

## **Exploring the Impact of Customer Data Security on Consumer Trust in Gojek's Digital Services**

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### **ABSTRACT**

This study aims to explore the effect of customer data security on consumer confidence in using Gojek digital services. The main focus of the research is to analyze the impact of customer data security on the Gojek platform regarding consumer perceptions and levels of trust in the service. The research method employed is descriptive with a quantitative approach, involving a population of students at Politeknik Negeri Bandung, Indonesia, for the period 2020–2023. Data were collected using questionnaires and analyzed through simple regression analysis. Results showed that approximately 38.3% of consumer confidence in Gojek services can be explained by customer data security factors. Simple regression analysis reveals significant variable coefficients, highlighting the important role of data security in shaping consumer trust. Although the impact is relatively modest, customer data security remains a crucial determinant in enhancing consumer trust in Gojek's digital services. The remaining 61.7% is influenced by other factors not examined in this study, such as service quality, user experience, and brand reputation. This research contributes to a deeper understanding of the relationship between data security and consumer trust in the context of digital services. It also offers practical insights for digital service providers like Gojek to strengthen consumer trust by improving data protection measures. Future research is recommended to explore additional factors influencing consumer trust and to conduct comparative studies across different digital platforms.

**Keywords:** Customer Data Security; Consumer Trust; Digital Services; Gojek Indonesia

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## INTRODUCTION

Business is a series of activities carried out by individuals or groups to offer products and services to make a profit. In addition, businesses also act as providers of products and services that maintain the smooth running of the economic system (Destiana et al., 2022; Chaniago, 2020). Over time, business has evolved from simply exchanging goods locally to activities involving international trade, digital services, and cross-border interactions. Traditional business models that used to rely on direct interaction are now undergoing major changes along with the rapid development of information technology and digitalization (Chaniago & Efawati, 2024).

Business digitalization is the process of transitioning from conventional business activities to digital platforms. Digital business itself refers to a type of business that operates entirely in a digital ecosystem (Harto et al., 2022; Nurain et al., 2024). The presence of the digital era has created various new opportunities and changed the way companies interact with consumers. One significant transformation is the migration of businesses to online platforms, which not only includes product sales but also various new services that previously did not exist in traditional business models, such as application-based transportation services.

A real example of the development of digital services is online motorcycle taxis. Thanks to technological advances, transportation service users can now call motorcycle taxi drivers quickly and easily via smartphone applications (Fahrurrozi et al., 2020). Online motorcycle taxi services not only offer pick-up and drop-off services, but also expand their innovations by presenting services such as instant food delivery and goods delivery, making these services increasingly integrated into everyday life.

However, in the use of digital services, customer data security is a very important aspect. Factors such as security, service quality, application design, and consumer behavior also influence shopping behavior and the use of online services (Thariq & Efawati, 2024). Ease of transaction causes consumers to enjoy online activities more (Irfania, 2022). However, the use of digital services requires customers to share personal information such as their name, telephone number, address, and payment method. Therefore, companies must maintain the security of consumer data to prevent data misuse, which still often occurs on both a small and large scale (Setiawan, 2021).

In addition to data security, consumer trust is also a crucial factor in encouraging the use of digital services. Lack of consumer trust is one of the obstacles to online shopping activities (Rifathurrahman et al., 2024). E-commerce players and digital service providers are required to provide the best service and maintain service quality to build customer trust (Andhini, 2017; Mulyadi & Efawati, 2024). This trust is not only important in e-commerce transactions but also in the use of various other digital services, where the company's reputation is highly dependent on consumer perceptions of the security and integrity of the service.

One of the digital services that is growing rapidly in Indonesia is Gojek. Gojek initially came with an online motorcycle taxi service (GoRide), but then developed into a broader digital service ecosystem, such as food delivery services (GoFood), four-wheeled transportation services (GoCar), instant courier services (GoSend), and digital payment services (GoPay). Gojek is the main choice for many groups, including vocational college students, who often use it for transportation, delivery, and financial transactions.

Vocational students are an interesting group to study because they are generally more familiar with technology and digital applications. They also have a higher awareness of issues such as data security and privacy. Therefore, students' perceptions of data security factors and consumer trust in using digital services such as Gojek need to be studied further. The results of this study are expected to contribute to identifying factors

that influence consumer loyalty to digital services and provide recommendations for companies to improve service quality and protect consumer personal data.

## **LITERATURE REVIEW**

### **Digital Business**

Digital business is a business practice that uses digital technology either in whole or in part. Digital business is not limited to products or services that are digital or related to technology. Any form of business with any product or service that utilizes digital technology in the marketing or sales process can be considered an example of a digital business that uses digital technology in part (Zebua et al., 2023). The use of digital technology in business is increasingly becoming a major driver for achieving efficiency and competitiveness in this modern era (Efawati et al., 2024).

According to Ellis et al. (2012), in Sinambela et al. (2023), to succeed in managing a digital business, comprehensive knowledge of the various business processes and activities throughout the value chain is essential. This includes aspects of marketing and sales, new product development, manufacturing, and inbound and outbound logistics (Chaniago & Efawati, 2022). In addition, organizations must also be able to manage the changes required by the adoption of new processes and technologies, including aspects that are traditionally associated with supporting business activities, such as human resource management (Efawati et al., 2021; Efawati, 2024).

### **Data Security**

Security is a condition that is free from potential threats. Although crime can occur online, this risk can be overcome by implementing the Risk Management Model (Dwiyanti et al., 2021). Customer information plays a vital role in marketing strategies. Therefore, consideration is needed based on the highest level of database type to build and store customer information (Aryanto & Wismantoro, 2020). Customer data security is a condition where customer data stored by a company or organization is free from potential threats.

Along with the advancement of increasingly modern information technology, a strong and reliable level of security is needed. Computers play an important role as a tool to overcome this challenge, where the speed and accuracy of data processing into more useful and beneficial information must be in line with the level of security of the information to be presented. The development of digital technology also has an impact on increasing threats to data security (Wahdini et al., 2021).

### **Consumer Trust**

Consumer trust involves a person's readiness to behave specifically because of their belief that their partner in the transaction will meet their expectations. This shows that if one party trusts the other party, it is likely that positive behavior and good intentions will be formed (Ishak & Luthfi, 2011; Rachman et al., 2024). Thus, consumer trust becomes the main basis for creating positive relationships between the parties involved in the transaction.

According to Sekhon (2013) in Halizah et al. (2022), Trust plays a central role in the process of developing and maintaining relationships with customers regarding an offering. The presence of this trust forms the main basis that allows for positive interactions and ongoing relationships between service providers and consumers. Over

time, this trust helps create strong and mutually beneficial bonds between the parties involved. Trust also reflects individual perceptions that indicate the level of security felt by users against uncertainty and risk, which has a significant impact on shaping user behavioral intentions (Puspaningrum, 2022; Efawati, 2023).

### Framework of Research

The digital era has brought about major changes in the way businesses operate and interact with consumers. One sector that has undergone significant transformation is application-based transportation services, such as Gojek. In this digital service ecosystem, customer data security and consumer trust are two key elements that greatly determine the success of a company.

The use of digital services requires customers to share sensitive personal information, such as name, telephone number, address, and payment method. The availability and use of this data require companies to maintain maximum customer data security. Any potential data breach or misuse of personal information can result in a loss of consumer trust, which in turn can affect their decision to continue using or leaving the service.

This study focuses on exploring the impact of customer data security on the level of consumer trust in utilizing Gojek services. In the broad framework of this study, it will be described and analyzed how customer data security on the Gojek platform can affect consumer perceptions and levels of trust in the service. Through this approach, the study aims to gain a deeper understanding of the relationship between data security and consumer trust levels in the context of using digital services.

More specifically, this study views customer data security as an independent variable that influences consumer trust levels as a dependent variable. The high level of data security perceived by consumers is assumed to increase the level of trust in Gojek services. Conversely, low perceptions of data security can result in decreased consumer trust, which ultimately has a negative impact on loyalty and sustainability of service use.

In the context of Gojek service users, especially among vocational college students who have high levels of digital literacy, sensitivity to data security becomes a more prominent aspect. Therefore, this study is important to identify how much influence data security has on consumer trust, as well as to provide strategic recommendations for service providers in improving data protection standards and strengthening relationships with customers.

Referring to the research background and supported by previous research in general, this research can be understood as follows:

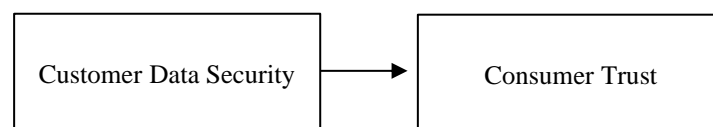


Figure 1. Framework  
Source: Own compilation

### RESEARCH METHOD

The method used in this study is a descriptive method with a quantitative approach to describe and analyze the effect of data security on consumer trust levels. The research population involved all students enrolled at the Bandung State Polytechnic, Indonesia in the period 2020 - 2023. The data that became the basis for this research were obtained

through field research involving the distribution of questionnaires. In the distribution process, this study focused on certain variables to ensure the relevance and accuracy of the data collected. The respondents who became the research sample numbered 107 people, which was the result of careful selection to reflect the diversity and representation of the larger population. After the data was collected, the next step was to compile and analyze it using various methods. The analysis was carried out using techniques such as frequency analysis, factor analysis, data normality analysis, and simple linear regression analysis. The entire data analysis process was carried out using SPSS software, ensuring the accuracy and reliability of the results of this study.

## RESEARCH RESULTS

Based on the results of the demographic analysis of respondents, data was found that provides an in-depth picture of the characteristics and profiles of the participants in this study. The data, including the following demographic aspects, are presented in Table 1:

Table 1. Demographic of Respondents

Profile	Demography	Frequency	Percentage
Fields	Business Administration	40	37%
	Accounting	9	8%
	English Language	8	7%
	Electro Engineering	11	10%
	Chemical Engineering	5	5%
	Energy Conversion Engineering	7	7%
	Machine Engineering	5	5%
	Refrigeration and Air Conditioning Engineering	7	7%
	Civil Engineering	9	8%
	Computer and Informatic Engineering	6	6%
	1	29	27%
Level	2	21	20%
	3	38	36%
	4	19	18%
Gender	Male	37	35%
	Female	70	65%
Earning	<500.000	32	30%
	500.000 - 1.000.000	29	27%
	>1.000.000	46	43%

## Validity and Reliability Test Results

Validity focuses on the ability of a measuring instrument to measure the intended concept precisely and accurately, while reliability shows how accurate and consistent the measuring instrument is. A measuring instrument is considered to have high validity if it can correctly carry out its measurement function and produce data in accordance with the objectives (Chaniago et al., 2023). In the context of this study, a variable is said to be valid if the calculated  $r$  value is  $> r$  table, and is considered reliable if the Cronbach's alpha value is  $> 0.6$ .

Table 2 : Validity and Reliability Test Results

Variable	Item of Questions	r-count	r-table (Standard)	Result	Cronbach Alpha
Customer Data Security	X1	0,515	0,500	Valid	0,779
	X2	0,61	0,500	Valid	0,757
	X3	0,755	0,500	Valid	0,728
	X4	0,594	0,500	Valid	0,767
	X5	0,698	0,500	Valid	0,738
	X6	0,738	0,500	Valid	0,728
	X7	0,668	0,500	Valid	0,749
Customer Data Security	Y1	0,676	0,500	Valid	0,745
	Y2	0,707	0,500	Valid	0,798
	Y3	0,624	0,500	Valid	0,752
	Y4	0,756	0,500	Valid	0,716
	Y5	0,719	0,500	Valid	0,728
	Y6	0,754	0,500	Valid	0,717

### Result of Simple Regression Analysis

Table 3: Simple Regression Analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.619 <sup>a</sup>	.383	.377	265.403

a. Predictors : (Constant), Customer Data Security

From the results of simple regression analysis, the coefficient of determination (R Square) is obtained, which is used to measure the extent to which the relationship between Customer Data Security (X) and Consumer Trust (Y) has an influence. The test results show that the value of the coefficient of determination obtained is 0.383. Thus, it can be concluded that around 38.3% of consumer trust in Gojek digital services can be explained by the customer data security factor. Meanwhile, around 61.7% of the rest is influenced by other factors not tested in this study.

Table 4: Variables of Coefficients

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	9.135	2.043		4.473	.000
Customer Data Security	.561	0.70	.6194	8.074	.000

Dependent Variable: Consumer Trust

The results of the analysis reveal the coefficient values for each variable in this study. From the table, it can be concluded that the constant value recorded at 9.315 provides an illustration that without the existence of customer data security, consumer trust will reach a score of 9.315. The regression coefficient for the Customer Data Security variable (X) shows a figure of 0.6194, with a significance level of 0.000. The fact that this coefficient



value is lower than 0.05 indicates that the Customer Data Security variable separately has a significant impact on Consumer Trust. This is the essence of the regression analysis, which states a significant relationship between customer data security and the level of consumer trust. Thus, the results of the variable coefficients form the following equation:

$$Y = 9.315 + 0.6194X$$

### **Hypothesis Test Results**

The basis for decision-making in this study is as follows:

H0: There is no influence of customer data security on consumer trust

H1: There is an influence of customer data security on consumer trust

From the results of the analysis, the value in the "Significance" column in the Coefficients table shows a figure of 0.000, which is a probability far below 0.05. Therefore, it can be decided that H0 is rejected and H1 is accepted. This means that the hypothesis stating "There is an influence of customer data security on consumer trust" can be accepted. Statistical analysis confirms the significant influence of customer data security on the level of consumer trust.

### **DISCUSSION**

This study has an exploratory purpose to explore the impact of customer data security on the level of consumer trust when using Gojek services. From the results of the analysis, it was revealed that around 38.3% of the level of consumer trust in Gojek services can be explained by the customer data security factor. This shows that almost a third of the variation in the level of consumer trust is influenced by their perception of the data security provided by Gojek.

The coefficient of the variables in the regression model shows that customer data security has a statistically significant impact on consumer trust, confirming the importance of this aspect in building trust in digital services. Although its contribution of 38.3% is not dominant, the significance of its influence remains an important aspect. This indicates that consumers pay attention to data security factors in making decisions to use Gojek services.

However, the results of the analysis also noted that there are other factors that influence around 61.7% of the variation in the level of consumer trust. These factors may include other aspects such as service quality, price, application convenience, brand image, technological innovation, and customer service. Therefore, although data security is an important factor, Gojek also needs to pay attention to these additional factors in building stronger and more holistic consumer trust.

The development of digital technology brings great progress, but also increases data security risks (Wahdini et al., 2021). Threats such as identity theft, misuse of personal information, and cyber attacks require digital companies to continue to update and improve their security systems. In this context, Gojek has shown its seriousness in facing these challenges by implementing various strategic security features, such as: Smart Login (fast login) to speed up but still secure the application login process, Fingerprint and facial verification to improve user authentication security, Phone number disguise to protect user privacy when communicating with driver partners, Trip sharing feature that allows users to share trips in real-time with third parties, Shipment tracking to increase transparency and a sense of security during transactions.

The implementation of these innovations proves that Gojek is trying to build a sense of security while improving user experience amidst increasing consumer concerns about data security. By understanding the extent to which data security contributes to

consumer trust, Gojek can continue to develop security strategies that not only protect customer data but also strengthen the company's reputation as a responsible digital platform. Proactively improving security aspects has the potential to drive customer loyalty, increase user retention, and provide a competitive advantage amidst the tight competition in the digital services sector. Therefore, the results of this study provide valuable insights for Gojek in maintaining and increasing consumer trust through the implementation of effective, innovative, and adaptive data security practices to technological developments and the dynamics of consumer needs.

## CONCLUSION

From a simple regression analysis, it is known that around 38.3% of consumer trust in Gojek services can be explained by customer data security factors. The variable coefficient shows that customer data security has a significant impact on consumer trust, illustrating the importance of data security in shaping consumer perceptions of digital services. However, as much as 61.7% of the variation in consumer trust levels is influenced by other factors not tested in this study, such as service quality, user experience, brand reputation, and service innovation that have the potential to make a major contribution to consumer trust in the Gojek platform.

Digital companies such as Gojek need to continue to prioritize strengthening customer data security systems, both through improving security technology and transparency in managing user data. Companies also need to educate consumers regarding personal data protection efforts that have been implemented to increase a sense of security and strengthen user trust. To maintain consumer trust, it is important to develop a holistic approach by considering other aspects such as service quality, response speed, and feature innovation.

Security System Improvement: Gojek needs to continue to update and improve application security technology, such as biometric data security, end-to-end encryption, and dual authentication. Data Management Transparency: Provide a privacy policy that is easily accessible and understood by consumers, and actively inform customers about how their data is used. Additional Service Improvement: In addition to security, improving overall service quality (such as application convenience, customer service, and user experience) will further strengthen consumer trust as a whole. Branding and Communication: Emphasizing a commitment to data security as part of a branding strategy can improve a company's reputation in the eyes of digital consumers.

Further research can develop more complex models, for example, using multiple regression analysis by including additional variables such as service quality, user experience, price, and customer satisfaction. Qualitative research through in-depth interviews or focus group discussions (FGD) can also be conducted to explore consumer perceptions in more depth about data security and other factors that influence trust. Comparative research between platforms (for example, comparing Gojek with other platforms such as Grab or ShopeeFood) can provide a broader understanding of the influence of data security in building consumer trust in the digital service industry. The research sample can be expanded, not only limited to vocational students, but also including other segments such as professional workers, housewives, or users in various regions to increase the generalizability of the findings.



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