DETERMINING E-LOYALTY OF MUSLIM LECTURERS IN USING VIDEO CONFERENCE

*Received: 00 Month 20xx; Revised: 00 Month 20xx; Accepted: 00 Month 20xx*

**Munandar1**

**Naufal Bachri2\***

**Chalirafi3**

**Fuadi4**

1Department of Management Science, Universitas Malikussaleh, Indonesia

2 Department of Management Science, Universitas Malikussaleh, Indonesia

3Department of Management Science, Universitas Malikussaleh, Indonesia

4Department of Shariah Economics, Universitas Malikussaleh, Indonesia

\*2corresponding author’s email: naufal.bachri@unimal.ac.id

**ABSTRACT -** This study aims to examine the effect of perceived privacy and perceived security on e-trust and e-loyalty of the Muslim lecturers in using video conference media and to know the role of e-trust as mediation in this relationship and the role of consumer innovativeness as a moderation of the relationship between e-trust and e-loyalty. The samples are 250 respondents taken with a purposive sampling approach. The data analysis method is Structural Equation Modelling using AMOS. The results showed that perceived privacy and perceived security has a positive and significant effect on e-trust. Perceived privacy positively and significantly influences e-loyalty, while perceived security does not affect e-loyalty. E-trust influences positively and significantly e-loyalty. E-trust can mediate the effect of perceived privacy on e-loyalty but does not mediate the influence of perceived security on e-loyalty. Likewise, consumer innovativeness cannot moderate the e-trust relationship towards e-loyalty. This study has implications for developing the concept of e-trust and consumer innovativeness in the e-loyalty model.

**Keywords:** privacy, security, e-trust, e-loyalty, consumer innovativeness

***ABSTRAK –*** *Penelitian ini bertujuan untuk menguji pengaruh persepsi privasi dan keamanan yang dirasakan terhadap e-kepercayaan dan e-loyalitas dosen muslim dalam menggunakan media video konferensi dan untuk mengetahui peran e-kepercayaan sebagai mediasi dalam hubungan ini dan peran keinovatifan konsumen sebagai moderasi hubungan antara e-kepercayaan dan e-loyalitas. Sampel yang diambil sebanyak 250 responden dengan pendekatan purposive sampling. Metode analisis data yang digunakan adalah Structural Equation Modelling menggunakan AMOS. Hasil penelitian menunjukkan bahwa persepsi privasi dan persepsi keamanan berpengaruh positif dan signifikan terhadap e-kepercayaan. Persepsi privasi memiliki pengaruh positif dan signifikan terhadap e-loyaltas, sedangkan persepsi keamanan tidak berpengaruh terhadap e-loyalitas. E-kepercayaan berpengaruh positif dan signifikan terhadap e-loyalitas. E-kepercayaan dapat memediasi efek privasi yang dirasakan pada e-loyalitas tetapi tidak memediasi pengaruh keamanan yang dirasakan pada e-loyalitas. Demikian juga, inovasi konsumen tidak dapat memoderasi hubungan e-kepercayaan terhadap e-loyalitas. Penelitian ini berimplikasi pada pengembangan konsep e-kepercayaan dan keinovatifan konsumen dalam model e-loyalitas.*

***Kata Kunci:*** *privasi, keamanan, e-kepercayaan, e-loyalitas, keinovatifan konsumen*

|  |  |
| --- | --- |
| *© SHARE Jurnal Ekonomi dan Keuangan Islam*  *ISSN: 2089-6239 (P); 2549-0648 (E)* | *Vol. XX, No. X, 20XX; pp. 1-19*  *DOI:* [*10.22373/share.v6i1.*](http://dx.doi.org/10.22373/share.v6i1.1515)*XXXX* |

**INTRODUCTION**

COVID-19 pandemic has changed how humans do activities in everyday life. The government seeks to prevent and narrow the spread of the virus by implementing various policies to restrict community activities. This effort has resulted in changes in people's lives, such as business, education, social, and so on. Humans try to find solutions so that they can carry out their daily activities with new approaches. One such solution is the use of the Video Conference application to communicate.

The use of video conferencing is one solution during a pandemic (Aina & Nzegwu, 2020). The use of video conferencing applications increases every week, and even one video conferencing application platform reaches 183% (Statqo Analytics, 2020). The use of this application also has risks, especially related to privacy and security (Kagan et al., 2020). Furthermore, these problems range from unencrypted communication for unpaid users to malware vulnerabilities, allowing uninvited people to enter video conference meetings by guessing passwords, and stealing user data (Kagan et al., 2020). This problem will have an impact on low customer loyalty and a decline in company performance.

E-loyalty is the commitment of customers to consistently revisiting the site and shopping without switching to other sites (Chou *et al.,* 2015). Several studies discuss e-loyalty (Hou et al., 2020; Pham *et al.,* 2020, Zhu, 2016; Rayi & Luki, 2018; Hasan *et al.,* 2020; Chou *et al.,* 2015). Sharma & Lijuan (2015), e-loyalty is created from e-trust. E-trust is a customer's belief in their hopes for an online business (Li *et al.,* 2015). Not only does e-trust have an impact on e-loyalty but also privacy and security (Liljander *et al.,* 2015). If customers feel their privacy is safe and secure, they are comfortable interacting in the digital world.

Another interesting thing is the consumer innovativeness. Consumer innovativeness is used as a predictor variable in the purchase intention model (Tjokrosaputro & Cokki, 2020; Salem *et al.,* 2019). In the loyalty model, consumer innovation becomes a moderator of the relationship between service innovation and consumer loyalty (Rojiana & Sari., 2018). Consumer innovativeness is related to someone's trust and loyalty (Menidjel *et al.,* 2017; Lin, 2010). This element is still slightly used as a moderating variable in e-trust and e-loyalty relationships.

Throughout the researcher’s search, the role of consumer innovation is unique and there are still few studies in the e-loyalty model, especially as a moderator variable. Based on the phenomena and gaps in previous research, this study aims to examine the effect of perceived privacy and perceived security on e-trust and e-loyalty. Besides, it also examines the mediating role of e-trust in this relationship and to examine the moderating role of consumer innovativeness variables in e-trust and e-loyalty relationships.

**LITERATURE REVIEW**

**Perceived Privacy and Perceived Security**

Perceived privacy and perceived security are crucial for consumers to interact in the digital world. Individual perception is the ability to control access to their information from third parties in market transactions or share information privately (Goodwin, 1991). Perceived privacy and perceived security in the digital world appear as antecedents of E-Trust (Shukla, 2014; Liljander *et al.,* 2015; Chou *et al.,* 2015; Aslam *et al.,* 2019). If consumers feel that their privacy is protected safely, they will feel at home and comfortable using digital media. Privacy and security elements can also increase e-loyalty (Kamilullah *et al.,* 2017). Besides, Perceived privacy and perceived security are positively correlated with e-loyalty (Cui *et al.,* 2018). Fahmi (2018) adds that maintained privacy can increase consumer intention to reuse and lead to increased online media user loyalty.

There are several indicators of perceived privacy, such as (1) the company informs consumers about the information needed, (2) an explanation of the use of information, (3) the company has a mechanism/policy to review and change inappropriate information, (4) consumers feel the company keeps their personal information, and (5) consumers feel that the company does not release their personal information. Meanwhile, the indicators for the perceived security consist of five, namely (1) consumers feel that the company implements security measures to protect users, (2) the company ensures protected transaction information, (3) the company has a secure payment mechanism, (4) the company has superior capabilities dealing with hijackings, and (5) the company protects transactions with integrated security.

**E-Trust**

E-trust is the level of consumer confidence in online business transactions. Trust is considered the main factor in the success of digital companies (Sharma & Lijuan, 2015). Trust is a psychological state that is willing to accept damage based on the expectations of the intentions or behaviour of others (Rousseau *et al.,* 1998). Several studies have found that e-trust is an antecedent of e-loyalty (Li *et al.,* 2015; Zhu, 2016; Saini & Kumar, 2015). In the context of e-loyalty, e-trust can be a mediating factor that affects e-loyalty (Kasim & Asiah, 2010; Saini & Singh, 2020).

E-trust indicators consist of (1) consumer confidence in the honesty and accuracy of the company in providing information, (2) consumer confidence in company errors, (3) consumer confidence that the company makes mutually beneficial recommendations, and (4) confidence consumers that the company does not harm users (Li *et al.,* 2015; Chou *et al.,* 2015; Aslam et al. 2019).

**E-Loyalty**

Loyalty is a repeated purchasing behaviour over a certain period driven by a favorable attitude towards the subject (Keller, 1993). Rayi & Luki (2018), e-loyalty is obedience and consistent behaviour towards a subject or object through electronic means. E-loyalty is a long-term commitment to consistently repurchase selected products or services from the same company (Bachri, 2017; Utami, 2015). Al-dweeri *et al.* (2017), loyalty is divided into two; (1) Behavioural loyalty is the level of customer commitment to the brand and can change if the service provider changes its marketing strategy, and (2) Attitude loyalty is considered a positive attitude and is related to repurchasing behaviour. Variable of loyalty can increase performance of services company (Bachri, 2018).

Li *et al.* (2015) detail the indicators of e-loyalty as follows; (1) consumers always visit certain applications to make transactions, (2) consumers intend to continue to transact from certain media, and (3) consumers often recommend certain media to others. Chou *et al.* (2015) added indicators (1) the willingness of consumers not to move to other media and (2) products or services offered by companies according to consumer expectations.

**Consumer Innovativeness**

Consumer innovativeness is the main topic that has received special attention from researchers (Bartels & Reinders, 2011; Hur *et al.,* 2012). This variable means that consumers respond to new products related to innovation (Zhang & Su, 2011). The success of innovation is only possible by determining who has the potential to consume it and by identifying their needs accurately (Sahin & Gelmez, 2020). Midgley & Dowling (1978), there are two individual innovation categories, namely (1) innate innovativeness-related to personality traits and (2) actualized innovativeness-engaging in innovative behaviour. Personal innovation is a personality trait that also expresses an individual's innate attitude towards innovation.

Consumer innovativeness has several dimensions and measurement indicators consisting of (1) social-related to the desire to show innovative products to others, (2) functional related to the ease of use of products, (3) hedonic-related to the joy of using innovative products, and (4) cognitive-related thoughts (Vandecasteele & Geuens, 2010).

**Hypotheses and Proposed Model**

This study investigates the following eight hypotheses:

H1 : Perceived privacy has a positive effect on e-trust.

H2 : Perceived Security has a positive effect on e-trust.

H3 : Perceived privacy has a positive effect on e-loyalty.

H4 : Perceived Security has a positive effect on e-loyalty.

H5 : E-trust has a positve effect on e-loyalty.

H6 : Perceived privacy has a positive effect on e-loyalty through e-trust.

H7 : Perceived Security has a positive effect on e-loyalty through e-trust.

H8 : E-trust has an effect on e-loyalty moderated by innovativeness of Muslim lecturers.

Thus, the model of hypotheses tests are in the following framework:

H1

H2

H3

H4

H5

H8

H6

H7

Figure 1. Research Framework

Note:

: Direct effect

: Indirect effect

**METHODOLOGY**

To analyze the relationship between perceived privacy and perceived security on e-trust and e-loyalty, this study uses 250 Muslim lecturers who use video conferencing applications with the purposive sampling technique. Purposive sampling is a data collection technique by considering specific criteria, such as the Muslim lectures that are at leats 25 years old, has used video conferencing media more than three times in the last three months. Data were collected using a structured questionnaire from August to October 2020.

To measure perceived privacy and perceived security, this study use and adapts the research of Chou et al. (2015). Each perceived privacy and perceived security have five indicators. To measure e-trust, it uses and adjusts the study of Li et al. (2015) and Aslam et al. (2019). The e-trust variable has five indicators in this study. The e-loyalty variable is measured by the study of Li et al. (2015) and Chou et al. (2015). This variable has four measurement indicators. Meanwhile, to measure consumer innovativeness, the researchers use indicators by Vandecasteele & Geuens (2010), which are four indicators. The measurement uses Likert scales with a range from 1 (Strongly disagree) to 5 (Strongly agree).

Hypothesis testing uses Structural Equation Modeling (SEM) with the help of AMOS. Before testing the data using SEM AMOS, researchers tested the validity and reliability of the construct. All indicators in this study were valued at more than 0.334 (df = 33, α <0.05). This value means that all indicators used are valid. Meanwhile, Cronbach's alpha values for the variables of perceived privacy, perceived security, e-trust, e-loyalty, and consumer innovativeness are 0.820, 0.730, 0.741, 0.735, and 0.818. Thus, all constructs used in this study are reliable.

**RESULT AND DISCUSSION**

**Demography**

In this study, there are only 250 questionnaires collected from a total distribution of 285 samples (87.7 percent of responses level). Gender characteristics are more dominated by men at 55.6 percent, while women are 44.4 percent. Based on the marital status, respondents who were married were 47.2 percent and unmarried at 45.2 percent, and others at 7.6 percent. In terms of age, the ages of 31-40 years are the dominant age group compared to other age groups. For more details, it appears in the following table.

Table 1. Respondent Demographics

|  |  |  |
| --- | --- | --- |
| **Charateristics** | **Frequency** | **Percentage** |
| Gender |  |  |
| Men | 139 | 55.6 |
| Women | 111 | 44.4 |
| Marital status |  |  |
| Married | 118 | 47.2 |
| Single | 113 | 45.2 |
| Others | 19 | 7.7 |
| Age (years old) |  |  |
| 23-30 | 78 | 31.2 |
| 31-40 | 93 | 37.2 |
| 41-50 | 74 | 29.6 |
| More than 50 | 5 | 2.0 |
| Job Status |  |  |
| Civil Servant Lecturers | 190 | 76.0 |
| Non-Civil Servant Lecturers | 60 | 24.0 |
| Types of Vicon Media |  |  |
| Zoom | 56 | 22.4 |
| Google Meet | 88 | 35.2 |
| Skype | 50 | 20.0 |
| Whatsapp | 49 | 19.6 |
| Others | 7 | 2,8 |
| Uses of Vicon |  |  |
| Learning and Teaching | 130 | 52.0 |
| Webinar | 76 | 30.4 |
| Meeting | 42 | 16.8 |
| Others | 2 | 0.8 |

Furthermore, based on the status of Muslim lecturers, civil servant lecturers are higher than non-civilian lecturers, namely 76 percent and 24 percent. From the type of media used by respondents, Google Meet is the highest compared to other media, while Zoom is in second place at 22.4 percent. Application users prioritize the use of video conferences to carry out the learning process (52.0 percent) compared to webinars (30.0 percent) and meetings (16.8 percent).

**Normality and Outlier Tests**

The normality test shows that the data in this study have high quality. The critical ratio for Skewness is in the range + 2.58. Likewise, the critical-ratio of kurtosis is in the range + 2.58. Thus, the data are normally distributed. While outlier testing, there is no extreme data in this study. So, the authors can use a total of 250 samples.

**Measurement Model Tests**

This test measures the accuracy of all variables used in this study. The criteria used include the Goodness of Fit Index, Adjusted Goodness of Fit Test, Tucker-Lewis Index, Comparative Fit Index, Root Mean Square Error of Approximation, CMIN, and P-Value (Hair *et al.,* 2006). All criteria in the study have met the requirements so that the proposed measurement model is fit and parsimony. For more details, it appears in the following table.

Table 2. The Goodness of Fit Tests for the Proposed Model

|  |  |  |  |
| --- | --- | --- | --- |
| Criteria | Cut Off | Results | Conclusions |
| Chi-Square | - | 96.454 | Good |
| The Degree of Freedom | - | 77 | Good |
| The Goodness of Fit Index (GFI) | > 0.90 | 0.966 | Good |
| Adjusted Goodness of Fit Index (AGFI) | > 0.90 | 0.940 | Good |
| Tucker Lewis Index (TLI) | > 0.95 | 0.989 | Good |
| Comparative Fit Index (CFI) | > 0.95 | 0.993 | Good |
| Root Mean Square Error of Approximation (RMSEA) | < 0.08 | 0.028 | Good |
| CMIN | < 2.00 | 1.253 | Good |
| P-Value | > 0.05 | 0.066 | Good |

Thus, all variables are described in the following diagram.

0.417\*\*\*

0.194

0.405\*\*\*

0.059

0.258\*\*\*

0.107\*\*

0.050

-2.707

Figure 2.Estimation of Relationships

Note: \*\*\*Prob. <0.01; \*\*Prob. <0.05; \*Prob. <0.10

**Discussions**

The first hypothesis (H1) states that perceived privacy has a significant effect on the e-trust of Muslim lectures in using video conferencing applications. It means that (H1) can be accepted with the C.R. value (6.421) > tα/2 (1.96) or P-value (0,000\*\*\*) < Sig. α (0.001). This study is in line with the study of Liljander *et al.* (2015), Widodo & Susanto (2018), Kinasih & Albari (2012) that e-trust can be formed from a person's sense of privacy in using online media. Perceived privacy is an important element for someone in their activities in the digital world. The more protected the user's privacy, the more confidence the user is about the media they use. So, the company providing video conferencing applications ensures that personal data related to consumers must be kept properly and confidential.

The second hypothesis (H2) states that perceived security has a significant effect on the e-trust of Muslim lectures in using video conferencing applications. It means that (H2) can be accepted with the value of C.R. (3.299) > tα/2 (1.96) or P-value (0.000\*\*\*) < Sig. α (0.001). This study is in line with the study conducted by Shukla (2014), and Tirtana & Sari (2014) found that e-trust can be formed from a person's sense of security in using video conferencing. Security is an important variable to create user trust, and several studies confirm that security perceptions can be an antecedent variable or determinant of the success of online companies. The safety variable can be an important variable in creating trust.

The third hypothesis (H3) states that perceived privacy has a significant effect on the e-loyalty of Muslim lectures in using video conferencing applications. It means that (H3) can be accepted with the value of C.R. (5.953) > tα/2 (1.96) or P-value (0.000\*\*\*) < Sig. α (0.001). This study is in line with the study by Fahmi (2018) and Kamilullah *et al.* (2017), which claim that customers will be loyal to the company if they can maintain consumer privacy. Several previous studies have shown that a sense of privacy has a positive correlation with loyalty felt by consumers. Privacy can generate intentions to use services and lead to loyalty. So, this variable becomes an important antecedent in realizing consumer loyalty.

The fourth hypothesis (H4) states that perceived security have a significant effect on the e-loyalty of Muslim lectures in using video conferencing applications. It means that (H4) cannot be accepted with the value of C.R. (0.978) < tα/2 (1.96) or P-value (0.328) > Sig. α (0.10). Consumers who feel doubtful and anxious about the safety of using the media will harm online companies. The company should take good care of this in establishing systems and mechanisms that are safe for customers. This study is not in line with the research by Kasim and Asiah (2010), which states that perceived security can make consumers voluntarily tell positive stories about a company or products and recommend others to use products from certain companies. It shows that perceived security can have an impact on consumer loyalty to certain products.

The fifth hypothesis (H5) states that e-trust has a positive effect on e-loyalty of Muslim lectures in using video conferencing applications. It means that (H5) can be accepted with the value of C.R. (3.327) > tα/2 (1.96) or P-value (0.000\*\*\*) < Sig. α (0.001). These results concur with research from Zhu (2016); Saini & Kumar (2015) state that the e-trust variable has a significant and positive effect on e-loyalty. Loyalty can arise after consumers have a strong commitment to a particular company or product. Meanwhile, a strong commitment can be born from a deep sense of consumer trust.

The sixth hypothesis (H6) states that perceived privacy affects e-loyalty through e-trust. It means that (H6) can be accepted. Path-a has a value of β = 0.417 with a significance level of 0.000. Path-b has a value of β = 0.258 with a significance level of 0.000. Path-c has a value of β = 0.405 with a significance level of 0.000, and Path-c' has a value of β = 0.107 with a significance level of 0.013. Thus, it indicates that perceived privacy affects e-loyalty through e-trust, and e-trust can drive between perceived privacy and e-loyalty levels.

The seventh hypothesis (H7) states that perceived security affects e-loyalty through e-trust. It means that (H7) cannot be accepted. The path-a has a value of β = 0.194 with a significance level of 0.328. Path-b has a value of β = 0.258 with a significance level of 0.000. Path-c has a value of β = 0.405 with a significance level of 0.000, and Path-c' has a value of 0.059 with a significance level of 0.564. Thus, perceived security affects e-loyalty through e-trust, and e-trust cannot be used as facilitation between perceived security and e-loyalty because of the high level of consumer knowledge and skills about the use of video conferencing. Many smart consumers have judged that the applications used have certain drawbacks.

The eighth hypothesis (H8) states the consumer innovativeness moderates the effect of e-trust on e-loyalty of Muslim lecturers in using video conferencing applications. It means that (H8) cannot be accepted with the value of C.R. (-7.373) <tα/2 (1.96) or P-value (0.000\*\*\*) < Sig. α (0.001). Consumer innovativeness can weaken the effect of e-trust on e-loyalty. The level of consumer confidence has a direct influence on e-loyalty. Innovative consumer variables have no direct effect on e-trust and e-loyalty. Innovative consumers understand deeply about video conferencing applications and know the weaknesses of these applications that reduce the level of trust or raise doubts about these systems and applications.

**CONCLUSIONS, SUGGESTIONS, AND LIMITATIONS**

This study examines the relationship between perceived privacy, security, e-trust, and e-loyalty of Muslim lecturers in using video conferencing applications. By using e-trust as a mediating variable, this study confirms that perceived privacy has a direct effect on e-loyalty and perceived security has no direct effect on e-loyalty. Meanwhile, for e-trust, perceived privacy and perceived security influence positively and significantly. E-trust has a positive and significant effect on e-loyalty. However, consumer innovativeness cannot moderate the relationship between e-trust and e-loyalty. We argue that consumers have a high level of innovation and in-depth knowledge of video conferencing and have higher expectations of the products being offered.

This study reaffirms the importance of understanding e-trust and e-loyalty. Loyal consumers not only feel at home using the product but will also carry out promotions and recommend video conferencing applications to others. For companies, they should be able to upgrade the features and quality of the products to match the expectations of their consumers.

This study has several limitations, including the small number of samples used, which are limited to Muslim lecturers only. In the future, further researchers can increase samples from all circles that often use video conferencing in their works. This research only uses five variables, which consist of perceived privacy, perceived security, e-trust, e-loyalty, and consumer innovativeness. Therefore, further researchers should use other variables related to updating information technology.

**ACKNOWLEDGEMENTS**

The researchers are grateful for the research funders consisting of the Chancellor of Universitas Malikussaleh, the Dean of Economics and Business faculty, and the Institute for Research and Community Service at Universitas Malikussaleh. Besides, the researchers also thank the Information technology experts at Universitas Malikussaleh for constructive suggestions during the discussion of the research results.

**REFERENCES**

Aina, T & Nzegwu, B. (2020). Twelve Tips for Transitioning Your Didactic Curriculum to the Online Platform in the Current COVID-19 Era and Beyond (Preprint),

DOI:10.2196/preprints.21182

Al-dweeri, R.M., Obeidat, Z.M., Al-dwiry, M.A., Alshurideh, M.T. & Alhorani, A.M. (2017). The impact of e-service quality and e-loyalty on online shopping: moderating effect of e-satisfaction and e-trust. *International Journal of Marketing Studies.* 9(2), 92-103.

DOI:10.5539/ijms.v9n2p92

Ariff, M. S. M., Yun, L. O., & Zakuan, N. (2014). The impacts of e-service quality and e-customer satisfaction on e-customer loyalty in internet banking. *Advanced Science Letters,* 20(1), 285–289.

<https://doi.org/10.1166/asl.2014.5260>

Aslam, W., Hussain, A., Farhat, K., & Arif, I. (2019). Underlying Factors Influencing Consumers’ Trust and Loyalty in E-commerce. *Business Perspectives and Research.* 8(2), 186–204,

<https://doi.org/10.1177/2278533719887451>

Bachri, N. (2017). [Customer Behavior in Islamic Banking Industry](javascript:void(0)). *Jurnal Visioner & Strategis.* 6(2), 49-57.

Bachri, N. (2018). Credibility-Profit Chain in Indonesian Islamic Banking Industry. *Indian Journal of Public Health Research & Development.* 9(12), 321-326.

Bartels, J. & Reinders, M.J. (2011). Consumer Innovativeness And Its Correlates: a Propositional Inventory For Future Research, *Journal of Business Research.* 64(6), 601-609.

<https://doi.org/10.1016/j.jbusres.2010.05.002>

Chou, S., Chen, C.-W. & Lin, J.-Y. (2015). Female online shoppers: Examining the mediating roles of e-satisfaction and e-trust on e-loyalty development. *Internet Research.* 25(4), 542-561.

<https://doi.org/10.1108/IntR-01-2014-0006>

Fahmi, Syafuddin. (2018). Pengaruh Persepsi Keamanan dan Kepercayaan Terhadap Niat Konsumen Dalam Melakukan Transaksi E-Commerce, Melalui Sikap sebagai Variabel Intervening. *Jurnal Aplikasi Manajemen dan Inovasi Bisnis,* 1(1), 86-96.

Feng Cui, Derong Lin & Hailin Qu. (2018). The impact of perceived security and consumer innovativeness on e-loyalty in online travel shopping, *Journal of Travel & Tourism Marketing,* 35(6), 819-834.

DOI: [10.1080/10548408.2017.1422452](https://doi.org/10.1080/10548408.2017.1422452)

Goodwin, Cathy. (1991). Privacy: Recognition of a Consumer Right. *Journal of Public Policy & Marketing.* 10, 149-166.

Hair, J.F., Black, W.C, Babin, B.J., Anderson, R. E., & Tatham, R.L. (2006). Multivariate Data Analysis. (6th ed). Upper Saddle River, NJ: Pearson University Press.

Hasan, H, Al-Dmour, H, & Al-Dmour, R. (2020). The Effect of eWOM on E-Loyalty: The Mediating Role of E-Satisfaction. *International Journal of Customer Relationship Marketing and Management.* 11, 82-100.

DOI : 10.4018/IJCRMM.2020070105.

[Hou, T.](https://www.emerald.com/insight/search?q=Tingting%20Hou), [Cheng, X.](https://www.emerald.com/insight/search?q=Xusen%20Cheng) & [Cheng, X.](https://www.emerald.com/insight/search?q=Xiankun%20Cheng)  (2020). The role of transaction cost and trust in e-loyalty: a mixed-methods study of ride-sharing.[*Information Technology & People*](https://www.emerald.com/insight/publication/issn/0959-3845)*.*

[https://doi. org/10.1108/ITP-01-2020-0005](https://doi.org/10.1108/ITP-01-2020-0005)

Hur, W.M., Yoo, J.J. & Chung, T.L. (2012). The Consumption Values And Consumer Innovativeness On Convergence Products. *Industrial Management & Data Systems.* 112(5), 688-706.

<https://doi.org/10.1108/02635571211232271>

Kagan, D., Alpert, G. & Fire, M. (2020). Zooming Into Video Conferencing Privacy and Security Threat.

Jihad Kamilullah, Ari Kusyanti, & Himawat Aryadita (2016). Analisis Pengaruh Kepercayaan, Kepuasan, dan Reputasi Terhadap Loyalitas Konsumen Online Shop Dalam Pembelian Produk di Toko XYZ. *Jurnal Pengembangan Teknologi Informasi dan Ilmu Komputer,* 2(7), 2660-2669.

Kassim, N., & Asiah A. N. (2010). The effect of perceived service quality dimensions on customer satisfaction, trust, and loyalty in e-commerce settings: a cross cultural analysis. *Asia Pacific Journal of Marketing and Logistics.* 22(3), 351–371.

[https://doi.org/10.1108/ 13555851011062269](https://doi.org/10.1108/%2013555851011062269)

Keller, K. L. (1993). Conceptualizing, measuring, and managing customer-based brand equity. *Journal of Marketing.* 57(1), 1-22.

DOI: [10.2307/1252054](https://www.researchgate.net/deref/http:/dx.doi.org/10.2307/1252054)

Kinasih, B.S. & Albari (2012). Pengaruh Persepsi Keamanan dan Privasi Terhadap Kepuasan dan Kepercayaan Konsumen Online. *Jurnal Siasat Bisnis,* 16(1), 25-38.

Li, H, Aham-Anyanwu, N, Tevrizci, C, & Luo, R. (2015). The interplay between value and service quality experience: e-loyalty development process through the eTailQ scale and value perception. *Electronic Commerce Research.* 15.

DOI:10.1007/s10660-015-9202-7.

Liljander, V., Gummerus, J. & Söderlund, M. (2015). Young consumers’ responses to suspected covert and overt blog marketing. *Internet Research.* 25(4), 610-632,

[https://doi.org/10. 1108/IntR-02-2014-0041](https://doi.org/10.1108/IntR-02-2014-0041)

Lin, L. (2010). The relationship of consumer personality trait, brand personality and brand loyalty: an empirical study of toys and video games buyers. *Journal of Product & Brand Management.* 19(1), 4-17.

<https://doi.org/10.1108/10610421011018347>

McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). Developing and validating trust measures for e-commerce: An integrative typology. *Information Systems Research.* 13(3), 334–359.

DOI: [10.1287/isre.13.3.334.81](https://www.researchgate.net/deref/http:/dx.doi.org/10.1287/isre.13.3.334.81)

Menidjel, C., Benhabib, A. & Bilgihan, A. (2017). Examining the moderating role of personality traits in the relationship between brand trust and brand loyalty. *Journal of Product & Brand Management.* 26(6), 631-649.

<https://doi.org/10.1108/JPBM-05-2016-1163>

Mekovec. R & Hutinski, Ž. (2012). The role of perceived privacy and perceived security in online market. Proceedings of the 35th International Convention MIPRO, Opatija. 1549-1554.

Midgley, D.F., & Dowling, G.R. (1978). Innovativeness: The Concept And Its Measurement. *Journal of Consumer Research****.*** 4(4), 229–242.

<https://doi.org/10.1086/208701.>

Miharni Tjokrosaputro & Cokki (2020). Peran *Innovativeness* Sebagai Moderasi Pada Keterkaitan Pengaruh Sosial Terhadap Minat Pembelian Kopi Starbucks. *Jurnal Muara Ilmu Ekonomi dan Bisnis,* 4(1), 174-183.

Parasuraman, A., & Grewal, D. (2000). The impact of technology on the quality-value-loyalty chain: a research agenda. *Journal of the Academy of Marketing Science.* 28(1), 168-174.

<https://doi.org/10.1177/0092070300281015>

Pertiwi, A, Puri, D, Pratama,Y.A, Sfenrianto, & Wang, G. (2020). Analysis Loyalty in Video Conference Application Zoom on COVID 19 Quarantine in Jakarta. *International Journal of Advanced Trends in Computer Science and Engineering.* 9(3), 2724-2728.

DOI:10.30534/ijatcse/2020/37932020

Pham, C, Vu, N, & Tran, G. (2020). The Role of e-Learning Service Quality And e-Trust On e-Loyalty. *Management Science Letters.* 10, 2741-2750.

DOI:10.5267/j.msl.2020.4. 036.

Radionova, G, Elina, & Batraga, A. (2019). Transformation of Loyalty to E-loyalty. Scientific Conference on Economics and Entrepreneurship Proceedings. 51-56.

DOI: 10.7250/scee. 2019.008

Rayi Retno Dwi Asih & Luki Adiati Pratomo, (2018). Peran Mediasi E-Satisfaction dan E-Trust Terhadap E-Loyalty. *Jurnal Manajemen dan Pemasaran Jasa.* 11(1), 125-144.

http://dx.doi.org/10.25105/jmpj.v10i1.2537

Rojiana, Desi & Sari, Novita (2018). Pengaruh Inovasi Layanan Terhadap Loyalitas Konsumen dengan konsumen inovatif sebagai variabel Moderasi. *Jurnal Diges Markerting,* 3(2), 139-146.

Rousseau, D.M, Sitkin, S.B., Burt, R.S., & Camerer, C. (1998). Not So Different After All: A Cross-Discipline View of Trust. *Academy of Management Review,* 23(3), 393-404.

<https://doi.org/10.5465/amr.1998.926617>

Şahin E. & Gelmez E. (2020). The Effect Of Consumer Innovativeness, Perceived Risk And Personality Traits On Purchase Behavior. *Business & Management Studies: An International Journal,* 8(2): 2289-2311 doi: http://dx.doi.org/10.15295/bmij.v8i2.1506

Saini, G. S. & kumar, S, (2015), The Effect of e-CRM on Customer Satisfaction: Empirical Study of Online Shopping, *Journal of Management and Science,* 5(2).

Saini, S., & Singh, J. (2020). Managing consumer loyalty. *International Journal of Asian Business and Information Management,* 1(1), 21-47.

[Salem A. Al-Jundi](https://www.tandfonline.com/author/Al-Jundi%2C+Salem+A), [Ahmed Shuhaiber](https://www.tandfonline.com/author/Shuhaiber%2C+Ahmed), [Reshmi Augustine](https://www.tandfonline.com/author/Augustine%2C+Reshmi), & [Len Tiu Wright](https://www.tandfonline.com/author/Wright%2C+Len+Tiu) (2019). Effect of consumer innovativeness on new product purchase intentions through learning process and perceived value. *Cogent Business & Management,* 6(1).

<https://doi.org/10.1080/23311975.2019.1698849>

[Sharma & Lijuan, (2015](https://www.sciencedirect.com/science/article/pii/S2405844019363509#bbib70)). **The effects of online service quality of e-commerce websites on user satisfaction.** *Electronic Library,* 33(3), 468-485.

Shukla, P. (2014). The Impact of organizational efforts on consumer concers in an online context. *Information & Management,* 51(1), 113-119.

https://doi.org/10.1016/j.im.2013.11. 003

Statqo Analytics, (April 1, 2020).

https://teknologi.bisnis.com/read/20200401/84/1221258/penggunaan-aplikasi-video-conference-di-indonesia-zoom-pemenangnya

Tirtana, I. & Sari, S.P. (2014). Analisis Pengaruh Persepsi Kebermanfaatan, Persepsi Kemudahan dan Kepercayaan Terhadap Penggunaan Mobile Banking. Seminar Nasional dan Call For Paper Program Studi Akuntandi-FEB UMS, 25 Juni 2014. ISBN: 978-602-70429-2-6.

Utami, S. (2015). The Influence of Customer Trust on Customer Loyalty. *International Journal of Economics, Commerce and Management,* III(7), 638–653.

Vandecasteele & Geuens (2010). Motivated Consumer Innovativeness: Concepts, measurement, and validation. *International Journal of Research in Marketing,* 27(4), 308-318.

DOI: 10.1016/j.ijresmar.2010.08.004

Widodo, W. & Susanto, A. (2018). Gender Sebagai Variabel Kontrol: Pengaruh Persepsi Keamanan dan Persepsi Privasi Tehadap Kepercayaan Konsumen Online. The National Conferences Management and Business (NCMAB). ISSN: 2621 – 1572.

Zhang, L., & Su, M. (2011). Effects of new product preannouncement on purchase intention: From consumer perspective. Nankai Business Review International, 2(1), 48–63.

doi:10.1108/20408741111113493

Zhu, D. (2016). *Loyalty: Mongolian Online Shopping Behavior.*

https://doi.org/10.1109/IIAI-AAI.2016.144