

## REFERENCES

- ADK Insights. (2021). *adk-insights.com*. Retrieved from ADK Insights Website: <https://adk-insights.com/the-future-of-e-commerce-live-shopping-phenomena/>
- Amazon. (2021, June 21). *The Amazon seller Blog*. Retrieved from Amazon: <https://sell.amazon.in/seller-blog/different-types-of-e-commerce-payment-systems>
- Anderson, R. E., & Srinivasan, S. S. (2015). E-Satisfaction and E-Loyalty: A Contingency Framework.
- Antara News. (2020, March 5). *Antara News*. Retrieved from Antara News: <https://en.antaranews.com/news/142918/indonesias-shipping-costs-remain-expensive-jokowi>
- Azemi, N. A., Zaidi, H., & Hussin, N. (2017). Information Quality in Organization for Better Decision- Making. *International Journal of Academic Research in Business and Social Sciences*, 7(2), 429-437.
- Badan Pusat Statistik. (2020). *Badan Pusat Statistik*. Retrieved from Badan Pusat Statistik: <https://www.bps.go.id/indicator/12/1886/1/jumlah-penduduk-hasil-proyeksi-menurut-provinsi-dan-jenis-kelamin.html>
- Barchard, K. (2013). Encyclopedia of Research Design. *Sage Research Methods*, 2-9.
- Bhatti, A., Akram, H., Ur-Rehman, S., Naqvi, S. M., Khan, A. U., & Basit, H. M. (2020, May 24). The Customer Satisfaction Influenced by Web Design and ICT Mediator. *Journal of Advanced Research in Dynamical and Control System*, 12(07), 2507-2515.
- Biesok, G., & Wyórd-Wróbel, J. (2011). Customer Satisfaction - Meaning and Methods of Measuring. *Marketing and Logistic Problems in the Management of Organization*, 23-41.
- Blackbox, T. (2020, July 13). *Blackbox Research*. Retrieved from Blackbox Research: <https://blackbox.com.sg/everyone/asean-study-disgruntled-consumers-want-regional-e-commerce-players-to-step-up-their-game>
- Boel, P. (2019, June 14). Payment Systems – History and Challenges. *Sveriges Riksbank Economic Review*, pp. 51-66.
- Brooks, D. J. (2009, January 12). What is Security: Definition through Knowledge Categorization. *Security Journal*, 1-15.
- Businesstech. (2023, April 15). *Businesstech Weekly*. Retrieved from Businesstech Weekly Website: <https://www.businesstechweekly.com/digital-and-online-marketing/customer-experience/e-commerce-customer-reviews/>

- Chang, C. (2011, May 9). The Effect of the Number of Product Subcategories on Perceived Variety and Shopping Experience in an Online Store. *Journal of Interactive Marketing*, 25, 159-168.
- Chen, S.-J., & Chang, T.-Z. (2003). A Descriptive Model of Online Shopping Process: Some Empirical Results. *International Journal of Service Industry Management*, 14(5), 556-569.
- CNBC Indonesia. (2023, March 02). *CNBC Indonesia*. Retrieved from CNBC Indonesia Website: <https://www.cnbcindonesia.com/tech/20230302140853-37-418315/korban-penipuan-e-commerce-ri-makin-banyak-cek-data-terbaru>
- CNN. (2021, December 29). *CNN Indonesia*. Retrieved from CNN Indonesia: <https://www.cnnindonesia.com/ekonomi/20211229141536-92-740093/konsumen-belanja-online-ri-melonjak-88-persen-pada-2021>
- Craighead, G. (2004). *High-Rise Security and Fire Life Safety*. Oxford: Elsevier.
- Darley, W., Blankson, C., & Luethge, D. (2010, February). Toward an Integrated Framework for Online Consumer Behavior and Decision Making Process: A Review. *Psychology & Marketing*, 27(2), 94-116.
- Databoks. (2022, September 13). *Databoks.katadata.co.id*. Retrieved from Databoks Website: <https://databoks.katadata.co.id/datapublish/2022/09/13/indeks-keamanan-siber-indonesia-peringkat-ke-3-terendah-di-antara-negara-g20>
- databoks.katadata.co.id. (2018, November 30). *Katadata Media Network*. Retrieved from Katadata Media Network: <https://databoks.katadata.co.id/datapublish/2018/11/30/trasaksi-e-commerce-asia-tenggara-diproyeksi-mencapai-rp-1469-triliun-pada-2025>
- DataIndonesia.id. (2022, September 21). *dataindonesia.id*. Retrieved from dataindonesia.id: <https://dataindonesia.id/digital/detail/laporan-survei-belanja-online-2022>
- Detikfinance. (2019, December 01). *financedetik.com*. Retrieved from financedetik.com: <https://finance.detik.com/industri/d-4805460/hasil-survei-orang-indonesia-belanja-online-5-kalibulan>
- Dewi, A. A., & Purwanto, I. W. (2019). Perlindungan Hukum Terkait Kerugian Pembelian Barang Dalam Transaksi E-commerce yang Tidak Sesuai Dengan Katalog di Internet. 1-15.
- Dewi, M. U. (2022, September 05). *Universitas Stekom*. Retrieved from Universitas Stekom Website: <https://sistem-informasi-s1.stekom.ac.id/informasi/baca/Dampak-Positif-dan-Negatif-E-Commerce/5e750838cc297c7d7b44fb18f2519343aff4a4e4>
- Dhini, V. A. (2021, September 21). *Databoks*. Retrieved from Databoks: <https://databoks.katadata.co.id/datapublish/2021/09/21/penjualan-e-commerce-indonesia-diproyeksi-paling-besar-di-asia-tenggara-pada-2021>

- Dospinescu, O., Dospinescu, N., & Bostan, I. (2021). Determinants of e-commerce satisfaction: a comparative study between Romania and Moldova.
- ElMaraghy, H. A., Schuh, G., ElMaraghy, W., Piller, F. T., Schönsleben, P., Tseng, M. M., & Bernard, A. (2013, December). Product Variety Management. *CIRP Annals - Manufacturing Technology*, 24.
- Fachrizal. (2023, June 05). *Infokomputer.grid.id*. Retrieved from Infokomputer website: <https://infokomputer.grid.id/read/123803982/adopsi-solusi-inovatif-jadi-cara-bibli-meningkatkan-kualitas-cs-nya?page=all>
- Faspay. (2020). *Faspay*. Retrieved from Faspay.co.id: <https://faspay.co.id/id/5-alasan-penting-e-commerce-menyediakan-opsi-pembayaran-yang-lengkap/>
- Fatonah, S., Yulandari, A., & Wibowo, F. W. (2018). A Review of E-Payment System in E-Commerce. *Journal of Physics: Conf. Series*, 1-7.
- Fernando, J. (2022, May 25). *Investopedia*. Retrieved from Investopedia Website: <https://www.investopedia.com/terms/d/delivery.asp#:~:text=What%20Is%20Delivery%3F,such%20as%20futures%20and%20options.>
- Fischer, R. J., Halibozeck, E., & Green, G. (2008). *Introduction to Security*. Oxford: Elsevier.
- Flavián, C., Gurrea, R., & Orús, C. (2009, May). Web Design: A Key Factor for the Website Success. *Journal of System and Information Technology*.
- Fornell, C., & Larcker, D. (1981). Evaluation Structural Equation Model with Unobservable Variables and Measurement Error. *Journal of Marketing Research*, 18(1), 39-50.
- Freedman, M. (2022, November 22). *Business.com*. Retrieved from Business.com: <https://www.business.com/articles/10-of-the-largest-ecommerce-markets-in-the-world-b/>
- Ge, M., & Helfert, M. (2007). A Review of Information Quality Research. *Conference on Information Quality*.
- Gogus, A., & Saygin, Y. (2018). Privacy Perception and Information Technology Utilization of High School Students. 1-9.
- Gómez, M. I., McLaughlin, E. W., & Wittink, D. R. (2004). Customer Satisfaction and Retail Sales Performance: an Empirical Investigation. *Journal of Retailing*, 265-278.
- Google, Temasek. (2016, May). *Think with Google*. Retrieved from Google: <https://www.thinkwithgoogle.com/intl/en-apac/future-of-marketing/digital-transformation/e-conomy-sea-unlocking-200b-digital-opportunity/>
- Guido, G. (2015). Customer Satisfaction.

- Guo, X., Ling, K. C., & Liu, M. (2012, October 18). Evaluating Factors Influencing Consumer Satisfaction towards Online Shopping in China. *Asian Social Science*, 8(13), 40-50.
- Hageman, M. (2022, 08 12). *eCommerce News Asia*. Retrieved from eCommerce News Asia Website: <https://ecommercenews.asia/story/southeast-asia-ecommerce-market-projected-to-grow-18-in-2022>
- Hageman, M. (2022, August 12). *E-commerce News Asia*. Retrieved from E-commerce News Asia: <https://ecommercenews.asia/story/southeast-asia-ecommerce-market-projected-to-grow-18-in-2022>
- Hair, J. F., Black, W., Babin, B., & Anderson, R. (2019). *Multivariate Data Analysis* (Vol. Eighth Edition). Hampshire: Cengage.
- Hair, J., Bush, R., & Ortinau, D. (2003). *Marketing Research*. New York: McGraw-Hill.
- Hart, C., & Rafiq, M. (2006, July). The Dimensions of Assortment: A proposed Hierarchy of Assortment Decision Making. *Int. Rev. of Retail, Distribution and Consumer Research*, 16(3), 333-351.
- Huang, C.-C., Wang, Y.-M., Wu, T.-W., & Wang, P.-A. (2013). An Empirical Analysis of the Antecedents and Performace Consequences of Using the Moodle Platform. *International Journal of Information and Education Technoogy*, 3(2), 217-221.
- IMF. (2013, December). *International Monetary Fund*. Retrieved from International Monetary Fund: <https://www.imf.org/external/pubs/ft/fandd/2013/12/basics.htm>
- Info Bank News. (2023, February 4). *Infobanknews.com*. Retrieved from Info Bank News Website: <https://infobanknews.com/tingginya-potensi-penyalahgunaan-data-pribadi-pada-social-commerce/>
- International Trade Administration of USA. (2022, July 28). *International Trade Administration of USA*. Retrieved from International Trade Administration of USA: <https://www.trade.gov/country-commercial-guides/indonesia-selling-factors-and-techniques>
- iprice.com. (2021). <https://iprice.co.id/insights/mapofecommerce/>. Retrieved from <https://iprice.co.id/insights/mapofecommerce/>.
- Jabar Express. (2023, April 28). *jabarexpress.com*. Retrieved from Jabar Express Website: <https://jabarekspres.com/berita/2023/04/28/belanja-online-masih-jadi-pilihan-masyarakat-survei-membuktikan/>
- Jumiati, Rosdiana, H., & Kusumastuti, R. (2017, June 12). The Protection of Information Privacy in Indonesia's E-commerce: A Legal Approach Perspective. *The Impact of Information Technology on Social and Political Dynamics*, 2017, 59-68.

- Kaňovská, L. (2010). Customer Service - A Part of Market Orientation. *Economic and Management*, 562-565.
- Karnadi, A. (2022, April 18). *DataIndonesia.id*. Retrieved from DataIndonesia.id: <https://dataindonesia.id/Digital/detail/banyak-pengguna-ecommerce-tak-loyal-ini-sederet-alasannya>
- Katadata. (2022, June 03). *Katadata.co.id*. Retrieved from Katadata website: <https://databoks.katadata.co.id/datapublish/2022/06/03/riset-milenial-paling-gemar-belanja-online-saat-pandemi#:~:text=Tercatat%2C%20ada%2048%25%20konsumen%20e,2020%20menjadi%2023%25%20pada%202021>.
- Kementrian Komunikasi dan Informasi. (2019, August 15). *kominfo.go.id*. Retrieved from Kementrian Komunikasi dan Informasi Website: [https://www.kominfo.go.id/content/detail/20692/menkominfo-apresiasi-upaya-sosialisasi-e-commerce-ke-masyarakat/0/berita\\_satker](https://www.kominfo.go.id/content/detail/20692/menkominfo-apresiasi-upaya-sosialisasi-e-commerce-ke-masyarakat/0/berita_satker)
- Kementrian Perdagangan. (2017, December 04). *pusdiklat.kemendag.go.id*. Retrieved from Sekretariat Jenderal Kementrian Perdagangan Website: <http://pusdiklat.kemendag.go.id/v2019/article/e-commerce>
- Khalid, A., Lee, O., Choi, M., & Ahn, J. (2018, January 31). The effects of customer satisfaction with e-commerce system. *Journal of Theoretical and Applied Information Technology*, 96(2), 481-491.
- Khan, A. G. (2016). Electronic Commerce: A Study on Benefits and Challenges in an Emerging Economy. *Global Journal of Management and Business Research: B Economics and Commerce*, 19-22.
- Kim, S., & Stoel, L. (2004). Apparel Retailers: Website Quality Dimensions and Satisfaction. *Journal of Retailing and Consumer Service*, 11, 109-117.
- Kominfo. (2021, 01 23). *Kementrian Komunikasi dan Informatika Republik Indonesia*. Retrieved from Kementrian Komunikasi dan Informatika Republik Indonesia: <https://www.kominfo.go.id/content/detail/32999/bisnis-e-commerce-semakin-gurih/0/artikel>
- Kompas. (2023, February 13). *Kompas*. Retrieved from Kompas.com: <https://umkm.kompas.com/read/2023/02/13/080419983/survei-lm-feb-ui-umkm-belum-akrab-dengan-e-commerce>
- Kontan. (2023, September 3). *Kontan.co.id*. Retrieved from Kontan Website: <https://kumparan.com/kumparanbisnis/survei-populix-konsumen-pilih-belanja-elektronik-di-e-commerce-daripada-offline-215Ig8Zr5wI>

- Kotler, P., & Armstrong, G. (2018). *Principles of Marketing*. Harlow: Pearson.
- Kotler, P., & Keller, K. L. (2016). *Marketing Management* (Vol. 15e). Essex: Pearson.
- Kumparan. (2023, August 29). *Kumparan.com*. Retrieved from Kumparan Website: <https://kumparan.com/kumparanbisnis/survei-populix-konsumen-pilih-belanja-elektronik-di-e-commerce-daripada-offline-215Ig8Zr5wI>
- Kumparan. (2023, January 13). Retrieved from Kumparan Website: <https://kumparan.com/zhafiraaa10/produk-palsu-di-e-commerce-marak-dijual-ancam-eksistensi-produk-lokal-1zJMdJZKvz7>
- Kumparan. (2023, January 8). *Kumparan.com*. Retrieved from Kumparan Website: <https://kumparan.com/zarahsarosa1004/pentingnya-perlindungan-data-pribadi-konsumen-pengguna-e-commerce-1zG9S5tcQS9>
- Lin, P.-H. (2013). Shopping Motivations on The Internet: An Empirical Study of Trust, Satisfaction, and Loyalty. *International Journal of Electronic Business Management*, 11(4), 238-246.
- Liu, X., He, M., Gao, F., & Xie, P. (2008). An empirical study of online shopping customer satisfaction in China: a holistic perspective. *International Journal of Retail & Distribution Management Vol. 36 No. 11*, pp. 919-940.
- Marfice, C. (2020, September). *Plytix Website*. Retrieved from Plytix: <https://www.plytix.com/blog/evolution-of-ecommerce-timeline>
- Market Business News. (2020). Retrieved from Market Business News Website: <https://marketbusinessnews.com/financial-glossary/affordable/>
- Mckinsey & Company. (2018, August). The Digital Archipelago: How Online Commerce is Driving Indonesia's Economic Development. Retrieved from [www.mckinsey.com/spContent/digital\\_archipelago/index.html](http://www.mckinsey.com/spContent/digital_archipelago/index.html)
- Medium. (2021, October 3). *Medium Corporation*. Retrieved from Medium Website: <https://medium.com/@9cv9official/the-top-10-marketplace-e-commerce-in-indonesia-in-2021-6846d699345b>
- Mekari. (2022, June 6). *Mekari*. Retrieved from Mekari: <https://economictimes.indiatimes.com/definition/Payment>
- Metro News. (2023, July 19). *Metro tvnews.com*. Retrieved from Metro TV News Website: <https://www.metrotvnews.com/play/NA0CXWqa-deretan-kasus-kebocoran-data-pribadi-di-indonesia-sepanjang-2022-2023>
- Mofokeng, T. E. (2021). The Impact of Online Shopping Attributes on Customer Satisfaction and Loyalty: Moderating Effects of E-commerce Experience. *Cogent Business & Management*.



- Nanehkaran, Y. A. (2013). An Introduction To Electronic Commerce. *International Journal of Scientific & Technology Research*, 190-193.
- Neama, G., Alaskar, R., & Alkandari, M. (2016, January). Privacy, Security, Risk, and Trust Concerns in E-commerce.
- Negara, S. D., & Soesilowati, E. S. (2021). E-Commerce in Indonesia: Impressive Growth but Facing Serious Challenges.
- Nielsen, J. (2012, January 3). *Nielsen Norman Group*. Retrieved from Nielsen Norman Group: <https://www.nngroup.com/articles/usability-101-introduction-to-usability/>
- Nisar, T. M., & Prabhakar, G. (2017). What Factors Determine E-satisfaction and Consumer Spending in E-commerce Retailing? . *Journal of Retailing and Consumer Services*, 135-144.
- Nurhayati-Wolff, H. (2022, August 26). *Statista Website*. Retrieved from Statista Website: <https://www.statista.com/statistics/869700/indonesia-top-10-e-commerce-sites/>
- Oxford Business Group. (2021). *Oxford Business Group*. Retrieved from Oxford Business Group: <https://oxfordbusinessgroup.com/overview/delivered-success-market-dominated-brick-and-mortar-stores-e-commerce-proving-attractive-young-tech>
- Polri. (2022, December 20). *Pusiknas.polri.go.id*. Retrieved from Pusiknas Polri Website: [https://pusiknas.polri.go.id/detail\\_artikel/kejahatan\\_siber\\_di\\_indonesia\\_naik\\_berkali-kali\\_lipat#:~:text=TINDAK%20pidana%20kejahatan%20siber%20naik,Januari%20hingga%2022%20Desember%202022](https://pusiknas.polri.go.id/detail_artikel/kejahatan_siber_di_indonesia_naik_berkali-kali_lipat#:~:text=TINDAK%20pidana%20kejahatan%20siber%20naik,Januari%20hingga%2022%20Desember%202022).
- Pradana, M. (2015). Klasifikasi Jenis-Jenis Bisnis E-commerce di Indonesia. *Jurnal Neo-Bis*, 32-40.
- Rasli, S., Khairi, N., Ayathuray, H., & Sudirman, M. S. (2018). The Impact of e-Business Website Quality on Customer Satisfaction.
- Rath, D. K., & Kumar, A. (2020). Information Privacy Concern at Individual, Group, Organization and Societal Level - A Literature Review. *Journal of Management*, 171-186.
- Riesner, M., Dölle, C., Shuch, G., & Tönnies, C. (2019). Framework for Defining Information Quality Based on Data Attributes Within the Digital Shadow using LDA . *Conference on Industrial Product-Service System*, 304-310.
- Roca, J. C., García, J. J., & Vega, J. J. (2008). The Importance of Perceived Trust, Security, and Privacy in Online Trading Systems. *Information Management & Computer Security*, 96-113.
- Ryandi, D. (2022, September 21). *Jawapos.com*. Retrieved from Jawapos Website: <https://www.jawapos.com/teknologi/01409240/perlindungan-data-siber-starup-ecommerce-mulai-terapkan-csirt>

- Saidi, S., & Siew, N. (2019). Investigating the Validity and Reliability of Survey Attitude towards Statistics Instrument among Rural Secondary School Students. *International Journal of Educational Methodology*, 651-661.
- Sandhusen, R. L. (2008). *Marketing*. New York: Barron's Business Review Series.
- Schindler, P. S. (2019). *Business Research Methods* (Vol. 13). New York, United States of America: McGraw-Hill.
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business : a Skill-Building Approach* (Vol. Seventh). Sussex: John Wiley & Sons Ltd.
- Selular Website. (2016, November 29). *Selular*. Retrieved from Selular Website: <https://selular.id/2016/11/payment-method-e-commerce-di-indonesia-sudah-sangat-variatif/>
- Sobihah, M., Mohammad, M., Ali, N. M., & Ismail, W. W. (2015, March). E-Commerce Service Quality on Customer Satisfaction, Belief and Loyalty: A Proposal. *Mediterranean Journal of Social Science*, 6(2), 260-266.
- Stjernström, I., Kuusinen, M., & Hasan, F. (2020). Raising The E-commerce Game in Southeast Asia.
- Sugiyono. (2022). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D* (Vol. 2). Bandung, Jawa Barat, Indonesia: Alfabeta.
- SWA. (2023, March 22). *Swa.co.id*. Retrieved from Swa Website: <https://swa.co.id/business-champions/brands/icsx/tokopedia-terapkan-lima-jurus-baru-customer-service>
- Tahal, R. (2014). Loyalty Programs in E-commerce and Their Percetion By The Yound Adult Internet Population. *Central European Business Review*.
- Techinasia. (2022, July 15). *id.techinasia.com*. Retrieved from Techinasia Website: <https://id.techinasia.com/evolusi-logistik-indonesia>
- The Economic Times. (2020). *The Economic Times*. Retrieved from India Times: <https://economictimes.indiatimes.com/definition/Payment>
- The Future of Ecommerce. (2022). *The Future of Ecommerce*. Retrieved from The Future of Ecommerce: <https://www.the-future-of-commerce.com/2021/08/02/what-is-customer-service-definition-examples/>.
- Vasić, N., Kilibarda, M., & Kaurin, T. (2019). The Influence of Online Shopping Determinants on Customer Satisfaction in the Serbian Market. *Journal of Theoretical and Applied Electronic Commerce Research*, 70-89.
- Young, J. (2021, April 26). *Digital E-commerce 360*. Retrieved from Digital E-commerce 360 Website: <https://www.digitalcommerce360.com/article/global-e-commerce-sales/>



- Zakawali, G. (2022, May 2). *Sirclo*. Retrieved from Sirclo Website:  
<https://store.sirclo.com/blog/delivery-artinya-dan-contohnya-dalam-bisnis/>
- Zhang, X., Prybutok, V., & Huang, A. (2016). An Empirical Study of Factors Affecting e-service Satisfaction. *Human Systems Management* 25, 279-291.
- Zikmund, W., Babin, B., Carr, J., & Griffin, M. (2009). *Business Research Methods* (Vol. 8). USA: South-Western College Pub.