

DETERMINANTS OF CONSUMER PURCHASE DECISIONS ON TOKOPEDIA: THE ROLE OF E-SERVICE QUALITY, E-TRUST, TRANSACTION SECURITY, AND PRODUCT REVIEWS IN PEKANBARU

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ABSTRACT

The rapid development of e-commerce has transformed consumer purchasing behavior and increased competition among digital marketplace platforms. This study examines the effects of e-service quality, e-trust, transaction security, and product reviews on consumers' purchase decisions on Tokopedia in Pekanbaru, Indonesia. A quantitative research design was employed using a survey questionnaire distributed to Tokopedia users in Pekanbaru. The study used non-probability sampling, and the empirical analysis was conducted using Structural Equation Modeling–Partial Least Squares (PLS-SEM) with SmartPLS. Based on the analytical sample reported in the respondent and measurement tables, 250 valid responses were analyzed. The measurement model demonstrated acceptable convergent validity and internal consistency. The structural model showed that e-service quality had a positive and significant effect on purchase decisions, while transaction security also had a positive and significant effect. In contrast, e-trust had a positive but statistically insignificant effect, and product reviews had a negative and statistically insignificant effect. The model explained 65.9% of the variance in purchase decisions. The findings indicate that functional service performance and perceived transaction security are more decisive for Tokopedia users in Pekanbaru than trust and product reviews when the four variables are considered simultaneously. The study contributes to the e-commerce literature by providing empirical evidence from an Indonesian regional marketplace context and highlights the importance of contextualizing established e-commerce determinants.

Keywords: E-Service Quality; E-Trust; Transaction Security; Product Reviews; Purchase Decision; E-Commerce; Tokopedia

DETERMINASI KEPUTUSAN PEMBELIAN KONSUMEN PADA TOKOPEDIA: PERAN E-SERVICE QUALITY, E-TRUST, KEAMANAN TRANSAKSI, DAN ULASAN PRODUK DI KOTA PEKANBARU

ABSTRAK

Perkembangan e-commerce yang pesat telah mengubah perilaku pembelian konsumen serta meningkatkan persaingan antarplatform marketplace digital. Penelitian ini bertujuan untuk menganalisis pengaruh e-service quality, e-trust, keamanan transaksi, dan ulasan produk terhadap keputusan pembelian konsumen pada Tokopedia di Kota Pekanbaru, Indonesia. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei melalui penyebaran kuesioner kepada pengguna Tokopedia di Kota Pekanbaru. Penelitian menggunakan teknik pengambilan sampel non-probability sampling, sedangkan analisis empiris dilakukan menggunakan Structural Equation Modeling–Partial Least Squares (PLS-SEM) dengan bantuan SmartPLS. Berdasarkan sampel analisis yang dilaporkan dalam tabel karakteristik responden dan pengukuran, sebanyak 250 responden dinyatakan valid dan dianalisis. Hasil pengujian model pengukuran menunjukkan bahwa seluruh konstruk memiliki validitas konvergen dan konsistensi internal yang dapat diterima. Hasil pengujian model struktural menunjukkan bahwa e-service quality berpengaruh positif dan signifikan terhadap keputusan pembelian, sedangkan keamanan transaksi juga berpengaruh positif dan signifikan terhadap keputusan pembelian. Sebaliknya, e-trust berpengaruh positif tetapi tidak signifikan secara statistik terhadap keputusan pembelian, sementara ulasan produk berpengaruh negatif tetapi tidak signifikan secara statistik terhadap keputusan pembelian. Model penelitian mampu menjelaskan sebesar 65,9% variasi keputusan pembelian. Temuan penelitian menunjukkan bahwa kinerja layanan fungsional dan persepsi terhadap keamanan transaksi lebih menentukan keputusan pembelian pengguna Tokopedia di Kota Pekanbaru dibandingkan dengan kepercayaan dan ulasan produk ketika keempat variabel tersebut dipertimbangkan secara simultan. Penelitian ini memberikan kontribusi terhadap literatur e-commerce dengan menyediakan bukti empiris dari konteks marketplace regional di Indonesia serta menegaskan pentingnya mempertimbangkan konteks dalam memahami faktor-faktor yang memengaruhi keputusan pembelian konsumen dalam lingkungan e-commerce.

Kata Kunci: E-Service Quality; E-Trust; Keamanan Transaksi; Ulasan Produk; Keputusan Pembelian; E-Commerce; Tokopedia

Determinants of Consumer Purchase Decisions on Tokopedia: The Role of E-Service Quality, E-Trust, Transaction Security, and Product Reviews in Pekanbaru (Nefrida)

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INTRODUCTION

In the current digital era, the rapid development of information and communication technology has brought significant changes to people's needs and lifestyles. This rapid development has encouraged various types of businesses, both small and large, to adapt by utilizing technology in their business activities. The most significant changes can be observed in the field of marketing, where an increasing number of brands have emerged by offering various features, conveniences, and security guarantees to consumers. This situation has resulted in increasingly intense market competition.

The development of information and communication technology has also transformed the way products are marketed. Through digital marketing, communication and transactions can be conducted across a very broad geographical reach, both domestically and internationally. However, technology can also become a challenge for companies if it is not utilized appropriately.

When used optimally, technology can provide numerous benefits. Digital marketing not only functions as a means of promoting products but also plays an important role in creating and strengthening brand associations through innovative approaches. Consequently, digital marketing can provide additional value, strengthen relationships with consumers, and create memorable consumer experiences.

Indonesia ranked first among countries in terms of e-commerce growth in 2024, with a growth rate of 30.5%, nearly three times higher than the global average of 10.4%. This indicates that Indonesia has substantial e-commerce market potential compared with other countries. The report also highlights that most countries with the highest e-commerce growth are located in Asia, with eight of the top ten countries coming from the region.

In 2024, total e-commerce sales across the 150 countries examined reached US\$2.2 trillion. This growth was influenced by various factors, including market behavior, gross domestic product (GDP) per capita, consumer spending per capita, internet penetration, and population size in each country. The significant potential of the Indonesian e-commerce market is also reflected in the development of e-commerce transaction values over the past five years. The value of e-commerce transactions in Indonesia increased steadily from IDR 205.5 trillion in 2019 to approximately IDR 487.01 trillion in 2024, driven in part by changes in consumer shopping behavior during the COVID-19 pandemic. This development indicates that consumers' purchasing decisions through online shopping have become increasingly strong and consistent over time. The continuous growth in e-commerce transaction value can also be observed in the following figure, which presents a comparison of the market shares of several marketplaces in Indonesia.

Among the various e-commerce platforms, Tokopedia has emerged as one of the major choices for Indonesian consumers. Tokopedia is one of Indonesia's largest technology and e-commerce companies. It was established in 2009 by William Tanuwijaya and Leontinus Alpha Edison. Tokopedia initially operated as an online marketplace that connected sellers and buyers throughout Indonesia without geographical limitations. Through this concept, micro, small, and medium-sized enterprises (MSMEs) and individual sellers could easily establish online stores without having to develop their own platforms.

The large number of Tokopedia users is reflected in the increase in its transaction value over the years. Tokopedia experienced significant growth in transaction value in Indonesia between 2019 and 2024. In 2019, the transaction value was approximately 78.1, and it subsequently increased to 185.1 in 2024. Although the transaction value declined in 2023, it recovered and increased by 7.4% in the following period. This development indicates that the growth of transactions on Tokopedia not only reflects an increase in the number of users but also demonstrates strong consumer behavior in making purchasing decisions through the platform.

According to Irawan et al. (2025), a purchase decision is a stage in which customers consider several alternatives available to them before making a final decision. In other words, it refers to the process through which consumers determine what they intend to purchase and ultimately complete the purchase. The presence of purchase decisions encourages consumers to engage more frequently in online shopping through e-commerce platforms such as Tokopedia. To identify the purchasing decisions of Tokopedia consumers in Pekanbaru, a preliminary survey was conducted using a questionnaire involving 30 respondents who had previously made purchases through Tokopedia. Based on the observed phenomenon, several factors are considered to influence purchasing decisions, including e-service quality, e-trust, transaction security, and product reviews.

One of the most important factors is e-service quality. E-service quality refers to the ability of an electronic platform to provide efficient, reliable, responsive, and convenient services throughout the online purchasing process. In an e-commerce environment, consumers evaluate not only the products themselves but also the quality of the digital interface, system availability, order fulfillment, privacy protection, and responsiveness of the platform.

The importance of service quality in digital commerce is supported by Kim and Peterson (2017), who conducted a meta-analysis involving 150 empirical studies. Their findings indicate that perceived service quality is significantly associated with online trust and that online trust is subsequently related to important e-commerce outcomes. Importantly, their study also demonstrates that the strength of the relationships involving online trust may vary depending on contextual and methodological characteristics.

However, the influence of trust may not be identical across all contexts. Established marketplace

platforms may already have a high level of familiarity among consumers, meaning that trust may function as a basic expectation rather than as a factor that differentiates one purchasing decision from another. This possibility provides a relevant research gap for investigating the role of e-trust in specific local e-commerce contexts.

According to Permana and Djatmiko (2018), e-service quality plays an important role in creating consumer satisfaction. In the current era, consumers tend to choose products that are not only of good quality but also provide satisfactory services. Therefore, service quality is one of the key factors in business. Devi et al. (2023) found that e-service quality has a significant effect on purchasing decisions. Similarly, Listiani and Wulandari (2022) reported that e-service quality significantly influences purchasing decisions. In contrast, Febriyanti and Dwijayanti (2022) found that e-service quality does not have a significant effect on purchasing decisions. These inconsistent findings indicate the need for further investigation into the relationship between e-service quality and consumer purchasing decisions.

Another important determinant is e-trust. Trust is particularly relevant in online transactions because consumers must rely on a platform and sellers without being able to directly observe the physical product or the transaction process. Trust can reduce uncertainty regarding seller behavior, product fulfillment, payment procedures, and the protection of personal information.

Kim and Peterson (2017) demonstrated that online trust has significant relationships with several antecedents and consequences in e-commerce. Similarly, Sullivan and Kim (2018) found that online trust and perceived value are important predictors of repurchase intention in e-commerce environments. Their findings suggest that trust can function as an important relational mechanism between consumers and online platforms.

Meanwhile, Kartono and Halilah (2019) define e-trust as a fundamental basis for establishing and maintaining relationships between online customers and sellers. Therefore, e-trust does not emerge spontaneously but must be built from the beginning of the relationship. Trust also serves as an important driver of effective relationships between consumers and online sellers. Putri and Marlina (2021) found that e-trust has a positive and significant effect on purchasing decisions. Pradnyaswari and Aksari (2020) similarly found that e-trust has a positive and significant effect on purchasing decisions. Furthermore, Pasa et al. (2020) reported that e-trust has a positive and significant influence on online purchasing decisions.

Transaction security is another important consideration in online purchasing. Online consumers are required to disclose personal information and, in many cases, financial information to complete transactions. Concerns regarding fraud, unauthorized access, misuse of personal data, and payment security may increase consumers' perceived risk and discourage them from completing purchases.

Handoyo (2024) provides international evidence that perceived security is associated with e-commerce purchasing decisions. The study emphasizes that security, trust, and perceived risk are important dimensions of consumer decision-making in digital commerce.

According to Maulita et al. (2024), in the context of online transactions, security refers to protection against criminal threats that may cause physical damage to systems, theft of programs, or misuse of user data. Research conducted by Zulfikar et al. (2024) and Bella and Supriyono (2023) indicates that security has a significant effect on purchasing decisions. Lisdiana (2021) also found that security has a positive and significant effect on consumers' online purchasing decisions on Tokopedia.

In addition to platform-related characteristics, consumers increasingly rely on product reviews generated by previous buyers. Online product reviews provide information regarding product quality, actual usage experiences, customer satisfaction, and potential weaknesses. Therefore, product reviews can help consumers reduce uncertainty and evaluate products before making a purchase.

Product reviews are opinions, evaluations, or responses provided by consumers after using a product or service. According to Yasin et al. (2025), product reviews have a positive and significant effect on purchasing decisions because the better and more trustworthy the reviews are, the more likely they are to influence the purchasing decision-making process. Sudjtmika (2017) found that product reviews have a positive but insignificant effect on consumers' purchasing decisions on Tokopedia. In contrast, Alfirdausi and Marpaung (2023) reported that product reviews have a significant effect on consumers' purchasing decisions on Tokopedia. These findings indicate that product reviews may play an important role in influencing purchasing decisions in the Tokopedia marketplace.

This study therefore addresses three research gaps. First, previous research has frequently examined purchase intention or repurchase intention rather than purchase decisions as the dependent construct. Second, e-service quality, e-trust, security, and product reviews are often investigated separately, while this study integrates these four factors into one empirical model. Third, relatively limited international-oriented evidence focuses specifically on Tokopedia users in Pekanbaru.

Accordingly, this study aims to examine the effects of e-service quality, e-trust, transaction security, and product reviews on consumer purchase decisions on Tokopedia in Pekanbaru. The study is expected to contribute to the e-commerce literature by identifying which factors remain significant when the four determinants are simultaneously examined.

LITERATURE REVIEW

Purchase Decision

According to Novitasari et al. (2024), a purchase decision is a form of consumer behavior involving the use or consumption of a product. When deciding whether to purchase or use a particular product, consumers go through a process that reflects how they analyze various inputs and alternatives before making a purchasing decision. The purchasing decision process consists of several stages, including need recognition, information search, evaluation of alternatives before purchase, purchase, consumption, and post-purchase evaluation. The decision-making process refers to consistent and rational actions taken by consumers to fulfill their needs efficiently.

According to Salim et al. (2023), factors influencing purchase decisions include: (1) trust and (2) e-service quality. Meanwhile, the indicators of purchase decisions proposed by Devi and Fadli (2023) include: (1) confidence in a particular product, (2) purchasing habits, (3) willingness to recommend the product to others, and (4) intention to repurchase.

E-Service Quality

Electronic service quality, commonly referred to as e-service quality, is defined as the ability of an electronic application to facilitate purchasing and delivery activities effectively and efficiently. According to Muniarty et al. (2022), e-service quality can help companies develop rapidly. When customers are satisfied with a company, this indicates that they have received benefits from the services provided by the company. E-service quality can also influence consumer behavior before and during the purchasing decision-making process.

E-service quality refers to the effectiveness and efficiency of an electronic application in assisting and facilitating customers in searching for products, making purchases, and obtaining products or services online. It represents a form of service quality adapted to the digital environment, in which dimensions such as efficiency, system availability, privacy, and responsiveness are important for improving the customer experience. E-service quality was developed to evaluate the quality of services provided through the internet.

According to Suryani et al. (2020), the factors influencing e-service quality include: (1) efficiency, (2) system availability, (3) fulfillment, and (4) privacy. Meanwhile, the indicators of e-service quality according to Prasetyo and Purbawati (2016) include: (1) efficiency, (2) reliability, (3) fulfillment, (4) privacy, (5) responsiveness, (6) compensation, and (7) contact.

E-Trust

According to Kartono and Halilah (2019), e-trust is defined as a fundamental basis for establishing and maintaining relationships between customers and online sellers. Therefore, electronic trust does not emerge spontaneously but must be built from the beginning of the relationship. Trust also serves as an important driver in creating effective relationships between consumers and online sellers.

According to Song (2025), the factors influencing e-trust include: (1) security, (2) privacy, (3) information quality, (4) system quality, and (5) user experience. Meanwhile, the indicators of e-trust according to Indriastuti et al. (2022) include: (1) integrity, (2) benevolence, and (3) ability.

Transaction Security

Security is an important component in the process of building consumer trust because it reduces consumers' concerns regarding the misuse of personal data and the vulnerability of transaction information. Security refers to the ability of an online store to control and protect the security of data and transactions. Security assurance plays an important role in building consumer trust by reducing concerns about the misuse of personal information and the vulnerability of transaction data. When the level of security assurance is acceptable and meets consumer expectations, consumers are more likely to be willing to disclose their personal information and make purchases with a sense of security.

According to Rafidah (2017), security plays an important role in encouraging consumers to feel safe when conducting online transactions. Meanwhile, Marianus and Ali (2021) identify several factors influencing security, namely: (1) confidentiality, (2) data integrity, (3) availability, (4) non-repudiation, and (5) privacy.

The indicators of security according to Hardiyanti (2022) include: (1) transaction security assurance, (2) convenience of transactions through cash on delivery (COD) or bank transfer, (3) transaction evidence through shipment tracking numbers, (4) the image or reputation of online sellers, and (5) product quality.

Product Reviews

According to Ilmiyah and Krishernawan (2020), product reviews are written evaluations provided by consumers through review sections prepared by e-commerce platforms. These reviews reflect the actual quality of products, including issues related to color, inconsistencies in specifications, product usability, product quality, and consumers' purchasing experiences. Careful consumers tend to pay attention to reviews provided by previous buyers on the Tokopedia marketplace because such reviews can help reduce the risks associated with online shopping.

According to Purba and Rachbini (2025), factors influencing product reviews include: (1) consumer purchase decisions, (2) perceived product quality, (3) consumer trust, (4) perceived risk, and (5) consumer satisfaction.

Meanwhile, the indicators of product reviews according to Ilmiyah and Krishernawan (2020) include: (1) awareness, (2) frequency, (3) comparison, and (4) effect.

Relationships Between Variables and Hypothesis Development

The Effect of E-Service Quality on Purchase Decisions

E-service quality refers to the extent to which an e-commerce platform is able to provide fast, accurate, secure, and user-friendly services to consumers. In the context of Tokopedia, e-service quality includes application efficiency, access speed, accuracy of product information, system reliability, and clarity of payment and delivery processes. Consumers who perceive a high level of digital service quality are more likely to feel satisfied and confident in making purchases. Good e-service quality can improve consumer satisfaction and facilitate the online shopping process.

Kim and Peterson (2017) provide meta-analytic evidence that perceived service quality is significantly associated with online trust and subsequent e-commerce outcomes. Therefore, better e-service quality is expected to facilitate consumers' purchase decisions.

The higher the level of e-service quality perceived by consumers, the greater their likelihood of conducting transactions or making purchases through the Tokopedia e-commerce platform. According to Prasetyo and Purbawati (2016), e-service quality aims to make customers more efficient in conducting transactions in terms of both time and cost. This encourages businesses to provide accessible information and smooth transaction processes to support consumers' purchasing activities. Devi et al. (2023) found that e-service quality has a significant effect on purchase decisions. Based on these arguments, the following hypothesis is proposed:

H1: E-service quality has a positive effect on purchase decisions.

The Effect of E-Trust on Purchase Decisions

E-trust is one of the most important factors in online transactions because consumers cannot directly see or physically examine the products they intend to purchase. Consumer trust in Tokopedia may be influenced by seller reputation, personal data protection, product guarantees, and previous transaction experiences. Consumers with a high level of trust are more likely to believe that the products and services provided will meet their expectations, thereby increasing the likelihood of completing a purchase. Conversely, when consumers lack trust, they may hesitate and eventually cancel or postpone the transaction.

Kim and Peterson (2017) found significant relationships between online trust and several e-commerce outcomes, while Sullivan and Kim (2018) identified online trust as an important determinant of repurchase intention. These findings indicate that trust plays an important role in reducing uncertainty in online transactions.

Tran and Vu (2019) explain that e-trust is an intangible mechanism that effectively reduces uncertainty and complexity in transactions and relationships within electronic markets. In the digital environment, trust is closely associated with internet-based transactions, particularly those conducted through online marketplaces. Furthermore, Putri and Marlina (2021) found that e-trust has a positive and significant effect on purchase decisions. Based on these arguments, the following hypothesis is proposed:

H2: E-trust has a positive effect on purchase decisions.

The Effect of Security on Purchase Decisions

Security is a crucial factor in online transactions. In this context, security includes the protection of personal data, secure payment transactions, and protection against online fraud. When consumers perceive that Tokopedia's system can adequately protect their personal information and provide secure transaction mechanisms, they are more likely to feel safe and confident when making purchases. Conversely, concerns about fraud, personal data breaches, or insecure payment systems may increase perceived risk and discourage consumers from completing a transaction. Therefore, a higher level of security provided by an e-commerce platform is expected to increase the likelihood of consumers making purchase decisions.

Handoyo (2024) demonstrates through meta-analytic evidence that perceived security significantly influences e-commerce purchasing decisions. This finding indicates that security is an important consideration in consumers' decision-making processes when conducting online transactions.

Anandita and Saputra (2015) argue that security assurance plays an important role in building consumer trust by reducing concerns regarding the misuse of personal information and the vulnerability of transaction data. When the level of security assurance is acceptable and meets consumer expectations, consumers are more likely to disclose their personal information and make purchases with a greater sense of security. Similarly, Bella and Supriyono (2023) found that security has a positive and significant effect on purchase decisions. Based on these arguments, the following hypothesis is proposed:

H3: Security has a positive effect on purchase decisions.

The Effect of Product Reviews on Purchase Decisions

Product reviews are an important source of information that can influence consumer behavior. On e-commerce platforms such as Tokopedia, product reviews generally consist of star ratings, comments describing previous buyers' experiences, and evaluations regarding the usefulness of the reviews for potential customers. Consumers often consider the experiences and opinions of previous buyers when evaluating a product before making a purchase. Positive reviews accompanied by high ratings may increase consumer confidence and encourage purchasing decisions, whereas negative reviews may increase uncertainty and encourage consumers to consider alternative products.

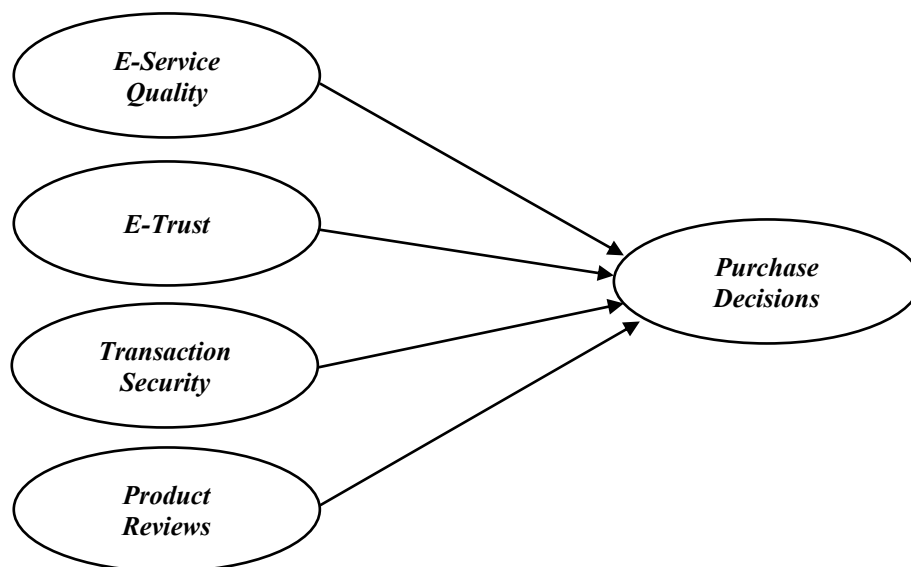
According to Novitasari et al. (2024), product reviews are opinions or experiences shared by consumers after using a particular product. These reviews generally provide detailed information regarding product quality and performance, accompanied by star ratings. Product reviews can help potential buyers determine whether a product is worth purchasing. Positive reviews can increase the trust of potential buyers, while negative reviews may become an important consideration before making a purchase.

However, empirical findings regarding the influence of product reviews on purchase decisions are not entirely consistent. Sudjarmika (2017) found that product reviews had a positive but insignificant effect on consumers' purchase decisions on Tokopedia. This finding suggests that although product reviews may provide useful information, they may not always be a decisive factor in consumers' purchasing decisions. Based on these arguments, the relationship between product reviews and purchase decisions is proposed as follows:

H4: Product reviews have a positive effect on purchase decisions.

Research Framework

The conceptual framework of this research can be seen in Figure 1.



Source: Processed Data, 2025

Figure 1. Conceptual Framework

RESEARCH METHODS

Research Location and Period

This research was conducted in Pekanbaru City, Indonesia, from January 2026 to Agustust 2026.

Population and Sample

The population of this study consisted of Tokopedia users in Pekanbaru City. The exact number of Tokopedia users in Pekanbaru is unknown due to the limited availability of reliable data regarding the number of users in the city.

The sample size was determined using the rule of thumb proposed by Hair et al. (2021). The research model consists of four independent variables and one dependent variable. Based on the rule of multiplying the total number of variables by 10, the minimum sample size was 50 respondents ($5 \times 10 = 50$). However, to anticipate invalid or unusable responses and to obtain more robust empirical results, this study used a total of 250 respondents.

Variable Measurement

The variables in this study were measured using indicators developed based on relevant theories and previous

studies. The purchase decision variable was measured using four indicators: confidence in the product, purchasing habits, willingness to recommend the product to others, and intention to repurchase, referring to Devi and Fadli (2023). The e-service quality variable was measured using seven indicators: efficiency, reliability, fulfillment, privacy, responsiveness, compensation, and contact, referring to Prasetyo and Purbawati (2016). The e-trust variable was measured using three indicators: integrity, benevolence, and ability, referring to Indriastuti et al. (2022). The security variable was measured using five indicators: transaction security assurance, transaction convenience, transaction evidence through shipment tracking numbers, online seller reputation, and product quality, referring to Hardiyanti (2022). The product review variable was measured using four indicators: awareness, frequency, comparison, and effect, referring to Ilmiyah and Krishnawan (2020).

Data Analysis Technique

This study employed Partial Least Squares Structural Equation Modeling (PLS-SEM) using SmartPLS 4.0 to examine the relationships among the research constructs. PLS-SEM was selected because it is appropriate for predictive research models and allows simultaneous assessment of the measurement and structural models.

Measurement Model Assessment

The measurement model was evaluated through validity and reliability assessments. Convergent validity was assessed using indicator outer loadings and Average Variance Extracted (AVE). Following Hair et al. (2021), outer loading values of ≥ 0.70 are generally considered acceptable, while AVE values above 0.50 indicate adequate convergent validity. Indicators with loadings between 0.40 and 0.70 may be retained when their removal does not improve the construct's overall validity and reliability.

Discriminant validity was assessed using cross-loadings to ensure that each indicator had a higher loading on its associated construct than on other constructs. This criterion confirms that the constructs are empirically distinct (Ghozali, 2018).

Construct reliability was evaluated using Cronbach's Alpha and Composite Reliability (ρ_A and ρ_C). Values of ≥ 0.70 indicate satisfactory internal consistency (Arifin et al., 2023).

Structural Model Assessment

The structural model was assessed through multicollinearity, coefficient of determination (R^2), and path coefficients. Multicollinearity was evaluated using the Variance Inflation Factor (VIF), with values below 5 indicating the absence of critical multicollinearity.

The R^2 value was used to assess the explanatory power of the structural model by determining the proportion of variance in endogenous constructs explained by their predictor constructs. R^2 values of approximately 0.75, 0.50, and 0.25 may be interpreted as substantial, moderate, and weak explanatory power, respectively, depending on the research context (Ghozali, 2018).

Path coefficients were examined to determine the direction and strength of relationships among the constructs. Positive coefficients indicate positive relationships, whereas negative coefficients indicate negative relationships.

Hypothesis Testing

Hypothesis testing was conducted using the bootstrapping procedure in SmartPLS 4.0. The hypotheses were evaluated at a 5% significance level using a two-tailed test. A hypothesis was considered supported when the t-statistic exceeded 1.96 and the p-value was below 0.05. Conversely, a hypothesis was considered not supported when the t-statistic was ≤ 1.96 or the p-value was ≥ 0.05 .

In addition to statistical significance, the sign and magnitude of the path coefficient were considered to determine the direction and relative strength of each hypothesized relationship.

RESULTS

Profile of Respondents

The analytical sample consisted of 250 respondents and Table 1 describes their profile. The demographic characteristics show that the study involved 250 respondents. Male respondents slightly dominated the sample (54.0%), while females accounted for 46.0%. Most respondents were aged 29–44 years (49.2%). In terms of occupation, private employees represented the largest group (36.0%), followed by students (23.6%). Regarding income, the largest proportion earned IDR 4–6 million per month (32.8%). Geographically, most respondents resided in Payung Sekaki District (28.8%). Overall, the respondents represented diverse demographic, socioeconomic, and geographical characteristics, providing a broad basis for analyzing consumer behavior in Pekanbaru City.

Table 1. Profile of Respondents

Demografi	Category	Frecuency	%
Gender	Male	135	54
	Famale	115	46
Age	13–28 years	38	15,2
	29–44 years	123	49,2
	45–60 years	65	26
	> 60 years	24	9,6
Occupation	Student	59	23,6%
	Private employee	90	36%
	Government employee	6	2,4%
	Entrepreneur	43	17,2%
	Other	52	20,8%
Income	> IDR 1–3 million	65	26
	> IDR 4–6 million	82	32,8
	> IDR 7–9 million	60	24
	> IDR 10 million	43	17,2
District	Binawidya	16	6,4
	Bukit Raya	13	5,2
	Kulim	6	2,4
	Lima Puluh	19	7,6
	Marpoyan Damai	16	6,4
	Payung Sekaki	72	28,8
	Pekanbaru Kota	13	5,2
	Rumbai Barat	5	2
	Rumbai	12	4,8
	Rumbai Timur	8	3,2
	Sail	9	3,6
	Senapelan	25	10
	Sukajadi	11	4,4
	Tuah Madani	9	3,6
	Tenayan Raya	16	6,4

Source: Processed Data, 2025

Measurement Instrument Assessment

Based on Table 2, the measurement model results indicate that all indicators have acceptable outer loading values, with most exceeding the recommended threshold of 0.70. Although the Efficiency indicator (X1.1) has a loading of 0.691, it remains acceptable because the construct meets the required reliability and validity criteria. Cronbach's Alpha, Composite Reliability (rho_A and rho_C) values are above 0.70, while all AVE values exceed 0.50. Therefore, all constructs demonstrate satisfactory internal consistency and convergent validity and can be used for further structural model analysis.

Multicollinearity Test

Based on Table 3, the multicollinearity assessment shows that all VIF values range from 2.638 to 3.913, which are below the threshold of 10. Therefore, no multicollinearity problems were identified among the predictor variables, indicating that the structural model is suitable for further analysis.

Table 2. Validity and Reliability Assessment

Variable	Indicator	Outer Loading	Cronbach's alpha	Composite Reliability rho A	Composite Reliability rho C	Average Variance Extracted (AVE)
E-Service Quality (X1)	Efficiency (X1.1)	0.691	0.858	0.861	0.892	0.54
	Reliability (X1.2)	0.730				
	Fulfillment (X1.3)	0.722				
	Privacy (X1.4)	0.740				
	Responsiveness (X1.5)	0.723				
	Compensation (X1.6)	0.752				
	Contact (X1.7)	0.784				
E-Trust (X2)	Integrity (X2.1)	0.779	0.746	0.749	0.855	0.664
	Benevolence (X2.2)	0.835				
	Ability (X2.3)	0.829				
Security (X3)	Transaction Security (X3.1)	0.785	0.814	0.819	0.87	0.572
	Transaction Convenience (X3.2)	0.731				
	Shipment Tracking Evidence (X3.3)	0.752				
	Online Seller Image (X3.4)	0.750				
	Product Quality (X3.5)	0.763				
Product Reviews (X4)	Awareness (X4.1)	0.729	0.801	0.811	0.869	0.625
	Frequency (X4.2)	0.820				
	Comparison (X4.3)	0.806				
	Influence (X4.4)	0.804				
Purchase Decision (Y1)	Confidence in the Product (Y1.1)	0.812	0.823	0.811	0.869	0.653
	Purchasing Habit (Y1.2)	0.798				
	Recommendation to Others (Y1.3)	0.811				
	Repurchase Intention (Y1.4)	0.811				

Source: Processed Data, 2025

Table 3. Multicollinearity Test

Variable Relationship	VIF	VIF Threshold	Conclusion
E-Service Quality → Purchase Decision	3.449	< 10	No multicollinearity
E-Trust → Purchase Decision	2.889	< 10	No multicollinearity
Security → Purchase Decision	3.913	< 10	No multicollinearity
Product Reviews → Purchase Decision	2.638	< 10	No multicollinearity

Source: Processed Data, 2025

Coefficient of Determination (R^2)

Table 4. Coefficient of Determination (R^2)

Variabel	<i>R-Square</i>	<i>R-Square Adjusted</i>
Purchase Decision	0.659	0.653

Source: Processed Data, 2025

Based on Table 4, the coefficient of determination results show that the R^2 value for Purchase Decision is 0.659, while the adjusted R^2 is 0.653. This indicates that E-Service Quality, E-Trust, Security, and Product Reviews jointly explain 65.9% of the variance in Purchase Decision, while the remaining 34.1% is explained by other

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factors not included in the model.

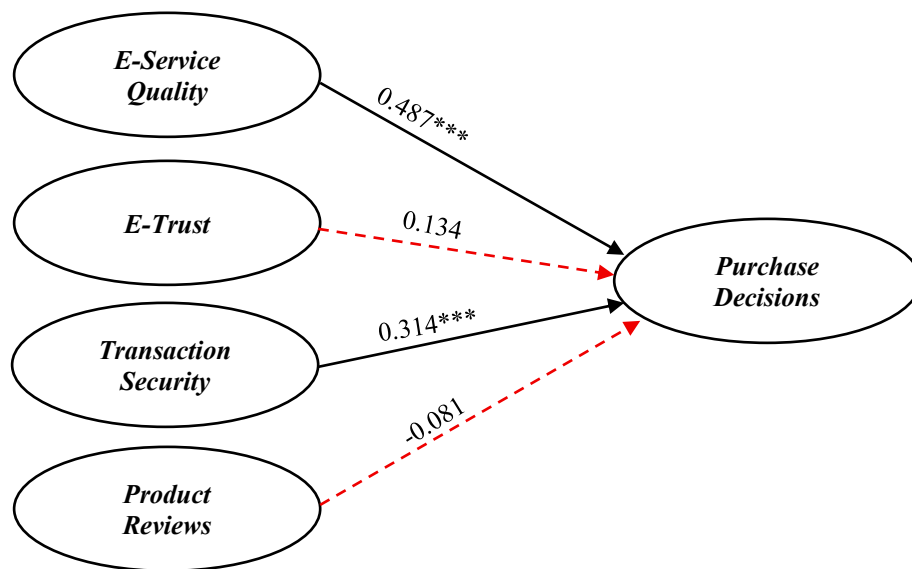
Hypothesis Testing Results

Table 5 and Figure 2 indicates the hypothesis testing results.

Tabel 5. Hypothesis Testing Results

Hypothesis	Variable Relationship	Original Sample (O)	T-Statistic	P-Value	Conclusion
H1	E-Service Quality → Purchase Decision	0.487	6.547	0.000	Supported
H2	E-Trust → Purchase Decision	0.134	1.622	0.105	Not Supported
H3	Security → Purchase Decision	0.314	3.445	0.001	Supported
H4	Product Reviews → Purchase Decision	-0.081	1.165	0.244	Not Supported

Source: Processed Data, 2025



Source: Processed Data, 2025

Figure 2. Hypothesis Testing Results

The structural equation can therefore be expressed as:

$$\text{Purchase Decision} = 0.487(\text{E-Service Quality}) + 0.134(\text{E-Trust}) + 0.314(\text{Security}) - 0.081(\text{Product Reviews}) + e$$

The hypothesis testing results indicate that E-Service Quality and Security have positive and significant effects on Purchase Decision, as reflected by their positive path coefficients and p-values below 0.05. Therefore, H1 and H3 are supported. In contrast, E-Trust has a positive but insignificant effect on Purchase Decision ($p = 0.105$), while Product Reviews have a negative and insignificant effect ($p = 0.244$). Thus, H2 and H4 are not supported.

DISCUSSION

Effect of E-Service Quality on Purchase Decision

E-service quality is an important factor in online transactions because it reflects consumers' perceived service quality, including system usability, service speed, reliability, and the platform's ability to meet users' needs and expectations. High e-service quality can enhance consumer convenience and satisfaction, thereby encouraging purchase decisions.

The results indicate that e-service quality has a positive and significant effect on purchase decisions. This finding suggests that better service quality provided by the platform increases consumers' likelihood of making a purchase. This result is consistent with Devi et al. (2023), who found that e-service quality plays an important role in creating a satisfactory online shopping experience and strengthening purchase decisions. Similarly, Listiani and Wulandari (2022) reported that higher e-service quality is associated with stronger customer purchase decisions.

This finding is consistent with Kim and Peterson (2017), whose meta-analysis identified perceived service quality as an important antecedent associated with online trust and e-commerce outcomes.

Effect of E-Trust on Purchase Decision

E-trust refers to consumers' confidence in an e-commerce platform, particularly regarding system reliability, seller integrity, and the platform's ability to fulfill transaction commitments. A high level of trust is generally expected to reduce consumers' perceived risk and increase their confidence in making purchase decisions.

However, the results of this study show that e-trust has a positive but insignificant effect on purchase decisions. This finding indicates that although consumer trust tends to increase purchase decisions, its effect is not statistically strong enough in this study. One possible explanation is that consumers may consider other factors, such as service quality and transaction security, more important when making online purchase decisions. Therefore, H2 is not supported. This finding differs from Putri and Marlina (2021), who reported that e-trust significantly influences purchase decisions, and Pradnyaswari and Aksari (2020), who emphasized e-trust as an important foundation for maintaining digital consumer-seller relationships.

This finding differs from the general expectation that trust should strongly influence online purchasing. Kim and Peterson (2017) found significant relationships between online trust and several e-commerce outcomes, while Sullivan and Kim (2018) found online trust to be an important determinant of repurchase intention.

The Effect of Security on Purchase Decision

Security in e-commerce refers to the protection of personal information, payment security, and transaction assurance provided to consumers. An effective security system can increase consumers' sense of safety and confidence, thereby encouraging purchase decisions.

The results of this study demonstrate that security has a positive and significant effect on purchase decisions. A reliable security system in online transactions can make consumers feel protected against data misuse, account breaches, and fraudulent activities. This finding is consistent with Zulfikar et al. (2024) and Bella and Supriyon (2023), who found that stronger perceptions of platform security are associated with higher consumer willingness to make purchases. Therefore, information security represents an important factor in online purchase decision-making.

The result is consistent with Handoyo (2024), whose meta-analysis found that perceived security significantly influences e-commerce purchasing decisions.

The Effect of Product Reviews on Purchase Decision

Product reviews serve as an important source of information for consumers by providing insights based on previous buyers' experiences. Such information can help consumers evaluate product quality and suitability before making a purchase decision.

The results of this study indicate that product reviews have a negative but insignificant effect on purchase decisions. This finding suggests that product reviews do not significantly influence consumers' purchase decisions in the context of this study. Although reviews may provide additional information, consumers may rely more heavily on other factors, such as e-service quality and transaction security, when making online purchase decisions. Therefore, H4 is not supported. This finding differs from Yasin et al. (2025) and Alfirdausi and Marpaung (2023), who found that product reviews significantly influence consumers' perceptions and purchase decisions.

CONCLUSION

This study examined the effects of e-service quality, e-trust, transaction security, and product reviews on consumer purchase decisions on Tokopedia in Pekanbaru. The findings demonstrate that e-service quality has a positive and significant effect on purchase decisions, indicating that consumers place substantial importance on the convenience, efficiency, reliability, and responsiveness of the digital service environment. Transaction security also has a positive and significant effect on purchase decisions, demonstrating that consumers remain concerned about the protection of personal and transaction information when shopping online. In contrast, e-trust does not have a statistically significant effect on purchase decisions, despite showing a positive coefficient. This suggests that trust may operate as a basic expectation among experienced marketplace users rather than as a direct determinant of individual purchase decisions. Similarly, product reviews do not have a statistically significant effect on purchase decisions. The negative coefficient should not be interpreted as evidence that reviews generally reduce purchasing. Rather, the result indicates that product reviews do not independently explain purchase decisions in the present sample when other determinants are simultaneously considered.

The model explains 65.9% of the variance in purchase decisions, indicating substantial explanatory capability. Overall, the findings emphasize that functional digital service quality and transaction security are the most important determinants among the variables examined.

This study has several limitations. First, the research focuses only on Tokopedia users in Pekanbaru, which limits the generalizability of the findings to other Indonesian cities or e-commerce platforms. Second, the

research uses a cross-sectional survey, meaning that changes in consumer perceptions over time cannot be observed. Third, the study examines four independent variables. Although the model explains 65.9% of purchase decision variance, other factors may also contribute to purchasing behavior, including price perception, promotions, perceived value, customer satisfaction, brand image, digital experience, perceived risk, and information quality. Fourth, the original manuscript contains an inconsistency between the stated target sample of 300 respondents and the 250 respondents reported in the respondent and analysis tables. This discrepancy must be reconciled with the original dataset before publication. Future research should use larger and more diverse samples, compare different e-commerce platforms, and investigate mediating or moderating variables. In particular, future studies could distinguish different dimensions of online reviews, including review credibility, review valence, review helpfulness, and reviewer expertise.

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