

## Trust, privacy, service quality, and brand image on the success of electronic customer relationship management

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### ARTICLE INFO

Received 14 August 2023  
Accepted 23 September 2023  
Published 30 September 2023

#### Keywords:

Trust; privacy; service quality;  
brand image; customer  
satisfaction; E-CRM

### ABSTRACT

The purpose of this study was to analyze the effect of trust, privacy, service quality, and brand image on the success of E-CRM Lazada customers in the city of Padang with customer satisfaction as a mediating variable. The population in this study are Lazada application users in the city of Padang and have made transactions at Lazada in the last 6 months. The sampling technique used was purposive sampling. The number of samples in this study was 210 people. Data collection uses a questionnaire and is processed with SEM PLS4. The results of this study indicate that: (1) there is a significant influence between trust and E-CRM. (2) there is a significant influence between privacy and E-CRM. (3) there is a significant relationship between service quality and E-CRM. (4) there is a significant influence between Brand Image and E-CRM. (5) there is a significant relationship between trust and customer satisfaction. (6) there is a significant influence between privacy and customer satisfaction. (7) there is a significant influence between service quality and customer satisfaction. (8) there is a significant influence between brand image and customer satisfaction. (9) there is a significant influence between customer satisfaction and E-CRM. (10) There is a significant relationship between trust in E-CRM through customer satisfaction. (11) There is a significant influence between privacy on E-CRM through customer satisfaction. (12) There is a significant influence between service quality on E-CRM through customer satisfaction. (13) There is a significant influence between brand image on E-CRM through customer satisfaction.

**How to cite:** Habil, M., & Engriani, Y. (2023). Trust, privacy, service quality, and brand image on the success of electronic customer relationship management. *Operations Management and Information System Studies* 3(3), 168-179. <https://doi.org/10.24036/omiss.v3i3.128>



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## INTRODUCTION

Indonesia is the fourth most populous country in the world with a total population of approximately 250 million people. With such a large population, it is not surprising that Indonesia is one of the developing countries that is a potential target market for investors to develop their business in terms of product marketing. The large number of investors trying to expand their market in Indonesia has caused the number of products offered to consumers to be increasingly diverse.

To be able to survive and thrive in business competition, marketers must certainly make consumers in Indonesia loyal to the products they offer. The main thing that marketers need to understand is of course the habits of consumer behavior, especially consumers in Indonesia, one of which is offering goods and products through sophisticated technology via the internet media. Some of the largest e-commerce in Indonesia are Shopee, Bukalapak, Lazada, Blibli, Zalora, Tokopedia (Angela & Paramita, 2020) The following is a prediction of the number of e-commerce users in Indonesia.

According to Kassim, N. & Asiah Abdullah, N. (2010), E-Customer Relationship Management (E-CRM) is the process of managing detailed information about each customer and carefully managing all customer "touch points" in order to maximize customer loyalty. According to Newell in (Angeloskaidichovska & Angeleski, 2020) states "E-Customer Relationship Management (CRM) is a modification of learning consumer behavior every time from every interaction, treatment of customers and building strength between consumers and companies".

According to (Ariyan, 2013) explaining consumer trust is all forms of knowledge possessed by consumers and all conclusions made by consumers about objects, attributes and benefits. Consumer trust is one of the comparisons of what consumers expect with what consumers have received.

Privacy can be an important aspect that can affect the satisfaction and attractiveness of consumer applications in online business transactions. Because the perception of security and privacy of online shopping is still low when compared to offline shopping. To create a sense of security and avoid online fraud, a buyer can first check the existence of the "lapak" of the online store. Security is one of the important problems faced by internet users (Foster, 2017)

According to (Foster, 2017) defines brand image (brand image) is a collection of customer perceptions of a brand, where one of the important conditions in influencing consumers is the image of the brand, apart from giving influence this will be the next target for companies so that customers full confidence in a brand. Brand image building strategies are carried out by companies in attracting interest and retaining old consumers so they are able to remember the characteristics of a product or service issued by one of the companies that are used to encourage loyalty and give trust to the products used.

## LITERATURE REVIEW

### Trust

According to (Ariyan, 2013) state that trust is all knowledge possessed by consumers and all conclusions made by consumers about objects, attributes and benefit. Consumer trust is one of the comparisons between what consumers expect and what consumers have received. Consumers trust in a product can be created by guaranteeing the safety of thr product, as well as the benefits (efficacy) of the product in quetion. In addition, consumers trust can also be created by the honesty of the producer in conveying the composition or ingredients used in a particular product, as well as conveying the side effects of using the product in question.

### Privacy

According to (Roca et al., 2009) privacy is the possibility that online companies collect and use data about individuals inappropriately. Customers are therefore reluctant to enter their personal information when sites request it, because they are concerned about the collection and misuse of information sent over the internet and how their data will be used. The impact is that online consumers are hesitant to disclose any personal or financial information to companies, because they feel that companies can make unauthorized use of it or leak it to other organizations. A more positive understanding is conveyed by(Armesh et al., 2010)

### **Service quality**

The definition of service quality or service quality is centered on efforts to fulfill customer needs and desires and the accuracy of their delivery to offset customer expectations. According to Fandi (2012) states that "Service quality is providing perfect services performed by service providers in meeting customer needs and desires as well as the accuracy of delivery to offset customer expectations. Service quality is an important thing that must be considered and maximized in order to survive and remain an option. According to (Tjiptono et al., 2012), service quality is the expected level of excellence and control over that level of excellence to satisfy customers.

### **Brand Image**

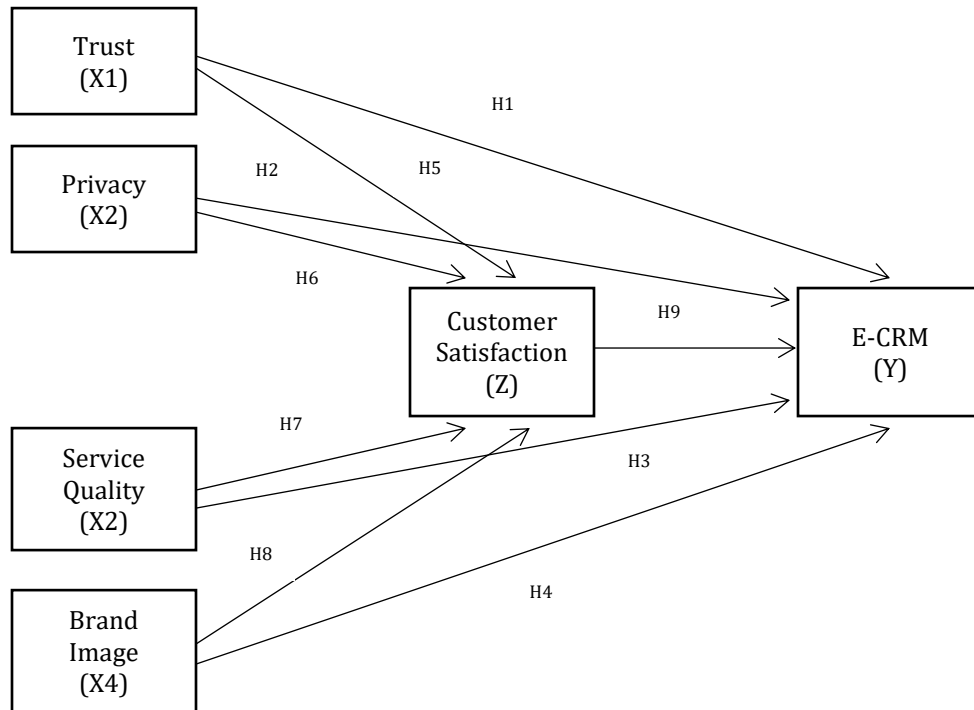
According to Brand image is a collection of customer perceptions of a brand, where one of the important conditions for influencing consumers is the image of the brand, apart from giving influence this will be the next target for companies so that customers give complete trust in a brand. Brand image building strategies are carried out by companies in attracting interest and retaining old consumers so they are able to remember the characteristics of a product or service issued by one of the companies that are used to encourage loyalty and give trust to the products used.

### **Customer satisfaction**

Customer satisfaction is a response from consumers for the performance that has been given according to customer expectations. According to Setiawati & Tjahjono (2017)) customer satisfaction is a level where the needs, desires and expectations of customers can be fulfilled which will result in repeat purchases or continued loyalty. The importance of customer satisfaction for businesses is to maintain the viability of the business in the long term. Thus the bargaining power of consumers is getting bigger. Consumer rights are also getting great attention, especially aspects of security and the use of certain goods or services. Now, many consumerist activities are starting to appear that are fighting for consumer rights, business ethics, and awareness and love for the environment. Where they work to be able to create satisfaction from all sides and other important aspects (Kanaidi, 2017).

### **E-CRM**

According to (Widyatama, 2018)), E-Customer Relationship Management (E-CRM) is the process of managing detailed information about each customer and carefully managing all customer "touch points" in order to maximize customer loyalty. According to Newell in Imasari and Nursalin (2011) states "E-Customer Relationship Management (CRM) is a modification of learning consumer behavior every time from every interaction, treatment of customers and building strength between consumers and companies". Lazada implements an E-CRM strategy in the form of Live Chat on the website which can be accessed on weekdays, to serve Lazada customer complaints and questions. Lazada also includes a customer care number, and if customers still have other questions, they can send an e-mail to Lazada customer care. Lazada also has Facebook and Twitter social media accounts to maintain communication with Lazada customers. Another E-CRM strategy that Lazada uses is to provide the latest information to customers, namely through e-mail newsletters that are always sent every week to keep winning the competition, winning the hearts of consumers, maintaining close relationships with customers.



**Figure 1. Conceptual Model**

## METHOD

The data analysis method in this study first uses descriptive analysis which provides an empirical description of the data that has been collected in this study. Both use inductive or inferential analysis to analyze sample data and the results will be applied to the population. Data analysis using SEM-PLS was chosen because PLS is a powerful analytical method because it is not based on many assumptions, then the data used does not have to be normally distributed and the samples used in SEM-PLS do not have to be large. PLS is able to perform correlation analysis between latent variables by finding how far the spread of data from each variable uses the bootstrap technique so that there is no need for a normal distribution. So even though the amount of data is as many as 210 respondents, it is suitable to use this method. The PLS model has two linear equations called the structural model (inner model) which describes the relationship between latent variables and the measurement model (outer model) which shows the relationship between latent variables and a group of manifest variables that can be measured directly.

## RESULTS AND DISCUSSION

### Results

The criteria in this study are users of the Lazada application in the city of Padang and have made purchases on the Lazada application in the last six months. The character of the respondents can be seen in table 1:

**Tabel 1. Characteristic of Respondent**

Characteristic	Category	Percentage
Gender	Male	52.4%
	Female	47.6%
Respondent's age	15-20	9%
	21-25	71.4%
	26-30	12.4%
	30-40	6.2%
	>40	1%
	Domicili	Padang
Education	Elementary school	0.5%
	Junior high school	5.7%
	Senior High School	53.8%
	Diploma	38.6%
	Bachelor Degree	1%
	Master Degree	0.5%
Expenditure	<IDR 1.000.000	43.8%
	IDR 1,000,000-IDR 2,000,000	21.4%
	IDR 2,000,000-IDR 3,000,000	11.9%
	IDR 3,000,000-IDR 4,000,000	7.1%
	IDR 4,000,000-IDR 5,000,000	6.2%
	>IDR 5,000,000	9.5%

Source: Primary data processed, 2023

Validity testing is conducted to demonstrate that each variable is distinct from one another. According to Hair et al. (2018), a measurement can be considered valid if it satisfies certain criteria, specifically when the Average Variance Extracted (AVE) value is equal to or greater than 0.5.

**Table 2. Average Variance Extract**

Variable	Average Variance Extract (AVE)
Trust	0.580
Privacy	0.632
Service quality	0.564
Brand image	0.599
Customer satisfaction	0.676
<i>E-CRM</i>	0.559

Source: Primary data processed, 2023

Based on the information provided and the observation of Table 2, it is evident that the AVE value for each variable meets the required rule of thumb, which is AVE value > 0.50. As a result, this research can be considered valid based on the validity testing conducted. The meeting of this criterion indicates that the measurement model used in the study demonstrates sufficient validity for the variables under investigation.

The reliability test is used to measure a questionnaire consisting of indicators of variables from variables. According to (Hair et al., 2018) the reliability test must meet the requirements seen from the composite reliability value where the value must be greater than 0.7 (composite reliability > 0.7) and or meet the Cronbach Alpha criteria ( $\alpha$ ) greater than 0.70. The results of the reliability testing in this study can be seen in the table below.

**Table 3. Reliability Test**

Variable	Cronbach's alpha
Brand Image	0.889
E-CRM	0.928
Trust	0.880
Customer satisfaction	0.760
Service quality	0.914
Privacy	0.883

Source: Primary data processed, 2023

Based on the data presented in Table 3, it is evident that the output values of Cronbach's alpha and composite reliability for each variable are greater than 0.6. This adherence to the rule of thumb, where both Cronbach's alpha and composite reliability values should be higher than 0.6, indicates that the data in Table 4 can be considered reliable. The reliability of the data signifies that the measurement model used in the research is consistent and dependable for assessing the variables under study.

The R-square value can be used as a measure of how far certain independent variables affect the dependent variable. The R-square estimation value can be seen in Table 4 below:

**Table 4. R-Square**

Variable	R-Square
Customer satisfaction	0.595
E-CRM	0.784

Source: Primary data processed, 2023

Based on table 4 on it is explained that the R-Square value of the customer satisfaction variable is obtained by 59.5%, meaning that there is a relationship between the variables of trust, service quality privacy, brand image on customer satisfaction 59.5% the rest is influenced by other variables, then explained that the R-Square value of the E-CRM variable is 78.4%, meaning that there is a relationship between the variables of trust, privacy, quality of service, brand image to E-CRM.

The significance of the estimated parameters provides very useful information about the relationship between the research variables. The basis used in testing the hypothesis is the value contained in the path coefficient output. Used in testing the hypothesis is the value contained in the path coefficient output. Hypothesis testing can be done based on the level of significance and the value of the path coefficient between latent variables. For significance guidelines on p value with a value below 0.05 or T statistics > 1.96.

**Table 5. Direct Effect**

Variable	Original Sample (O)	Sample Means (M)	Standard Deviations (STDEV)	T Statistics (O/STDEV)	P Values
Trust → E-CRM	0.173	0.080	0.071	2,067	0.024
Privacy → E-CRM	0.150	0.022	0.083	2,146	0.016
Service quality → E-CRM	0.247	0.240	0.071	3,494	0.000
Brand Image → E-CRM	0.298	0.291	0.072	4,114	0.000
Trust → Customer satisfaction	0.221	0.210	0.099	2,215	0.027
Privacy → Customer satisfaction	0.241	0.251	0.101	2,379	0.017
Service quality → Customer satisfaction	0.236	0.051	0.123	2,756	0.006
Brand Image → Customer satisfaction	0.548	0.539	0.127	4,327	0.000
Customer satisfaction → E-CRM	0.362	0.355	0.064	5,697	0.000

Source: Primary data processed, 2023

**Table 6. Indirect Effect**

Variable	Original Sample (O)	eMean Sample (M)	Standard Deviation n (STDEV)	T Statistics (O/STDEV)	P Values
Trust → Customer satisfaction → E-CRM	0.218	0.004	0.035	2,121	0.025
Privacy → Customer satisfaction → E-CRM	0.187	0.087	0.035	2,503	0.012
Service quality → Customer satisfaction → E-CRM	0.122	0.019	0.045	2.006	0.027
Brand Image → Customer satisfaction → E-CRM	0.199	0.192	0.059	3,345	0.001

Source: Primary data processed, 2023

**Discussion**

**Relationship of trust with E-CRM**

The results of the study show that trust has an effect on Lazada's E-CRM in the city of Padang. Trust is an important element in developing relationships with customers (Olayah et al., 2022). Dwyer et al. (1987) stated that trust in building high-quality relationships is an important factor (Lytle, 1995). Business trust is one of the most relevant antecedents of stable and collaborative relationships (Kundu and Datta, 2015). Within marketing, trust has been studied in the context of marketing relationships, both between customers

and providers (Tahir Jan and Abdullah, 2014). Trust is considered an important factor in initiating and developing online exchanges and relationships (Kassim & Asiah Abdullah, 2010). Singh and Sirdeshmukh (2000) call trust the "glue" that holds relationships together and makes a positive contribution to CRM and ultimately organizational success. Building trust online is an important topic for e-commerce systems managers and IS researchers (Armesh et al., 2010). Online trust in E-CRM is an important topic for human-computer interaction researchers and e-commerce designers (Hwang, 2009). For long-lasting relationships with customers, satisfaction, cooperation and trust are considered as guarantees between the parties to build long-term relationships (Chung & Shin, 2010).

#### **Privacy relations with E-CRM**

The results of the study show that privacy affects E-crm Lazada in the city of Padang. Customers have complete confidence that the site is secure and their personal information is protected (Angeloskaidichovska & Angeleski, 2020). Poor interface design, technology failure, perceived lack of human contact, perceived lack of financial security and privacy can lead to lower online environment satisfaction. Cristea & Mocuta (2018) has highlighted privacy and security as important factors because he has found that these elements, whether to influence the customer's decision to buy online or not. A very important element in this purchasing stage is the privacy dimension because this policy is very important in developing a long-term relationship between the company and the customer, and in developing trust.

#### **Relationship of service quality to E-CRM**

The results of the study show that service quality has an effect on Lazada's E-CRM in the city of Padang. Another important component is the level of service quality. As a driver of satisfaction, we can demonstrate service quality (Lien et al., 2016). Service quality is one of the most important dimensions of the relationship between companies and customers (Sheth et al., 2020).

#### **Brand Image Relationship with E-CRM**

The results of the study show that brand image has an effect on Lazada's E-CRM in the city of Padang. Kotler (2006) defines brand image as a set of beliefs, ideas and impressions that a person has of an object. According to (Tjiptono et al., 2012) brand image is a description of consumer associations and beliefs about certain brands. If the brand image is high, it will increase the success of E-CRM.

#### **Relationship between trust and customer satisfaction**

The results of the study show that trust has an effect on Lazada customer satisfaction in the city of Padang. Trust is something that is very important for a commitment or promise, and commitment can only be realized if one day it is meaningful. Confidence or trust is an important factor that can overcome crises and difficulties between business partners besides that it is also an important asset in developing long-term relationships between organizations. An organization must be able to recognize the factors that can form this trust in order to create, manage, maintain, support and enhance the level of relationships with customers (Zineldin, et al., 2017).

#### **Relationship between privacy and customer satisfaction**

The results of the study show that privacy affects Lazada customer satisfaction in the city of Padang. A more positive understanding is conveyed by Armesh et al. (2010). According to Armesh et al. privacy in e-commerce is defined as the willingness to share information via the internet that enables purchases to occur. Therefore, the features that need to be evaluated in the privacy attribute are: (1) use of statements for privacy, (2) company policies in selling customer information to third parties, and (3) use of trackers to collect personal information. Meanwhile Kassim and Abdullah (2010), who stated that privacy handling needs to refer to the protection of various types of data collected (with or without user knowledge) during



interactions between users and online systems. Chung and Shin (2010) stated that protection of privacy is important to increase satisfaction. This opinion is supported by the results of empirical research from (Chung & Shin, 2010) The results of their tests show that there is a positive influence of privacy perceptions on online consumer satisfaction. (Dehghanpouri et al., 2020).

#### **Relationship between service quality and customer satisfaction**

The results of the study show that service quality affects Lazada customer satisfaction in the city of Padang. In this modern era, competition in the service world is very tight, one way to get loyal customers is to satisfy consumer needs consistently from time to time. (Ferrinadewi, 2005) there are many ways that companies can use to satisfy consumer needs. According to Engel et al (1995) consumer satisfaction is a post-consumption evaluation that the selected alternative at least meets or exceeds expectations. (Dehghanpouri et al., 2020).

#### **Relationship between brand image and customer satisfaction**

The results of the study show that brand image influences Lazada customer satisfaction in the city of Padang. Brand Image also allows consumers to recognize, evaluate the quality of the product, and can lead to a low purchase risk. Consumers generally prefer well-known brands even though the prices offered are higher (Tjiptono et al., 2012). Meanwhile, according to Lodhi (2013) argues that Brand Image and Customer Satisfaction: Success in finding some relationship between brand image and customer satisfaction by looking at people's reactions to different salespeople. They found a positive relationship between brand image and customer satisfaction. According to Pramudyo (2012) explains that image has a role in marketing an organization because it has the potential to influence consumer perceptions and expectations about the goods or services offered and ultimately affect consumer satisfaction. Some research results show that corporate image has a significant influence on customer satisfaction. To avoid big risks, consumers prefer to buy from goods or service providers who have a good image.

#### **The relationship between customer satisfaction and E-CRM success**

The results of the study show that customer satisfaction has an effect on E-crm Lazada in the city of Padang. CRM is a business strategy to proactively develop the preferences of an organization, so that employees, distribution channels and customers generate increased performance. Many loyalty program failures occur because corporate organizations do not know how customers benefit from the program. Customers don't want to be treated the same. One of the factors that determine the success of E-CRM is customer satisfaction. But they want to be treated individually. The real goal of CRM is to manage (change or strengthen) customer behavior.

#### **Relationship between trust and E-CRM success with customer satisfaction as a mediating variable.**

The results of the study show that trust has an effect on E-crm with customer satisfaction as mediation at Lazada in the city of Padang. The process of continuous interaction between business actors and customers will create comfort and even trust. One important aspect of business according to Runtunuwu et al. (2014) states that trust in service providers is a sense of security and fulfillment of consumer expectations. Trust can be said that trust can be one of the factors that determine the success of E-CRM, namely customer satisfaction as a mediator. Building consumer trust also needs to contribute to good CRM so that consumer trust arises. With high consumer trust, customer satisfaction will be higher and will result in the success of the E-CRM strategy.

#### **The relationship between privacy and E-CRM success with customer satisfaction as a mediating variable**

The results of the study show that privacy affects E-crm with customer satisfaction as mediation at Lazada in the city of Padang. It was explained that personal data is one part of personal rights (privacy rights)

which implies the right to enjoy a private life and be free from all kinds of disturbances, the right to be able to communicate with other people without spying and the right to monitor access to information about personal life and one's data, privacy is very influential on the E-CRM strategy. If the company is able to maintain the privacy of its customers so that customers are satisfied with our performance, then this E-CRM strategy is said to be successful.

### **The relationship between service quality to the success of E-CRM with customer satisfaction as a mediating variable**

The results of the study show that service quality has no effect on E-CRM with customer satisfaction as mediation at Lazada in the city of Padang. In this modern era, competition in the service world is very tight, one way to get loyal customers is to satisfy consumer needs consistently from time to time (Erna Ferrinadewi, 2005).

### **Relationship between brand image and E-CRM success with customer satisfaction as a mediating variable**

Based on table 6, analysis on hypothetical data which states that brand image has a positive and significant effect on E-crm with customer satisfaction as mediation is accepted, because the t statistic value is 3.345 or  $> 1.96$ , the P value is 0.001 or  $< 0.05$  and the value of the original sample 0.119. The results of the study show that brand image has an effect on E-CRM with customer satisfaction as mediation at Lazada in the city of Padang. According to Tjiptono et al. (2012) brand image is a description of consumer associations and beliefs about certain brands. If the brand image is high, it will increase the success of E-CRM. Brand Image is one of the determining factors for the success of E-CRM with customer satisfaction as a mediator.

## **CONCLUSION**

This study aims to analyze the influence of trust, privacy, service quality and brand image on the success of E-CRM Lazada customers in Padang City with customer satisfaction as a mediating variable. To analyze the relationship between these variables, this study uses Partial Least Square (PLS4). Based on the analysis and discussion in the previous section, the following conclusions can be drawn: (1) Trust has a positive and significant effect on E-CRM. (2) Trust has a positive and significant effect on customer satisfaction. (3) Privacy has a positive and significant effect on E-CRM. (4) Privacy has a positive and significant effect on customer satisfaction. (5) Service quality has a positive and significant effect on E-CRM. (6) Service quality has a positive and significant effect on customer satisfaction. (7) Brand image has a positive and significant effect on E-CRM. (8) Brand image has a positive and significant effect on customer satisfaction. (9) Customer satisfaction has a positive and significant effect on E-CRM. (10) Trust has a positive and significant effect on the success of E-CRM with customer satisfaction as a mediating variable. (11) Privacy has a positive and significant effect on the success of E-CRM with customer satisfaction as a mediating variable. (12) Service quality has a positive and significant effect on the success of E-CRM with customer satisfaction as a mediating variable. (13) Brand image has a positive and significant effect on the success of E-CRM with customer satisfaction as a mediating variable.

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