



The effect of reputation and electronic word of mouth on customer trust

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ARTICLE INFO

Received 23 October 2021
Accepted 26 November 2021
Published 8 December 2021

Keywords:

Reputation; electronic word of mouth; customer trust

ABSTRACT

The purpose of the study was to determine the effect of reputation and electronic word of mouth on customer trust in the Lazada marketplace. The method used in this research is a quantitative method with survey research. The sample selection was done by using purposive sampling technique with a total sample of 100 respondents. The data used is interval data. The statistical method for testing the data is using the SPSS 22 program. By using multiple linear regression analysis, the results of the equation $Y = 1.874 + 0.310X_1 + 0.210 X_2 + e$. From the research results, it is known that reputation and electronic word of mouth influence partially or simultaneously on customer trust. From the results of this study, it is known that reputation and electronic word of mouth on customer trust only have an effect of 0.81 or 86.1%, meaning that there are other factors in increasing customer trust that require further research.

ABSTRAK

Kata Kunci:

Reputasi; e-wom; kepercayaan konsumen

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh reputasi dan electronic word of mouth terhadap kepercayaan pelanggan di marketplace Lazada. Metode yang digunakan dalam penelitian ini adalah metode kuantitatif dengan penelitian survey. Pemilihan sampel dilakukan dengan menggunakan teknik purposive sampling dengan jumlah sampel sebanyak 100 responden. Data yang digunakan adalah data interval. Metode statistik untuk pengujian data menggunakan program SPSS 22. Dengan menggunakan analisis regresi linier berganda diperoleh hasil persamaan $Y = 1,874 + 0,310X_1 + 0,210 X_2 + e$. Dari hasil penelitian diketahui bahwa reputasi dan electronic word of mouth berpengaruh baik secara parsial maupun simultan terhadap kepercayaan pelanggan. Dari hasil penelitian ini diketahui bahwa reputasi dan electronic word of mouth terhadap kepercayaan pelanggan hanya berpengaruh sebesar 0,81 atau 86,1%, artinya ada faktor lain dalam meningkatkan kepercayaan pelanggan yang memerlukan penelitian lebih lanjut.



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INTRODUCTION

Communication technology, media and information technology are growing rapidly as well as the widespread development of global information infrastructure has influenced the ways and means of communication and business activities in the trade industry, social government and politics. One of the technological advances that are currently widely used by people, organizations and companies is the internet (Kharisma, 2012).

The growth of the internet in Indonesia began in the early 1990s. At that time the internet network in Indonesia was better known as the paguyuban network, where the spirit of cooperation, kinship and mutual cooperation was very warm among its users. In contrast to the state of the internet in Indonesia in its later development, which felt more commercial and individual in some of its activities, especially those involving trade via the internet.

The development of the internet in Indonesia is very fast, this is shown by the statistical data released by APJII (Indonesian Internet Service Providers Association) as below.

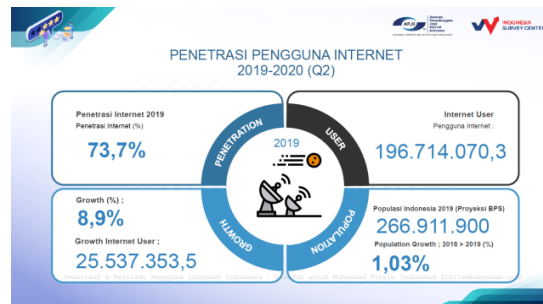


Figure 1. Indonesian Internet User Data 2020

Source: APJII 2020

Based on the data above, it is known that currently, 196.7 million Indonesians use the internet or 73.7% of the total population of 266.9 million. When compared to 2019, this year, Indonesia's internet usage in 2020 found an increase of 25.5 million within 1 year.

The rapid development of internet use in Indonesia is an opportunity for business actors in Indonesia, where along with the growth of internet users, it will also encourage the growth of e-commerce in Indonesia. The development of the trading industry through electronics or e-commerce that is increasingly rapidly and increasingly dynamic in promoting economic growth also provides benefits both directly and indirectly to trading activities. E-commerce has made it easy for both sellers and buyers. For e-commerce sellers it provides convenience for marketing, while for e-commerce buyers it makes it easy to get information about the desired product or service.

The convenience of shopping through e-commerce is one of the reasons for changing customer behavior from purchasing through an offline shop to purchasing through an online shop or through e-commerce. E-commerce is the buying, selling and marketing of goods and services through electronic systems. Such as television, radio and computer networks or the internet (Wong, 2012:33).

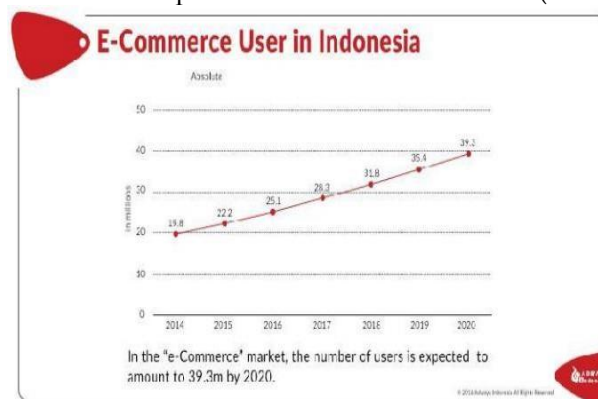


Figure 2. Graph Of E-Commerce Growth In Indonesia 2014-2020

Source: www.statistika.com 2020

Based on the latest data from Statistics, the number of e-commerce users in Indonesia continues to grow. In 2017 the number of e-commerce users reached 28.3 million and touched 39.3 million in 2020. In this case, the use of e-commerce is a factor in the development of e-commerce use in Indonesia. This can be

seen from the value of e-commerce transactions throughout the world and especially Indonesia, which continues to increase with the turn of the year. The following is data on e-commerce transactions in Indonesia for 2017-2020.

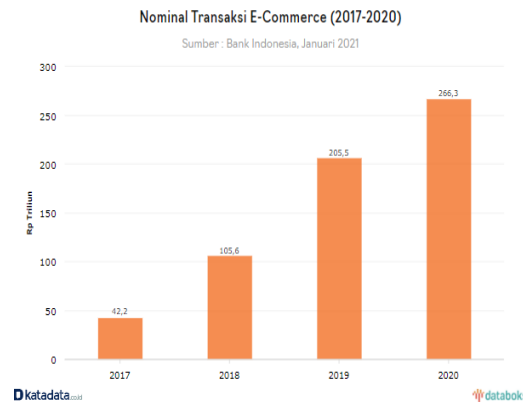


FIGURE 3

Indonesian E-Commerce Transactions (2017-2020)

Source: Bank Indonesia 2020

It can be seen from the data above, that e-commerce transactions in Indonesia from 2017-2020 have increased every year. In 2017 the transaction amounted to Rp. 42.2 trillion, in 2018 there was an increase of Rp. 105.6 trillion, in 2019 an increase of Rp. 205.5 trillion and in 2020 an increase of Rp. 266.3 trillion. This can be seen from the top brand awards in online buying and selling sites which each year also increases as follows.

Table 1. Top Brand Award Online Buying And Selling Site 2019-2020

No	Online Website	Percentage of TBI buying and selling online	
		2019	2020
1	Lazada.co.id	31.6%	31.9%
2	Shopee.co.id	15.6%	20.0%
3	Tokopedia.com	13.4%	15.8%
4	Bukalapak.com	12.7%	12.9%
5	Blibli.com	6.6%	8.4%

Source: *topbrand-award.com* 2020

Based on Table 1, it can be seen that the 5 best marketplaces in Indonesia are Lazada, Shopee, Tokopedia, Bukalapak and Blibli. From this data, it can be seen that the percentage of Lazada users continues to grow from year to year. Lazada in 2019 took first place with a TBI percentage of 31.6%, and in 2020 it increased with a TBI percentage of 31.9%. In this case Lazada as the best brand does not guarantee that people will use Lazada for online shopping, this can be seen from the number of marketplace users in Indonesia below.

Toko Online	Pengunjung Web Bulanan	Ranking AppStore	Ranking PlayStore	Twitter	Instagram	Facebook	Jumlah Karyawan
1 Shopee	93,440,300	#1	#1	320,800	4,851,200	17,841,400	5,100
2 Tokopedia	86,103,300	#2	#3	445,100	1,780,500	6,377,800	4,100
3 Bukalapak	35,288,100	#4	#4	188,600	1,060,900	2,482,800	2,400
4 Lazada	22,021,800	#3	#2	391,800	2,014,000	29,880,700	3,100
5 Blibli	18,307,500	#6	#6	501,600	1,255,600	8,991,600	1,800
6 JD ID	9,301,000	#8	#7	30,900	476,300	763,200	1,000
7 Orami	4,176,300	#33	#25	6,000	n/a	354,400	168
8 Bhinneka	3,804,800	#20	#21	69,400	41,400	1,053,200	603
9 Zalora	2,334,400	#5	#8	n/a	557,200	7,827,800	535
10 Matahari	2,197,200	#9	n/a	96,200	140,000	1,599,100	698

Figure 4. 2020 E-Marketplace User Data

Sumber: Iprice 2020

Based on the figure 4, it can be seen that Shopee, which is widely used by the Indonesian people, is then followed by Tokopedia and in third place is Bukalapak, and followed in fourth position is Lazada and Blibli in fifth position. It can be seen that Lazada's visitors are relatively low even though it occupies the first position as a top brand award in buying and selling sites.



Figure 5. Lazada Consumer Review 2020

Source: www.trustedcompany.com 2020

With the rapid development of e-commerce and the competitive situation, the negative side that jeopardizes customer trust from marketplace, such as online shopping fraud when using these digital services. One that can jeopardize customer trust in the marketplace is online shopping fraud. This happens because they make transactions online or do not meet in person, and the risk of personal data can be taken by irresponsible parties. Indonesia is in 10th place with an average score of 1.8. However, Indonesian customers have a higher tolerance for fraud than other Asia Pacific countries.

Tabel 2. Average Total Dti Score In Three Sectors: Financial Services, Telecommunications, And Retail (Ranking Rounded To Tenth)

Rank	Country	Value of Digital Index Trust
1	Selandia Baru	4.2
2	Jepang	4.1
3	Australia	3.8
4	India	3.3
5	Cina	2.8
6	Vietnam	2.5
7	Hongkong	2.5
8	Thailand	2.3
9	Singapura	2.3
10	Indonesia	1.8

Source: Data processed by Experian and IDC 2020

With the rapid development of e-commerce and the competitive situation, the negative side that jeopardizes customer trust from marketplace, such as online shopping fraud when using these digital services. One that can jeopardize customer trust in the marketplace is online shopping fraud. This happens because they make transactions online or do not meet in person, and the risk of personal data can be taken by irresponsible parties. Indonesia is in 10th place with an average score of 1.8. However, Indonesian customers have a higher tolerance for fraud than other Asia Pacific countries.

Based on the data above, it is confirmed that the Indonesian marketplace itself is ranked 10th, which has a higher tolerance for fraud than other countries. Building an e-commerce system, however good it may be, still contains potential risks. In this case, it requires each marketplace to disseminate information about the advantages of its marketplace and convince potential buyers that this marketplace is safe from any fraud. So that sellers who open stalls on Lazada can sell their wares.

Sfenrianto's research (2018), states that increasing the trust and satisfaction factor in the Indonesian electronic market is still a daunting task for all sellers and buyers, where threats and fraud can easily be found, to increase trust by maintaining the reputation of the marketplace, increasing trust and convenience. online shopping. Meanwhile, research by Al-Debei (2015), states that one of the main factors that influence trust is electronic word of mouth, as a benchmark and reference for potential consumers and will stimulate consumer confidence in conducting online transactions. Based on the background of the research and the preliminary survey that has been carried out, the authors are interested in conducting a study entitled "The Effect of Reputation and Electronic Word Of Mouth on Customer Trust in Online Shopping on the Lazada Marketplace".

LITERATURE REVIEW

Company Reputation

The company's reputation is an overall picture of the company's actions or actions in the past and the development of the company in the future through all policies taken by comparing competing companies. A company's reputation is an intangible asset or goodwill of a company that has a good influence on market or company valuations. The good side of this condition is that it builds trust from investors and is also expected to gain trust from customers as well. In conducting reputation development, a long-term process is needed between the company and the company customer.

However, what must be considered in building a reputation is the basis of a relationship that is influenced by the actions, actions, activities and words spoken by the company or the people within the company. In a company, reputation becomes something that varies with the company, one of which is the image and credibility of the company.

Dimensions of Corporate Reputation

According to Charles J, Fomrun (2017) the dimensions of reputation consist of:

1. Credibility, related to the company's image that has won the trust of consumers, consumers value and respect the company's existence emotionally.
2. Reliable, related to the company's image in the eyes of consumers, where the company is able to offer high quality products that are better managed so that consumers feel proud of the ownership of the company's products.
3. Reliability, related to the company's image to build a good image for consumers, this is done through activities while always maintaining the quality of products or services, always ensuring the implementation of excellent service quality, and always displaying reliable facilities for the benefit of consumers.
4. Social responsibility, related to the image for society, how much or means the organization helps development of the surrounding community, how much the organization cares about the community and being an environmentally friendly company.

Electronic Word of Mouth

According to Malik et al. (2013) Electronic word of mouth is a positive or negative statement made by potential customers, actual customers, and former customers, about a product or company via the internet. Electronic Word of Mouth is an important factor in influencing customer trust because in today's global era the spread of information is very fast through the internet so that any kind of information must greatly affect someone's trust.

Dimensions of Electronic Word of Mouth

According to Goyette et al (2010) the dimensions of electronic word of mouth consists of:

- a. Intensity
- b. Valence opinion
- c. Content

Customer trust

According to Rousseu et all. (2017) trust is a psychological area which is a concern for accepting things as they are based on expectations of good behavior from others. There are several factors that can affect a person's beliefs. McKnight et al. (2002) stated that there are factors that can affect consumer confidence, namely:

1. Perceived web vendor reputation, reputation is an attribute given to a seller based on information from other people or sources.
2. Perceived web site quality, perceived web site quality is the perception of the quality of the site from a virtual store. The appearance of a virtual store can affect the first impression formed

Hypothesis Development

The Effect of Reputation on Customer Trust

Sfenrianto, (2018) states that increasing the trust and satisfaction factor in the Indonesian electronic market is still a daunting task for all sellers and buyers, where threats and fraud can be easily found, to increase trust by maintaining the reputation of the marketplace, increasing trust and shopping convenience. on line. Based on research conducted by Nur (2018), reputation has a significant influence on trust in internet users to transact online. This indicates that confidence in the existence of control

mechanisms and security procedures such as security certification from third parties and encryption to ensure adequate confidentiality of information on e-commerce sites will lead to trust of internet users. Based on some of the theories above, the researcher assumes:

H1: Reputation (X1) affects customer trust (Y)

The Effect of Electronic Word of Mouth on Customer Trust

Editia Septiari (2018) states that electronic word of mouth has a positive effect on trust, because electronic word of mouth will increase consumer confidence in online shopping. Al-Debei (2015) states that one of the main factors that influence trust is electronic word of mouth, as a benchmark and reference for potential consumers and will stimulate consumer confidence in conducting online transactions. Haekal (2016) has proven the effect of the electronic word of mouth on trust. This means that the Electronic Word of Mouth has been able to help consumers to make interactions to increase the trust of other consumers., Abror (2019) electronic word of mouth communication that occurs between consumers goes well, the information conveyed by consumers to other consumers is more directed to positive information and in accordance with consumer expectations after they make a purchase. Thus it can be concluded that the more positive electronic word of mouth is given, the greater the level of consumer confidence.

Based on some of the theories above, the researcher assumes:

H2: Electronic word of mouth (X2) has an effect on customer trust (Y)

The Effect of Reputation and Electronic Word of Mouth on Customer Trust

as research conducted by Nur (2018) states that reputation has a significant influence on trust in internet users to transact online with the results of research conducted by Zalni & Abror (2019) that electronic word of mouth has a positive effect on consumer trust. Then the hypotheses for the Reputation and Electronic Word of Mouth variables are:

H3 : Reputation (X1) and Electronic Word of Mouth (X2) affect customer trust (Y)

Research Framework

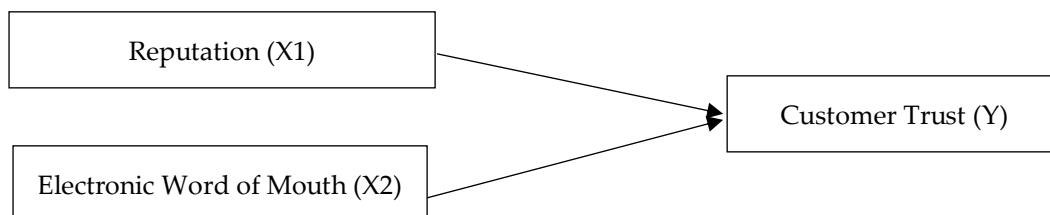


Figure. 6 Research Framework

METHOD

The types of data used in this research are qualitative and quantitative data. Qualitative data is data formed by sentences, words, gestures, facial expressions, pictures, and photos. While quantitative data is data that is numbered/scoring. Qualitative data supported by sales volume data, top brand awards, and also the results of a preliminary survey. Meanwhile, quantitative data is supported by data from questionnaire questions. Sources of data collection used in this research is to use primary data and secondary data.

1. Primary data, for primary data, the data was obtained by distributing questionnaires to respondents who had shopped or knew about the lazada marketplace.
2. Secondary data, secondary data in this study is data obtained from other parties or research results from other parties

Population and Sample

According to Cooper et al (2018:136) population is the total set of elements from which we want to draw a number of conclusions. In this study, the population is all Lazada marketplace consumers in Subang district. According to (Sugiyono, 2014:137)"The sample is part of the number and characteristics possessed by the population.

Sample Selection Technique

The sampling technique in this study uses non-probability sampling techniques, namely sampling techniques that do not provide equal opportunities/opportunities for each element or member of the population to be selected as samples (Sugiyono, 2014:142).

Sampling was carried out using purposive sampling, namely the technique of determining the sample for certain considerations (Sugiyono: 144). The sample criteria in this study are as follows:

1. Respondents who know the lazada marketplace
2. Respondents who bought products on lazada
3. Respondents who have updated or found information about lazada on their social networks.
4. Respondents who live and reside in subang district

Definition and Measurement of Research Variables

Table 3. Operational Variables

Variables	Operational definition of variable	Dimension	Indicator	Scale
Reputation (X1)	The reputation of the company is the assessment of stakeholders against the company seen from the company's performance. (Williamson, 2010)	Credibility	1. The company's ability to be trusted by consumers 2. Famous in the field 3. Have a positive image in society	Interval
		Trusted	4. Have a good image in the market 5. Be the first choice in buying something online 6. Be a good decision to transact on this marketplace	Interval
		Reliability	7. Information owned by Lazada is guaranteed to be correct 8. The information presented is not exaggerating 9. Always guarantee the implementation of excellent service quality 10. Always display reliable facilities for the benefit of consumers	

		Social responsibility	11. Help develop the surrounding community
			12. Improve public image
<i>Electronic Word of Mouth (X2)</i>	Electronic word of mouth is a statement made by customer potential, actual customers, and former customers, about the product or company via the internet.	<i>Intensity</i>	1. cellular browsing frequency (browsing/searching) on the internet to get information about the Lazada marketplace and its products. 2. mobile roaming frequency (browsing/searching) on internet to get

RESULTS AND DISCUSSION

To determine the value of the variables X and Y, each of the statements answered by the respondents obtained from the questionnaire was collected and processed with the weight of the Numerical Scale/Multiple Rating List Scale. The unit of analysis used in this study is the user and/or from the Lazada marketplace, as many as 100 respondents.

Testing Data Quality Validity Test

Table 4. Questionnaire Validity Test Results Regarding Reputation (X1)

No	r Hitung	r Table	Description
1	0,684	0,1966	Valid
2	0,765	0,1966	Valid
3	0,858	0,1966	Valid
4	0,809	0,1966	Valid
5	0,796	0,1966	Valid
6	0,867	0,1966	Valid
7	0,779	0,1966	Valid
8	0,786	0,1966	Valid
9	0,843	0,1966	Valid
10	0,851	0,1966	Valid
11	0,850	0,1966	Valid
12	0,789	0,1966	Valid

Source: SPSS data processed, 2021

Table 5. Results of questionnaire validity test regarding electronic word of mouth (x2)

No	r Hitung	r Table	Description
1	0,772	0,1966	Valid
2	0,756	0,1966	Valid
3	0,792	0,1966	Valid
4	0,775	0,1966	Valid
5	0,720	0,1966	Valid
6	0,804	0,1966	Valid
7	0,805	0,1966	Valid
8	0,797	0,1966	Valid
9	0,826	0,1966	Valid
10	0,780	0,1966	Valid

Source: SPSS data processed, 2021

Table 6. Questionnaire Validity Test Results Regarding Customer Trust Customer Trust (Y)

No	r Hitung	r Table	Description
1	0,876	0,1966	Valid
2	0,852	0,1966	Valid
3	0,837	0,1966	Valid
4	0,886	0,1966	Valid
5	0,874	0,1966	Valid
6	0,864	0,1966	Valid

Source: SPSS data processed, 2021

From the results of the tables above, it shows the results of the calculation of the validity test that all r count $>$ r table at a significant value of 5%. Therefore, it can be concluded that all items of this research questionnaire were declared valid so that they could be used as research instruments.

Table 7. Reliability Test

Variabel	Cronbach Alpha	Ketentuan	Keterangan
X1	0.951	0,60	Reliabel
X2	0.929	0,60	Reliabel
Y	0.932	0,60	Reliabel

Source: SPSS data processed, 2021

From the reliability test results, the questionnaire coefficient value for all variables is $>$ 0.60, meaning that all variables can be said to be reliable.

**Classical Assumption
Test Normality Test**

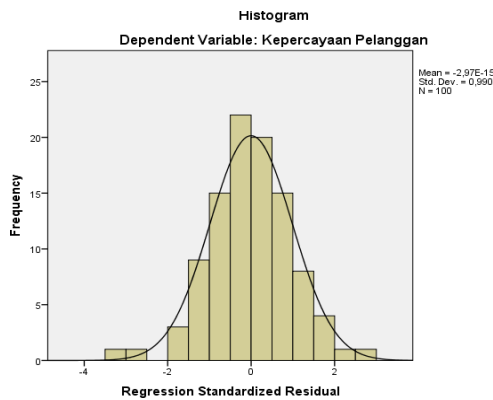
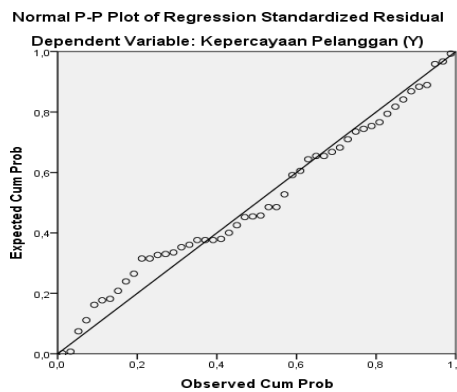


Figure 7. Normality Test

Figure 7. Normality test shows that the data are normally distributed because the data distribution has a curve that is considered to be bell-shaped. This shows that the regression error can be said to be normally distributed.

Figure 8. P Plot Test

To determine the normality of the regression model, it can be detected by looking at the spread of data (points) on the diagonal line of the graph. Graph 4.8 shows the dots spreading around the diagonal line. This shows that the regression model meets the assumption of normality.



Multicollinearity Test

In this study there are 2 independent variables (independent) so it is necessary to do a multicollinearity test. The multicollinearity test aims to test whether the regression model has a relationship between the independent (independent) variables. A good regression model should not have a relationship between the independent variables (independent).

The VIF value for the reputation variable (X1) and electronic word of mouth (X2) is $5.415 < 10$. Meanwhile, the tolerance value for the reputation variable (X1) and electronic word of mouth (X2) is $0.185 > 0.10$. While the correlation level is -0.903 . This shows that the regression model does not detect multicollinearity.

Heteroscedasticity Test

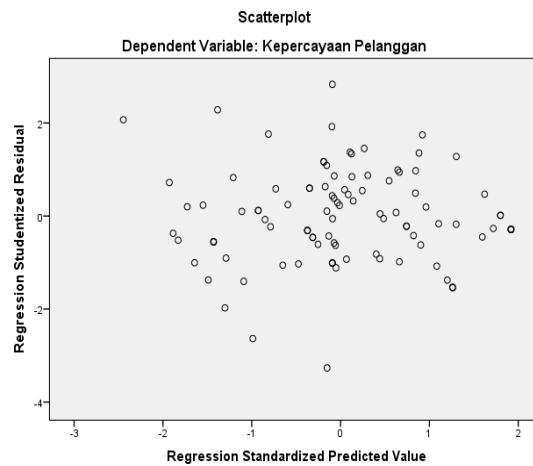


Figure 9. Heteroscedasticity Test (scatter plot)

Multiple Regression Analysis Hypothesis Testing

Table 8. Multiple Regression Test

Model	Unstandardized Coefficients		Standar dized Coefficients	T	Sig
	B	Std. Error	Beta		
(Constant)	1,874	1,321		1,419	,159
Reputasi(X1)	,310	,043	,624	7,145	,000
Electronic word of Motuh (X2)	,210	,056	,326	3,734	,000

Source: SPSS data processed, 2021

Based on table 4.16, the results of the multiple regression equation are obtained as $Y = 1.874 + 0.310X_1 + 0.210 X_2$

Where:

1. The value of 1.874 is a constant value which indicates that if the independent variable is considered a constant, then the average customer trust is 1.874
2. Reputation regression coefficient of 0.310 states that each additional reputation of 1 will increase customer trust by 0.310
3. Electronic word of mouth regression coefficient of 0.210 states that each additional electronic word of mouth of 1 will increase customer trust by 0.210

T Test

Then the formulation of the hypothesis based on the table above is as follows:

1. Based on table 4.17 shows that the t count of the reputation variable is 7.145. because the value of t arithmetic > t table $7.145 > 1.988$ with a level of $0.000 < 0.05$, it can be concluded that H_1 or the first hypothesis is accepted. this means that reputation (x1) has a significant effect on customer trust (y).
2. Based on table 4.18 shows that the t-count of the electronic word of mouth variable is 3.734. because the value of t arithmetic > t table $3.734 > 1.988$ with a level of $0.000 < 0.05$, it can be concluded that H_2 or the second hypothesis is accepted. this means that electronic word of mouth (x2) has a significant effect on customer trust (y).

F Test (Simultaneous)**Table 9. F Test**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	2688,683	2	1344,34	306,461	,000 ^b
ResidualTotal	425,507	97	1		
	3114,190	99	4,387		

Source: SPSS data processed, 2021

Based on table 4.18 above, it is known that the calculated F is 306.461. Because the calculated F value is $306.461 > F$ table 3.09 with a significance level of 0.000. because the probability of 0.000 is much smaller than 0.05, as the basis for decision making in the F test, it can be concluded that the hypothesis is accepted or in other words Reputation (X1) and Electronic Word of Mouth (X2) simultaneously affect Customer Trust (Y).

Coefficient of Determination**Table 10. Multiple Coefficient Test**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,929 ^a	,863	,861	2,094

Source: SPSS data processed, 2021

Based on Table 10, it is known that the coefficient of determination or R square is 0.863. However, in this study there are two independent variables, so which is used is adjust R square that is 0.861. This shows that 86.1% of the variation in customer trust can be explained from the two independent variables studied, namely reputation and electronic word of mouth. While the rest (100% - 86.1% = 13.9%) explained that other variables were not examined in this study.

DISCUSSION**The Effect of Reputation and Electronic Word of Mouth on Customer Trust**

This study succeeded in proving the influence of reputation on customer trust, either partially or simultaneously. Partially proven by the results of t count $> t$ table $7,415 > 1,988$ with a significance level of $0.000 < 0.05$. Meanwhile, electronic word of mouth also has a significant effect on customer trust, either partially or simultaneously. This is evidenced by the results of t arithmetic $> t$ table $3,734 > 1,988$ with a significance level of $0.000 < 0.05$. Simultaneously, the calculated F value is $306.461 > F$ table 3.09 with a significance of 0.000. Because the probability of 0.000 is much smaller than 0.05, as the basis for decision making in the F test, it can be concluded that the hypothesis is accepted or in other words Reputation (X1) and Electronic Word of Mouth (X2) simultaneously affect Customer Trust (Y). This shows that reputation and electronic word of mouth together have an effect on customer trust. When viewed from the results of the coefficient of determination test, it is known that the adjusted R square is 0.861. This shows that 86.1% of the variation in customer trust can be explained from the two independent variables studied, namely reputation and electronic word of mouth. While the rest (100% - 86.1% = 13.9%) explained other variables that were not examined in this study.

CONCLUSION

Based on the results of the discussion above from hypothesis testing, they are as follows:

1. The results of multiple regression can be concluded that from the results of multiple regression analysis obtained a constant value of 1.874. this means that the reputation variable (x1) affects the increase in customer trust (y) by 0.310 or 31%, then for the electronic word of mouth variable (x2) affects the increase in customer trust (y) by 0.210 or 21%.
2. The results of the partial hypothesis (t test) state that the reputation variable (x1) has a significant and significant effect on customer trust (y). this can be seen by the results of $t_{count} > t_{table}$ 7,415 > 1,988 with a significance level of 0.000 < 0.05. then electronic word of mouth (x2) has a significant and significant effect on customer trust (y). this can be seen by the results of $t_{count} > t_{table}$ 3,734 > 1,988 with a significance level of 0.000 < 0.05.
3. The results of the simultaneous hypothesis (f test) state that the reputation variable (x1) and electronic word of mouth (x2) have a significant and significant effect on customer trust (y). simultaneously, the calculated f value is 306.461
4. F table 3.09 with a significance of 0.000. because the probability of 0.000 is much smaller than 0.05, as the basis for decision making in the f test, it can be concluded that the hypothesis is accepted or in other words reputation (x1) and electronic word of mouth (x2) simultaneously affect customer trust (y). this shows that reputation and electronic word of mouth together have an effect on customer trust.
5. The result of the coefficient of determination (r^2) shows that the number r square 0.863 or 86.3% means that there is a relationship between the dependent variable (customer trust) and the independent variable (reputation and electronic word of mouth) of 86.3%. as for the results of adjust r square of 0.861 or 86.1%. this shows that 86.1% of the variation in customer trust can be explained from the two independent variables studied, namely reputation and electronic word of mouth. while the rest (100% - 86.1% = 13.9%) explained other variables that were not examined in this study.

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