PGRI Adi Buana University Surabaya, Accounting Study Pr. *Economics Magazine: Management, Accounting And Business Studies*, 29(1), 54–61.
- Prathama, F. (2019). The Influence of Ease of Use of Applications and Consumer Trust on Lazada E-Commerce Consumers' Repurchase Intention. *Agora: Journal Of Business Management*, 7(1), 1–6.
- Purba, M., Nasution, A. P., & Harahap, A. (2021). The Influence of Service Quality, Product Quality and Company Reputation on Consumer Satisfaction with Trust as a Moderating Variable. *Remik: Riset Dan E-Jurnal Manajemen Informatika Komputer*, 7(2), 1091–1107.
- Riswandi, R. (2019). View of the Effect of Seller Reputation and Service Quality on Consumer Trust That Impacts Purchasing Decisions. *Digital Economic, Management & Accounting Knowledge Development*, 1(2).
- Rizati. (2022). Prospek E-Commerce Indonesia Masih Positif Pada 2022. *META*.
- Sari, R. A., & Aslam, N. F. A. A. P. (2022). The Effect of Celebrity Endorsement, Brand Image, and Testimonials on Consumer Purchase Intention for Lemonilo Instant Noodle Products on Instagram Social Media. *Management Journal*, 2(2).
- Sayfuddin, A. T. M., & Chen, Y. (2021). The signaling and reputational effects of customer ratings on hotel revenues: Evidence from TripAdvisor. *International Journal of Hospitality Management*, 99, 103065.
- Seftila, S., Saryono, O., & Prabowo, F. H. E. (2021). Trust and Shopping Experience and Their Influence on Consumer Purchase Interest Online in E-Commerce Applications. *Value J. Manaj. Dan Akunt*, 16(2), 499–511.
- Sheu, P.-L., & Chang, S.-C. (2022). Relationship of service quality dimensions, customer satisfaction and loyalty in e-commerce: a case study of the Shopee App. *Applied Economics*, 54(40), 4597–4607.
- Siebert, A., Gopaldas, A., Lindridge, A., & Simões, C. (2020). Customer experience journeys: Loyalty loops versus involvement spirals. *Journal of Marketing*, 84(4), 45–66.
- Syanjari, T., & Argo, J. G. (2024). Pengaruh Kualitas Pelayanan, Kepercayaan Merek, Dan Citra Merek Terhadap Kepuasan Pelanggan J&T Express (Studi Pada Masyarakat Kecamatan Cinere). *IKRAITH-EKONOMIKA*, 7(1),

188–199.

- Yudha, S. A. P., Arifin, R., & Hufron, M. (2018). The Effect Of Ease Of Use, Service Quality, Price And Promotion On Grabfood Customer Satisfaction. *Management Research*, 101–113.
- Yusdantara, I. K., & Rahanatha, G. B. (2015). The Effect of CSR on Company Reputation Mediated by Customer Satisfaction (Study at Pt. Coca Cola Amatil Denpasar). *E-Jurnal Manajemen Unud*, 4(4), 813–831.
- Zahro, L., & Santosa, M. S. E. (2023). The Influence of Information Quality, Ease of Use and Company Image on Customer Trust and Its Impact on Decisions to Use Bca Mobile (Study of Students at the Faculty of Economics and Business, Stikubank University, Semarang). *Journal of Economic, Business and Accounting (COSTING)*, 6(2), 2163–2174.