

ABSTRACT

The rapid growth of the e-commerce industry has raised serious challenges related to consumer data security and privacy. Tokopedia, as one of the largest e-commerce platforms in Indonesia, has faced a decline in user trust following a data breach incident in 2020. This study aims to analyze the influence of six variables on the Perception of Security and Privacy on Tokopedia, namely: consumer rating, trustworthiness, credit card usage concerns, motivation factor, customer worries, and customer feelings. The research employed a quantitative approach by distributing questionnaires to 385 respondents. The data were analyzed using inferential statistics to examine the relationships among variables. The results indicate that three variables have a significant impact on perceived security: credit card usage concerns, customer worries, and customer feelings, with customer feelings emerging as the most dominant factor. Meanwhile, trustworthiness, consumer rating, and motivation factor were found to have no significant effect. These findings suggest that Tokopedia users' perception of security is more influenced by emotional and personal concerns than by technical factors. The study recommends that e-commerce platforms prioritize users' emotional experience in order to build trust and enhance consumer loyalty.

Keywords: Tokopedia, perception of security, data privacy, e-commerce, consumer trust