

THE INFLUENCE OF SECURITY, CONVENIENCE, AND CUSTOMER TRUST ON PURCHASE DECISION IN TOKOPEDIA MARKETPLACE IN SURABAYA CITY



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Abstract

As one of Indonesia’s largest marketplaces, Tokopedia provides a compelling case study to examine the profound impact of security, convenience, and consumer trust on purchasing decisions in the rapidly evolving digital commerce. However, the extent to which these factors influence purchasing decision remains a critical issue. This research is designed to analyze the impact of security, convenience, and customer trust on purchasing decision in the Tokopedia marketplace. A quantitative and descriptive framework was applied using purposive sampling, involving 102 respondents who are Tokopedia users in Surabaya city, aged 17 years and above, who have made transactions within the past year. Primary data were collected through questionnaires, while secondary data were acquired from academic references. Data processing was undertaken via Partial Least Squares-Structural Equation Modeling using SmartPLS. Model evaluation included outer model assessment for construct validity and reliability through Cronbach’s Alpha, Composite Reliability, and Average Variance Extracted (AVE), as well as inner model evaluation using R-square, Q-square, and bootstrapping tests. The results show that security, convenience, and customer trust is positive & significantly influence purchasing decision. Convenience has the most substantial effect, highlighting the importance of accessible and intuitive navigation. Customer trust is strengthened by seller integrity and transparency, while security is enhanced by cash-on-delivery (COD) systems. This study contributes to the TAM Theory (technology acceptance model) and TRA Theory (theory of reasoned action), reinforcing that security, convenience, and customer trust are crucial determinants in online purchasing decision.

Keywords: Security, Convenience, Customer Trust, Purchase Decision

INTRODUCTION

The current digital era is marked by the rapid development of internet technology which has become an essential necessity in various aspects of human life (Saleem et al., 2022). Modern technology is used almost every day by individuals around the world, including in searching for information and making transactions online (Salsabila & Bus, 2021). The increase in technological literacy has contributed to the significant growth of internet users and mobile applications as the main source of information and transaction media (Hariyana & Syahputra, 2022). With its vast network and global coverage, the internet provides easy access to information anytime and anywhere, driving significant changes in various sectors such as education, economy, and lifestyle (Azizah & Sutabri, 2024). One of the sectors that has undergone a major transformation is e-commerce, which is now the main pillar of the digital economy in Indonesia.

In the era of digitalization, with reference to consumer behavior theory, technology plays an important role as a facilitator in the ease of online transactions through electronic devices such as smartphones, which also encourages the rapid growth of the e-commerce sector in Indonesia as internet penetration increases (Mapalus et al., 2024). E-commerce is conceptualized as a trade or company activity that utilizes electronic technology to connect companies, sellers, and buyers in the online exchange of product information (Utami & Usman, 2021). E-commerce offers various advantages such as convenience, time efficiency, and cost-effectiveness in reaching a wider market (Prastowo & Nur, 2023). Today's consumers show greater interest in online shopping activities than offline shopping, which is a strategic opportunity for companies to attract consumer interest through the development of an online-based shopping system known as e-commerce (Prasetiawati et al., 2023). The most popular e-commerce business model in Indonesia is Consumer to Consumer (C2C), which allows individuals to buy and sell products through marketplaces (Santoso, 2020). Consumer confidence in online shopping continues to increase in line with the rapid growth of the number of internet users reaching 221.56 million inhabitants in 2024 approximately 79.5% of the total population by APJII in 2024. This trend shows consistent growth, driven by changing consumer behavior that is increasingly accustomed to online shopping. The accelerated growth of technology has made e-commerce increasingly popular & growing rapidly in terms of size and quality (Tran & Nguyen, 2022).

The phenomenon seen in today's society indicates that technological advances have significantly affected the communication patterns of consumers who are increasingly active in using the internet and shopping online (Badir & Andjarwati, 2020). E-commerce is also an effective means for local small-scale businesses in overcoming engagement with consumers and exploring new business opportunities (Cerdeira, 2021). This has made e-commerce grow rapidly as a consequence of the COVID-19 which encourages online shopping, supported by technology that makes it easier and increases customer loyalty (Lin et al., 2022). Indonesia is one of the 10 countries with the fastest growth in e-commerce which encourages the presence of various online shopping platforms in the country, such as Tokopedia, Lazada, Shopee and others (Utami & Usman, 2021). In this context, e-commerce platforms such as Tokopedia play a key role in driving digital adoption among Indonesians. Companies should also focus on implementing appropriate promotions to attract consumers, facilitate access to information, and thus accelerate purchase decision (Hariyana et al., 2021).

However, this growth strategy also presents challenges for e-commerce platforms to maintain customer loyalty and improve the security of online transactions.

Tokopedia, as one of the main players in Indonesian e-commerce with a marketplace model, faces challenges in maintaining consumer trust, improving transaction security, and ensuring ease of use of the platform. Fierce competition in this industry is also influenced by the ease of access to information which encourages an increase in online shopping (Orinaldi, 2020). Katadata's Databoks data shows a decline in the number of Tokopedia visitors between 2019–2023, in line with the Top Brand Index (TBI) report of the Top Brand Award which placed it in third place after Lazada and Shopee, with a fluctuating percentage decreasing from 13.40% (2019), 15.80% (2020), 16.70% (2021), 14.90% (2022), to 11.30% (2023). The annual report also recorded fluctuations in the value of Tokopedia's transactions, with a significant decrease in 2022–2023 of IDR 24.3 trillion and a decrease in visitors by 43.3 million, coupled with numerous negative consumer reviews and one-star ratings, has impacted Tokopedia's reputation. In addition, the data leak incident in 2020 involving 91 million users had a negative impact on the company's image (Sandy, 2020). Security challenges are increasingly evident with the Consumer Media report (2024) which revealed the hacking of users' old accounts, causing illegal transactions worth IDR 827.858 through Tokopedia Partners with GoPay Later (Gani, 2024).

Prior analyses have focused on the elements influencing purchasing preferences in e-commerce. (Bella & Supriyono, 2023) concluded that trust, security, and user reviews have a significant influence on purchase decision on Tokopedia. Meanwhile, (Agustiningrum & Andjarwati, 2021) highlights that convenience and security are the main factors that determine the success of online transactions. However, previous research generally discusses in terms of its advantages, failing to address the weaknesses of e-commerce and in terms of regional contexts or challenges faced by consumers in this demographic and there are contradictory research results related to the influence of security, convenience, and trust on purchase decision (Napitupulu & Supriyono, 2022); (Rasidi & Tiarawati, 2021); and (Wulansari, 2023). Therefore, this investigation aims to narrow the literature gap by thoroughly analyzing the connection between these variables.

Security in e-commerce includes the protection of personal data and secure transactions, which are the main concerns for consumers when shopping online (Atmawijaya & Supriyono, 2023). Ease is related to the intuitive interface aspect, flexible payment methods, and simple transaction process (Irwansyah & Pudjoprastyono, 2023). Meanwhile, consumer trust reflects confidence in the integrity of the platform in providing services that meet user expectations (Hidayat et al., 2021). By considering these three factors simultaneously, this study offers novelty in understanding consumer behavior in Indonesian e-commerce.

This research has novelty and urgency in terms of exploring and taking an integrative approach to psychological factors such as safety, convenience, and consumer trust in the context of e-commerce in Indonesian cities. This research focuses on the city of Surabaya, which has the fourth highest digital adoption rate in Indonesia with an Indonesian Digital Society Index (IMDI) score of 52.58 in 2023 (Kominfo, 2023). Studies related to consumer psychological factors in regional contexts such as Surabaya are still limited. Consequently, this study is anticipated to offer new insights into online shopping behavior in Indonesia. Using a quantitative approach, this paper attempts to study the bond between safety,

convenience, and consumer trust in purchasing decision at Tokopedia. The outcomes of this research are projected to contribute to the development of a more effective e-commerce marketing strategy and increase Tokopedia's competitiveness in the marketplace industry in Indonesia.

REVIEW OF LITERATURE

Studies on consumer behavior in the digital era highlight the importance of security, convenience, and trust in influencing purchasing decisions in e-commerce. Digital transformation has pushed marketplaces to ensure data protection, transaction efficiency, and platform credibility. Therefore, this literature review outlines previous findings on how these three factors shape consumer purchasing decisions in Tokopedia.

Security

Security in e-commerce is essential to building consumer trust. (Werthner et al., 2023) emphasizes that security includes the protection of systems and data from external threats. Consumers tend to choose platforms that offer data protection and secure transactions (Rahman & Vismanathan in (Agustiningrum & Andjarwati, 2021)). Security guarantees reduce the risk of fraud and increase user convenience (Saputra & Sutarso, 2024). (Varma et al., 2020) and (Tran & Nguyen, 2022) state that transaction data protection is important for consumer trust. Park & Kim (Napitupulu & Supriyono, 2022) emphasizes that security helps manage and protect transaction data. Transaction protection, ease of payment, proof of payment, seller image, and product quality are the main indicators in assessing e-commerce security by Maulani Hardiyanti in (Napitupulu & Supriyono, 2022).

Convenience

Convenience is a key factor in online purchase decision. According to Fred D. in (Rasidi & Tiarawati, 2021), convenience represents a person's conviction in the simplicity of technology. Davis in (Oktavia, A. et al., 2024) reveals that easy-to-use systems improve user experience. The Technology Acceptance Model (TAM) theory explains that perceived ease of use and perceived usefulness affect consumer behavior (Legramante et al., 2023). Accessibility is a vital factor in converting online purchase intent into actual purchase (Indiani & Fahik, 2020). Ease in information systems contributes to establishing customer trust and loyalty (Lestari, 2022). The main indicators in ease include factors of learning convenience, transparency, and ease of adaptation, and ease of use by Sun & Zhang in (Tangnga & Tanihatu, 2021).

Consumer Trust

Consumer trust is the main factor in the success of e-commerce transactions. (Arifin, 2021) states that trust is formed from the perception of reliability and honesty of sellers. (Sindiah & Rustam, 2023) emphasizes that trust is an essential component in cultivating customer loyalty. Kotler and Keller in (Apriani, 2022) added that consumer confidence grows along with increasing interest and information needs. Pavlou (2003) in (Hidayat et al., 2021) explained that seller reputation, information quality, and transaction security reduce uncertainty. In Theory of Reasoned Action (TRA), Fishbein and Ajzen (1975) mentioned that trust forms a positive attitude towards transactions (Eneizan et al., 2020). Mowen and Minor in (Rachman, 2020) emphasize the importance of transparency and post-purchase assurance. The main indicators of consumer trust include integrity (consistency and honesty

of sellers), kindness (motivation for consumer satisfaction), and competence (ability to meet consumer needs) by Mayer et al. in (Rustam, 2024).

Purchase Decision

The purchase decision reflects the final process in determining the product that suits the needs and preferences of consumers by Schiffman & Kanuk in (Sukandar et al., 2024). (Kotler, 2018) emphasizes that individual preferences are based on functional and emotional considerations. According to Tjiptono (Hidayati, 2018), the decision process begins with problem identification, information search, and alternative evaluation before purchase. Factors such as quality, price, and promotion also affect the final decision by Adipramita in (Sukandar et al., 2024). This stage ends with a post-purchase evaluation, which reflects the level of consumer satisfaction (Kotler, 2018). Indicators of purchase decision include trust in the product, satisfaction, loyalty, product reliability, and the tendency to recommend to others by Hardiyanti in (Napitupulu & Supriyono, 2022).

These findings provide a strong theoretical foundation for further research on how security, convenience, and trust can be optimized in the context of consumer purchasing in online marketplaces. The focus on enhancing digital service quality, integrating advanced technology, and strengthening platform credibility is becoming increasingly relevant as consumer expectations evolve and the e-commerce industry continues its digital transformation.

RESEARCH METHOD

The participants in this study were selected using a non-probability sampling method with purposive sampling, based on specific criteria relevant to the research objectives (Lenaini, 2021). The research population consists of Tokopedia marketplace users residing in Surabaya. Participants must be 17 years old or older, have made transactions, and shopped on Tokopedia in the past year. The sample size was determined according to the guideline proposed by (Hair Jr., et al., 2023), suggesting a sample size of 5 to 10 times the number of questionnaire statements. Based on this, the study included 102 respondents.

This study employs the Partial Least Square (PLS) technique with SmartPLS software, using primary data from questionnaires and secondary data from literature and prior research. The research is descriptive and quantitative, utilizing an ordinal scale measured by the Likert scale (1-5) and analyzed with Structural Equation Modeling (SEM). According to (Hair Jr., et al., 2023), PLS analysis is conducted in two stages: evaluating the measurement model (validity and reliability using Cronbach's Alpha, Composite Reliability, and AVE) and the structural model (testing R-square, Q-square, and path significance via bootstrapping).

Research Hypothesis

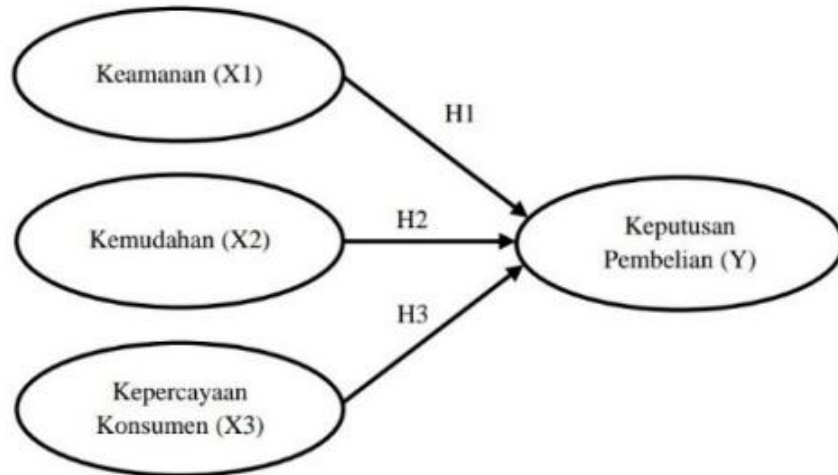
This study aims to analyze the influence of security, convenience, and consumer trust on purchasing decisions in the Tokopedia marketplace in Surabaya. Based on the review of the literature and previous studies, the hypotheses proposed in this research are as follows:

- H1: Security (X1) has a positive influence on purchase decision in Tokopedia marketplace in Surabaya City (Y).
- H2: Convenience (X2) has a positive influence on Purchase decision in Tokopedia marketplace in Surabaya City (Y).
- H3: Consumer trust (X3) has a positive influence on purchase decision in Tokopedia

marketplace in Surabaya City (Y).

Research Model

This research model describes the relationship between the independent variables, namely security, convenience, and consumer trust, with the dependent variable, purchase decision. This model aims to illustrate how these three factors influence consumer behavior in making purchasing decisions on the Tokopedia marketplace in Surabaya. The model can be illustrated as follows:



The conceptual framework of this study illustrates that security, convenience, and consumer trust act as independent variables that directly influence the dependent variable, namely consumer purchase decisions in the Tokopedia marketplace. This research adopts a quantitative approach using a survey method, with data collected through questionnaires measured on a Likert scale. The data will be analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) to test the strength and significance of relationships among the variables. The expected outcome of this model is to provide a deeper understanding of how these three factors contribute to shaping consumer decision-making in e-commerce, thereby offering valuable insights for improving digital marketplace strategies.

RESULTS AND DISCUSSION

Respondent Characteristics

The characteristics of the respondents in this study include aspects of age, gender, and employment status to understand the demographic profile that contributes to the analysis of purchase decision on the Tokopedia marketplace. The identification of these characteristics aims to obtain a more comprehensive picture of the respondents' background and relevance to online shopping behavior.

Table 1.
The Characteristics of Research Subjects

Characteristics	Information	Sum	Percentage (%)	Total
Age	17-25 years old	41	40.2%	102
	26-35 years old	35	34.3%	

Characteristics	Information	Sum	Percentage (%)	Total
	35-45 years old	17	16.7%	
	>45 years old	9	8.8%	
Gender	Man	55	53.9%	102
	Woman	47	46.1%	
Job	Students	27	26.5%	102
	SOE Employees	18	17.6%	
	Corporate employee	16	15.7%	
	Self employed	13	12.7%	
	Professional	11	10.8%	
	Civil Servants (PNS)	10	9.8%	
	Other	7	6.9%	

Source: Primary Data (processed data). 2025

In light of the data in table 1, this study involved 102 respondents dominated by individuals aged 17–35 years (74.5%), with a relatively balanced gender distribution (53.9% male, 46.1% female), and the majority (73.5%) had work or business experience. This composition shows that the participating respondents tend to come from the productive age group with professional backgrounds that can provide an extensive exploration of the factors that influence purchasing decision on the Tokopedia marketplace in Surabaya. The distribution of respondents showed that gender was relatively balanced with a slight male dominance, reflecting the active participation of both genders in shopping on marketplaces such as Tokopedia. Most of the respondents came from the productive age range of 17-35 years old who are known to be adaptive to technology and actively conduct online transactions, in line with the dominance of the younger generation as the main users of Tokopedia. This platform responds with various innovations such as flash sales, cashback, shopping gamification, and GoPay and GoSend integration to increase the convenience of transactions. In addition, the majority of respondents are involved in the professional or business world, reflecting a diversity of preferences that contribute to a broader understanding of consumer behavior. Tokopedia, as part of the GoTo Group, continues to strengthen its position through services that support the digitization of MSMEs and professionals, such as Tokopedia Partners and inclusive payment features that are in line with the characteristics of the respondents in this study.

Descriptive Statistics Research and Instrument Test

The following table presents a summary of descriptive statistics that includes the average scores and standard deviations for each item in the questionnaire.

Table 2.
Descriptive Analysis of Variables

No	Variable	Code	Item	Mean	Standart. Deviation
1.	Security (X1)	X1.1	Tokopedia has qualified payment security protection to protect consumers from fraud.	4.40	0.910
		X1.2	The COD (Cash On Delivery) system provided by Tokopedia makes it very	4.40	0.855

No	Variable	Code	Item	Mean	Standart. Deviation
			easy for consumers to make transactions.		
		X1.3	Tokopedia always provides detailed information about user transactions such as receipt numbers which are very useful for finding out the status of goods delivery.	4.45	0.824
		X1.4	Sellers on Tokopedia who are communicative increase their sense of security in making transactions.	4.48	0.801
		X1.5	Tokopedia provides original products according to the information displayed.	4.46	0.800
2.	Convenience (X2)	X2.1	The appearance of the Tokopedia application is very easy for new users to learn.	4.42	0.822
		X2.2	The process of making transactions on Tokopedia is very easy with intuitive navigation and clear information.	4.43	0.846
		X2.3	Users can easily master the platform because Tokopedia has an easy-to-understand interface with clear guidelines and a good design.	4.49	0.825
		X2.4	Tokopedia provides easy access through the web or a user-friendly application equipped with excellent features that support an optimal shopping experience.	4.52	0.776
3.	Consumer Trust (X3)	X3.1	Sellers on Tokopedia offer products that are in accordance with what is listed on the website or application.	4.45	0.870
		X3.2	Sellers at Tokopedia always prioritize consumer satisfaction.	4.47	0.776
		X3.3	Sellers at Tokopedia are always responsible for solving the problems of their consumers.	4.47	0.860
4.	Purchase Decision (Y)	Y.1	You feel confident to make a purchase transaction on Tokopedia because Tokopedia can meet your needs.	4.47	0.763
		Y.2	You transact on Tokopedia because it can fulfill your desires and preferences.	4.46	0.763

No	Variable	Code	Item	Mean	Standart. Deviation
		Y.3	You are interested in making a repeat purchase on Tokopedia because you are satisfied with the product and service.	4.47	0.825
		Y.4	You consider the durability of the products offered on the Tokopedia marketplace before making a purchase decision.	4.44	0.787
		Y.5	You tend to give positive advice or reviews to other consumers to buy products on the Tokopedia marketplace.	4.43	0.811

Source: Primary Data (processed data). 2025

Based on descriptive statistical analysis in table 2, all variables in this study showed a high mean value (≥ 4.40) with a relatively small standard deviation (< 0.91), indicating that respondents consistently gave positive assessments of Tokopedia. The Security variable (X1) has the highest average on the X1.4 indicator (4.48), indicating that good communication from sellers increases consumers' sense of security in transactions. The Convenience variable (X2) has the highest indicator at X2.4 (4.52), confirming that the accessibility and features of the Tokopedia application strongly support an optimal shopping experience. In the Consumer Trust (X3) variable, the X3.2 and X3.3 indicators have the highest mean (4.47), reflecting consumer trust in the responsibility and satisfaction of seller services. Meanwhile, the Purchase Decision (Y) variable shows that satisfaction with products and services (Y.3, 4.47) and confidence in transactions (Y.1, 4.47) are the main factors in purchasing decision. The findings of the analysis reveal that all constructs in this study exhibit a standard deviation lower than the mean value, suggesting no presence of outliers and a fairly uniform data distribution.

The outcomes of the validity and reliability tests displayed in Table 3, can show the level of reliability and suitability of the research instrument in measuring the variables studied.

Table 3.
Instrument Test Analysis

No	Variable	Item	Outer Loading	AVE	Composite Reliability	Information
1.	Security (X1)	X1.1	0.838	0.733	0.932	Valid and Reliable
		X1.2	0.890			
		X1.3	0.854			
		X1.4	0.856			
		X1.5	0.841			
2.	Convenience (X2)	X2.1	0.840	0.706	0.906	Valid and Reliable
		X2.2	0.879			
		X2.3	0.804			
		X2.4	0.837			
3.		X3.1	0.894			

No	Variable	Item	Outer Loading	AVE	Composite Realibility	Information
4.	Consumer Trust (X3)	X3.2	0.888	0.778	0.913	Valid and Reliable
		X3.3	0.864			
	Purchase Decision (Y)	Y.1	0.846			
		Y.2	0.842			
		Y.3	0.857			
	Y.4	0.781				
	Y.5	0.806				

Source: Primary Data (processed data). 2025

Referring to the results in Table 3, where each item’s outer loading value exceeds 0.8 and the Average Variance Extracted (AVE) value is above 0.5, the instrument demonstrates a high degree of validity. Meanwhile, reliability measured based on the composite realibility value also shows a number above 0.7, so the instrument can be categorized as reliable (Hair Jr., et al., 2023).

Hypothesis testing is presented in Figure 2 to offer an outline of the connection between the variables investigated in this study, as follows:

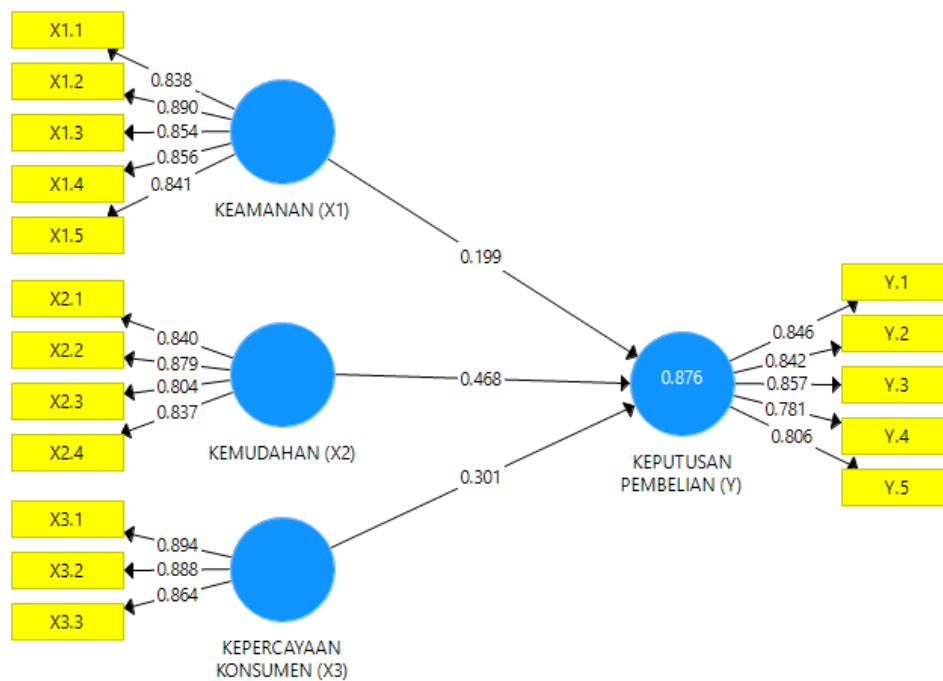


Figure 2.
Results of Hypothesis Testing

Table 4.
R-Square

Variable	R-Square
Purchase Decision (Y)	0.876

Source: Primary Data (processed data). 2025

As shown in Table 4, the significance of the determination coefficient (R^2) of 0.876 shows that the research model is able to explain 87.6% of the variability of purchase decision influenced by factors of safety, convenience, and consumer trust. Meanwhile, other factors not covered in this study, contributed to the remaining 12.4%. These findings indicate that the model has a high level of predictability, but there are still other components that might alter purchase decision and can be further explored in future research.\

The outcomes of the hypothesis testing are displayed in Table 5, as outlined below:

Table 5.
Results of the Hypothesis Examination

Influence of Variables	Path Coefficient	T-Statistic	P-Value	Information
Security (X1) -> Purchase Decision (Y)	0.199	1.968	0.040	Accepted
Convenience (X2) -> Purchase Decision (Y)	0.468	4.323	0.000	Accepted
Consumer Trust (X3) -> Purchase Decision (Y)	0.301	3.056	0.001	Accepted

Source: Primary Data (processed data). 2025

The explanation of Table 5 shows the results of the hypothesis test, which include: 1) Security (X1) has a positive and significant influence on Purchase Decisions on the Tokopedia Marketplace Surabaya City (Y) with a path coefficient of 0.199 (positive), T-statistic 1.968 (< 1.96), and P-Value 0.040 (< 0.05) (significant). 2) Convenience variable (X2) has a positive and significant effect on Purchase Decisions in the Tokopedia Marketplace of Surabaya City (Y) with a path coefficient of 0.468 (positive), T-statistic of 4.323 (> 1.96), and P-Value of 0.000 (< 0.05) (significant). 3) Consumer Trust (X3) has a positive and significant influence on Purchase Decisions on the Tokopedia Marketplace in Surabaya City (Y) with a path coefficient of 0.301 (positive), T-statistic 3.056 (> 1.96), and P-Value 0.001 (< 0.05) (significant).

The Influence of Security on Purchase Decision in Tokopedia Marketplace in Surabaya City

The results of the analysis show that the security variable has a positive and significant influence on consumer purchase decisions on Tokopedia, especially in the city of Surabaya. The higher the level of security that consumers feel, the greater their tendency to make transactions on the Tokopedia marketplace. The main indicator of this variable is the ease of transactions through the Cash On Delivery (COD) feature which directly increases the level of security because it allows payments to be made after the goods are received. This mechanism effectively reduces the risk of fraud and provides security guarantees for consumers, especially those who do not yet have access to banking services or digital wallets. Tokopedia imposes special provisions in the use of COD, such as a transaction value limit of IDR 50.000-IDR 2.500.000, a maximum frequency of five times per week, and service fees on certain transactions, which aim to maintain the security and efficiency of transactions. These findings are consistent with previous research (Wirastomo & Handayani, 2022) and (Bella & Supriyono, 2023) which showed that safe and controlled payment methods have a

positive and significant influence on purchase decisions in the marketplace, especially in Surabaya.

The Influence of Convenience on Purchase Decision in Tokopedia Marketplace in Surabaya City

Furthermore, research findings on convenience variables has a positive and significant influence on purchase decisions on the Tokopedia marketplace in the city of Surabaya, especially "clear and understandable" indicators, play a key role in influencing purchasing decisions on Tokopedia, especially in Surabaya. Statistical analysis confirms that the easier it is for consumers to access and navigate the platform, the more likely they are to make transactions. Tokopedia has succeeded in creating an optimal user experience through intuitive and efficient user interface (UI) and user experience (UX) design. Currently, Tokopedia focuses on improving the interface with a cleaner and minimalist appearance, reducing excessive elements to make navigation easier. This is reflected in a more structured main page with clear product categories, as well as more advanced search features tailored to user preferences, such as search filters based on price, location, and reviews. In addition, Tokopedia also introduced the "tokopedia play" and "tokopedia lucky draw" features that provide a gamification experience, increasing user interaction with the platform. Enhancements to search features, such as customizable filters and more structured navigation, make it easier for consumers to find products that match their preferences, which in turn speeds up purchasing decisions. These findings are consistent with previous research conducted by (Atmawijaya & Supriyono, 2023) and (Agustiningrum & Andjarwati, 2021) which emphasized that convenience is the main determining factor in purchasing decisions in the Tokopedia market, especially in Surabaya.

The Influence of Customer Trust on Purchase Decision in Tokopedia Marketplace in Surabaya City

Furthermore, this study found that consumer trust has a positive and significant influence on purchase decisions on the Tokopedia marketplace, especially in the city of Surabaya. Key findings show that integrity is the most dominant indicator in building consumer trust, namely integrity which is reflected in the product's suitability with the description provided on the platform. Statistical analysis confirms that the higher the level of trust, the more likely it is that transactions will occur on the Tokopedia marketplace. Tokopedia is committed to maintaining high standards of integrity by implementing strict policies against sellers, including the prohibition of the use of misleading images or descriptions and the obligation to use original photos of products. In addition, Tokopedia is also proactive in protecting intellectual property rights (IPR), by significantly removing illegal or counterfeit products, which is reflected in the increase in efforts to remove products that violate IPR up to ten times compared to the previous year. This policy further strengthens consumer confidence in the platform. Furthermore, the accuracy of product information, transparency in communication between sellers and buyers, and the seller's adherence to their promises play an important role in strengthening this trust, which ultimately drives consumers' decision to transact. These findings are consistent with previous research conducted by (Octavia, 2021) and (Hanum & Wiwoho, 2023) which emphasized that consumer trust is an important factor in online purchase decisions, especially in the Tokopedia marketplace ecosystem in the city of Surabaya.

CONCLUSION

This study reveals that safety, convenience, and consumer trust have a positive and significant influence on purchase decision on the Tokopedia Surabaya marketplace. Enhanced transaction security through payment systems such as Cash On Delivery (COD) provides a sense of security for consumers, while intuitive navigation simplifies the purchase process. In addition, consumer trust formed from the integrity of the seller is the main factor in driving purchase decision. These findings confirm that these three factors are the main determinants of online transactions, thus providing theoretical implications in enriching the understanding of consumer behavior in e-commerce. Practically, this research's findings highlight the significance for marketplace players to continue to improve security, simplify the transaction process, and build credibility to increase consumer trust and loyalty. In addition, this research opens up opportunities for further exploration of other considerations that may affect buying decisions, including Sustainability & Ethical Consumption as well as the application of Artificial Intelligence (AI) and Chatbots in improving the online shopping experience.

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