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Examining User Privacy and Trust in the Lazada Application Through the Lens of the Theory of Planned Behavior

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ABSTRACT

This study aims to analyze the factors influencing users' intentions and behaviors in conducting online transactions through the Lazada application. The primary variables in this research are based on the Theory of Planned Behavior (TPB), which includes attitude toward behavior, subjective norms, and perceived behavioral control. Additionally, two other variables—trust and privacy—are incorporated, as both are considered crucial in the context of online transactions. A quantitative approach was employed, using an online questionnaire distributed to 140 respondents who met specific criteria. The data were analyzed using SmartPLS version 4. The results indicate that attitude, subjective norms, trust, and privacy have a positive influence on users' intention to shop on Lazada. However, perceived behavioral control does not have a significant effect. Furthermore, users' intention was found to significantly drive actual transactional behavior. These findings highlight that trust and privacy protection play a critical role in making users feel secure and encouraging continued use of the Lazada application for online shopping.

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1. Introduction

E-commerce, as a form of online-based buying and selling service, has become an essential part of economic activity in Indonesia. According to a report from the Data and Information Systems Center of the Ministry of Trade (PDSI Kemendag), the number of e-commerce users reached 38.72 million in 2020 and continued to increase, reaching 65.65 million users by 2024[1]. This growth indicates that e-commerce is increasingly becoming the preferred choice for Indonesians to meet their daily needs.

The rising number of users is driven by various reasons that encourage people to shift to online shopping. According to data from the Indonesian Internet Service Providers Association (APJII), the main reasons consumers choose to shop online are lower prices, the convenience of making transactions from anywhere, and the speed and ease of the shopping process. In addition, numerous promotions and discounts, as well as the ease of comparing products, also contribute to this trend. [2].

Indonesia has many e-commerce applications, and one of the most popular among them is Lazada. Lazada operates as a business-to-consumer (B2C) e-commerce platform, where sellers offer their products directly to consumers through an online-based service[3]. Lazada was founded in 2012 by Pierre Poignant in collaboration with Rocket Internet and has become one of the largest e-commerce companies in Southeast

Lazada offers a wide range of products, including women's and men's fashion, household appliances, as well as health and beauty products. In addition, Lazada also provides baby supplies and toys, sports equipment, food items, and automotive needs, making it a one-stop platform that caters to a variety of consumer needs konsumen [5].

However, despite being one of the largest e-commerce platforms in Southeast Asia, Lazada also faces several issues that affect consumer trust. In 2020, Lazada experienced a data breach that impacted 1.1 million user accounts [6]. In addition, the consumer lawsuit filed by Amir Salim against PT. Ecart Webportal Indonesia (Lazada Indonesia) in case No. 588/Pdt.G/2020/PN Jkt.Brt, in which the consumer suffered a loss of IDR 17 million, highlights weaknesses in the security system. After making a payment, the user's account was hacked, and the bank account number on the profile was changed. Although the user reported the breach, Lazada still transferred the funds to the compromised account, citing that the system operates automatically [7]. Lazada has also faced issues involving a fictitious order case worth IDR 22 million, in which a user reported receiving an order that was never placed.

Lazada's Top Brand Index has shown a consistent decline over the years. In 2020, Lazada recorded a Top Brand Index of 41%, but this figure dropped significantly to 23.70% in 2021 and continued to decrease, reaching 19.60% by 2025. This indicates that Lazada Indonesia is becoming less favored by consumers. Moreover, according to a survey conducted by APJII in 2023, Lazada experienced a 1.07% decrease in the number of users compared to the previous year [8].

Given the various issues identified with the Lazada e-commerce application, it is important to understand consumer behavior in determining their intention to use the platform. The decline in Lazada's user base and Top Brand Index indicates that there are several factors influencing users' decisions to transact, which are not only related to technical aspects but also to trust and privacy perceptions. This aligns with the results of a scraping analysis of Lazada user reviews on the Google Play Store, which further highlights the importance of this study. Many users expressed concerns related to trust, security, and privacy—factors that directly affect their intention to continue using the Lazada application.

To gain a deeper understanding of consumer behavior in their intention to use Lazada, this study will employ the Theory of Planned Behavior (TPB) developed by Ajzen [9], The Theory of Planned Behavior explains that an individual's behavioral intention is influenced by three main factors: attitude, subjective norms, and perceived behavioral control. Ajzen's research shows that these three factors collectively influence users' intentions and behaviors when making decisions. In addition, this study also incorporates trust and privacy as important variables in determining consumers' decisions to continue using Lazada. According to research conducted by Afandi et al [10], There is a significant influence between trust and users' intention to conduct online transactions.

The objective of this study is to examine how the Theory of Planned Behavior explains the influence of data privacy on users' trust in the Lazada application. Specifically, this research identifies the roles of attitude, subjective norms, and perceived behavioral control in shaping user trust. The trust that is formed is then analyzed as a factor influencing users' decisions to continue using the Lazada application. This study is expected to provide deeper insights into the relationship between privacy and user trust through the lens of the Theory of Planned Behavior.

2. Research Method

2.1 Method Description

This study employs a quantitative method with the aim of measuring and analyzing the relationships between variables in an objective and measurable manner. Data were collected through an online questionnaire distributed to users of the Lazada application. This method was chosen because it is considered effective for collecting large amounts of data efficiently and supports the statistical analysis required to test the research model.

2.2 Population and Sample

The population in this study consists of all active users of the Lazada application in Indonesia. Since the exact number of the population is unknown and its scope is broad, the sample was selected using purposive sampling—a technique in which participants are chosen based on specific criteria relevant to the objectives of the study.

The total sample size in this research is 140 respondents, determined based on the minimum sample size calculation recommended by Hair et al [11], This refers to a guideline of five to ten times the number of indicators in a PLS-SEM model. With a total of 28 indicators in this study, the minimum required sample size is 140, which is therefore considered sufficient to adequately represent the population.

The respondent criteria in this study are determined as follows:

A. Have made transactions on the Lazada application at least three times a month.

The selected respondents are consumers who actively use the Lazada application for various needs, such as purchasing goods, ordering food, financial transactions, and other online shopping activities. This is important because this study examines aspects of data privacy, user trust, and intentions and behavior in using the Lazada application. [12]

B. Between 17 and 30 years old.
The minimum age of 17 years was chosen because at this age individuals are considered to be legally adults and cognitively mature enough to understand and provide assessments of the statements in the questionnaire[13]. Meanwhile, the maximum age limit of 30 years was chosen referring to data from the Ministry of Communication and Information of the Republic of Indonesia, which stated that online buying and selling activities are dominated by individuals aged 20-30 years. This age group is a generation that grew up along with the development of digital technology and the internet, so they tend to be more active, accustomed, and confident in using e-commerce applications such as Lazada[14].

Data collection was carried out online using Google Forms, which was distributed through various social media such as WhatsApp, Instagram, Tiktok, and Telegram, to reach respondents spread across various regions in Indonesia.

2.3 Data Collection

The data in this study were collected through a questionnaire distributed online using the Google Form platform to Lazada application users in Indonesia. The questionnaire consisted of 28 questions that referred to indicators from previous studies and had been adjusted to the context of using e-commerce applications, especially Lazada.

The questions in the questionnaire were divided into two parts. The first part contains questions related to the demographic data of respondents, while the second part contains statements that represent each research variable, such as attitudes, subjective norms, behavioral control, trust, privacy, intentions, and behavior. Each statement is measured using a 4-point Likert scale, ranging from 1 (strongly disagree) to 4 (strongly agree). The data that has been collected is then processed and analyzed to support the model testing process in this study.

2.4 Research Model

The research model used is the Theory of Planned Behavior which is based on previous research [ ]. Theory of Planned Behavior Theory of Planned Behavior (TPB) was developed by (Ajzen, 1991a) this theory focuses on factors that determine the actual behavior of individuals. Theory of Planned Behavior (TPB) is a development of the Theory of Reasoned Action (Ajzen, 1980). The difference between the Theory of Planned Behavior (TPB) and the Theory of Reasoned Action (TRA) is the addition of the variable of perceived behavioral control.

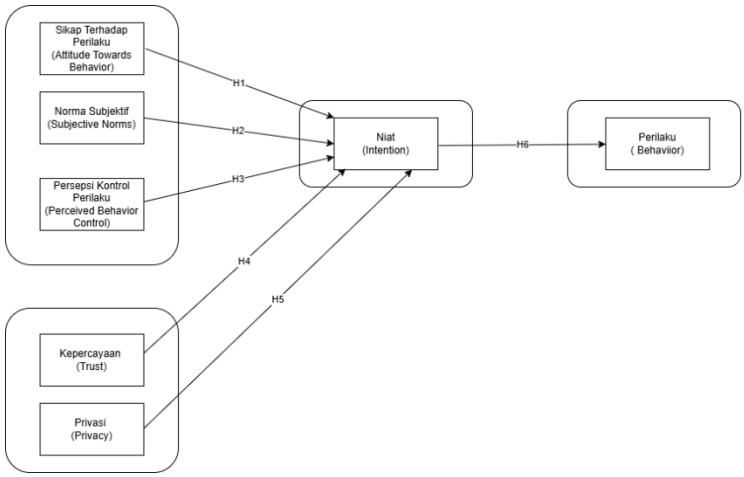

Figure 1. Research Model

Based on the research model above, six hypotheses can be formulated as follows::

1. H1: Attitude towards behavior has a positive effect on intention
2. H2: Subjective Norms have a positive influence on intentions.
3. H3: Perceived Behavioral Control has a positive influence on intention.

4. H4 : Trust has a positive effect on intention.
5. H5 : Privacy has a positive effect on intention
6. H6: Intention has a positive influence on Behavior

Table 1 Statement Indicators

Variable	Variable Definition	Question Indicator	Source
Attitude Toward Behavior	A person's positive or negative evaluation of a particular behavior	1. I like the idea of purchasing items through the Lazada app.. 2. Purchasing goods through the Lazada application is a smart idea 3. Purchasing goods through the Lazada application is a good idea 4. Purchasing goods through the Lazada application is a positive experience 5. I feel satisfied every time I buy goods through the Lazada application.	[15]
Subjective Norm	An individual's perception of pressure to perform or not perform a particular behavior.	6. The most important person in my life agrees if I buy things through the Lazada app 7. An influential person in my life suggested that I purchase items through the Lazada app.	[15]
Variable	Variable Definition	Question Indicator	Source
Perceived Behavioral Control	An individual's perception of the ease or difficulty of carrying out a particular behavior.	8. Someone I know suggested that I buy something through the Lazada app. 9. Someone close to me suggested that I buy items through the Lazada app. 10. I control the purchase of goods through the Lazada application 11. I have financial resources to purchase goods through the Lazada application 12. I have the knowledge to buy goods through the Lazada application. 13. I have the technical ability (skills) to purchase items through the Lazada app.	[15]

		14. I am able to purchase items through the Lazada app	
Variable	Variable Definition	Question Indicator	Source
Trust	An individual's belief that an online service provider (e.g., Lazada) has the goodwill, ability, and integrity to fulfill promises and provide safe and satisfactory services..	15. Lazada application is more trusted than other marketplaces.	[16]
		16. I trust the Lazada app 17. I believe in the promise that the Lazada app offers	
		18. Lazada application is honest in providing services 19. Lazada application is clear in providing services	
Variable	Variable Definition	Question Indicator	Source
Privacy	about the extent to which their personal information is collected, stored and used by online services in a safe and transparent manner, and is not misused by other parties..	20. Lazada protects my personal data so that it is not misused by other parties.	[17]
		21. Lazada stores my personal data safely 22. Lazada ensures the security of my personal data from unauthorized access.	
Intention	An individual's motivation or intention to perform a particular action, which reflects how hard a person plans and how much effort he or she puts into carrying out the behavior.	23. I intend to buy goods through the Lazada application	[18]
Variable	Variable Definition	Question Indicator	Source
		24. I would choose Lazada as my main platform for online shopping.	

		25. I would suggest others to purchase items through the Lazada app.	
Behavior	Behavior performed by individuals as a result of intentions, attitudes, subjective norms, and perceived behavioral control.	26. I often buy items through the Lazada app	[18]
		27. I buy goods through the Lazada application to meet various needs.	
		28. I will always buy items through the Lazada app	

2.5 Validity and Reliability

Validity and reliability testing was carried out using SmartPLS version 4. Validity was tested through loading factors (> 0.7), Average Variance Extracted (AVE) (> 0.50), and discriminant validity, which was met if the AVE root value was greater than the correlation between constructs. [19].

Meanwhile, reliability is tested using Composite Reliability and Cronbach's Alpha. If the Composite Reliability and Cronbach's Alpha values are > 0.70, then the variable is considered reliable or can be trusted [20].

3. Results and Discussion

In this study, a total of 162 questionnaires were successfully collected from respondents who were Lazada application users in Indonesia through the distribution of online questionnaires using Google Form. The questionnaires were distributed through various social media such as WhatsApp, Instagram, and Telegram to reach users widely and efficiently.

After screening based on the predetermined criteria, it was found that 22 questionnaires did not meet the requirements because the respondents did not match the specified characteristics, such as never having made a transaction at least three times a month or being outside the age range of 17–30 years. Thus, the number of questionnaires declared valid and worthy of being analyzed in this study was 140 respondents.

After the data was collected, an initial test was conducted to ensure that the instruments used were feasible. This test included validity and reliability on the measurement model (outer model) with the help of the SmartPLS version 4 application. The results of the reliability test showed that all variables had Cronbach's Alpha and Composite Reliability values above 0.7, and AVE above 0.5. This shows that all questions in the questionnaire are consistent and reliable.

3.1 Outer Model Test

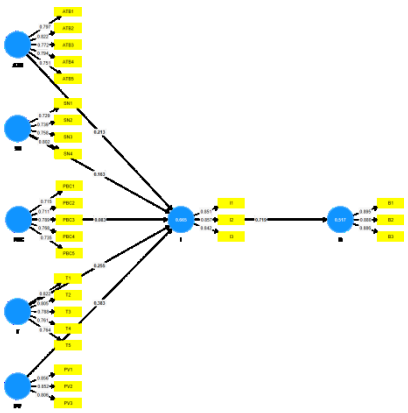

Figure 2. Outer Model Test Results

A. Convergent Validity Test

The results of the outer model test show that all indicators have a loading factor value > 0.70 and an Average Variance Extracted (AVE) value > 0.50. These results indicate that all indicators used in

this study have been able to explain the measured latent variables well. The following are the results of the loading factor values and Average Variance Extracted for each indicator.

Table 2. Convergent Validity Value Table

Variable	Indicator	Outer Loading	AVE	Information
Attitude Towards Behavior	ATB1	0.797	0.620	Valid
	ATB2	0.822		Valid
	ATB3	0.772		Valid
	ATB4	0.794		Valid
	ATB5	0.751		Valid
Subjective Norms	SN1	0.729	0.574	Valid
	SN2	0.739		Valid
	SN3	0.758		Valid
	SN4	0.802		Valid
Perceived Behavioral Control	PBC1	0.715	0.554	Valid
	PBC2	0.711		Valid
	PBC3	0.789		Valid
	PBC4	0.768		Valid
	PBC5	0.735		Valid
(Trust	T1	0.822	0.622	Valid
	T2	0.805		Valid
	T3	0.788		Valid
	T4	0.761		Valid
	T5	0.764		Valid
Privacy	PV1	0.856	0.703	Valid
	PV2	0.852		Valid
	PV3	0.806		Valid
Intention	I1	0.851	0.723	Valid
	I2	0.857		Valid
	I3	0.842		Valid
Behavior	B1	0.895	0.787	Valid
	B2	0.880		Valid
	B3	0.886		Valid

B. Discriminant Validity Test

Discriminant validity was tested using two methods, namely cross loading and Fornell-Larcker Criterion. In the cross loading test, all indicators have a higher correlation value to their own constructs compared to other constructs, with a value > 0.70 [21]. This shows that each indicator is able to distinguish one construct from another.

Table 3. Results of Discriminant Validity Test (Cross Loading)

	ATB	B	I	PBC	PV	SN	T
ATB1	**0.797**	0.424	0.448	0.261	0.398	0.380	0.165
ATB2	**0.822**	0.538	0.496	0.207	0.384	0.313	0.284
ATB3	**0.772**	0.409	0.437	0.196	0.391	0.254	0.337
ATB4	**0.794**	0.456	0.483	0.238	0.392	0.358	0.273
ATB5	**0.751**	0.395	0.450	0.278	0.468	0.341	0.253
B1	0.485	**0.895**	0.620	0.338	0.475	0.493	0.419
B2	0.542	**0.880**	0.659	0.262	0.549	0.531	0.419
B3	0.478	**0.886**	0.632	0.277	0.438	0.570	0.385
I1	0.478	0.633	**0.851**	0.328	0.594	0.529	0.488
I2	0.452	0.594	**0.857**	0.382	0.579	0.443	0.535
I3	0.571	0.607	**0.842**	0.313	0.603	0.480	0.441
PBC1	0.231	0.269	0.302	**0.715**	0.302	0.252	0.268
PBC2	0.256	0.214	0.246	**0.711**	0.104	0.255	0.229
PBC3	0.225	0.297	0.325	**0.789**	0.284	0.292	0.279
PBC4	0.222	0.228	0.335	**0.768**	0.231	0.201	0.172
PBC5	0.184	0.208	0.268	**0.735**	0.207	0.227	0.255
PV1	0.385	0.486	0.609	0.266	**0.856**	0.400	0.394

PV2	0.383	0.414	0.546	0.169	**0.852**	0.357	0.274
PV3	0.525	0.480	0.592	0.339	**0.806**	0.425	0.317
SN1	0.260	0.409	0.400	0.245	0.282	**0.729**	0.349
SN2	0.290	0.393	0.399	0.182	0.431	**0.739**	0.216
SN3	0.337	0.482	0.417	0.260	0.332	**0.758**	0.309
SN4	0.371	0.520	0.501	0.298	0.382	**0.802**	0.417
T1	0.333	0.411	0.468	0.263	0.325	0.347	**0.822**
T2	0.246	0.394	0.408	0.222	0.264	0.357	**0.805**
T3	0.229	0.353	0.496	0.275	0.319	0.317	**0.788**
T4	0.282	0.339	0.448	0.313	0.369	0.424	**0.761**
T5	0.222	0.314	0.434	0.186	0.271	0.259	**0.764**

Meanwhile, the results of the Fornell-Larcker test also show that the AVE square root value of each construct is higher than its correlation value with other constructs, which indicates that discriminant validity has been fulfilled[22].

Table 4. Results of Discriminant Validity Test (Fornell Larcker Criterion)

	ATB	**B**	**I**	**PBC**	**PV**	**SN**	**T**
ATB	**0.788**						
B	0.567	**0.887**					
I	0.589	0.719	**0.850**				
PBC	0.299	0.329	0.401	**0.744**			
PV	0.515	0.551	0.696	0.310	**0.838**		
SN	0.419	0.600	0.570	0.328	0.471	**0.758**	
T	0.333	0.460	0.574	0.321	0.395	0.432	**0.788**

Table 5. AVE and √AVE values

Variable	**AVE**	**√AVE**	**Information**
ATB	0.620	0.788	Valid
B	0.787	0.887	Valid
I	0.723	0.850	Valid
PBC	0.554	0.744	Valid
PV	0.703	0.838	Valid
SN	0.574	0.758	Valid
T	0.622	0.788	Valid

C. Reliability Test

Reliability testing is conducted to assess the consistency of indicators in measuring constructs. Based on the results of the analysis, all constructs have Cronbach's Alpha and Composite Reliability values above 0.70, which means that all constructs in this study have met the reliability criteria.

Table 6. Composite Reliability and Cronbach's Alpha Test Results

Variable	**Cronbach's Alpha**	**Composite Relibility**	**Information**
Attitude Towards Behavior	0.847	0.891	Reliabel
Subjective Norms	0.753	0.843	Reliabel
Perceived Behavioral Control	0.799	0.861	Reliabel
Trust	0.848	0.891	Reliabel
Privacy	0.788	0.876	Reliabel
Intention	0.808	0.887	Reliabel
Behavior	0.864	0.917	Reliabel

3.2 Inner Model Test

A. R-Square

The R-Square value shows how much the independent variable can explain the dependent variable. An R-Squared (R^2) value of 0.75 indicates that the model is categorized as strong, 0.50 is categorized as moderate and 0.25 is categorized as weak[23]
Based on Table 4.14, the Intention variable has an R^2 value of 0.665 and Behavior of 0.517. Both of these values are included in the moderate category, which means that the model can explain about 66.5% of the variation in intention and 51.7% of the variation in behavior.

Table 1.Hasil R-square (Coefficient of determination)

Variable	R-Square	Information
Intention	0.665	Moderat
Behavior	0.517	Moderat

B. F-Square
The F-Square value is used to see the magnitude of the influence of each variable on the dependent variable. An F-Square value (f^2) of 0.35 indicates a large influence, 0.15 indicates a moderate influence, and 0.02 indicates a small influence[24].
Table 4.15 shows that the Privacy variable (PV) has the greatest influence on Intention, while the Intention variable has a very large influence on Behavior, with an f^2 value of 1.070.

Table 2.Hasil F-Square

	Intention	Behavior
Attitude Towards Behavior	0.092	
Subjective Norms	0.053	
Perceived Behavioral Control	0.017	
Trust	0.143	
Privacy	0.275	
Intention		1.070

C. Q-Square
The Q-Square test is conducted to see whether the model has good predictive ability against endogenous variables. If the Q^2 value is greater than 0, it means that the model is quite good at predicting. However, if the value is 0 or less than 0, it means that the model is less appropriate for use in predicting the variable[25].
Based on Table 4.16, the Q^2 value for the Intention variable is 0.437 and Behavior is 0.390, which means that the model is able to predict both variables quite well.

Table 9. Q-Square Results

Variables	Q-square)
Attitude Towards Behavior	0.000
Subjective Norms	0.000
Perceived Behavioral Control	0.000
Trust	0.000
Privacy	0.000
Intention	0.437
Behavior	0.390

3.3 Hypothesis Testing (Bootstrapping)
Hypothesis testing is done by looking at the path coefficient value. To measure the level of significance, the bootstrapping method is used which produces a statistical t value as a basis for determining whether the proposed hypothesis is accepted or rejected[26]. The t-statistic value is used to determine the effect of the relationship between variables. The t-statistic value obtained through the bootstrapping process is then compared with the t-table value according to the predetermined level of significance. If the t-statistic value exceeds the t-table value, then the relationship between variables is declared significant. Conversely, if the value is lower, then the relationship between variables is declared insignificant.

In a two-tailed test, the relationship is declared significant if the t-statistic value is > 1.96. While for a one-tailed test, the t-statistic value is > 1.64. Values obtained below this limit indicate that the influence between variables is not statistically significant[27]. In addition to using t-statistic values, the significance of the relationship between variables can also be determined through p-values. P-values are used to assess whether the relationship between variables is significant or not. If the p-value is <0.05, then the relationship between variables is declared significant and the hypothesis is accepted. Conversely, if the p-value is >0.05, then the relationship is declared insignificant and the hypothesis is rejected [28].

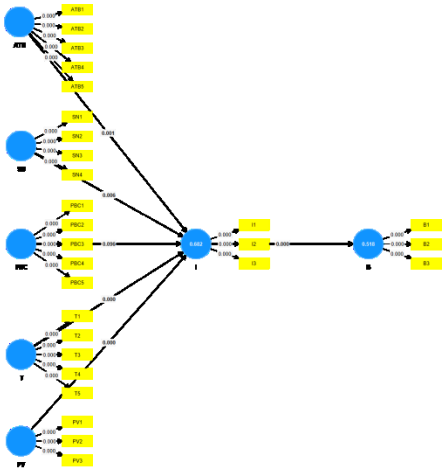

Figure 3. Bootstrapping Test Results

Table 10. Path Coefficients Hypothesis Test Results

Hipotesis	T-Tabel	T-Statistic	P-Values	Information
H1 : Attitude Towards Behavior -> Intention	1.64	3.310	0.001	Accepted
H2 : Subjective Norms -> Intention	1.64	2.805	0.005	Accepted
H3 : Perceived Behavioral Control -> Intention	1.64	1.386	0.166	Rejected
H4 : Trust -> Intention	1.64	4.828	0.000	Accepted
H5 : Privacy -> Intention	1.64	5.422	0.000	Accepted
H6 : Intention -> Behavior	1.64	11.433	0.000	Accepted

Based on the table above, it shows the results of the hypothesis test that has been carried out using the bootstrapping method that five of the six hypotheses proposed are declared significant and accepted. Hypotheses H1, H2, H4, H5, and H6 show a t-statistic value> 1.64 and a p-value <0.05, which means that there is a positive and significant influence between the variables tested. Meanwhile, hypothesis H3 is rejected because the t-statistic value exceeds 1.64, and the p-value obtained is 0.166 exceeds the significance limit of 0.05, so there is no significant influence of Perceived Behavioral Control on Intention.

4. Conclusion

Based on the results of statistical calculations, data analysis, and discussions that have been carried out, the following conclusions were obtained:

1. Attitude Toward Behavior is proven to have a positive and significant effect on Intention. This shows that the more positive the user's attitude towards the Lazada application, such as an attractive appearance, ease of use, and a pleasant shopping experience, the greater their desire to use the application. A positive attitude strengthens the user's behavioral intention in online transactions.
2. Subjective Norms have a positive and significant effect on Intention. This means that social support from the surrounding environment, such as friends or family who suggest or approve of the use of

the Lazada application, will encourage users to be more intentional about using the application. Social influence is an important driving force in shaping user intentions.

3. Perceived Behavioral Control does not have a significant effect on Intention. This shows that even though users feel technically and financially capable of using the Lazada application, it does not directly encourage them to intend to use it. This may be because users who are accustomed to using e-commerce applications do not consider control as a barrier or driver of behavioral intention.
4. Trust has been proven to have a positive and significant effect on Intention. The higher the user's trust in the honesty, security, and professionalism of the Lazada application service, the greater the user's intention to transact in it. Trust is a crucial element in creating positive behavioral intentions in e-commerce.
5. Privacy also has a positive and significant effect on Intention. When users feel that their personal information is well protected, their trust in the application increases, and their intention to use the application increases. The privacy factor is important, especially considering the Lazada user data leak case in 2020.
6. Intention has been proven to have a positive and significant effect on Behavior. The stronger a person's intention to use the Lazada application, the greater the likelihood that they will actually make a purchase or transaction through the application. Intention is a major factor in predicting actual user behavior..

Overall, five of the six hypotheses proposed in this study were accepted. These results support the use of the Theory of Planned Behavior (TPB) in explaining the intentions and behavior of Lazada application users, especially that attitudes, subjective norms, trust, and privacy play an important role in shaping user intentions. The variable Perceived Behavioral Control did not have a significant effect, possibly due to the characteristics of respondents who were already accustomed to online shopping.

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