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## Strategies to Increase Customer Purchase Intention of an E-Commerce Platform

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**Abstract:** This study examines strategies to increase purchase intention on e-commerce platforms in Indonesia, with a specific focus on the under-explored role of governance. The research examines the direct and indirect effects (mediated by trust) of e-service quality, customer reviews, governance, and trust on purchase intention. Using a quantitative approach, data were collected from 200 Indonesian e-commerce consumers via questionnaires and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results indicate that governance, e-service quality, and trust have significant direct effects on purchase intention. However, trust fully mediates only the relationship between customer reviews and purchase intention, and does not act as a mediator for e-service quality or governance. The findings suggest that to enhance purchase intention, platform managers should prioritize improving both governance mechanisms and e-service quality directly, while also leveraging customer reviews to build consumer trust.

**Keyword:** Governance, E-Service Quality, Trust, Purchase Intention, Customer Review.

### INTRODUCTION

E-commerce development in Indonesia has shown rapid growth in recent years. According to a Bank Indonesia report, the value of Indonesian e-commerce transactions is expected to exceed IDR 400 trillion by 2023, driven by millions of active consumers maintaining the annual growth trend, with a transaction volume of 3.71 billion. This is driven by increased internet penetration, ease of access through mobile applications, and the growth of digital payment methods such as e-wallets and Cash on Delivery (COD). The value of digital banking transactions in 2023 was recorded at IDR 58,478.24 trillion, representing a 13.48% year-on-year (yoy) growth (Monique, 2024). The increase in e-commerce transactions is influenced by many factors, including trust and customer reviews (Setiawan et al., 2023). Other researchers have also found that price, product diversity, brand image, and brand awareness significantly influence e-commerce purchase intention (Mahmud, 2022).

The growth of e-commerce transactions has been accompanied by an increase in the number of disputes from year to year. Losses due to cybercrime reached IDR 5.05 trillion between October 2014 and October 2021. This loss was based on 30,994 public complaints received through the Patrolisiber.id portal belonging to the Cyber Crime Directorate of the

Indonesian National Police Criminal Investigation Agency (Hidayat, 2021). The Indonesian government has tightened e-commerce regulations through Government Regulation 80/2019 and Minister of Trade Regulation 31/2023, including licensing requirements, product labeling, SNI/Halal/BPOM certification, and price transparency—especially for imported products, with the purpose of creating a fair and trustworthy digital trading environment. However, the effectiveness of supervision still requires attention. A study indicates that e-commerce players' compliance with regulations is still low, and consumers are often unaware of their legal rights (Lestari, 2023). Unlike previous research that evaluated the influence of Price, E-Service, Convenience, Customer Review, this research adds the Governance variable as one of the factors that influence transactions in e-commerce.

Despite an overall increase in e-commerce transactions, one of Indonesia's leading e-commerce platforms experienced an 8% decline in transactions in 2023 compared to the previous year (Setyowati, 2023). This incident served as the primary reason for this research. The primary objective of this study was to increase e-commerce platform transactions by examining the influencing factors.

Most previous studies have suggested that several variables, such as e-service quality, customer reviews, brand image, technology, trust, and product quality, influence purchase intention. This study conducted a preliminary survey to select these variables for use in the study. Unlike previous studies, this study promoted a variable rarely discussed in previous studies: the role of governance in increasing purchase intention. Based on the results of the preliminary survey, this study ultimately selected e-service quality, customer reviews, and brand image, and added governance as the independent variable. Trust and purchase intention served as the mediating and dependent variables, respectively.

An e-commerce platform is an "online marketplace" that connects producers and consumers through direct buying and selling mechanisms or through resellers, using an interactive internet network. Platforms are said to perform better with increasing user numbers (Ahmad & Hakim, 2023). In other words, an e-commerce platform is an online ecosystem that enables sellers and buyers to meet, conduct transactions, and leverage network capacity for payments, logistics, and inventory management. The platform acts as a full manager or facilitator of the marketplace.

Buying and selling transactions on e-commerce platforms are influenced by several factors, including e-service quality, customer reviews, brand image, governance, and trust, which interact as follows:

#### The Relationship Between Trust and Purchase Intention

Trust in e-commerce encompasses consumer confidence that a platform or seller will fulfill its promises regarding transaction security, product/service quality, and data privacy, thus reducing consumer risk perception and increasing positive purchasing decisions (Liang & Wu, 2022).

Numerous studies have demonstrated the relationship between trust and consumer purchase intention, including those related to e-commerce. One study found that trust has a positive and significant effect on purchase intention and that trust became a significant mediator between customer reviews and purchase intention (Tahir & Khan, 2020). Another study in Mexico also concluded that trust significantly influences purchase intention through e-commerce (Salirrosas et al., 2022). Another study related to online food delivery demonstrated that trust is a powerful mediator bridging e-security, e-payment, e-innovation, and e-privacy with consumer purchase intention (Zaheer et al., 2024). The relationship between trust and purchase intention is not always significant. Several studies have shown that trust has an insignificant effect on purchase intention on e-commerce platforms. One study revealed that e-trust had no significant effect on purchase intention, while perceived value and website design had a significant effect on purchase intention (Yulin et al., 2024). Therefore, this study formulates the following hypothesis:

H1: Trust has a direct effect on purchase intention

### **The Relationship between Customer Reviews and Purchase Intention**

Customer reviews in e-commerce are direct consumer evaluations of a product or service, typically in the form of text or ratings. These reflect sentiment (positive, negative, or neutral) and play a crucial role in predicting purchase intention (Ma et al., 2024). Customer reviews are subjective consumer assessments, consisting of text and/or ratings, written after purchasing or using a product/service. These reviews reflect the opinions, experiences, and sentiments of buyers and significantly influence purchasing decisions, consumer trust, and marketing strategies on e-commerce platforms.

Previous research has revealed the significant influence of customer reviews (online reviews) on purchase intention. One study found that customer reviews not only have a significant direct influence on purchase intention but also have a significant indirect influence through the mediator Trust (Arisa & Vidyarini, 2023). Another study confirmed the significant impact of online reviews on consumer decision-making in fashion shopping. Participants consistently cited online reviews as an influential factor in their purchasing decisions, with positive reviews having a particularly strong influence on their likelihood of making a purchase (Sahu et al., 2024). This study formulated the following hypotheses:

H2. Customer reviews have a significant direct effect on purchase intention.

H3. Customer reviews have a significant effect on purchase intention through the mediator of trust.

### **The Relationship between E-Service Quality and Purchase Intention**

Service quality related to internet usage is also known as e-service quality. In relation to e-commerce, e-service quality refers to user evaluations of service quality in virtual marketplaces, encompassing the pre-purchase, purchase, and post-purchase stages, typically using dimensions such as reliability, responsiveness, security, and convenience (Ashiq & Hussain, 2024). Generally speaking, e-service quality refers to user perceptions of how well a digital service facilitates the efficiency and effectiveness of online transactions from start to finish, including browsing, ordering, payment, delivery, and customer support.

Several previous studies have revealed a significant direct influence of e-service quality on purchase intention, as well as an indirect influence of e-service quality. The mediator used in these studies is trust. A study of three of Indonesia's largest e-commerce platforms involving 200 respondents showed that e-service quality significantly influences purchase intention, both directly and through the mediator of trust (Junianingrum et al., 2023). Similar findings were also reported by other researchers who examined food sales transactions conducted through internet-based applications (Fazil & Saputri, 2024). This study formulated the following hypotheses:

H4: E-Service Quality has a direct and significant influence on purchase intention

H5: E-Service Quality has a significant influence on purchase intention through the mediator of trust

### **The Relationship between Governance and Purchase Intention**

Governance in e-commerce is defined as the activities and roles of various parties, such as platform managers, sellers, and buyers, carried out by considering formal and informal norms, such as internal regulations, supervisory systems, and punishment and reward structures, with the aim of creating a safe and trustworthy online ecosystem for electronic transactions (He & Zhang, 2023). The scope of governance can include data and information protection, transaction protection, and compliance with applicable regulations. Research related to the

relationship between security and privacy and purchase intention concludes that they significantly influence the use of e-commerce platforms for transactions (Anshori et al., 2022). This study formulates the following hypotheses related to governance:

H6. Governance has a direct and significant effect on purchase intention.

H7. Governance has a significant effect on purchase intention through the mediator of trust.

**METHOD**

This research is quantitative, using data obtained from questionnaires answered by respondents. Respondents were selected using a non-probability sampling method. The criteria for respondents were that they were consumers who had shopped through e-commerce platforms in Indonesia. Data collection was conducted using questionnaires, either delivered in person or online. Data analysis was conducted using the Structure Equation Modeling (SEM) method, evaluating the relationship between independent variables and related variables, both directly and through mediating variables.

Prior to this study, the researcher conducted a preliminary survey involving 30 respondents to determine the variables used in this study. Several variables from previous studies, such as E-Trust, Price, Product Quality, E-Service, Customer Review, Brand Loyalty, Free Shipping, Product Variety, Advertising, Affiliate Marketing, and Influencer Marketing, were asked to respondents, then the variables considered important were selected using the Pareto method. E-Trust, E-Service Quality, and Customer Review were selected as the main variables, and then the researcher added the Governance variable to differentiate this study from previous studies. There are three independent variables in this research model, namely E-Service Quality (Service), Customer Reviewer (Review), Governance, and one mediating variable, namely Trust, and one dependent variable, namely Purchase Intention (Purchase).

Each of these variables is a latent variable explained by indicators, which are then translated into questions in the questionnaire that need to be answered by respondents. The following are the variables and questions used in the questionnaire (Table 1). The questionnaire was answered by respondents using a Likert scale, where a value of 1 indicates that the respondent strongly disagrees with the statement submitted, while a value of 5 indicates that the respondent strongly agrees with the statement submitted. The notation used for the indicators explaining the E-Service Quality variable is S1 to S6 ( six indicators), for the Customers’ Review variable is R1 to R3 (three indicators), while the indicators explaining the E-Trust variable use the notation Z1 to Z4 (four indicators). The Purchase Intention variable is explained by three indicators with the notation Y1 to Y3 (three indicators). The Governance Variable indicator uses the notation G1 to G4 (four indicators). The total number of indicators in this study is 20. The respondents' answers used in the analysis were 200 answer.

**RESULTS AND DISCUSSION**

Data from 203 respondents were collected in this study, but only 200 were used in the analysis. In terms of gender composition, the respondents were fairly balanced: 48.2% were male, and 51.8% were female. In terms of age, the respondents were predominantly young, aged 2 to 40, accounting for 50.3%. The under-20 age group comprised only 11.3%, with the remainder being respondents aged 40 and over. Employees dominated the study, representing 70.4%, followed by students at 12.8%, and the remainder were housewives and self-employed individuals.

**Table 1: Indicators of Latent Variables**

Notation	Questionnaire
	<b>E-Service Quality</b>
S1	I find the E-commerce app’s design easy to use
S2	I find the E-commerce app rarely experiences glitches or errors.

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S3	I find E-Commerce capable of protecting customer privacy.
S4	I find E-Commerce responsive in handling customer complaints.
S5	E-commerce is always willing to provide compensation for errors, including refunds.
S6	I find it easy to contact E-commerce because they have multiple contact channels.

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#### **Outline Customer Review/Customer Rating**

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R1	I believe E-commerce ratings are provided by experts in their fields.
R2	I believe that reviews on the E-Commerce app influence E-Commerce image.
R3	I believe that the number of reviews on E-Commerce app.

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#### **E-Trust**

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Z1	I believe that the product information on E-commerce is accurate.
Z2	I believe E-commerce is managed by experienced experts.
Z3	I believe that the technology used by E-Commerce is top notch.
Z4	I feel that E-commerce cares about it's customers.

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#### **Purchase Intention**

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Y1	I always want to transact through E-commerce
Y2	I make E-commerce my first choice for all E-Commerce platform.
Y3	I always want to stay up to date on E-Commerce app features.

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#### **Governance**

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G1	When shopping on E-Commerce it's important for me to consider E-Commerce legal entity.
G2	It is important for me to have a personal data protection agreement with E-Commerce.
G3	It is important for me to ensure that the product sold on E-commerce are not illegal.
G4	I consider the existence of an agreement governing the procedures for resolving disputes between consumers, E-Commerce, and sellers.

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Respondents' assessments for each indicator are reflected in the average score. A higher average score indicates the average respondent's agreement with the statement, while a lower average score indicates that the average respondent disagrees with the statement. The following are the average scores for each indicator (Table 2). For the E-Service Quality variable, the indicator with the highest performance is S1, which is ease of use of the application, while the lowest performance is S4, which is related to responsiveness in responding to consumers. The highest performance means that respondents agree that the e-commerce application is easy to use, while respondents consider the e-commerce application's lack of responsiveness in responding to customer complaints to be poor.

**Table 2: Indicators And Performance (Score)**

Notation	Description	Score
<b>E-Service Quality</b>		
S1	E- Commerce Application is easy to use	4,11
S2	E-commerce application is reliable	3,85
S3	E-commerce capable of protecting customer privacy.	3,93
S4	E-commerce is responsive in handling customer	3,79
S5	E-commerce is always willing to compensate (refunds)	3,90
S6	It is easy to contact E-commerce.	3,93
<b>Online Customer Review / Customer Rating</b>		
R1	E-commerce ratings are provided by experts.	3,72
R2	Customres' Review influence E-commerce's image.	4,27
R3	Number of review influences the trust in the E-commerce	4,26
<b>E-Trust</b>		
Z1	Product information on E-commerce is accurate.	3,89
Z2	E-commerce is managed by experts.	4,07
Z3	Technology used by E-commerce is top-notch.	3,99
Z4	E-commerce cares about its customers.	4,01
<b>Purchase Intention</b>		
Y1	Willing to transact through E-commerce.	3,62
Y2	E-commerce is the first choice in transaction	3,60
Y3	Need up-to-date on E-commerce's app features.	3,73
<b>Governance</b>		
G1	E Commerce Legal Entity is important	3,89
G2	Agreement of Personal data protection is important	4,29
G3	Legallity of products sold on E-commerce is imporant	4,33
G4	Dispute resolution between consumers, E-commerce, and sellers is important	4,23

**Validity and Reliability**

Validity and reliability tests were conducted using the indicator loading factor criteria for the latent variables, with a loading factor >0.7. Other criteria were also used, such as Cronbach's Alpha >0.7 and AVE >0.5. The Composite Reliability (CR) criteria were >0.7 (Hair et al., 2022). The results of the study for the variable indicators are shown in Table 3. All indicators were declared valid for explaining the latent variables, and all variables used in this study were reliable. All indicators and variables can be used in this study.

**Table 3: Validity and Reliability Test**

Variable	Indicator	Loading	Cr. Alpha	C. Reliability	AVE
E - Commerce Governance (Governance)	G1	0.805	0.891	0.924	0.753
	G2	0.870			
	G3	0.898			
	G4	0.896			
Customers Review (Review)	R1	0.874	0.859	0.914	0.779
	R2	0.892			
	R3	0.882			
E- Service Quality (service)	S1	0.739	0.905	0.927	0.680
	S2	0.775			
	S3	0.832			
	S4	0.873			
	S5	0.874			
	S6	0.844			
Purchase Intention (Purchase)	Y1	0.904	0.897	0.936	0.829
	Y2	0.920			
	Y3	0.907			
E- Trust (Trust)	Z1	0.863	0.898	0.929	0.767
	Z2	0.889			
	Z3	0.902			
	Z4	0.848			

**Hypothesis Testing**

The relationship between variables is demonstrated by statistical calculations using Partial Least Squares (PLS). The direct relationship between variables is shown in the following Path Coefficient table.

**Table 4: Path Coefficient**

	Original Sample (O)	Sample Mean (M)	Standard Dev (STDEV)	T Statistics	P Values
Governance -> Purchase	0.271	0.261	0.073	3.708	0.000
Governance -> TRUST	-0.090	-0,079	0,102	0,886	0,376
Review -> Purchase	-0,11	-0,097	0,091	1,207	0,228
Review -> TRUST	0,461	0,433	0,147	3,13	0,002
Service -> Purchase	0,391	0,378	0,112	3,49	0,001
Service -> TRUST	0,474	0,496	0,115	4,114	0
TRUST -> Purchase	0,3	0,307	0,108	2,771	0,006

**Direct Relationship Hypothesis Testing**

The independent variable directly influences the dependent variable (Purchase) significantly if the P-value is less than 0.05, while a P-value greater than 0.05 is considered insignificant. Therefore, the results of the direct relationship hypothesis test are:

- H1: Trust has a significant direct effect on Purchase Intention (Purchase), accepted.
- H2: Customer Reviews have a significant direct effect on Purchase Intention, rejected.
- H4: E-Service Quality has a significant direct effect on Purchase Intention, accepted.
- H6: Governance has a significant direct effect on Purchase Intention, accepted.

**Indirect Relationship Hypothesis Test**

The results of the indirect relationship hypothesis test (through the intervening variable) between the independent and dependent variables are presented in the following table.

**Table 5: Specific Indirect Effect**

	Original Sample (O)	Sample Mean (M)	Standard Dev (STDEV)	T Statistics	P Values
Governance -> TRUST -> Purchase	-0.027	-0.018	0.030	0.908	0.364
Review -> TRUST -> Purchase	0.138	0.126	0.050	2.762	0.006
Service -> TRUST -> Purchase	0.142	0.155	0.075	1.887	0.060

The table above shows that the influence of Governance on purchase intention through the mediator Trust is insignificant, indicated by a P-value of 0.364 (greater than 0.05). Meanwhile, the influence of Customer Reviews on purchase intention through the mediator Trust is significant, indicated by a P-value of 0.006 (less than 0.05). The E-Service Quality variable does not significantly influence purchase intention through the mediator Trust. The P-value is 0.06 (greater than 0.05). Therefore, the results of the indirect relationship hypothesis test are:

H3. Customer Reviews significantly influence purchase intention through the mediator Trust, as accepted.

H5. E-Service Quality significantly influences purchase intention through the mediator Trust, rejected.

H7. Governance significantly influences purchase intention through the mediator Trust, rejected.

The results of the hypothesis test based on statistical calculations using the P-value criterion indicate that the Governance and E-Service Quality variables have a direct and positive effect on purchase intention (Purchase), but no indirect effect through the mediator Trust. This indicates that Trust is not a mediator of Governance and E-Service Quality. The goal of an organization or company (in this case, an e-commerce platform) is to increase the number of buyers. Therefore, the significant positive direct effect of the Governance variable on Purchase and the significant positive direct effect of the E-Service Quality variable on Purchase require management to improve the performance of indicators related to the Governance variable and also indicators related to the E-Service Quality variable. Since Trust is not a mediator for the two independent variables, management can take efficiency measures: if there are activities aimed at building Trust related to E-Service Quality or Governance, these activities should be reduced.

Considering the positive relationship between the E-Service Quality variable and the Governance variable on purchasing intention, increasing purchasing intention (Purchase) on E-commerce platforms can be done by improving the Governance and E-Service Quality aspects, as conveyed in the indicators of each variable. The indicator with the lowest performance is an indicator with great potential for improvement (opportunity for improvement). For the Governance variable, the indicator with the lowest performance is G1, namely, the Legal Entity of the E-commerce platform is important, but respondents consider that the E-commerce platform has not disclosed much regarding its legal entity status.

To be able to further improve the performance of this indicator, in addition to conveying aspects of technology, service, products, and others, it is also necessary to be more active in explaining the legal entity status of E-commerce to consumers. Related to the E-Service Quality variable, the indicator with the lowest performance is S4, namely the ability of E-Commerce in responding to consumers. E-commerce platforms' responsiveness to customers is considered important, yet their performance is the worst compared to other indicators. E-Service Quality can be improved by improving the platform's responsiveness to customers.

One way to improve this is by establishing a hotline with dedicated staff to respond directly to customer complaints, rather than relying solely on machines that are less communicative and less interactive. E-commerce platforms' responsiveness to customers is

considered important, yet their performance is the worst compared to other indicators. E-Service Quality can be improved by improving the platform's responsiveness to customers. One way to improve this is by establishing a hotline with dedicated staff to respond directly to customer complaints, rather than relying solely on machines that are less communicative and less interactive.

Meanwhile, Customer Reviews do not directly influence Purchase significantly, but they do influence Purchase significantly through Trust mediators. Thus, it can be said that Trust mediates reviews fully (Full Mediator). To be able to increase purchases by utilizing customer reviews, E-commerce platforms need to improve Trust performance related to Review activities, such as increasing consumer confidence that E-commerce is managed by experts (in accordance with indicator Z2), so that its performance is accurate (in accordance with indicator Z1).

## CONCLUSION

Governance plays a significant role in increasing purchase intention without mediation. Similarly, e-service quality has a direct, positive, and significant effect on purchase intention. Trust is not a mediator for both e-service and governance. Efforts to increase purchase intention can be made by improving both e-service quality and governance.

Meanwhile, customer reviews have a positive and significant indirect effect, or through the mediator trust, on purchase intention. Trust acts as a full mediator for customer reviews. Efforts to increase purchase intention include improving the performance of the trust variable, which is related to customer reviews.

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