

# Consumer Trust as the Key: Analysis of Its Influence on Online Purchase Interest in the Marketplace

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## Abstract

**Purpose:** This study aims to analyze the effect of consumer trust on online purchase interest in the marketplace.

**Methodology:** The method used in this research is a descriptive quantitative research method. The population in this study is the consumer marketplace users in the Special Region of Yogyakarta, and the sample in this study is 120 respondents. The sampling method in this technique uses purposive sampling. Purposive sampling is a method of selecting samples based on certain criteria. The criteria in this study are marketplace users in Yogyakarta who have purchased in the marketplace. Data analysis methods include validity, reliability, multiple regression analysis, hypothesis testing through the coefficient of determination ( $R^2$ ), F test, and t test.

**Findings:** The results of the study found that ability had a positive and insignificant effect on purchase interest, benevolence has a positive and significant effect on purchase interest, integrity has a positive and insignificant effect on purchase interest, Reputation has a positive and significant effect on purchase interest in the marketplace, also the website quality has a positive and significant effect on purchase interest. The five independent variables jointly affect consumer purchase interest in the marketplace; the calculated F value is 20.686 with a significance of  $0.000 < 0.05$ . The magnitude of the influence of ability, benevolence, integrity, reputation, and website quality on purchase interest is 45,3%.

**Originality:** Unresearched geographic focus and empirical findings that benevolence, reputation, and website quality have a significant influence on purchase intention. With this approach, this study contributes to enriching the literature on the local e-commerce context, especially in Indonesia, as well as broadening the understanding of the determinants of consumer purchase intention from the perspective of trust and digital quality.

**Practical Implications:** Marketplaces need to improve aspects of benevolence, reputation, and website quality, because these three aspects have been proven to have a significant influence on consumer purchasing interest, which has not been discussed simultaneously in previous studies.

**Keywords:** ability, benevolence, integrity, reputation, website quality, purchase interest

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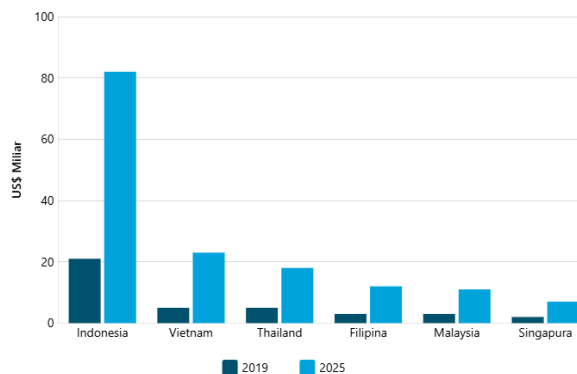
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## Introduction

The development of the era followed by rapid technological developments allows humans to do anything digitally or online via the internet network such as studying or shopping. In the past, shopping had to come to the store and queue, but in this digital era, shopping can be done without

meeting the seller or buyer, it can be done anytime and anywhere online. Online shopping is a transaction process in the form of online purchase and selling websites or social networks through media or intermediaries, and the website provides goods or services to be traded through an electronic market or often called a marketplace (Dedy & Dita, 2018). The electronic market is a virtual market where sellers and buyers meet to make transactions easier. In Indonesia, there are many, various marketplaces such as Tokopedia, Shopee, Bukalapak, Lazada, blibli.com, TikTok, and so on. The digital transaction value of electronic transactions is led by Indonesia. Countries in the Southeast Asian region can survive amidst global competition. Indonesia and Vietnam are the two countries with the largest digital economy values. Although other countries follow, they also show strong performance.

**Digital Transaction Value Electronic Transactions**



Source: Databoks (2025)

The graph above shows that the potential for the development of e-commerce in Indonesia is very large and the interest of people to buy online is also increasing from year to year. However, behind the convenience provided in conducting online transactions, there are currently also rampant crimes committed via the internet. Some internet crimes that often occur in online purchase and selling transactions are fraud, misuse of other people's data and privacy, misuse of other people's credit cards, and so on, all of which are concerns for people who shop online. Online crimes that have occurred make consumers hesitate to shop online, the level of consumer trust in online shopping interest decreases and has a bad view of online shopping sites. Trust is the foundation of a business because consumer trust is the perception of the seller's reliability in meeting consumer expectations and satisfaction from the consumer's perspective (Firdayanti, 2012). Meanwhile, Mowen et al., (2002) stated that trust is all the knowledge that consumers have and all conclusions made about objects, attributes, and their benefits. This kind of trust is not simply obtained by other parties or business partners, but must be built from the beginning and can be proven (Koufari and Sosa, 2004).

Ba and Pavlou (2002) in Dwika and Souvya (2019) define trust or confidence as an evaluation of a person's bond with another person who will carry out a transaction as expected even though it is full of uncertainty. Uncertainty in online transactions is a challenge for sellers, sellers must be able to convince consumers of their products so that consumers believe and do not hesitate to buy the product, because buyers do not meet face to face with the seller. Buyers can only see a product virtually and do not meet the seller, so many uncertainties will occur, such as products that do not match the description, poor product quality, poor service, or long delivery. Without a sense of trust, online transactions will also not be successful. If consumers already trust, consumer purchase interest will increase for a product. Trust in the current digital context is dynamic because it can change from high to low or vice versa (Jarvenpaa & Leidner, 1998). Despite the phenomenon of internet crime in Indonesia, online shopping remains a trend in society. People continue to shop online through various marketplaces.

**Table 1.** Online Marketplace Ranking in Indonesia Based on Visits

Ranking	Marketplace	Visits
1	Shopee	237.000.000
2	Tokopedia	88.900.000
3	Lazada	47.690.000
4	Blibli	28.890.000
5	Orami	18.660.000
6	Bukalapak	11.200.000
7	Klik Indomaret	2.662.000
8	Zalora	2.065.000
9	Sociolla	1.368.000
10	Bhinneka	1.040.000
11	Jakarta Notebook	803.312
12	Jamtangan	683.879
13	Matahari	643.003
14	Mapclub/Mapemall	476.536
15	Jakmall	474.528
16	Otten Coffee	383.079
17	iStyle	334.341
18	Sephora Indonesia	221.595
19	Berrybenka	170949
20	Hijup	170.847
21	Laku6	162.145
22	MyHartono	154.540
23	Mothercare	105.409
24	Ralali	75.179
25	Brodo	61.185

Source: Sasanadigital.com (2023)

Based on table 1, the number of marketplace visitors is recorded, this shows that public enthusiasm is high in shopping online in the marketplace and the most visited marketplace is Shopee.

Consumers will look for various information to ensure that the store in the marketplace is trustworthy so that they are interested in purchase a product. The existence of a marketplace plays a major role for store owners or companies because it makes it easier for companies to reduce shipping costs, facilitate communication with consumers and get new consumers (Udayana & Pramana, 2019). Thus, the existence of a marketplace facilitates relationships with customers, consumers find it easy to transact, and shipping will reach consumers faster (Jung Oh & Wook Kim, 2011). Therefore, in online transactions, trust is the main key to running a business, without trust, transactions will not occur. Based on the background that has been described above, the author is interested in researching the analysis of the influence of consumer trust on online purchase interest in the marketplace. Based on the background that has been described above, this study wants to test whether consumer trust influences online purchase interest in the marketplace in DIY.

## Literature Review

### Marketplace

Marketplace is a virtual market where sellers and buyers meet to transact (Adi, 2006). Marketplace is part of e-commerce that consumers can use to obtain, find as many sellers as possible when making transactions online (Sutjipto & Cahyono, 2020). Marketplace is a website or online application that can facilitate purchase and selling transactions from various online stores (Nathasya, 2018). Marketplace owners are not responsible for the goods being traded because their

job is to provide a place for sellers who want to sell and help them meet customers and make transactions more simply and easily, then after receiving payment, the seller will send the goods to the buyer (Artaya & Purworusmiadi, 2019). Marketplaces and traditional markets have similarities as places for purchase and selling transactions, only the marketplace uses the help of a computerized network to be more efficient in updating information on goods and services by sellers and buyers (Hutauruk et al., 2017).

This C2C (Customer to Customer) marketplace is a business model where the website in question not only helps promote merchandise, but also facilitates shopping and online money transactions (Kurniawan & Ashadi 2018). Online shopping as a medium of communication and electronic commerce (e-commerce) will increase and improve trust, value, quality and appeal to provide benefits and customer satisfaction, that is the reason online shopping is more convenient and increasingly popular (Hermawan, 2017). The rapid increase in popularity makes online shopping a trend in society. Currently, consumers prefer, are interested in shopping online because of the catalog, then virtual payments and easy searches (Schiffman & Kanuk, 2000).

### **Purchase Interest**

Marketplace owners must always improve factors that influence online purchase interest as follows reputation, service quality and trust (Shahnaz and Wahyono, 2016). Baskara & Sukaatmadja (2016) in online transactions consumer trust is a very important factor because in online transactions the information obtained is not comprehensive and the nature of online transactions is uncertainty. Various possible manifestations of consumer interest include transactional interest, referential interest, preferential interest, explorative interest (Ferdinand, 2002). Meanwhile, according to Kim and Ahn (2006), purchase interest can be identified through various indicators such as intention to buy, sharing information, and recommendation.

### **Consumer Trust**

Ba and Pavlou (2002) in Dwika and Souvya (2019) define trust or confidence as an evaluation of a person's bond with another person who will carry out a transaction as expected even though it is full of uncertainty. Uncertainty in online transactions is a challenge for sellers, sellers must be able to convince consumers of their products so that consumers believe and do not hesitate to buy the product, because buyers do not meet face to face with the seller. Egger and Ling (2010) in Alwafi & Magnadi (2016) argue that trust is needed when making transactions online and when consumers send their personal data. Consumer trust is a form of willingness of one party to accept risks from other parties based on the belief that the other party will meet their expectations even though they do not know each other (Dwika and Souvya, 2019). According to Dwyer, et al. (1987) in Elrado et al., (2014) trust is a consumer's belief in a company's reliable promises and is a reason for establishing good relations with the company.

Berry (1999) in Elrado et al., (2014) put forward factors that are the foundation for forming long-term relationships based on trust, namely the assessment of the company's competence or reliability (perceived competence) and the assessment of justice and honesty (perceived fairness). Meanwhile, according to Mayer et al, (1995) the factors that form a person's trust in others are ability, good deeds (benevolence), and integrity (integrity). There is another opinion that the factors that influence trust in online transactions are two factors, namely reputation (perceived web vendor reputation) and website quality (perceived website quality) (McKnight et al, 2002).

### **Hypothesis**

A hypothesis is a prediction about a phenomenon. So the hypothesis in this study is:

H1: Ability is suspected of having a positive and significant influence on purchase interest in the marketplace.

- H2: It is suspected that benevolence has a positive and significant influence on purchase interest in the marketplace.
- H3: It is suspected that integrity has a positive and significant influence on purchase interest in the marketplace.
- H4: It is suspected that reputation has a positive and significant influence on purchase interest in the marketplace.
- H5: It is suspected that website quality has a positive and significant influence on purchase interest in the marketplace.

## Research Methods

The population in this study, namely consumers who use the marketplace in the Special Region of Yogyakarta with an unknown number. The sampling method in this technique is using purposive sampling. The criteria in this study are marketplace users in the Special Region of Yogyakarta who have made transactions in the marketplace. The data collection method in this study used a questionnaire that was distributed online using Googleform equipped with a Likert scale measurement scale 5. To test the validity of the research instrument, the product moment correlation or Pearson method was used with the criteria if the statement item has a significance value  $< 0.05$  (Ghozali, 2018) or by looking at the calculated  $r$  value greater than  $r$  table, if the calculated  $r > r$  table (value 0.361) then the statement item is said to be valid.

The reliability test in this study uses the Cronbach's alpha formula with the criteria, items are declared reliable if they have a Cronbach alpha value  $> 0.6$  (Ghozali, 2001). To analyze the influence of independent variables including ability ( $X_1$ ), benevolence ( $X_2$ ), integrity ( $X_3$ ), reputation ( $X_4$ ), and website quality ( $X_5$ ) on the dependent variable, namely purchase interest using multiple linear regression analysis.

## Results and Discussion

### Validity and Reliability Test Results

The results of the validity test using SPSS for all instrument items obtained a calculated  $r$  value  $> r$  table (the value is 0.361), so it can be concluded that all question items are valid.

**Table 2.** Validity Test Result

Variable	Item	r value	Variable	Item	r value
Ability	X1.1	0.556	Benevolence	X2.1	0.773
	X1.2	0.623		X2.2	0.793
	X1.3	0.666		X2.3	0.761
	X1.4	0.719		X2.4	0.799
	X1.5	0.684		X2.5	0.534
Integrity	X3.1	0.491	Reputation	X4.1	0.627
	X3.2	0.606		X4.2	0.728
	X3.3	0.694		X4.3	0.751
	X3.4	0.687		X4.4	0.596
	X3.5	0.696		X4.5	0.655
Website Quality	X5.1	0.552	Purchase Interest	Y1	0.785
	X5.2	0.581		Y2	0.733
	X5.3	0.616		Y3	0.730
	X5.4	0.552		Y4	0.718
	X5.5	0.568		Y5	0.633

**Source:** Primary data processed (2025)

Based on the results of the reliability test, all variables used in this study have a Cronbach Alpha

value  $> 0.6$ , so it can be concluded that the statements in this research questionnaire are declared reliable.

**Table 3.** Reliability Test Result

Variable	Cronbach's Alpha Value
Ability	0.656
Benevolence	0.787
Integrity	0.638
Reputation	0.749
Website Quality	0.675
Purchase Interest	0.765

**Source:** Primary data processed (2025)

### Hypothesis Test Results

Based on the results of the analysis using multiple linear regression with the SPSS 16.0 program, the results obtained are as shown in the following table:

**Table 4.** Hypothesis Test Result

Variable	Mean	Regression Coefficient	t-count	Sig	Conclusion
Ability	3.982	0.185	1.748	0.083	Not Significant
Benevolence	3.876	0.154	2.016	0.046	Significant
Integrity	3.980	0.135	1.347	0.181	Not Significant
Reputation	4.153	0.194	2.272	0.025	Significant
Website Quality	4.046	0.223	2.487	0.014	Significant
Purchase Interest	3.944				
Constanta	1.036				
R <sup>2</sup>	0.476				
F	20.686				
Adjusted R <sup>2</sup>	0.453				

**Source:** Primary data processed (2025)

The results of the partial hypothesis test of the ability variable have a t count smaller than the t table, namely  $1.748 < 1.98099$ , has a significance value of 0.083 which is greater than the alpha value of 0.05, so it can be concluded that ability has a positive and insignificant effect on the purchase interest variable which is in line with the results of research conducted by Setyoparwati (2019) that the effect of ability is not significant on customer satisfaction. This finding indicates that although the seller's ability or capability is generally considered good by consumers, its influence is not strong enough to directly increase purchase intention significantly. In the context of the marketplace, consumers tend to assume that all sellers participating in the platform have met the minimum standard of competence or ability to carry out transactions. System features such as ratings, reviews, shipping guarantees, and buyer protection have "distracted" consumers from assessing the seller's ability directly. Thus, ability is not a dominant factor in making purchasing decisions.

Based on the results of partial hypothesis testing, the benevolence variable has a t count greater than the t table, namely  $2.016 > 1.98099$  and a significance value smaller than the alpha value, namely  $0.046 < 0.05$ . So it can be concluded that the benevolence variable has a positive and significant effect on the purchase interest variable. The results of this study are in line with research conducted by Ujia et al., (2018) where benevolence has a positive and significant effect on purchase



interest. The benevolence regression coefficient has a value of 0.154 which states that the benevolence variable has a positive effect on purchase interest of 0.154. This means that if the benevolence variable increases by one unit, purchase interest will increase by 0.154. The results of research from Susilo & Laksmidewi (2022) which states that benevolence has a positive effect on purchase interest.

The results of the partial hypothesis test of the integrity variable have a smaller t-count than the t-table, which is  $1.347 < 1.98099$  and a significance value greater than the alpha value, which is  $0.181 > 0.05$ . So it can be concluded that the integrity variable has a positive and insignificant effect on the purchase interest variable. This means that, although the regression coefficient value indicates a direction of influence that supports increased purchase interest, the magnitude of the influence is not statistically strong enough to be generalized to a wider population in the context of this study. This is because integrity as an aspect of the seller's moral or ethical values is not always directly visible, especially in limited online interactions. However, the results of Ujia et al.'s study (2018) stated that integrity has a positive and significant effect on purchase interest. Saputra (2009) stated that integrity has a negative and significant effect on purchase interest.

The results of the partial hypothesis test of the reputation variable have a t count greater than the t table, namely  $2.272 > 1.98099$  and a significance value smaller than the alpha value, namely  $0.025 < 0.05$ . So it can be concluded that the reputation variable has a positive and significant effect on the purchase interest variable. The results of this study are in line with the results of research conducted by Pradiantoro (2015), Agustin & Hellianto (2020), and Rizqullah & Zuhra (2021) that reputation has a positive and significant effect on purchase interest. The reputation regression coefficient value has a value of 0.194, which means that the influence of the reputation variable increases by one unit, then purchase interest will increase by 0.194.

Based on the results of partial hypothesis testing, the website quality variable has a t count greater than the t table, namely  $2.487 > 1.98099$  and a significance value smaller than the alpha value, namely  $0.014 < 0.05$ , so it can be concluded that the website quality variable has a positive and significant effect on the purchase interest variable. The results of this study are in line with research conducted by Sitanggang & Hidayat (2018), Permana (2020), and Darmanto (2021) that website quality has a positive and significant effect on purchase interest. The website quality regression coefficient has a positive value of 0.223, which means that if the website quality variable increases by one unit, purchase interest will increase by 0.223.

The results of the simultaneous hypothesis test (F Test) have a calculated F of 20.686 with a significance of 0.000. Because the significance is much smaller than 0.05 and the calculated F is greater than the F table  $20.686 > 2.29$ , the regression model can be said that the variables ability, benevolence, integrity, reputation and website quality simultaneously or together influence consumer purchase interest in the marketplace.

## Conclusion

This study concludes that of the five dimensions of consumer trust analyzed, namely ability, benevolence, integrity, reputation, and website quality, only benevolence, reputation, and website quality are proven to have a positive and significant influence on consumer purchase intention in the marketplace. In contrast, ability and integrity, although having a positive influence, do not have a statistically significant influence. This finding theoretically strengthens the trust model in the context of e-commerce, especially that affective aspects and external perceptions such as reputation and site quality are more dominant than the technical or moral abilities of sellers in forming online purchase intentions. Practically, these results provide important input for marketplace managers and business actors to focus more on building a good image, strengthening the perception of good intentions (benevolence), and optimizing the quality of the website to be more responsive, informative, and safe to use. However, this study has several limitations, including geographical limitations that only cover marketplace users in the Special Region of Yogyakarta and limitations

of the quantitative approach that has not explored psychological aspects in more depth. Therefore, further research is recommended to cover a wider area with a mixed methods approach, as well as considering other factors such as cybersecurity, online social interactions, and the role of customer reviews as mediators or moderators in the relationship between trust and purchase intention.

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