

The Power of Trust: Exploring Its Contribution to E-commerce Purchase Decisions

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ABSTRACT

This study aims to evaluate the effects of service quality, security, and price perception on consumer trust and purchasing decisions on Tokopedia. Additionally, this study also aims to examine the mediating role of consumer trust in the relationship between the variables of service quality, security, price perception, and purchase decisions. The research was conducted in Yogyakarta using the snowball sampling method to select a sample of Tokopedia customers. A total of 250 respondents participated in the study. Data collection was carried out through questionnaires using a Likert scale of 1-5. Data analysis was performed using the Partial Least Squares (PLS) method with Smart PLS 3.3.3 software. The results showed that the security variable and price perception significantly influenced consumer trust, while service quality had a significant negative relationship with purchasing decisions. However, the variables of service quality, security, and price perception did not have a significant influence on purchasing decisions. Consumer trust was found to mediate the effects of security and price perception on purchasing decisions, but it was unable to mediate the effect of service quality. Overall, Tokopedia needs to improve communication regarding service quality, ensure a high level of security, consider other factors that influence purchasing decisions, and continue to build consumer trust.

Keyword: service quality; security; trust; buying decision; e-commerce.

INTRODUCTION

The development of digital technology today has experienced rapid progress and has had a significant impact on various aspects of people's lives [1]. Technology has become an indispensable part of society in the digital age, where practicality and instant gratification are highly desired. The Internet serves as a means that allows easy and fast access to all the information needed [2]. In this digital era, various activities can be conducted online with the help of the internet, and its influence continues to grow over time. The Internet has made it easier and faster to carry out various daily life activities [3]. Indonesia has also witnessed rapid internet development, as evidenced by the increasing number of users. One of the notable phenomena in this era is the rise of online shopping [2].

Online shopping provides convenience as it can be done anywhere and at any time [4]. Consumers can easily compare product prices through several online store sites or applications. Through online shopping, consumers can effortlessly obtain price information, product descriptions, and enjoy transactional convenience, including ease of payment [3]. The rapid growth of online shopping has led to the emergence of new e-commerce-based companies and intensified competition within this industry.

Data from the Central Statistics Agency in 2020 shows that in 2019, there were 1,162 business entities involved in e-commerce activities. Among these, 45.93 percent were new businesses that started operating between 2017 and 2019, while only 15.49 percent were businesses with over ten years of operation. Out of all these business entities, 53.52 percent have been directly engaged in e-commerce activities since the beginning of their operations, with 51.97 percent of them involved in wholesale trade, retail, repair, and automotive maintenance [5]. This indicates that the e-commerce industry in Indonesia continues to experience growth

throughout the year. Furthermore, this phenomenon has stimulated the emergence of e-commerce companies that offer various advantages, such as more affordable prices and secure transaction methods [6].

The growth of online stores in the Indonesian e-commerce market is an interesting subject for further research. Among the e-commerce platforms that offer online sales of goods and services are Tokopedia, Shopee, Bukalapak, Elevenia, Lazada, and others. However, among internet users, Tokopedia is the most popular platform. Tokopedia has quickly emerged as one of the e-commerce giants in Indonesia. Users can access Tokopedia through its website or application. Based on the highest number of visitors in the first quarter of 2022, Tokopedia is the largest online shopping platform in Indonesia [7].

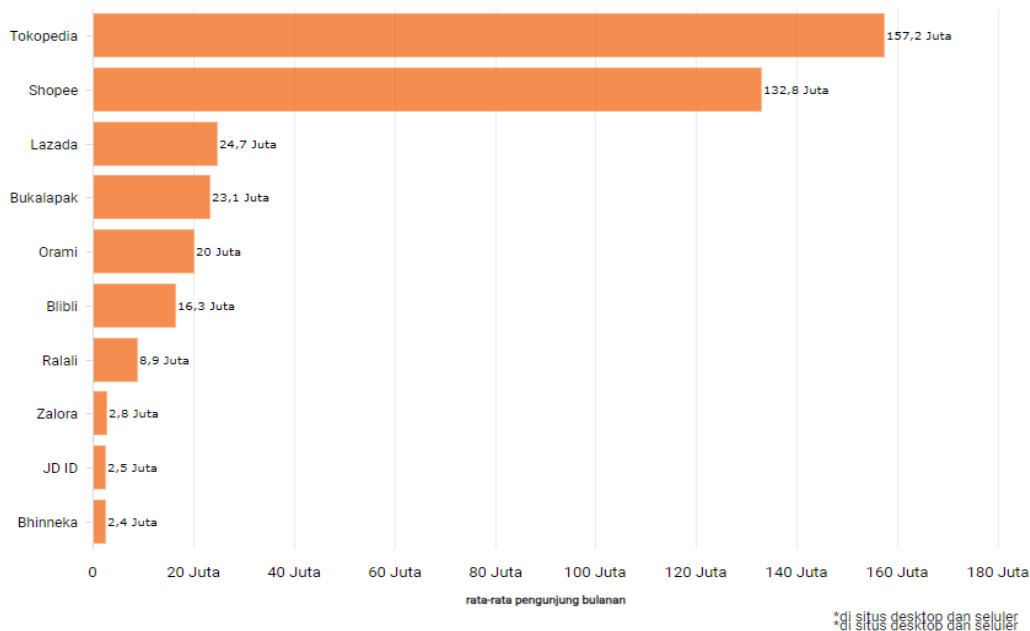


Figure 1. The Highest Number of Visitors* in Indonesia (First Quarter 2022)

Source: databoks [7]

Buying and selling transactions between consumers and companies are strongly influenced by consumers' purchasing decisions when using e-commerce services. According to Kotler [8], a purchase decision is the decision made by a consumer to either buy or not to buy the product that is being offered. There are several factors that influence consumer purchasing decisions, including security, service quality, perceived value, price, and trust [9]–[12]. These factors can serve as a guide for e-commerce companies in Indonesia when developing strategies to increase user transactions.

The problem faced by online service providers is the decline in consumer trust in the cyberspace [13]. Researchers in the field of e-commerce still encounter complexities in understanding the dynamics between consumer trust and the consequences of trust-related decisions [6]. Trust is a crucial factor that shoppers consider when making online purchases. This includes trust in the services provided and the protection of consumer data privacy. There are numerous factors that impact the sustainability of transactions in e-commerce, but trust is a key influencing factor. Only consumers who have enough trust are willing to engage in online transactions, and without trust, e-commerce transactions are impossible [14]. According to Hansen et al. [15] risk perception and trust are decisive antecedents in the purchasing decision-making process.

In Indonesia, users often perceive that shopping online carries security risks, such as credit card fraud, limited transaction options, privacy concerns, regulatory deficiencies, and lack of after-sales support [16]. Online purchases are frequently associated with issues related to security, privacy, and trust [17]. To establish trust and trust among online shoppers, it is crucial for e-commerce service providers to offer robust security features that ensure the safety of online transactions. By providing this security guarantee, consumers will feel more confident and at ease when making purchasing decisions in the realm of online shopping.

Customer perception of price is also one of the antecedents that influence purchasing decisions [18]. According to Kotler and Keller [19], purchasing decisions are based on how consumers perceive prices and what they consider as the current actual prices. Consumers also have a price ceiling, a minimum threshold, and a maximum price they are willing to pay. This is because prices serve as signals for accepting or rejecting quality, and consumers have different ways of interpreting prices. Research conducted by Anwar and Andrian [20] demonstrates a positive and significant influence between price perception and purchasing decisions. This

indicates that the better consumers perceive the price, the more favorable their purchase decisions will be.

In addition to price perception, the quality of online services also influences consumer purchasing decisions. Service quality encompasses meeting the needs and desires of consumers, as well as delivering a level of service that matches their expectations [21]. Quality is often assessed based on the relative merits of services, including design and appropriateness. Design relates to service functions and specifications, while quality conformity measures the extent to which services meet predetermined quality requirements and specifications [22]. Consumers evaluate service quality by comparing their expectations with their actual experiences. Research conducted by Firdausy and Idawati [23] indicates that service quality has a positive influence on purchasing decisions. Similarly, a study by Saling et al. [24] found that service quality had a positive and significant impact on purchasing decisions.

The four aforementioned factors are considered to have a significant impact on purchasing decisions in e-commerce. Consumer purchasing decisions are the result of a series of interconnected choices. A purchase involves not just one action but multiple actions that are interrelated. The findings of this study are expected to contribute to the understanding of e-commerce consumer behavior in Indonesia, given the limited research focusing on online purchasing decisions in the country [6]. It is important to highlight the high significance of this study, considering the immense potential of e-commerce in Indonesia, which is projected to continue growing. Furthermore, numerous e-commerce businesses in Indonesia have failed to attract users to their services (such as Jd.id). Therefore, establishing consumer trust through the discussed independent variables is crucial in influencing purchasing decisions in e-commerce.

Literature Review

E-commerce offers consumers a multitude of benefits, granting them the flexibility to shop without limitations of time and location. Users enjoy the convenience of accessing and conducting transactions on e-commerce platforms at any time and from anywhere. Furthermore, e-commerce platforms provide comprehensive information to consumers, enabling them to compare prices from various sellers. Additionally, e-commerce serves as a versatile platform that encompasses multiple aspects, including trade, communication, community, collaboration, business processes, services, and learning opportunities [6].

Online Purchasing Decisions

A purchase decision occurs when a consumer decides whether or not to buy a offered product [25]. According to Schiffman and Kanuk [26], purchasing decisions involve selecting the best option from several available choices, followed by concrete follow-up and evaluation that can influence future purchasing attitudes. Previous user experiences also influence the decision-making process [27]. The factors that influence consumer purchasing decisions have been identified by Chen et al [28]. Consumers typically consider the quality, price, and reputation of a product when making a decision to purchase. Additionally, risk perceptions such as security and trust also play a significant role in the decision-making process [15].

The Effect of Trust on Online Purchase Decisions

Trust plays a crucial role in driving purchases [29], as it helps reduce potential risks. According to Ba and Pavlou[30], trust refers to an individual's evaluation of their relationships with others in carrying out transactions, especially in uncertain situations. In the context of online transactions, consumers need assurance that their funds are secure and the products they receive meet their expectations. Trust must be consistently built, developed, and demonstrated. Consumer trust in online transactions is essential for addressing risks such as fraud and system errors. Trust also influences the success of online transactions [31], given the importance of quality and security in online shopping. Consumer purchasing decision-making also relies on trust in the integrity, reliability, and competence of the seller[32]–[34].

Previous research has consistently shown that trust has a positive impact on consumer purchasing decisions. The higher the level of consumer trust in e-commerce, the greater the likelihood of them making a purchase decision. Based on this, we propose the following hypothesis:

H₁: Consumer trust significantly affects online purchasing decisions

The Effect of Online Service Quality on Trust and Online Purchasing Decisions

The service concept encompasses meeting customer needs and desires while providing services that align with their expectations [37]. Service quality is often assessed based on factors such as design and suitability, where design refers to service functions and specifications, and quality conformity measures the extent to which services meet predefined quality requirements and specifications [22]. Consumers evaluate

service quality by comparing their expectations with their actual experiences.

Previous studies have consistently demonstrated a positive correlation between online service quality and trust. Research conducted by Wu et al., Rita et al., Rasheed and Abadi, and Cho and Hu [38]–[41] all support this relationship. Trust is established not only between customers and sellers but also with the computer systems utilized for transactions [42]. This trust helps alleviate uncertainties in situations where familiarity and transaction security are lacking [38]. Additionally, service quality has been found to exert a positive and substantial influence on purchasing decisions [43], [44]. However, these findings contrast with the study conducted by Mbete and Tanamal [45] which indicated no significant impact of service quality on online purchase decisions on the Shopee platform. As a result, we propose the following hypotheses:

H₂: Service quality has a significant effect on consumer trust

H₃: Quality of service has a significant effect on online purchasing decisions

The Effect of Security on Trust and Online Purchasing Decisions

Security in the context of e-commerce encompasses the protection of credit card payments and the confidentiality of shared information [46]. To establish trust and provide high-quality services, e-commerce providers must prioritize assurance and security measures [47]. When customers make online purchases, they are required to provide personal details such as their name, address, contact number, and credit card information [48]. Customer concerns regarding transaction security persist even after the purchase is made. Therefore, e-commerce service providers need to offer security features that guarantee users the safety of their online transactions.

Security factors, such as transaction security and data confidentiality, play a vital role in shaping consumer trust. [33], [49]. Increased levels of security provided by e-commerce platforms generally lead to higher consumer trust [50]. Moreover, security guarantees also influence online shopping decisions. Research conducted by Davidaviciene et al. [51] indicates that security factors significantly influence purchasing decisions. However, there are divergent findings in the study conducted by Irawan [52] which suggests that security factors do not have a significant impact on online purchasing decisions among consumers in the South Tangerang region. Based on these findings, the following hypotheses are proposed:

H₄: Online shopping security has a significant influence on consumer trust.

H₅: Online shopping security has a significant influence on online purchasing decisions

The Effect of Perceived Price on Trust and Online Purchasing Decisions

Price perception by consumers has an impact on both trust and purchasing decisions. Price perception refers to how consumers evaluate whether the prices offered by sellers, compared to prices from other sources, are considered reasonable, acceptable, or fair [53]. According to Lutfie and Marcelino [54], price is a crucial factor that influences consumer trust in online shopping. Consumers' perception of price directly affects their level of trust when making purchases. Kotler and Keller [19] also emphasize that purchasing decisions are influenced by consumers' perception of prices and their assessment of current market prices. Additionally, consumers have a price range or threshold that they consider either too low or too high. This is because price serves as an indicator of product quality, and each consumer interprets price differently. Therefore, price perception not only impacts consumer trust but also influences purchasing decisions.

This is supported by the findings of research conducted by Lutfie and Marcelino [54], which demonstrate that price perception has a significant effect on millennial consumer trust. Similarly, Anwar and Andrian [20] discovered a positive and significant relationship between price perception and purchasing decisions. These findings suggest that the better the consumer's perception of price, the more informed their purchase decision becomes. However, Mbete and Tanamal's study [45] yielded inconsistent results, as they found no significant influence of price perception on purchasing decisions. Consequently, based on these findings, the following hypotheses can be proposed:

H₆: Price perception significantly affects consumer trust.

H₇: Price perception significantly influences online purchasing decision

The mediating role of trust

Trust plays a crucial role in online purchasing decisions as it encompasses various factors such as trust in service quality, protection of consumer data privacy, and price perception. Among the multitude of factors influencing transaction continuity in e-commerce, trust stands out as a vital element with a significant impact. Only when consumers have a sufficient level of trust will they feel comfortable engaging in online transactions; without trust, e-commerce transactions would be impossible [14]. Hansen et al. [15] emphasize that risk perception and trust are key determinants in the decision-making process for purchases. Additionally, Lutfie and Marselino [54] highlight the importance of enhancing consumer trust to improve online purchase

decisions. Hence, it can be concluded that trust serves as a pivotal variable in consumer decision-making. Based on this understanding, the following hypotheses are proposed:

H₈: Trust mediates the influence of online service quality on purchasing decisions

H₉: Trust mediates the impact of security on online purchase decisions

H₁₀: Trust mediates the effect of price perceptions on online purchase decisions

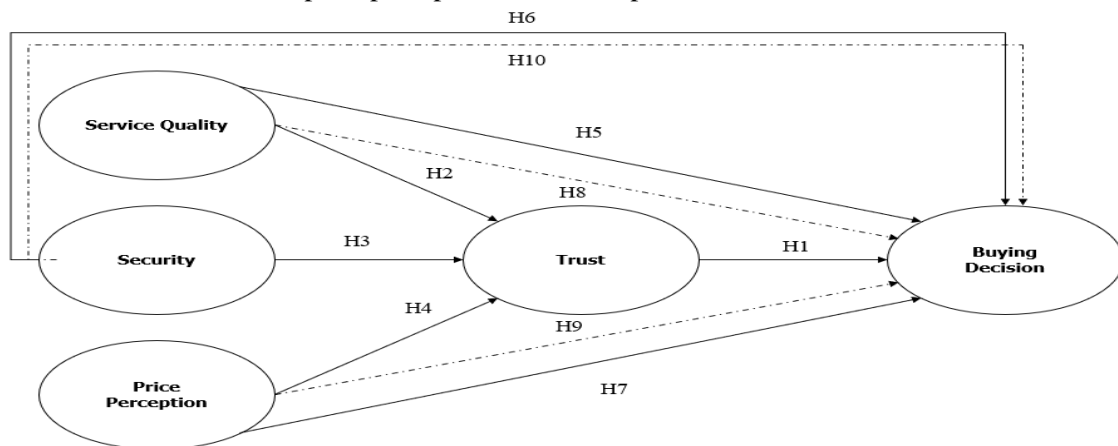


Figure 2. Conceptual Framework

METHOD

This research adopts a quantitative approach and focuses on Tokopedia users in Yogyakarta as the research subjects. The sampling technique employed is snowball sampling. As the population of the study is unknown (non-probability sampling), the sample size was determined using the generalized least square estimation (GLS) method, with a sample range of 200-500 respondents. For this study, a sample size of 250 respondents was used, meeting the minimum requirement.

Data for this study was collected by distributing questionnaires through Google Forms. The Likert scale was used as the measurement method. The collected data was then analyzed using SEM - PLS (Structural Equation Model - Partial Least Squares) with the aid of SmartPLS software version 3.3.3. The research involves multiple stages of model evaluation in PLS, encompassing the assessment of measurement models (Outer Model), evaluation of structural models (Inner Model), and analysis of path coefficients. These evaluations and analyses adhere to established methodologies as outlined in reference Hair et al. [55].

RESEARCH RESULTS AND DISCUSSION

Data Analysis Results

Outer Model Evaluation: Convergent Validity

In the assessment of convergent validity, we measure the correlation between the indicator scores and the construct under study. For an indicator to be considered valid, it must have a correlation above 0.50 with the construct. Indicators that fail to meet this criterion will be excluded from the analysis. Furthermore, a loading factor value above 0.70 is deemed excellent, while a value above 0.60 is sufficient to indicate the validity of the measured construct [55]. After conducting initial testing using SmartPLS, certain indicators did not meet the requirements and were subsequently removed from the analysis. We then conducted a retest, and the results are presented in Table 1. According to the table, the second test reveals that all indicators satisfy the criterion for convergent validity as they possess a loading factor value above 0.50.

Table 1. Loading Factor Value from Outer Loadings

	Service Quality	Security	Price Perception	Consumer Trust	Buying Decision
Ass2	0.78				
Res3	0.732				
Ta2	0.73				
Rel2	0.688				
Sec1		0.739			
Sec3		0.681			

Sec5		0.759			
Pr1			0.688		
Pr2			0.864		
Tr1				0.753	
Tr2				0.762	
Tr4				0.64	
Tr5				0.724	
Bd1					0.924
Bd2					0.693

Source: Processed results from SmartPLS

Discriminant validity

The assessment of discriminant validity involves examining the cross-loading between indicators and their respective constructs. An indicator is considered valid if its correlation with its own construct is higher than its correlation with other constructs. Additionally, the validity of discriminant validity can be assessed by examining the value of Average Variance Extracted (AVE), which should exceed 0.50 [55]. Based on Table 2 below, it is evident that the value of the variable itself is greater than the correlation between variables. Thus, it can be concluded that the requirement for discriminant validity has been fulfilled.

Table 2. Cross Loading Criterion

	PRICE PERCEPTION	SECURITY	SERVICE QUALITY	CONSUMER TRUST	BUYING DECISION
Pr1	0.688	0.046	-0.038	0.136	0.155
Pr2	0.864	0.076	-0.092	0.253	0.142
Sec1	0.038	0.739	0.009	0.178	0.066
Sec5	0.085	0.759	0.021	0.195	0.024
Sec3	0.05	0.681	-0.016	0.149	0.024
Ta2	-0.088	-0.03	0.73	-0.185	-0.039
Rel2	-0.113	-0.003	0.688	-0.123	-0.058
Res3	-0.058	-0.012	0.732	-0.178	-0.105
Ass2	-0.025	0.059	0.78	-0.167	-0.154
Tr5	0.144	0.149	-0.131	0.724	0.275
Tr1	0.219	0.196	-0.182	0.753	0.219
Tr2	0.206	0.166	-0.09	0.762	0.205
Tr4	0.175	0.181	-0.243	0.64	0.129
Bd1	0.182	0.059	-0.132	0.294	0.924
Bd2	0.11	0.017	-0.064	0.15	0.693

Source: Processed results from SmartPLS

Average Variance Extracted (AVE)

To evaluate discriminant validity, the Average Variance Extracted (AVE) value can also be utilized. An AVE value greater than 0.50 indicates that indicator reliability has been achieved, as presented in Table 3 below.

Table 3. Average Variance Extracted Value (AVE)

	Average Variance Extracted (AVE)
Price Perception	0.61
Security	0.528
Buying Decision	0.667
Consumer Trust	0.521
Service Quality	0.538

Source: Processed results from SmartPLS

Composite Reliability

Composite reliability is employed to assess the reliability of variables. If the composite reliability value is > 0.70, it indicates that the construct has good reliability [55]. Table 4 illustrates that all composite reliabilities exceed 0.70, indicating that all constructs possess good reliability.

Table 4. Composite Reliability

	Composite Reliability
Price Perception	0.756
Security	0.77
Buying Decision	0.797
Consumer Trust	0.812
Service Quality	0.823

Source: Processed results from SmartPLS

Evaluate the Goodness and Fit of the Model:

SRMR

The Standardized Root Mean Square Residual (SRMR) is utilized to assess the mean difference between observed and expected correlations as an absolute measure of the corresponding criterion (model). Values below 0.10 are considered appropriate [56]. The estimated model result in this study is 0.083, indicating that the model has an acceptable fit. The empirical data in this study effectively explains the influence between variables within the model.

Table 5. SRMR

	Model Estimation
SRMR	0,083

Source: Processed results from SmartPLS

R Square

Hair et al. [57] state that qualitatively, the R-squared value can be interpreted as follows: values below 0.25 indicate low influence, 0.50 indicates moderate influence, and 0.75 indicates high influence. Based on the results of the R-squared test presented in Table 6, it can be concluded that the influence of price perception, security, and service quality on consumer trust has a low influence, with a value of 0.159. Similarly, the influence of price perception, security, and service quality on consumer purchasing decisions also has a low influence, with a value of 0.101.

Table 6. R Square results

	R Square
Buying Decision	0.101
Consumer Trust	0.159

Source: Processed results from SmartPLS

Q Square

Hair et al. [58] suggest that qualitatively, the Q square value can be interpreted as follows: 0 (low influence), 0.25 (moderate influence), and 0.50 (high influence). Based on the test results presented in Table 7, the Q square value for the consumer trust variable is 0.041 > 0, and for the purchase decision variable is 0.073 > 0. Therefore, it can be concluded that the accuracy of predictions in this study is low.

Table 7. Q Square results

	R Square
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Buying Decision	0.041
Consumer Trust	0.073

Source: Processed results from SmartPLS

PLS Predict

Hair et al. [58] explained that PLS Predict is used as a form of validation to measure the prediction strength of the PLS method. This is achieved by comparing the PLS results with the basic model, which is the linear regression (LM) model. To evaluate the prediction power of the PLS model, it is important to consider the RMSE (Root Mean Square Error) and MAE (Mean Absolute Error) values of all measurement items. If the RMSE and MAE values of the PLS model are lower than those of the linear regression model, it indicates that the PLS model has high predictive power. If most measurement items have lower RMSE and MAE values, the predictive power of the PLS model is considered to be moderate.

Table 8. PLS Predict

	PLS		LM	
	RMSE	MAE	RMSE	MAE
Bd2	0.779	0.524	0.798	0.54
Bd1	0.68	0.489	0.686	0.503
Tr5	0.569	0.413	0.587	0.423
Tr2	0.586	0.427	0.597	0.437
Tr1	0.578	0.412	0.589	0.431
Tr4	0.743	0.548	0.759	0.569

Source: Processed results from SmartPLS

The PLS Predict test results in Table 8 demonstrate that all measurement items in the PLS model exhibit lower RMSE and MAE values in comparison to the LM (linear regression) model. This indicates that the PLS model possesses high predictive power.

Goodness Of Fit Index

Ghozali dan Latan [59] propose qualitative interpretations for the GoF Index values as follows: 0.1 (low GoF), 0.25 (medium GoF), and 0.36 (high GoF). These thresholds offer a qualitative assessment of the model fit, indicating how well the model accurately represents the available data. According to Table 9, the obtained GoF Index value is 0.138. This suggests that the empirical data used in this study exhibit a low level of correspondence in explaining the measurement model.

Table 9. GoF Index

Rerata Commuality	Rerata Rsquare	GoF Index
0.019	0.13	0,138

Source: Processed results from SmartPLS

Evaluation of structural models (Inner Model):

Hypothesis Testing

The bootstrap method is utilized to test hypotheses and determine the relationships between research variables. The results of the bootstrap analysis are presented in Figure 3 below.

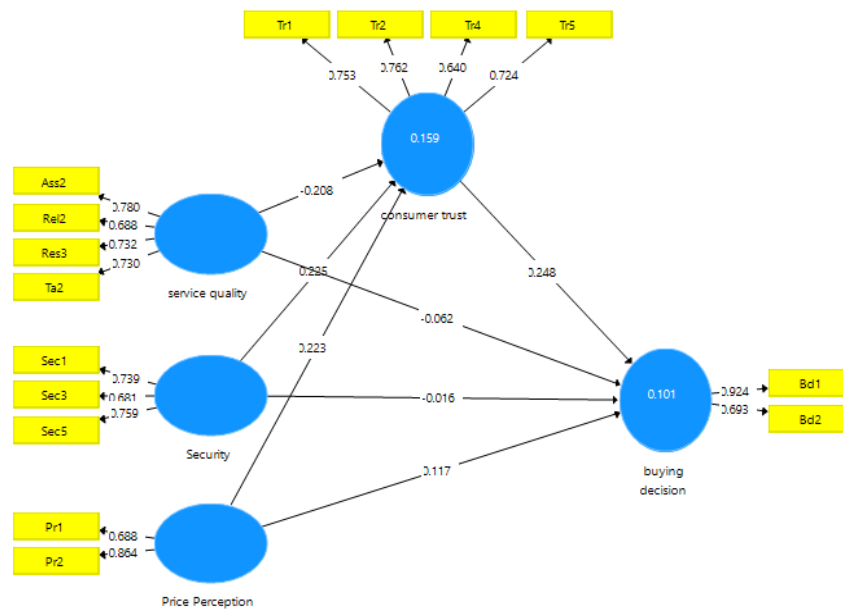


Figure 3. Bootstrap testing method and result

Bootstrap Testing Method

In Partial Least Squares (PLS) analysis, the bootstrap method is employed to estimate and analyze the relationships between hypothesized variables. This method utilizes bootstrapping techniques on data samples to yield more accurate and reliable results.

Hypothesis Testing (T Statistic & Path Coefficient)

Table 10. Hypothesis Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	conclusion
Service Quality -> Consumer Trust	-0.208	-0.219	0.055	3.743	0.000	Rejected
Service Quality -> Buying Decision	-0.062	-0.065	0.065	0.953	0.341	Rejected
Security -> Consumer Trust	0.225	0.234	0.054	4.19	0.000	Accepted
Security -> Buying Decision	-0.016	-0.008	0.068	0.232	0.816	Rejected
Price Perception -> Consumer Trust	0.223	0.227	0.055	4.019	0.000	Accepted
Price Perception -> Buying Decision	0.117	0.123	0.071	1.646	0.100	Rejected
Consumer Trust -> Buying Decision	0.248	0.253	0.071	3.509	0.000	Accepted

Source: Processed results from SmartPLS

Table 11. Results of Moderation Analysis

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Conclusion
service quality -> consumer trust -> buying decision	-0.052	-0.055	0.021	2.403	0.016	Rejected
Security -> consumer trust -> buying decision	0.056	0.059	0.022	2.562	0.01	Accepted
Price Perception -> consumer trust -> buying decision	0.055	0.058	0.022	2.464	0.014	Accepted

Source: Processed results from SmartPLS

The effect of service quality on consumer trust

The relationship between Service Quality and Consumer Trust was found to be statistically significant (T-statistic = 3.743 > 1.96), although the original sample value indicated a negative direction (-0.208). This implies that there is a significant negative relationship between Service Quality and consumer trust. Consequently, hypothesis 1 is rejected. The findings suggest that if Tokopedia's service quality is not effectively communicated to consumers, they may not be aware of any improvements. Insufficient information and transparency regarding service quality enhancements can result in a mismatch between consumer expectations and the shopping experience. Consumers have varying perceptions and expectations when it comes to service quality and trust. If consumer expectations are not met despite improved service quality, it can lead to low or even decreased consumer trust. These findings diverge from previous studies by Wu et al., Rita et al., Rasheed and Abadi, and Cho and Hu [38]–[41], which demonstrate that online service quality has a positive and significant impact on customer trust.

The influence of service quality on purchasing decisions

The relationship between Service Quality and purchasing decisions was found to be statistically insignificant (T-statistic = 0.953 < 1.96), and the original sample value indicated a negative direction (-0.062). This indicates that the influence of Service Quality on Purchasing Decisions is not significant and has a negative relationship. Therefore, hypothesis 2 is rejected. This suggests that in the competitive e-commerce market, where there are numerous platforms besides Tokopedia, consumers consider various factors when making purchasing decisions. When the quality of service is similar across multiple platforms, other factors such as product brand, customer reviews, convenience, return policy, or payment method become crucial considerations. The quality of Tokopedia's services may not be the primary determinant in the purchasing process. This finding aligns with the study by Mbete and Tanamal [45], who also found that service quality did not have a significant impact on online purchase decisions on the Shopee platform.

The effect of security on consumer trust and purchasing decisions

The relationship between Security and Consumer trust was found to be statistically significant (T-statistic = 4.19 > 1.96), and the original sample value indicated a positive direction (0.225). This suggests that there is a significant positive relationship between security and consumer trust. Therefore, hypothesis 3 is accepted. However, the relationship between security and purchasing decisions was not statistically significant (T-statistic = 0.232 < 1.96), and the original sample value indicated a negative direction (-0.016). This indicates that the influence of security on consumer purchasing decisions is not significant and has a negative relationship. Therefore, hypothesis 4 is rejected. These findings suggest that Tokopedia, as the largest e-commerce platform in Indonesia with a strong reputation, has successfully built customer trust through buyer protections such as return policies, product authenticity guarantees, and seller rating systems. In such a trusted environment, the overall security of the platform may not be a major factor influencing purchasing decisions. Customer experiences in online transactions vary, with some customers having high trust in online security while others may have more skepticism and concerns. However, in a relatively secure and trusted platform, where risk perception is low, purchasing decisions are likely based on other factors. These findings are consistent with previous research conducted by Hayuningtyas and Widiyanto, as well as Azam et al. [33], [49], which suggests that security factors, including guaranteed transaction security and data confidentiality, have a positive and significant impact on consumer trust. Additionally, these findings align with the results of Irawan's study [52], which found that security factors do not have a significant effect on online purchase decisions for consumers in the South Tangerang area.

The effect of price perception on consumer trust

The relationship between price perception and consumer trust was found to be statistically significant (T-statistic = 4.019 > 1.96), and the original sample value indicated a positive direction (0.223). This suggests that there is a significant positive relationship between price perception and consumer trust. Therefore, hypothesis 5 is accepted. These findings can be interpreted as follows: when consumers perceive prices as reasonable or competitive, their level of trust in Tokopedia increases. Consumers are more likely to have trust in platforms that offer prices that align with the value they receive. This finding is consistent with the results of a study conducted by Lutfie and Marcelino [54], which found that price perception significantly affects millennial consumer trust.

The influence of price perception on purchasing decisions.

The relationship between price perception and consumer purchase decisions was found to be statistically insignificant (T-statistic = 1.646 < 1.96), but the original sample value indicated a positive direction (0.117). This suggests that there is a positive but non-significant influence of price perception on consumer purchasing

decisions. Therefore, hypothesis 6 is rejected. The results of this analysis indicate that the price perception consumers have of the products or services offered by Tokopedia does not have a significant effect on their purchase decisions. Although consumers may hold a positive price perception of Tokopedia, other factors such as product quality, brand reputation, customer reviews, or other policies may have a greater influence on consumer purchasing decisions. In other words, consumers' purchasing decisions are not solely determined by their perception of Tokopedia's prices. This finding is in line with the results of Mbete and Tanamal's research [45], which state that price perception has no significant effect on purchasing decisions.

The influence of consumer trust on purchasing decisions

The relationship between consumer trust and purchasing decisions was found to be statistically significant (T-statistic = 3.509 > 1.96), and the original sample value indicated a positive direction (0.248). This indicates that trust has a positive and significant influence on consumer purchasing decisions. Therefore, hypothesis 7 is accepted. The results of this analysis can be interpreted as follows: when the level of consumer trust in Tokopedia increases, they are more likely to make purchasing decisions on the platform. Consumer trust in Tokopedia can be influenced by various factors. Therefore, Tokopedia should focus on strengthening and maintaining consumer trust through measures such as enhancing transparency, providing excellent customer service, ensuring product authenticity, and delivering a positive shopping experience. By increasing consumer trust, Tokopedia can improve the likelihood of consumers making purchasing decisions on their platform. These findings are consistent with previous research such as Hayuningtyas and Widiyanto, Rahmawati and Widiyanto, and Mahliza [33], [35], [36], which indicate that trust has a positive and significant influence on consumer purchasing decisions..

The Mediating Role of Consumer Trust

Hypothesis 8 was analyzed to test the indirect effect of service quality on purchasing decisions through trust. The research results showed a significant T-statistic value of 2.403, which is greater than the threshold of 1.96. However, the original sample data indicated a negative correlation (-0.052), indicating a significant mediation parameter in the negative direction. Therefore, it can be concluded that service quality has a negative and significant indirect effect on purchasing decisions through trust, leading to the rejection of hypothesis 8. When the service quality provided by Tokopedia is higher, it actually reduces consumer trust in the platform, resulting in a decrease in purchase decisions. This suggests that despite offering good quality services, consumers may still have doubts or mistrust towards Tokopedia. Other factors such as price perception, product brand, customer reviews, or additional policies may have a stronger influence on consumer trust compared to service quality alone. These findings align with the research conducted by Fikriyah [60], which found that e-trust does not mediate the impact of e-service quality on purchasing decisions among Shopee user consumers in the Lamongan District.

Hypotheses 9 and 10 were analyzed to assess the indirect impact of security variables and price perception on purchasing decisions through trust. The results, with T-statistic values of 1.987 > 1.96 (security) and 1.987 > 1.96 (price perception), demonstrate significant mediation parameters. Therefore, it can be concluded that security and price perception have a meaningful indirect influence on purchasing decisions through trust as intervening variables, leading to the acceptance of hypotheses 9 and 10. These findings emphasize the pivotal role of consumer trust in Tokopedia in linking security factors and price perception to purchasing decisions. Specifically, when consumers perceive Tokopedia as a secure and reliable platform, coupled with a perception of fair or competitive prices, their trust positively affects their purchasing decisions. In simpler terms, higher levels of consumer trust in Tokopedia increase the likelihood of making a purchase. These results are consistent with the research conducted by Karame et al. [14], which underscores the importance of consumers having a sufficient level of trust to engage in successful online transactions, as trust is a crucial aspect of e-commerce. Another study by Lutfhi and Marselino [54] also highlights the significance of enhancing consumer trust to enhance online purchasing decisions.

CONCLUSIONS

Conclusion and Recommendations for Tokopedia:

The Impact of Service Quality on Consumer Trust: The relationship between service quality and consumer trust is statistically significant, but in a negative direction. If Tokopedia's service quality is not effectively communicated to consumers, they may not be aware of any improvements. The lack of information and transparency regarding service quality enhancement can lead to a mismatch between consumer expectations and their shopping experience. To build trust, Tokopedia should focus on improving communication about service quality to consumers.

The Impact of Service Quality on Purchasing Decisions: The relationship between service quality and purchasing decisions is not statistically significant. With numerous e-commerce platforms competing in the market, consumers tend to compare service quality among them. The quality of Tokopedia's services may not be a major determining factor in the purchasing process. Tokopedia should consider other factors such as product brand, customer reviews, convenience, return policies, or payment methods to influence consumer purchasing decisions.

The Impact of Security on Consumer Trust and Purchasing Decisions: The relationship between security and consumer trust is statistically significant and positive. Tokopedia's security measures, such as buyer protection policies, product authenticity guarantees, and seller rating systems, play an important role in building consumer trust. However, the impact of security on purchasing decisions is not statistically significant. Tokopedia should ensure a high level of security while also paying attention to other factors that influence consumer purchasing decisions.

The Impact of Price Perception on Consumer Trust and Purchasing Decisions: The relationship between price perception and consumer trust is statistically significant and positive. When consumers perceive Tokopedia's prices as reasonable or competitive, it increases their level of trust in the platform. However, the influence of price perception on purchasing decisions is not statistically significant. Tokopedia should consider other factors such as product quality, brand reputation, customer reviews, and other policies to influence consumer purchasing decisions.

The Role of Trust as a Moderator: Consumer trust plays a significant role in connecting factors such as security and price perception to purchasing decisions. The higher the level of consumer trust in Tokopedia, the stronger the positive influence of these factors on purchasing decisions. However, the role of trust as a moderator in the relationship between service quality and purchasing decisions has a negative effect. Therefore, it is important for Tokopedia to identify and address the underlying causes of consumer mistrust, even when service quality is good. Improving communication, transparency, ensuring product authenticity, and providing a positive shopping experience can help build stronger consumer trust and improve purchasing decisions.

Recommendations for Future Research:

Recommendations for future research should prioritize the exploration of trust's role in the connection between contextual and cultural factors, such as payment preferences, shopping habits, and cultural norms, and how they influence purchasing decisions. It is crucial to pinpoint the specific factors that affect trust and develop a more profound comprehension of the underlying mechanisms by which trust serves as a mediator in these relationships. By doing so, researchers can gather valuable insights into the intricate nature of consumer decision-making processes on e-commerce platforms

Additionally, it would be beneficial to conduct more comprehensive research by including multiple e-commerce platforms, not limited to Tokopedia. This broader approach will provide a more comprehensive understanding of the variability in the influence of these variables across different platforms. Comparing the effects of these variables among various platforms can provide deeper insights into consumer behavior in the context of the e-commerce industry as a whole.

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