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The Influence of Digital Customer Experience and Security Perseptions on Customer Trust at PT. Sinar Artha Semesta

Yudho Bagas Reynaldi[1], Eni Suharti[2], Cahyani Kurniastuti[3]
[1-3] Universitas Muhammadiyah Tangerang

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ABSTRACT

(Introduction) The advancement of digital technology has transformed the way companies interact with customers. The digital customer experience is a crucial factor in creating customer satisfaction and loyalty in online services. Furthermore, security perceptions plays a crucial role in building customer trust when using digital platforms. (Background Problems) Many customers are still hesitant to use digital services because they are worried about the quality and security perseptions of the services. (Novelty) Previous studies have addressed digital customer experience and security perceptions separately. However, this study, which analyzes the combined influence of these variables on customer trust in the context of digital services, is still limited. (Research Methods) This study uses a quantitative approach, data was collected through questionnaires distributed to 84 respondents using probability sampling techniques and data processing was assisted by Microsoft Excel and SPSS software version 29. (Finding/Results) The results of the study show that 1.) Digital Customer Experience has a positive and significant impact on Customer Trust; 2.) Security Perseptions has a positive and significant impact on Customer Trust; 3.) Digital Customer Experience and Security Perseptions simultaneously have a positive and significant impact on Customer Trust. In addition, it has a contribution of 50.1% while the remainder is influenced by other variables not studied. (Conclusion) Improving the quality of the Digital Customer Experience and Security Perseptions can increase Customer Trust in PT. Sinar Artha Semesta. Therefore, the company needs to continuously optimize the Digital Customer Experience and Security Perseptions aspects to maintain and enhance Customer Trust.

Corresponding Author:

Name: Yudho Bagas Reynaldi
Institution Address: Universitas Muhammadiyah Tangerang
e-mail: yudho.bagas10@email.com

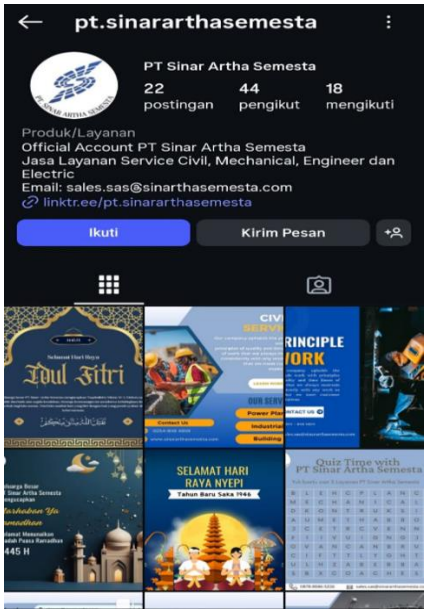
1. INTRODUCTION

The development of information and communication technology has transformed the way companies interact with customers, shifting from face-to-face interactions to various digital channels such as websites, applications, social media, and chat services like email. This transformation is not just a change in communication channels, but also a paradigm shift in marketing strategy. Modern customers demand experiences that are fast, easy, and secure, accessible anytime and anywhere. This shift places the customer

experience in the digital realm as a key success factor, determining customer satisfaction, loyalty, and trust. Furthermore, the digital customer experience encompasses all customer interactions with a company through digital platforms, from information search and product exploration to transactions and after-sales service. The quality of the customer experience significantly influences their perception of the company's credibility.

If customers perceive a smooth, personalized, and expected experience, the chances of building trust and loyalty are greater. Conversely, poor experiences, such as complicated systems, unclear information, or security issues, have the potential to undermine customer trust. According to [1], Furthermore, in digitally established relationships, perceived security is also a crucial factor in customer interactions with companies. In digital-based business activities, particularly online transactions, customers often place, great importance on personal data security to prevent misuse of personal data or the leakage of their financial information. A high level of perceived security will provide customers with a sense of security, thus increasing their trust in interacting and transacting with the company.

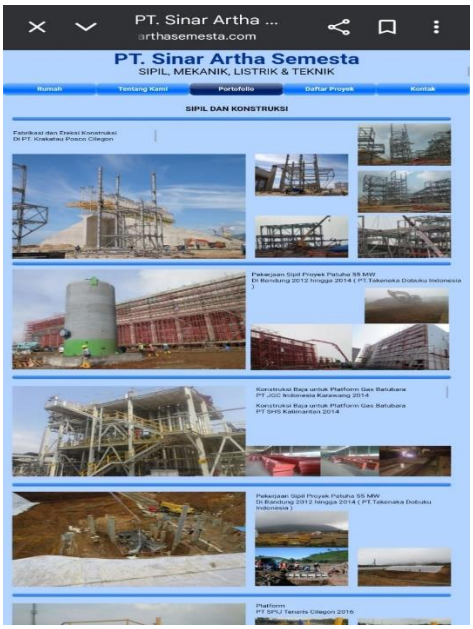
Conversely, if perceived security is low, customers tend to be hesitant or even reluctant to make transactions, according to [2]. According to [3], customer trust is a fundamental element determining a company's long-term success. Trust not only influences purchasing decisions but also fosters loyalty, encouraging repeat purchases and recommendations. In the digital context, customer trust becomes even more crucial due to limited physical interactions, increased security risks, and dependence on technological systems. Therefore, companies are required to build and maintain trust by ensuring transparency, system reliability, data security protection, and consistent digital service quality so that customers feel confident that their interactions and transactions are safe, convenient, and meet their expectations. Therefore, companies are required to build and maintain trust by ensuring transparency, system reliability, data security protection, and consistent digital service quality so that customers feel confident that their interactions and transactions are safe, convenient, and meet their expectations. An optimal Digital Customer Experience ultimately focuses not only on short-term satisfaction, but also on building long-term reach based on customer trust, convenience, and brand interest.



Data Source: PT. Sinar Artha Semesta Instagram Account

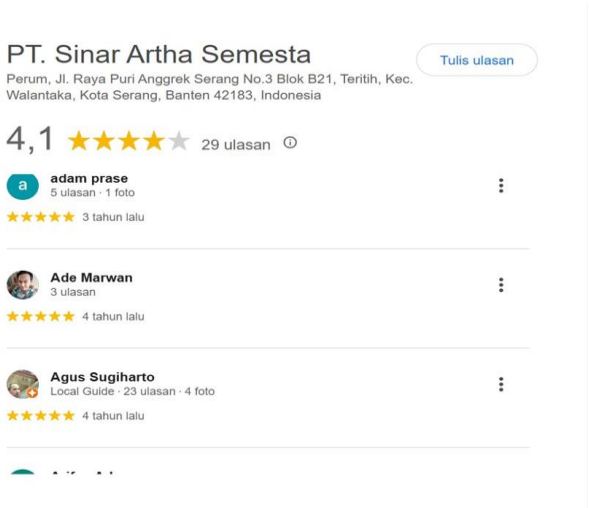
For company, the Digital Customer Experience on Instagram is not just about visual appearance, but also encompasses easy access to information, two-way interaction, and consistency in conveying brand identity. With proper management, Instagram can be an effective medium for increasing customer trust, closeness, and loyalty. With a targeted and sustainable management strategy, Instagram can be a highly effective medium for building trust, increasing emotional closeness with customers, and fostering long-term loyalty. Companies that can utilize features like Instagram stories, reels, live videos, and comment sections creatively and interactively have the potential to create an active and solid digital community. This not only improves brand image but can also drive business growth through digital word of mouth and higher customer engagement.

Moreover, Instagram provides opportunities for companies to humanize their brands by showcasing behind the scenes activites, company values, employee stories and customers testimonials. Such content can create a sense of authenticity and emotional attachment, making customer, feel more personally connected to the brand. Consequently this emotional bond can lead to higher levels of customers retention, advocacy and loyalty.



Data Source: PT. Sinar Artha Semesta Website Page

This situation is supported by data in the form of screenshots from social media platforms like Instagram and the website owned by PT. Sinar Artha Semesta, which show that documentation of company activities, completed projects, and general information are displayed through official digital platforms. However, despite efforts to digitize this information, issues remain regarding the level of customer trust in the company. This is caused by several factors such as a lack of direct interaction with followers on social media, slow responses to customer questions or complaints, and inconsistencies in updating information or documentation of ongoing projects. This situation has the potential to raise doubts among customers about the company's credibility and its commitment to providing professional service. Furthermore, irregular content updates can reduce customer engagement and create the impression that the company is not actively managing its digital presence.



Data Source: PT. Sinar Artha Semesta Website Page

Five-star reviews on the platforms mentioned above display overly general language ("Very good! Recommended!") without specific details, and numerous five-star posts, even within a relatively short timeframe. The above description, when linked to the author's preliminary observations, indicates that customer trust in PT. Sinar Artha Semesta is considered suboptimal. This can be seen in various aspects: the website's appearance is less user-friendly, inconsistent social media platform management, the company's inefficient transparency regarding data security, the lack of a security guarantee that makes customers hesitate, and the uncompetitive price compared to the value of the product received.

2. LITERATURE REVIEW

In English, the term management is known as management, which means the process of managing or arranging various activities. The word management itself comes from the verb to manager, which means to organize or control something so that goals can be achieved effectively and efficiently according to **Syaban, (2020) in Heryana et. al., (2023:1)**. According to **Rizki, (2022) in Heryana et. al., (2023:2)** management is a series of activities that include planning, organizing, directing and controlling with the aim of maximizing the utilization of all resources owned by the company. According to **Silalahi et. al., (2020) in Heryana et. al., (2023:2)** states that management plays a role in increasing the effectiveness of business performance which includes elements of social responsibility and strategic planning to achieve predetermined goals. Meanwhile, according to **Sudirman et. al., (2020) in Heryana et. al., (2023:3)** states that having management plays a crucial role in ensuring the optimal utilization of organizational resources, both in terms of effectiveness and efficiency. Furthermore, management also functions to identify problems and formulate the most appropriate solutions. Furthermore, according to **Fitri (2021) in Silalahi et al., (2022:1837)**, management is a social process within business activities that is structured in a planned manner through collaboration between individuals. This process aims to ensure the achievement of common goals for all parties.

Marketing management according to [4] is an effort to plan, implement (which consists of organizing, directing, coordinating) and supervising or controlling marketing activities in an organization in order to achieve organizational goals efficiently and effectively. According to [4] marketing management is described as the process of analyzing, planning, implementing and supervising activities that have the aim of creating exchanges with target markets in order to realize company goals. Then

according to [5] marketing management is the art and science of selecting target markets in order to obtain, maintain and increase the number of customers by creating, delivering or communicating superior customer value. Meanwhile, according to [5] marketing management is a social and managerial process, where individuals and groups get their needs and wants by creating, offering and exchanging something of value with each other. In addition, according to [5] marketing management is the activity of analyzing, implementing and supervising all activities (programs) in order to obtain a profitable level of exchange with target buyers in order to achieve organizational goals.

Trust is the fundamental foundation of a business relationship between two or more parties, and it occurs when each party trusts the other. According to [6], customer trust is all the knowledge a consumer possesses and all the conclusions they draw about an object, its attributes, and its benefits. According to [6], customer trust is the consumer's perception of a seller's reliability in providing an experience, meeting expectations, and satisfying them. Furthermore, according to [6], customer trust is the likelihood that consumers will trust an online store's facilities while using the internet as something consistent. Furthermore, according to [7], customer trust is a company's willingness to rely on a business partner, depending on a number of interpersonal and interorganizational factors such as perceived competence, integrity, honesty, and kindness. According to [7] customer trust is a consumer purchasing decision which is an action taken by consumers to purchase a product and in the decision-making process that determines this activity.

According to [8] Digital Customer Experience is now the most important part of marketing strategy, this is customers not only get information but also feel the experience of using products and services from a brand. Digital Customer Experience is an online expression of consumers both physical and virtual interactions, according to [8]. According to [8]. Digital Customer Experience is a consumer experience in responding to certain stimuli as a result of rational and emotional bonds. Then according to [1] Digital Customer Experience is a crucial point that determines user satisfaction and ultimately remains loyal to a platform. Furthermore, according to [9] Digital Customer Experience aims to obtain the desired competitive advantage and is prepared to attract consumer attention.

According to [10], perceived security is the basis for consumers to trust that other parties cannot view, store, or manipulate private data. According to [11], perceived security is one of the important factors to consider when transferring information in mobile payments. According to [10], perceived security is the anticipation of perceived risks at the system security level. Furthermore, according to [12], perceived security is the level of confidence a person has in the security of a system to protect personal data. Furthermore, [13] security perception is a form of protection where one feels protected from the emergence of information threats.

3. METHODS

In this study, the author chose a quantitative approach to hypothesis testing, a type of research, to test the validity of previously formulated assumptions or conjectures. Furthermore, selecting the right type of research facilitates data analysis and interpretation, thus providing significant theoretical and practical contributions. The hypothesis testing is causal in nature, as it aims to determine whether there is a one-way, causal effect between the variables studied based on statistical data. Therefore, this hypothesis testing not only examines the existence of a relationship between variables but also determines the magnitude and direction of the resulting influence.

In this study, the author took a sample of 84 people who were randomly selected using the Slovin formula. The following is the sampling calculation technique using the Slovin formula:

$$n = \frac{N}{1 + N.e^2}$$

$$n = \frac{105}{1+105.(0,05)^2}$$
$$= \frac{105}{1+105.0,0025}$$
$$= \frac{105}{1+0,2625}$$
$$= \frac{105}{1+1,2625}$$
= 83, 23 rounded to 84.

The data used in this study is primary data. According to [14], primary data is data obtained directly from the research site through several stages of data collection techniques. It is original and therefore provides relevant and accurate information on the problem being studied, including:

1. Interview

The author conducted direct interviews with the company, asking various questions related to the problem phenomenon to obtain the organizational data needed for the research. This was conducted in a structured manner, guided by relevant and in-depth questions.

2. Observation

To obtain a clearer and more realistic picture of the problem phenomenon, the author conducted observations related to all operational activities within the company.

3. Questionnaire

This is a data collection technique conducted by providing a series of questions to respondents, who then fill out a form provided by the author. All data is then processed accordingly. In its preparation, questionnaires typically use a specific scale, such as the Likert scale, with each question clearly and structured.

4. RESULTS AND DISCUSSION

4.1 Data Presentation

The process of compiling and presenting the data of the research results that have been collected then the description of the respondents in this study will be presented with the intention of describing gender identity, age, and educational background which can be described as follows:

4.1.1 Characteristics of Respondents by Gender

Gender can generally make a difference in a person's behavior, attitudes, and opinions. In a professional field, gender can often differentiate activities. The table below shows:

Table 1. Characteristics of Respondents by Gender

No	Gender	Number of Respondents	Percentage (%)
1.	Man	43	55%
2.	Woman	41	45%
		84	100%

Source: Data Processed 2026

It can be seen that 43 respondents were male, or 55%, and 41 respondents were female, or 45%. This indicates that PT. Sinar Artha Semesta respondents were predominantly male compared to female. However, female respondents indicated active involvement in the company.

4.1.2 Characteristics of Respondents by Age

This indicates that the majority of respondents are in a socially active phase of life, grouped into the 20-35 and 36-50 age groups. This can be seen in the following table:

Table 2. Characteristics of Respondents by Age

No	Age	Number of Respondents	Percentage (%)
1.	20-35 years old	50	55%
2.	36-50 years old	34	45%
		84	100%

Source: Data Processed 2026

The largest percentage of respondents were in the 20-35 age range, at 50 people (65%), followed by 34 respondents aged 36-50 (35%). Therefore, it can be concluded that the average age of PT. Sinar Artha Semesta respondents is 20-35 years old. This reflects the company's predominantly adaptive workforce.

4.1.3 Characteristics of Respondents Based on Educational Background

Grouped based on the most recent educational background of PT. Sinar Artha Semesta employees, namely high school/vocational school and undergraduate degrees. This can be seen in the table below:

Table 3. Characteristics of Respondents by Age

No	Education	Number of Respondents	Percentage (%)
1.	High Shool/Vocational School	48	60%
2.	S1	36	40%
		84	100%

Source: Data Processed 2026

The table above shows that the largest number of respondents had a high school/vocational high school education, with 48 respondents (60%), while 36 respondents (40%) had a bachelor's degree. Therefore, it can be concluded that PT. Sinar Artha Semesta's respondents were predominantly high school/vocational high school graduates.

4.2 Data Analysis

Referring to the process of processing and interpreting the data that has been collected, the data analysis method in this study is assisted by using *statistical software*, namely SPSS version 29, as for several stages of testing:

4.2.1 *Descriptive Statistical*

Used to describe the characteristics of questionnaire statements given to respondents, thus identifying the average (mean) and maximum and minimum values. This will provide a more comprehensive picture.

Table 4. Respondents' Perception of Variables (X1)

Descriptive Statistics					
	N	Min	Max	Mean	Hours of deviation
X1.1	84	2	4	3,28	,611
X1.2	84	2	5	3,33	,683
X1.3	84	2	5	3,34	,703
X1.4	84	2	5	3,31	,748
X1.5	84	2	4	3,28	,548
X1.6	84	2	5	3,24	,774
X1.7	84	2	5	3,20	,712
X1.8	84	2	5	3,16	,740
X1.9	84	2	4	3,34	,630
X1.10	84	2	5	3,23	,770
Digital Customer Experience (X1)	84	26	39	32,70	2,690
Valid N (listwise)	84				

Source: SPSS Output Version 29, Data Processed 2026

Table 5. Respondents' Perception of Variables (X2)

Descriptive Statistics					
	N	Min	Max	Mean	Hours of deviation
X2.1	84	2	5	3,28	,738
X2.2	84	2	5	3,33	,683

X2.3	84	2	4	3,37	,578
X2.4	84	2	5	3,31	,748
X2.5	84	2	5	3,28	,686
X2.6	84	2	5	3,28	,786
X2.7	84	2	4	3,24	,597
X2.8	84	2	5	3,12	,722
X2.9	84	2	5	3,29	,741
X2.10	84	2	5	3,28	,786
Security Perseption (X2)	84	26	39	32,77	3,026
Valid N (listwise)	84				

Source: SPSS Output Version 29, Data Processed 2026

Table 6. Respondents' Perception of Variables (Y)

Descriptive Statistics					
	N	Min	Max	Mean	Hours of deviation
Y.1	84	2	4	3,28	,611
Y.2	84	2	5	3,25	,660
Y.3	84	2	5	3,30	,694
Y.4	84	2	5	3,27	,734
Y.5	84	2	4	3,28	,548
Y.6	84	2	5	3,28	,786
Y.7	84	2	5	3,31	,748
Y.8	84	2	5	3,19	,756
Y.9	84	2	4	3,33	,627
Y.10	84	2	5	3,28	,786
Customer Trust (Y)	84	27	39	32,76	2,835
Valid N (listwise)	84				

Source: SPSS Output Version 29, Data Processed 2026

4.3 Data Quality Test

4.3.1 Validity Test

According to [14] is the accuracy if the calculated r is greater than the table r and is positive, it is considered valid. With the help of Pearson Correlation analysis SPSS version 29, the decision regarding the validity of the item is if r_count > r_table then it is declared valid and vice versa if r_count is smaller than r_table then it is declared invalid, utilizing a significance test of 5% with a sample of 84 respondents.

Table 7. Pearson Correlation Test (X1)

Statement	**Validity Test**		
	r Count	**r Table**	**Result**
X1.1	0.820	0.361	Valid
X1.2	0.870	0.361	Valid
X1.3	0.793	0.361	Valid
X1.4	0.749	0.361	Valid
X1.5	0.777	0.361	Valid
X1.6	0.816	0.361	Valid
X1.7	0.820	0.361	Valid
X1.8	0.841	0.361	Valid
X1.9	0.740	0.361	Valid
X1.10	0.614	0.361	Valid

Source: SPSS Output Version 29, Data Processed 2026

Based on the validity test results for the digital customer experience variable (X1), which consists of 10 items, all statements are valid, as the value is greater than. This indicates that each question item in the variable is able to measure accurately and consistently. Thus, the research instrument can be trusted to describe the digital customer experience comprehensively.

Table 8. Pearson Correlation Test (X2)

Statement	Validity Test		
	r Count	r Table	Result
X1.1	0.847	0.361	Valid
X1.2	0.879	0.361	Valid
X1.3	0.731	0.361	Valid
X1.4	0.663	0.361	Valid
X1.5	0.503	0.361	Valid
X1.6	0.794	0.361	Valid
X1.7	0.728	0.361	Valid
X1.8	0.754	0.361	Valid
X1.9	0.772	0.361	Valid
X1.10	0.805	0.361	Valid

Source: SPSS Output Version 29, Data Processed 2026

Based on the validity test results of the security perception variable (X2), which consists of 10 items, it shows that all statements are valid, because the calculated r value is greater than the table r value. Consistent validity across all items shows that the questionnaire has been designed systematically and in accordance with relevant indicators. This also indicates that the research instrument is capable of measuring the security perception variable.

Table 9. Pearson Correlation Test (Y)

Statement	Validity Test		
	r Count	r Table	Result
X1.1	0.751	0.361	Valid
X1.2	0.679	0.361	Valid
X1.3	0.767	0.361	Valid
X1.4	0.703	0.361	Valid
X1.5	0.682	0.361	Valid
X1.6	0.657	0.361	Valid
X1.7	0.769	0.361	Valid
X1.8	0.712	0.361	Valid
X1.9	0.780	0.361	Valid
X1.10	0.857	0.361	Valid

Source: SPSS Output Version 29, Data Processed 2026

The validity test of the customer trust variable (Y), consisting of 10 items, shows that all statements are valid, as the calculated r_value is greater than the table r_value. The validity achieved for all items strengthens the quality of the data obtained with a higher level of accuracy. Furthermore, this suggests that each indicator is able to represent the customer trust construct accurately and consistently, making it suitable for use in subsequent analysis stages. The high level of validity across all items also strengthens the quality of the data obtained, as the instrument is able to produce accurate and relevant

information. Each indicator successfully aspects of customer trust.

4.3.2 Reliability Test

In this study, the formula used *Cronbach Alpha*. According to Sugiyono, (2022:121) in Rinaldi, (2025:33) refers to the consistency of instrument test results carried out by researchers at the same time or differently. To measure the significant level of reliability tests, including:

1. 0.800 - 1,000 : Very High
2. 0,600 - 0,799 : Tinggi
3. 0.400 - 0.599 : Enough
4. 0,200 - 0,399 : Rendah
5. 0.000 - 0.199 : Very Low

Of the five coefficient reliability above, which is often used in scientific research as an instrument indicator, it is said to be reliable if it is more than 0.600.

Table 10. Digital Customer Experience Instrument Test (X1)

Reliability Statistics	
Cronbach's Alpha	N of Items
.930	10

Source: SPSS Output Version 29, Data Processed 2026

Based on the results of the instrument test, the X1 variable showed a Cronbach's Alpha value of 0.930, meaning the coefficient value is > 0.600 and is declared reliable. Values with a very high level of internal consistency can be trusted to produce stable data.

Table 11. Security Perseptions Instrument Test (X2)

Reliability Statistics	
Cronbach's Alpha	N of Items
.913	10

Source: SPSS Output Version 29, Data Processed 2026

Based on the results of the instrument test, the X2 variable showed a Cronbach's Alpha value of 0.913, meaning the coefficient value is > 0.600 and is declared reliable. It can be concluded that the X2 variable has an excellent level of internal consistency, making it suitable for use as a measuring tool in research. Therefore, can be used as a reliable measuring tool and is worthy of being continued to the next stage of data analysis.

Table 12. Customer Trust Instrument Test (X3)

Reliability Statistics	
Cronbach's Alpha	N of Items
.905	10

Source: SPSS Output Version 29, Data Processed 2026

Based on the results of the instrument test, the Y variable shows a Cronbach Alpha value of 0.905, which means the coefficient value is > 0.600 and is declared reliable, with high internal consistency and stability.

4.3.3 Classic Assumption Test

According to Ghozali, (2021:196) in Rinaldi, (2025:34) it was carried out to find out whether the data is normally distributed or not. In this study, using the K-S test (*Kolmogorov Smirnov*), it can be seen from the value *of Asymp. Sig. (2-tailed)* > 0.05, then the data is said to be distributed normally and vice versa if < 0.05 the data is distributed abnormally or even extremely.

Table 13. Normality Test Results

			Unstandardized Residual
N			83
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		2.00379644
Most Extreme Differences	Absolute		.079
	Positive		.079
	Negative		-.064
Test Statistic			.079
Asymp. Sig. (2-tailed)[c]			.200[d]
Monte Carlo Sig. (2-tailed)[e]	Sig.		.216
	99% Confidence Interval	Lower Bound	.205
		Upper Bound	.226

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.
e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

Source: SPSS Output Version 29, Data Processed 2026

The significant value of Asymp. Sig. (2-Tailed) is 0.20 > 0.05, so it can be concluded that the residual data is normally distributed. So, the normality assumption is met and further statistical analysis can be carried out more validly and reliably. A prerequisite for using various parametric statistical analysis techniques, including linear regression analysis. When residual data is normally distributed, the resulting parameter estimates tend to be more accurate.

4.3.4 Multicollinearity Test

According to Ghozali, (2021:157) in Rinaldi, (2025:35) is a test carried out to test a regression model where there is a fairly high linear correlation between two or more independent variables in the regression model.

Table 14. Multicollinearity Test Results

Coefficients[a]						
Unstandardized Coefficients		**Standardized Coefficients**	**t**	**Sig.**	**Collinearity Statistics**	
B	**Std. Error**	**Beta**			**Tolerance**	**VIF**
7.047	2.880		2.447	.017		
.505	.107	.479	4.705	.000	.602	1.662
.281	.095	.299	2.939	.004	.602	1.662
a. Dependent Variable: TOTAL_Y						

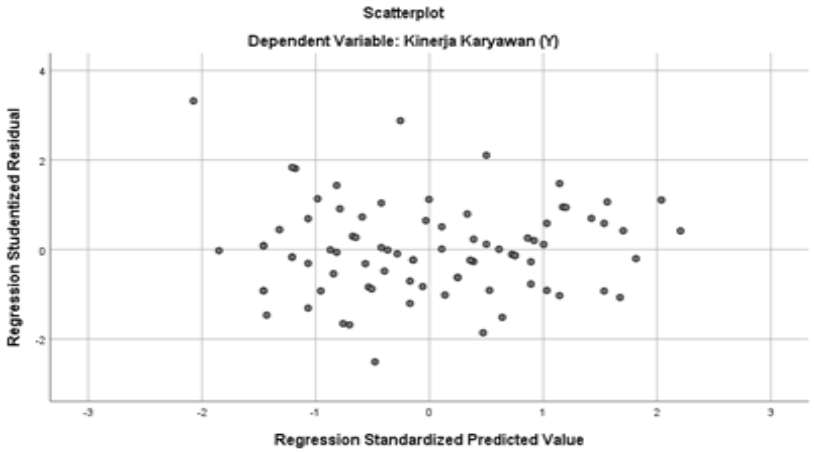
Source: SPSS Output Version 29, Data Processed 2026

The results show that the VIF is 1.662 < 0.10 and the Tolerance is 0.602 > 0.10, indicating that the regression model does not contain multicollinearity and is suitable for use. Each independent variable contributes independently.

4.3.5 Heteroscedasticity Test

According to [15] the heteroscedasticity test is conducted to test whether in a regression model there is inequality in the variance of the residuals from one observation to another.

Table 15. Heteroscedasticity Test Results



Source: SPSS Output Version 29, Data Processed 2026

It can be seen that the points are spread out widely without forming a particular pattern, meaning that there are no symptoms of heteroscedasticity or homoscedasticity.

According to [16] the purpose of the autocorrelation test is to find out or test whether in a linear regression model there is a correlation between the nuisance error in period t and the nuisance error in period t-1 (previous).

4.3.6 Autocorrelation Test

Table 16. Durbin Watson

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	**.950[a]**	**.897**	**.873**	**396.078542**	**1.567**

a. Predictors: (Constant), Digital Customer Experience (X1), Persepsi Keamanan (X2)
b. Dependent Variable: Kepercayaan Pelanggan (Y)

Source: SPSS Output Version 29, Data Processed 2026

The test results show a value of 1,567, within the range of 1.5 to 2.5, indicating no autocorrelation, either positive or negative. Furthermore, the coefficient of determination (R Square) of 0.897 and the Adjusted R Square of 0.873 demonstrate a very high level of explanatory power for the quality of the parameter estimates.

4.3.7 Linear Regression Test

1. Simple Linear Analysis

According to [15] it is a statistical method used to analyze and measure how much influence the significance value of each variable studied has.

Table 17. Digital Customer Experience Test (X1) on Customer Trust (Y)

Coefficients[a]

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	9.730	2.858		3.404	.001
	.704	.087	.668	8.085	.000

a. Dependent Variable: TOTAL_Y

Source: SPSS Output Version 29, Data Processed 2026

In the Unstandardized Coefficients column B, the Constant value is 9.730, while the X1 coefficient value is 0.704. The sig value is <0.05, indicating significance. This indicates

that variable X1 has a significant effect on variable Y. Therefore, the regression equation can be written as:

Y = 9.730 + 0.704 X1

Table 18. Security Perseptions Test (X2) on Customer Trust (Y)

Coefficients[a]

Unstandardized Coefficients		Standardized Coefficients	t	Sig.
B	Std. Error	Beta		
19.730	2.858		3.404	.001
.704	.087	.668	8.085	.000

a. Dependent Variable: TOTAL_Y

Source: SPSS Output Version 29, Data Processed 2026

The Constant value is 14.274, while the X2 coefficient value is 0.564. The sig value is <0.05, indicating significance. Therefore, the regression equation can be written as:

Y = 14.274 + 0.564 X2

2. Multiple Linear Analysis

According to [15] it is a statistical testing technique that aims to analyze the relationship between two or more variables, the stages of which include selecting independent variables, estimating coefficients, and evaluating models.

Table 19. Test (X1) and (X2) Against (Y)

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	7.047	2.880		2.447	.017
	TOTAL_X1	.505	.107	.479	4.705	<.001
	TOTAL_X2	.281	.095	.299	2.939	.004
a. Dependent Variable: TOTAL_Y						

Source: SPSS Output Version 29, Data Processed 2026

The Constant value is 7.047 while the coefficient value of X1 is 0.505 and X2 is 0.281 then the sig value <0.05 which means significant. This reflects a positive relationship between variables X1 and X2 to Y. So the higher the value of the two variables, the value of Y also tends to increase, the regression equation can be written:

Y = 7,047 + 0,505 X1 + 0,281 X2 + €

4.3.8 Coefficient of Determination (R^2)

According to [15] it is carried out to measure the extent to which the independent variable is able to explain the dependent variation, the coefficient of determination value is between zero and one.

Table 20. Summary Model Determination

Coefficient Test[b]

R	R Square	Adjusted R Square	Std. Error of the Estimate
.707a	.501	.488	2.02869

a. Predictors: (Constant), TOTAL_X2, TOTAL_X1

b. Dependent Variable: TOTAL_Y

Source: SPSS Output Version 29, Data Processed 2026

The R Square value is 0.501. This means that 50.1% of customer trust in PT. Sinar Artha Semesta is influenced by the variables Digital Customer Experience X1 and Security Perception X2, while 49.9% is influenced by other factors not studied. The better the digital experience perceived by customers and the higher the security

perception they have, the more likely it is to increase customer trust in the company.

4.3.9 Hypothesis Test

1. Partial t-test

According to [15] it is carried out to show how far the relationship of one independent variable individually in explaining various variations of the dependent variable which is considered constant in the regression model and provides a strong statistical basis in assessing the effectiveness or relevance of each predictor variable.

Table 21. Partial Coefficient Test

Unstandardized Coefficients		Standardized Coefficients	t	Sig.
B	Std. Error	Beta		
7.047	2.880		2.447	.017
.505	.107	.479	4.705	.000
.281	.095	.299	2.939	.004

Source: SPSS Output Version 29, Data Processed 2026

The digital customer experience coefficient (X1) is known to be 0.505, which is positive, and the security perception (X2) is 0.281, which is positive. Therefore, it can be concluded that (X1) and (X2) have a positive impact on customer trust (Y). Next, to determine whether the research hypothesis is significant or not, a t-test is performed with a 95% confidence level, so the value of α = 0.05/2. The basis for decision-making in the t-test is as follows:

1) H_0 accepted and H1 is rejected if the value t is calculated < t table or if the value of the GIS > 0.05.
2) H_0 rejected and H1 is accepted if the value t is calculated > t table or if the value of the sig < 0.05.

The Influence of Digital Customer Experience (X1) on Customer Trust (Y) Based on the results of the above examination, a sig value of 0.000 is obtained that is smaller than 0.05 and the value of t is calculated as 4.705 is greater than the t table, which is 1.663 at a 95% confidence interval. So the conclusion is H_0 rejected on the following criteria:

1) H_a : There is a significant influence of digital customer experience on customer trust at PT. Sinar Artha Semesta.
2) H_0 : There is a insignificant influence of digital customer experience on customer trust at PT. Sinar Artha Semesta.

The Influence of Security Perseptions (X2) on Customer Trust (Y) a sig value of 0.004 was obtained < from 0.05 and a calculated t value of 2.939 > from t of the table, which was 1.663. So it can be concluded that H_0 it was rejected on the following criteria:

1) H_a : There is a significant influence between security perseptions on customer trust at PT. Sinar Artha Semesta.
2) H_0 : There is an insignificant gap between security perseptions over customer trust at PT. Sinar Artha Semesta.

2. Simultaneous F test

According to [15], the F-test is used to determine and test the level of significance between independent variables and the dependent variable simultaneously in a regression model. Furthermore, it compares model variation (regression sum of squares) with unexplained variation (residual sum of squares) and plays a role in holistic refinement and optimization. Furthermore, the F test is carried out by comparing the variation that can be explained by the regression model (regression sum of squares) with the variation that cannot be explained by the model (residual sum of squares).

Table 22. ANOVA Test

Sum of Squares	Df	Mean Square	F	Sig.
329.934	2	164.967	40.084	.001b
329.246	80	4.116		
659.181	82			

Source: SPSS Output Version 29, Data Processed 2026

In the anova sig test column, a value of 0.001 is obtained that is smaller than 0.05 and that the statistical F value of 40.084 is greater than the F value of the table of 3.110, then the decision is accepted. So to the conclusion:

1) H_a : There is a significant influence between the digital customer experience and simultaneous security perseptions on customer trust at PT. Sinar Artha Semesta.
2) H_0 : There is an insignificant influence between the digital customer experience and simultaneous security perseptions on customer trust at PT. Sinar Artha Semesta.

4.4 Interpretation of Research Results

4.4.1 The Influence of Digital Customer Experience (X1) on Customer Trust (Y)

Based on the results of a simple linear regression analysis, a coefficient value of 0.704 was obtained, indicating that the better the implementation in a company, the significantly higher the level of customer trust. This also leads to a calculated t-value of 4.705, which is greater than the t-table of 1.663, and a significance value (p-value) of 0.001, which is much lower than the 0.05 threshold. This indicates that the alternative hypothesis (Ha) is accepted, concluding that digital customer experience has a significant positive impact on customer trust. Furthermore, the coefficient of determination (R^2) of 0.501 indicates that 50.1% of the customer trust variable can be explained by digital customer experience, while the remaining 49.9% is influenced by other variables not examined. With a consistently managed digital customer experience, processes such as digital customer interactions, application-based service delivery, personalized user experiences, and customer data management can be carried out more accurately and efficiently. Similarly, referring to the results of the descriptive analysis presented in table 4.4, it is known that the Digital Customer Experience variable (X1) has an average value (mean) of 32.70 with a standard deviation of 2.690 from a total of 84 respondents. When viewed per indicator, the average score obtained ranges from 3.16 to 3.34 on the assessment scale used, a score of 3 is categorized as "less agree", a score of 4 as "agree", and a score of 5 as "strongly agree", while a score of 2 means "disagree". These results indicate that in general, respondents' perceptions of the implementation of digital customer experience in the company are in the range that tends to be positive, approaching the agree category. This indicates that aspects such as ease of interaction, application-based services and other digital features are considered to have run quite well and are acceptable to customers.

4.4.2 The Influence of Security Perseptions (X2) on Customer Trust (Y)

Based on the results of a simple linear regression analysis, a coefficient value of 0.564 was obtained. In other words, the stronger the perceived security, the higher the level of customer trust. This also leads to a calculated t-value of 2.939, which is greater than the t-table of 1.663, and a p-value of 0.001, which is less than the 5% significance level (0.05), thus accepting H_a. The coefficient of determination (R^2) of 0.501 indicates that 50.1% of the customer trust variable can be explained by perceived security, while the remaining 49.9% is explained by other factors. These findings reinforce the view that

perceived security plays a crucial role in the foundation of an organization's reputation, as companies that guarantee information security are perceived as more professional, responsible, and trustworthy. This results in increased customer satisfaction, encouraging positive recommendations, and strengthening the company's public image. A system protected from threats minimizes the risk of loss. In addition, the results of the descriptive analysis presented in Table 4.5 show that the Security Perception variable (X2) has an average value (mean) of 32.77 with a standard deviation of 3.026 from a total of 84 respondents. When viewed per indicator, the average score obtained ranges from 3.12 to 3.37. Referring to the assessment scale used, a score of 3 is categorized as "less agree", a score of 4 as "agree", and a score of 5 as "strongly agree", while a score of 2 means "disagree". These results indicate that in general, respondents' perceptions of the security aspects implemented by the company are in the range that tends to be positive, approaching the agree category.

4.4.3 The Influence of Digital Customer Experience (X1) and Security Perseptions (X2) on Customer Trust (Y)

Based on the results of the multiple linear regression analysis, the coefficients for X1 were 0.505 and X2 were 0.281, indicating that both contribute positively to increasing customer trust. However, digital customer experience was more dominant than perceived security, as it had a larger regression coefficient. This indicates that increasing the effectiveness of digital customer experience will have a greater impact on customer trust than increasing perceived security, although both remain important and complementary. This is evidenced by the calculated f_value of 40.084, which is greater than the f_table of 3.110, and the p_value of 0.001, which is less than the 5% significance level (0.05), thus accepting Ha_a. Furthermore, the coefficient of determination (R^2) of 0.501 indicates that 50.1% of the variation in customer trust can be explained by the combination of digital customer experience and perceived security, while the remaining 49.9% is influenced by other factors.

Furthermore, according to the descriptive analysis results presented in table 4.6, it is known that the Customer Trust (Y) variable has an average value (mean) of 32.76 with a standard deviation of 2.835 from a total of 84 respondents. When viewed per indicator, the average score obtained ranges from 3.19 to 3.33. Based on the assessment scale used, a score of 3 is categorized as "less agree", a score of 4 as "agree", and a score of 5 as "strongly agree", while a score of 2 means "disagree". The results show that in general the level of respondents' trust in the company is in a range that tends to be positive, approaching the agree category. This indicates that customers have quite good confidence in the integrity, security, and quality of services provided by the company.

5. CONCLUSION

In relation to the results of the data analysis and discussion that have been described in the previous chapter, the following conclusions can be drawn:

1) Based on the Hypothesis of Digital Customer Experience (X1) on Customer Trust (Y)

This study was conducted with 84 respondents at PT. Sinar Artha Semesta, which revealed the influence of digital customer experience (X1) on customer trust (Y). Based on the R-squared result of 50.1% and partial hypothesis calculations, the calculated t-value was 4.705, greater than the t-table value of 1.663, and the p-value was 0.001, less than the 5% significance level (0.05). This indicates that H0 is rejected and Ha is accepted. These findings demonstrate that the better the digital experience perceived by customers, the higher their level of trust in the company. Therefore, companies need to continuously improve the quality of digital interactions, such as ease of access, speed of service, system security, and convenience in using digital platforms, to continuously strengthen customer trust. This finding aligns

with research conducted by [17], which concluded that digital customer experience leads to a positive and significant impact on customer trust. Then, the research results from [18] stated that digital customer experience shows a positive and significant direction towards customer trust.

2) Based on the Hypothesis of Security Perseptions (X2) on Customer Trust (Y)

This research was conducted on 84 respondents at PT. Sinar Artha Semesta which resulted in the influence of security perception (X2) on customer trust (Y). Based on the results of R Square of 50.1% and partial hypothesis calculations, the calculated t value was 2.939, which was greater than the t table of 1.663, and the P-value was 0.001, which was smaller than the sig value of 5% or 0.05. This indicates that H_0 is rejected and H_a is accepted. This is in line with research conducted by [19], which concluded that perceived security leads to a positive and significant impact on customer trust. Furthermore, research by [20] also found that perceived security shows a positive and significant impact on customer trust.

3) Based on the Hypothesis of Digital Customer Experience (X1) and Security Perseptions (X2) on Customer Trust (Y)

The results of this study partially (t-test) prove that digital customer experience and security perseptions have a positive and significant influence on customer trust in PT. Sinar Artha Semesta. In addition, the results of the simtaneous test (F-test) state

than the f_table 3.110 and the P-value of 0.001 is smaller than the sig value of 5% or 0.05 so it can be concluded that H_0 is rejected and H_a is accepted.

SUGGESTION

In research, a researcher must be able to contribute something useful and beneficial to the development of science, institutions, communities, and various parties involved in the research. The following are the suggestions the researcher offers after examining the various problem areas in the previous chapter:

1) For the Company PT. Sinar Artha Semesta

a. Improving the Quality of Digital Customer Experience

From the descriptive analysis results, it is known that the average respondent's perception of this variable is still at 32.70 with several indicators having the lowest average values such as X1.8 (3.16) and X1.7 (3.20). This shows that this aspect still needs improvement. In addition, the partial test results indicate that this variable has the largest coefficient value of 0.505 and the highest t-count value of 4.705, which means it has the most dominant and significant influence on customer trust.

b. Strengthening Security Perceptions

Although its influence is not as large as the first variable, the results of statistical tests prove that security perception also has a positive and significant influence based on the t-test of 2.939 with a significance of 0.004. In the descriptive analysis, the X2.8 indicator has the lowest average of 3.12, which is of particular concern. It is recommended that companies be more active in communicating their security systems, such as data encryption, privacy protection, and transaction security.

c. Optimizing the Synergy of the Two Variables

Based on the results of the simultaneous F-test, it was found that digital customer experience and security perception simultaneously had a significant influence, with an F-value of 40.084 and a sig. 0.001, which was able to explain 50.1% of the change in customer trust. Therefore, companies are advised not to develop only one aspect, but to implement both simultaneously and in an integrated manner. A comfortable digital experience supported by a trusted security system will create maximum customer trust.

Thus, the integration a very important strategy in building long-term customer.

2) For Further Researchers

It is hoped that the research can be further developed by adding new, relevant variables, considering that the Adjusted R Square value obtained was only 50.1% explained by the Digital Customer Experience and Perceived Security variables. This indicates that the remaining 49.9% is influenced by factors outside this research. This is essential to expand the analysis and produce more comprehensive conclusions in explaining the phenomenon under study.

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