

# The Effect Of E-Commerce Trust, Site Loyalty, And E-Commerce Satisfaction On Purchasing Behavior

Agung Maulana<sup>1</sup>, Idrus Kurniawan<sup>2\*</sup>, and Angga Riyansyah<sup>3</sup>

<sup>1,2,3</sup>Department of Management, Faculty of Business and Humanities, Nusa Putra University, Sukabumi, Indonesia

#### **Email Address:**

agung.maulana@nusaputra.ac.id, idrus.kurniawan1710@gmail.com\*, angga.riyansyah@gmail.com \*Corresponding Author

Submitted 03-02-2023 Reviewed 12-05-2023 Revised 18-05-2023 Accepted 19-05-2023 Published 07-06-2023

**Abstract:** As the digital world progresses, consumers become more confident in the social environment influencing their purchase decisions. Additionally, there are new possibilities for entrepreneurs to use social commerce to boost sales. While Trust has been investigated, most studies have focused on digital trusts, such as the reliability of user evaluations. There are several factors to consider while examining consumer behaviour and gaining insight into customer decision-making. The project's ultimate goal is to provide a trustworthy and dependable framework for online business. The outcomes of this study were deemed satisfactory in that they provided insight into how to maximize customer satisfaction and Loyalty with an e-Commerce site (which ultimately influences consumers' purchasing decisions). This study demonstrates that the faith customers have in online reviews and the importance of social commerce significantly impact the degree to which customers are satisfied with and loyal to marketplaces.

Keywords: Social Commerce Trust; Site Loyalty; Purchasing Behavior.

Abstrak: Seiring kemajuan dunia digital, konsumen menjadi lebih percaya diri dalam lingkungan sosial yang memengaruhi keputusan pembelian mereka. Plus, ada kemungkinan baru bagi pengusaha untuk menggunakan social commerce untuk meningkatkan penjualan. Meskipun topik Kepercayaan telah diselidiki, sebagian besar penelitian berfokus pada kepercayaan digital, seperti keandalan evaluasi pengguna. Ada beberapa faktor yang perlu dipertimbangkan saat memeriksa perilaku konsumen dan mendapatkan wawasan tentang pengambilan keputusan pelanggan. Tujuan utama proyek ini adalah menyediakan kerangka kerja yang dapat dipercaya dan diandalkan untuk bisnis online. Hasil dari penelitian ini dianggap memuaskan karena memberikan wawasan tentang bagaimana memaksimalkan kepuasan dan loyalitas pelanggan dengan situs e-Commerce (yang pada akhirnya memengaruhi keputusan pembelian konsumen). Studi ini menunjukkan bahwa kepercayaan pelanggan terhadap ulasan online dan pentingnya perdagangan sosial secara signifikan memengaruhi tingkat kepuasan dan loyalitas pelanggan terhadap pasar. Kata Kunci: Social Commerce Trust; Site Loyalty; Purchasing Behavior.

### **INTRODUCTION**

Currently, the digital world is developing very rapidly; even in the online world, every day, progress suppose to be made. It also influences all sectors, including the economic and business sectors, and digital-based e-commerce is one of them. E-commerce is an internet service that is a forum for buying and selling digital-based products. So that the buying and selling process is no longer direct or offline, either to markets, shops, or stalls, it is also a challenge for business actors to think creatively about how their products are still in demand and can recognize in the digital world. According to (Lubis et al., 2021),





e-commerce is an online marketing channel that can reach via a computer, which business people use to carry out their bus activities. Consumers also use this to get information with computer assistance, which begins with providing services.

The e-commerce business in Indonesia has also increased sharply due to the pandemic since the beginning of 2020. This online-based trading business grew by around 33 per cent in 2020 with a fantastic value of around Rp. 253 trillion, it rose rapidly to around Rp. 337 trillion. A special report released by Google, Temasek, and Bain Company in October 2020 stated that the time it took to enter the e-commerce platform increased from initially only three points seven hours/per day to four points seven hours/per day during the lockdown.

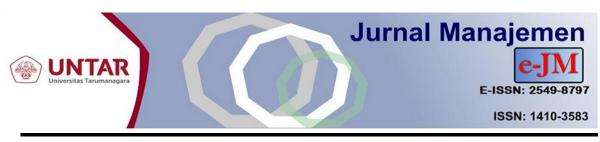
Moreover, it decreased to four hours/per day after the lockdown ended; from Google and other statements, Bank Indonesia dares to project that e-commerce transactions will increase yearly as long as the pandemic has not ended. (Atome, 2022). According to data released by market research company Ipsos Indonesia through the website (Tempo, 2022), Shopee is the e-commerce site with the most significant visitors in Indonesia at 54 per cent, followed by Tokopedia with 2 per cent, Lazada with 12 per cent and 3 cents for other e-commerce.

That makes consumers (in this case, the public) use E-Commerce as a source of information in buying and selling activities or commercial activities supported by social media, customer reviews, discussions, and sharing recommendations. Several factors are driving buying and selling digitally/online caused by three factors: to meet needs, availability of access, and time efficiency (Hismendi, 2016). Talking about e-commerce must be distinct from what is called Social Commerce. Social Commerce comprises several aspects, including people, technology, management, and information (Zhang et al., 2016). Social Commerce can be seen as a type of relational service market where Trust plays an essential role in determining the quality of the relationship between users and companies and thus generates business results (Zhang et al., 2016). In other words, the relationship between Social Commerce and E-Commerce is very close. Therefore Social Commerce trust is likely to determine the level of customer satisfaction and site loyalty directly related to purchasing behaviour.

Based on previous research conducted by (Xiaolin Lin, 2019), which obtained satisfactory results, this research focuses on Trust and satisfaction, which are directly related to purchasing decisions. However, in a study conducted by (Xiaolin Lin, 2019), there are no variables regarding Loyalty or the level of customer loyalty in using e-commerce platforms. Seeing this, researchers pay more attention to these variables; this is reinforced by a statement (Das et al., 2019) which states the importance of customer loyalty to increase the intensity of customer purchases, and this is the starting point for researchers to decide to do this research.

Therefore, this study tries to form a model to explain the importance of Loyalty in using the e-Commerce platform itself, which undoubtedly plays a vital role in purchasing decisions. Based on the background above, the researcher asked three questions in this study: (1) What is this Site Loyalty variable's important role in purchasing decisions? (2) Is the level of significance of the Site Loyalty variable able to mediate the relationship between Social Commerce Trust on Purchasing Decisions (Purchasing Behavior), and finally (3) how is the role of Loyalty towards this e-Commerce platform positively influencing purchasing decisions?





### THEORETICAL REVIEW

Several sectors, especially electronic commerce (e-commerce), are among Indonesia's most significant in the sales field. The e-commerce development in Indonesia is reasonably rapid, positively impacting business people and society. Several benefits are felt in the growth of e-commerce; for business people, some operational costs can be reduced without disrupting business stability. Of course, internet-based sales also impact expanding market share because e-commerce covers a comprehensive market. Meanwhile, e-commerce users have a positive effect because prospective buyers no longer have to leave their homes to make transactions; everything can be done online, anywhere, and anytime.

To the survey results released by We Are Social in April 2021, as many as 88.100 per cent of internet users in the country use e-commerce services; with this percentage, Indonesia is the country with the most significant e-commerce users in the world (Haryana et al., 2022). With these figures, Indonesia was projected to become the country with the most significant digital economic value in Southeast Asia in 2025, with a transaction contribution of Rp. 1.736 trillion or around \$124 billion (CNN Indonesia, 2021). From these percentages, it is a concern for business people to prepare everything, including what needs to make a deal with an increasingly expansive market wave.

The growing development of this digital/online-based business will be a big challenge for business actors, especially those engaged in digital/online trading/buying and selling. The competition will become more complex because, with the rise of E-Commerce platform users, the opportunities generated to increase purchasing decisions will also increase. Moreover, this should be of particular concern to business actors, especially those in the digital/online-based sales field. At least a few studies have to get into considerable detail about the initiatives to boost sales in Internet commerce (e-commerce). According to the first study (Lin et al., 2019), it is unavoidable for a new environment to arise in every activity involving electronic commerce (E-Commerce), and the environment in issue is the social commerce/Social Commerce and buying decisions or trading outcomes since this new technology dramatically influences trade or sales results. It also examines the direct relationship between social interaction and trading results.

The second study was conducted by (Das et al., 2019), which discusses in depth how Loyalty affects sites/Site Loyalty. The findings of the empirical analysis support the idea that when consumers encounter an excellent system/platform, their Trust in it increases, and as a result, their website Loyalty increases. That is significant for purchasing choices or trading outcomes. It is highly valued in electronic commerce (E-Commerce) since it increases the likelihood that customers would return to the same website or platform and make more purchases there. The consequence is a marked rise in purchase decisions and trade outcomes.

Looking at the findings made in previous research, researchers strongly believe that involving the Site Loyalty variable on the e-Commerce platform can significantly increase purchasing decisions/trading results. In previous research, the level of Trust (Social Commerce Trust) was strongly influenced by how much support from customer reviews (Customer Review Quality) and support from the environment (Social Support) for people's interest in shopping on the E-Commerce Platform. In the theory of Trust in





Loyalty, which was put forward by (Zhang and Li, 2019) in the previous study, the researchers focused on including the loyalty variable in this research model, so it is hoped that this will help in increasing satisfaction and, of course, increasing purchase intensity on the E-Commerce Platform.

In addition, this study also observed Loyalty to the e-Commerce/Site Loyalty platform as a variable that was not carried out in previous studies. Measuring the level of Loyalty to the e-Commerce / Site Loyalty platform is very important to ascertain whether the role of Loyalty has a significant effect on increasing purchasing decisions/e-commerce results, as stated by (Das et al., 2019) in their research on " Opportunity gone in a flash: Measurement of e-commerce service failure and justice with recovery as a source of e-loyalty." The central hypothesis of this study is about how the role of Loyalty to the e-Commerce platform / Site Loyalty will positively influence purchasing decisions.

After reviewing some findings from previous research, we find that (a) the significant influence of Trust (b) the critical role of social Support (Social Support) and Customer Reviews (Customer Review Quality) in influencing the level of customer trust, which in turn affects satisfaction and increases the intensity with which customers make purchases (Purchasing Behavior) (Lin et al., 2019, (Zhang and Li, 2019). Moreover finally, there are findings in research from (Das et al., 2019) that state the importance of Loyalty in increasing purchasing intensity (Purchasing Behavior). Therefore this study forms a new model resulting from the development of previous research and proposes several hypotheses as follows:

Social support is one of the motivations to participate in social commerce activities. As measured by information and Emotional Support, social support significantly affects the intention to use electronic commerce (e-commerce) sites (Hu et al., 2019). That is in line with previous research as well as research which is a reference for researchers to conduct further research; a study conducted by (Lin et al., 2019) states that there is an essential role of social Support (Social Support) in using electronic trading platforms (e-commerce) so that this becomes an influence in the formation of Trust in the social trading environment / Social Commerce Trust. Therefore, in this context, Social Commerce Trust will be higher when Customers get solid social support.

H1: Social Support has a positive relationship with Social Commerce Trust.

In electronic commerce (E-Commerce) activities, of course, the motivation for making transactions on a platform not only requires social support but there is another context, namely customer reviews (customer review quality). That is in line with what was revealed by (Islam et al., 2020), that the rate of information could increase consumer satisfaction and increase Loyalty to commerce/e-commerce sites. This behaviour is also proven by research (Arbaini, 2020), which states that Customers' Online Ratings and Reviews have a positive and significant effect on purchasing decisions for E-Commerce users.

H2: Customer Review Quality positively correlates with Social Commerce Trust.

According to (Phani Bhaskar and Prasanna Kumar, 2016), Trust can be influenced by interactivity; Trust and satisfaction affect Loyalty. Trust is formed in social commerce





by utilizing various offers and features in an E-Commercer platform, so after the customer has Trust, he regularly buys his needs on the same E-Commerce platform, and he gets satisfied with the product/service. After a few transactions, he would become a loyal customer. In other words, Social Commerce Trust is positively related to site loyalty.

H3: Social Commerce Trust has a positive relationship with Site Loyalty.

When customers have gained Trust by seeing and getting information submitted by other customers in the product review platform in e-Commerce, the researcher hypothesizes that there is a tendency for customers to make purchases even if only with information submitted by other customers. Moreover, this was conveyed by (Lin et al., 2019) in his research, which stated that customers who have a significant influence on Social Commerce Trust consider that integrated E-Commerce and social media sites, as well as E-Commerce features, can be relied upon to execute and fulfil needs. They are during the buying process. In addition, customers will believe that other customers are reliable and consider their requests, which will increase their opinion on the platform. Keeping this in mind, customers perceive the E-Commerce Platform as a pleasant place to buy their needs. As a result, they are more enthusiastic about purchasing decisions.

H4: Social Commerce Trust is positively related to Purchasing Behavior.

Conceptualization of social commerce trust / Social Commerce includes dimensions of technology and people based on socio-technical theory. Literature shows that Trust in platforms can increase consumer satisfaction, intention to engage in transactions, and platform loyalty in e-commerce. Therefore the level of customer trust is fundamental because it is directly proportional to customer satisfaction with the e-commerce platform.

H5: Social Commerce Trust has a positive relationship with E-Commerce Satisfaction.

In research conducted by (Dhingra et al., 2020), it was identified that there is a positive influence between E-Commerce Satisfaction and Purchasing Behavior. When consumers are satisfied with the shopping experience on a platform, the intention to repurchase will increase, or customer satisfaction positively affects purchase intentions. Thus, it will be important when customers get satisfactory service during transactions on electronic trading sites (E-Commerce). We hypothesize the following:

H6: E-Commerce Satisfaction has a positive relationship with Purchasing Behavior.

Loyalty is one of the essential factors in electronic commerce (e-commerce) activities because, with Loyalty, there will be consumer behaviour to re-purchase either the same goods or goods of a different type and loyalty factors also impact purchasing decisions. Moreover, this is in line with previous research conducted by (Das et al., 2019), which states that when consumers find a good system/platform, their Trust in it increases, resulting in their level of website loyalty/site Loyalty. Therefore, Loyalty is one of the essential factors in efforts to improve purchasing decisions/trade results.





**H7:** Site Loyalty has a positive relationship with Purchasing Behavior.

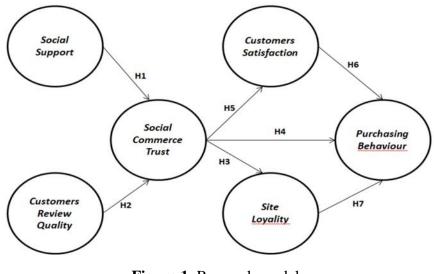


Figure 1. Research model Source: (Researcher, 2022)

# **METHODS**

**Research Model.** This study evaluates several previously stated assumptions to offer a model where customer decision-making is based on Trust in social commerce. During sampling, the researcher selected qualified individuals (consumers in this study) and then sent online survey invitations through systematic sampling. Participants are said to be eligible for the survey if they have (1) shopped at electronic commerce (e-commerce) at least three times in the previous three months (or an average of 1 time per month); (2) engaged in social commerce behaviour three months earlier. We specifically questioned participants if they had previously participated in other customer assessment and review activities in electronic commerce (e-commerce) and evaluated or commented on products in the sense of doing product reviews for items purchased in electronic commerce (e-commerce). Most of the survey's questions asked participants to respond based on their knowledge of Internet commerce (e-commerce). The method of collecting the data took around a month.

**Variable Measurement and Definition.** In this study, researchers used a structured questionnaire to assess how respondents viewed this research. A Likert scale of 1 to 5 was used to evaluate each indicator representing the variable (1 for strongly disagree and 5 for strongly agree). Before the official questionnaire was distributed, the researcher ensured the respondents met the predetermined requirements.

There are six variables determined in this study. From these six variables, using indicators from previous studies, **Table 1** explains the number of hands and references used in compiling the questionnaire instrument.





Construct	Code	Questionnaire Items	References
	Definition:	Social Support or environmental Support; this	
	is where th	e environment knows and is involved in the e-	
	Commerce	activity itself	
	SS.1	Consumer-generated content allows them	
	55.1	to make the right purchase.	
		Consumer-generated content allows	
Social Support	<b>SS</b> .2	Customers to support their purchasing	(Lin et al., 2019)
		decisions.	
		Consumer-generated content makes	
	SS.3	customers feel more confident in making a	
		buying decision.	
	SS.4	Consumer-generated content gives	
	55.4	Customers fun when customers shop	
	Definition:	Customers Review Quality is information that	
	can be acc	essed by other customers on the E-Commerce	
	platform so	that new customers can get information about	
	the product	t to be purchased.	
		The information provided by other	
Customers Review Quality	CRQ.1	consumers in the marketplace (Tokopedia,	
		Shopee, Lazada Bukalapak) is accurate.	
		Information from other consumers in the	
	CRQ.2	marketplace (Tokopedia, Shopee, Lazada	
		Bukalapak) is complete.	(Lin et al., 2019)
		The information provided by other	
	CRQ.3	consumers in the marketplace (Tokopedia,	
		Shopee, Lazada Bukalapak) is reliable.	
		Information from other consumers in the	
	CRQ.4	marketplace (Tokopedia, Shopee, Lazada	
		Bukalapak) is ready to use.	
		The information provided by other	
	CRQ.5	consumers in (Tokopedia, Shopee, and	
		Lazada Bukalapak) is timely.	
		this is the Trust of a social environment in the	
		ce platform itself; this is influenced by the	
		port variable for conducting transactions in E-	
		and Customers Review Quality which makes	
	prospective	e buyers confident in their transactions.	
	SCT.1	Social media can be counted as a suitable	
a		site.	
Social	SCT.2	Social media is reliable.	
Commerce		Customers believe other consumers in the	(Lin et al., 2019)
Trust	SCT.3	marketplace (Tokopedia, Shopee, Lazada	
		Bukalapak) always care about other people.	
		Customers believe other consumers in the	
	SCT.4	marketplace (Tokopedia, Shopee, Lazada	
		Bukalapak) are honest.	
		Customers believe they can rely on other	
	SCT.5	consumers in the marketplace (Tokopedia,	
		Shopee, Lazada Bukalapak).	
E Commerce		E-Commerce Satisfaction is where customers	a
Satisfaction		d with what is presented on the E-Commerce	(Lin et al., 2019)
Sausiacuon	platform.		

#### Table 1. Questionnaire Measurements and Items





		Customers feel happy with my overall	
	<b>CS</b> .1	experience with market palce (tokopedia,	
		shopee, lazada bukalapak).	
		Customers are satisfied with all the content	
	CS.2	displayed on the marketplace (Tokopedia,	
		Shopee, Lazada, Bukalapak).	
		Customers feel pleased with the	
	CS.3	marketplace (Tokopedia, Shopee, Lazada	
	0.5.10	Bukalapak)	
	Definition	: Customer loyalty to repeat purchases on the	
		commerce platform because customers feel	
		nd trust the platform.	
	Sutisfied u		
		Customers visit this Market Place	
	SL.1	(Wikipedia, shoppe, lazada bukalapak)	
		more often than others from the same	
		category, like (Facebook market, kaskus).	
		Market Place (Wikipedia, shoppe, lazada	
		bukalapak), where I buy most of the	
	SL.2	products and services in the Online	
Site Loyalty		category.	(Das et al., 2019)
		This Customers favourite site to buy	
	SL.3	products and services is in the Online	
	SL.J	category.	
		In the last few months, Customers have	
		visited very few sites that offer similar	
	SL.4	products and services to Market Place	
		(Tokopedia, Shopee, Lazada Bukalapak).	
		Customers usually do not buy products and	
	SL.5	services from this category from other	
	SL.J	websites.	
	Definition	websites. when customers are encouraged to carry out	
		or transactions in E-Commerce, get enough	
		· · ·	
		n to feel satisfied with the services provided,	
		yal to using the same platform, there will be	
	purchase in	ntensity or Purchasing Behavior.	
Purchasing	DD 1	Customers usually buy products from	(Lin at al 2010)
Behaviour	PB.1	Market Palce (tokopedia, shopee, lazada,	(Lin et al., 2019)
		Bukalapak)	
	PB.2	Customers often shop from Market Palce	
		(Tokopedia, Shopee, Lazada Bukalapak).	
		Customers want to buy a product from	
	PB.3	Market Place (Tokopedia, Shopee, Lazada	
		Bukalapak).	

Source: prosecced data (2022)

**Analysis Technique.** In this study, the method used is the survey method. According to Neuman W Lawrence in the book (Saputro et al., 2018), this survey method is quantitative. In research, the researcher asks several people (called respondents) about beliefs, opinions, characteristics of an object, and past or present behaviour by using a questionnaire. Also, researchers used SEM (Structural Equation Model) research techniques in this study. This multivariate analysis technique was developed to cover the limitations of previous analytical models used extensively in statistical research (Sasongko et al., 2016).





**Data Analysis.** Partial Least Square and Structural Equation Modeling (PLS-SEM) was used to analyze the collected research data. SMART PLS 3.3.0 is used to run the PLS-SEM analysis process. Because previous studies used a confirmatory factor analysis (CFA) approach, researchers used the same direction relevant to this study. There are two steps in the analysis process using PLS-SEM. The first is testing the outer Model and the inner Model itself. The external Model is a series of statistical analyses to measure the validity and reliability of constructs using a series of indicators in the survey instrument.

The validity test is used to test each construct's validity level. From the data processing shown in **Table 1**, the value of the loading factor for all construct indicators is above 0.500. This value indicates that the construct can be used in measuring the research model, meaning that the questions posed to respondents are valid and that the constructs used in this research model also have good validity.

A reliability test was conducted to determine whether or not each construct has high reliability. This test is done by knowing the composite reliability value and Cronbach alpha produced by processing SmartPLS 3.3.0 above 0.700. if the resulting value is less than 0.700, the construct is considered unreliable (Saputra and Kawisana, 2021).

Variable	Item	Factor Loading	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
	CRQ.1	0.862			 
Customers	CRQ.3	0.882			
Review	CRQ.4	0.871	0.917	0.938	0.752
Quality	CRQ.5	0.890			
	CRQ.6	0.828			
Createrna	CS.2	0.935			
Customers Satisfaction	CS.3	0.933	0.928	0.954	0.874
	CS.4	0.937			
D 1 '	PB.1	0.881			
Purchasing Behaviour	PB.2	0.909	0.891	0.932	0.821
Denaviour	PB.3	0.928			
Social	SCT.10	0.907			
Commerce	SCT.8	0.895	0.891	0.932	0.821
Trust	SCT.9	0.916			
	SL.1	0.821			
	SL.2	0.854			
Site Loyalty	SL.3	0.821	0.854	0.896	0.633
She Loyany	SL.4	0.749	0.054	0.090	0.055
	SL.6	0.724			
a . 1	SS.2	0.738			
Social Support	SS.5	0.884	0.777	0.869	0.689
Support	SS.6	0.862			

Table 2. Convergence Validity and Instrument Reliability

Source: prosecced data (2022)





**Table 2** shows all of the indicator items used in this study have a loading factor value above 0.700, which means that all indicators represent the construct correctly. Moreover, in the same table, it is shown that the value of composite reliability (CR) and Cronbach alpha (CA) has a value above 0.700. The Average Variance Extracted (AVE) worth it has a value above 0.500, which means that the ratio above shows that the variables and indicators used in this research are reliable and valid.

The Heterotrait-Monotrait (HTMT) value was used to test the discriminant validity of the instrument. For the tool to be valid, the HTMT ratio must be below 0.900 (Henseler et al., 2018). **Table 3** it is shown that the value of the Heterotrait-Monotrait ratio (HTMT) for each variable has a value below 0.900. That indicates that the instrument in this study is valid for measuring the Model that has been built.

CRQ	CS	PB	SCT	SL	SS
0.654					
0.453	0.526				
0.814	0.736	0.413			
0.602	0.606	0.862	0.632		
0.801	0.647	0.497	0.673	0.571	
	0.654 0.453 0.814 0.602	0.654 0.453 0.526 0.814 0.736 0.602 0.606	0.654           0.453         0.526           0.814         0.736         0.413           0.602         0.606         0.862	0.654         0.453       0.526         0.814       0.736       0.413         0.602       0.606       0.862       0.632	0.654         0.453       0.526         0.814       0.736       0.413         0.602       0.606       0.862       0.632

#### Table 3. Discriminant Validity (HTMT Ratio)

The Inner Model (Structural Model) measures the conceptual Model's ability to predict the variance of the independent and dependent variables. In this case, four measurement analyzes were carried out. The first is to measure the value of the coefficient of determination by looking at the value of R2. The goal is to determine the significance of the combined effect of exogenous variables on endogenous variables. The second is to test the indirect and direct path coefficients using the bootstrapping method with a subsample of 5000, and the results of this test are to see the t-statistical value and p-value, which must be smaller than 0.500, so the relationship between latent variables is considered to have a significant relationship. Third, carry out a model fit analysis (Goodness of Fit) to validate the overall structural Model and see the performance of the combined measurement and structural models. That is done by evaluating the SRMR, NFI, and Chi-Square ratio values. The last point is predictive relevance analysis, which uses a blindfolding method based on cross-validated redundancy (Jr. et al., 2017).

# RESULT

**Respondent Profile.** In this study, there were several characteristics of the respondents involved in this research, such as work background, average age, education, data on internet usage in their daily lives, and data on marketplace users.





<b>Business Profil</b>	Frequency	Per centage	Business Profil	Frequency	Per centage	
E	ducational			Age Vulnerat	ole	
Middle	4	2.670 per	16 to 20	14	9.330 per	
School/Equivalent	+	cent	Years	14	cent	
Hight	82	54.670 per	21 to 30	116	77.330 per	
School//Equivalent	82	cent	Years	110	cent	
Diploma/D3	51	34.000 per	31 to 40	13	8.670 per	
Dipionia/D3	51	cent	Years	15	cent	
Bachalor Dagraa	12	8.000 per	41 to 50	7	4.670 per	
Bachelor Degree	12	cent	Years	7	cent	
Magister/S2	1	0.670 per	Marketplace Users			
Masters/S2	1	cent		Marketplace Us	sers	
т	)f		Vaa	140	98.670 per	
1	Profession		Yes	148	cent	
State Civil	1	0.670 per	NT.	2	1.330 per	
Apparatus (Asn)	1	cent	No	2	cent	
Private Sector	50	35.330 per		The former of TT and		
Employee	53	cent		Internet User	ſ	
Undergraduate	4.1	27.330 per		150	100.000	
Student	41	cent	Yes	150	per cent	
	1	0.670 per	NT.	0	0.000 per	
Graduate Student	1	cent	No	0	cent	
<b>T</b>	11	7.330 per		C l.		
Trader	11	cent		Gender		
C. 16 E	11	7.330 per	Mala	16	30.670 per	
Self-Employed	11	cent	Male	46	cent	
	22	21.330 per	F 1	104	69.330 per	
Etc.	32	cent	Female	104	cent	

### Table 4. Profile of Respondents

Source: prosecced data (2022)

**Table 4** shows explain the background of the respondents in this study. It can be seen from this descriptive data that out of 150 respondents, 148 respondents (98.670 per cent) use the marketplace to shop for their needs. The data in **Table 4** also shows the maximum number of internet users with a perfect percentage of 100 per cent. Respondents were dominated by private employees, with 53 respondents (35.330 per cent), followed by undergraduate students, with 41 respondents (27.330 per cent). Moreover, of 150 respondents, 104 (69.330 per cent) were female, indicating that women prefer to shop online.

**Preliminary Conditions.** According to (Jr. et al., 2017), at least two conditions in the PLS-SEM analysis must be met. The first is the PLS-SEM test which does not require Missing Values and Outliers. After screening the data, researchers got 150 respondents. Of the 150 respondents or samples used in the study, this followed the advice of (Jr. et al., 2017), which states that the number of pieces feasible for further analysis using the SEM-PLS approach is 5 to 10 times the number of indicators. There were 25 indicators in this study, meaning the minimum number of samples needed was 125. Thus the sample size in this study was said to meet the criteria.





	CRQ	CS	PB	SCT	SL	SS
Customers Review Quality				1.912		
Customers Satisfaction			1.972			
Purchasing Behaviour						
Social Commerce Trust		1.000	1.998		1.000	
Site Loyalty			1.547			
Social Support				1.912		

Table 5. Inner VIF Value between variables

Source: prosecced data (2022)

Second, there is a requirement for no multicollinear assumptions between the construct variables and their indicators in PLS-SEM. This criterion can be met by measuring the inner VIF using the PLS method. If the Variance Inflation Factor (VIF) value is more than 3, it can be said that there is multicollinearity between the indicators (Jr. et al., 2017). **Table 5** shows the VIF values between variables and indicators having a value of less than 3. Thus this study does not have multicollinear assumptions.

Lastly, testing the fit Model is done to assess the combined performance of the outer and structural or inner models (Hair Jr, 2017). SMART PLS on its official website states that to be able to categorize an appropriate model, the value of Theta RMS (Root Mean Square) must be less than 0.102, SRMR (Standardized Root Mean Square) must be less than 0.100 or 0.080, and the NFI value must be more than 0.900, or at least close to a value of 1.

**Table 6** shows that the estimated NFI value is 0.816 (close to 1), and the SRMR (Standardized Root Mean Square) value is 0.094 (less than 0.100). These results can be concluded. The Model developed in this study meets the Goodness of Fit (GoF) assumption requirements.

Saturated Model	Estimated Mode	
0.059	0.094	
0.888	2.228	
0.565	0.600	
483.710	491.675	
0.819	0.816	
	0.059 0.888 0.565 483.710	

### Table 6. Results of the Fit Model Test

Source: prosecced data (2022)

**Structural Model (Inner Model).** The first thing to do in analyzing a structural model is to measure the coefficient of determination (Kurniawan et al., 2023). This test is determined by the R2 value obtained from the PLS procedure. The ratio level of R2 has three categories, namely 0.750 (strong), 0.500 (moderate), and 0.250 (weak) (Jr. et al., 2017).





	R Square	R Square Adjusted
Customers Satisfaction	0.451	0.447
Purchasing Behaviour	0.598	0.589
Social Commerce Trust	0.551	0.544
Site Loyalty	0.300	0.295

Table 7. Test Results for the Coefficient of Determination

Source: prosecced data (2022)

The second stage of testing the Inner Model is evaluating the results of the Blindfoldin ratio. This Blindfolding test evaluates the Q2 value to determine how relevant the constructed Model is (Hair Jr, 2017). If Q2 has a value of more than 0.050, it is considered that the Model developed in this study is appropriate for describing this phenomenon. **Table 8** shows that the variable Q2 value in this study is more than 0.050 or more significant (0.389, 0.476, 0.439, and 0.186). The exogenous variables used in predicting the endogenous variables in this study are appropriate.

#### Table 8. Blindfolding test results

	SSO	SSE	Q <sup>2</sup> (=1-SSE/SSO)
Customers Review Quality	750.000	750.000	
Customers Satisfaction	450.000	274.915	0.389
Purchasing Behaviour	450.000	235.660	0.476
Social Commerce Trust	450.000	252.278	0.439
Site Loyalty	750.000	610.255	0.186
Social Support	450.000	450.000	

Source: prosecced data (2022)

**Hypothesis Testing Results.** The last thing that must be done from the inner model analysis process is to test the hypothesis using the Bootstrapping method. In assessing this structural Model's relevance level, researchers used 5000 sub-samples to verify the relevance of the data (Jr. et al., 2017). For the level of significance, researchers use a significance level of 5 to 10 per cent. That is the generally accepted level of significance in economics and management studies.

**Table 9** shows the findings of a direct relationship with latent variables. Customers' Review Quality positively and significantly affects Social Commerce trust (0.650, P-Value 0.000). Customer Satisfaction positively and significantly affects Purchasing Behavior (0.188, P-Value 0.016). Social Commerce Trust positively and significantly affects Customer Satisfaction (0.672, P-Value 0.000). Social Commerce Trust positively and significantly affects Purchasing Behavior (0.172, P-Value 0.039). Social Commerce Trust positively and significantly affects Site Loyalty (0.548, P-Value 0.000). Site loyalty also has a positive and significant effect on Purchasing Behavior (0.752, P-Value 0.000), and Social Support has a positive and significant impact on Social Commerce Trust (0.125, P-Value 0.252).





Hypothesis	Path	Coefficient	STD	T Statistics	P Values	Conclusion
H1	CRQ -> SCT	0.650	0.100	6.509	0.000	Supported
H2	CS -> PB	0.188	0.078	2.400	0.016	Supported
H3	SCT -> CS	0.672	0.046	14.560	0.000	Supported
H4	SCT -> PB	-0.172	0.083	2.064	0.039	Supported
Н5	SCT -> SL	0.548	0.057	9.554	0.000	Supported
H6	SL -> PB	0.752	0.058	13.004	0.000	Supported
H7	SS -> SCT	0.125	0.109	1.146	0.252	Supported

Table 9. Direct Effect Test Results

Source: prosecced data (2022)

The results shown in **Table 9** show that the mediation relationship in this Model has been fulfilled. The condition for the mediating effect of a mediating (intervening) variable to function is that the independent variable must affect the mediating variable, and the mediating variable must simultaneously affect the dependent variable (Henseler et al., 2016). The results above show that a direct relationship between latent variables is significant. So there is a strong relationship between Social Support and Customers Review Quality with Social Commerce Trust, which then influences Customers Satisfaction and Site Loyalty, which then has a significant impact on Purchasing Behavior. and based on the results above, it can be concluded that all hypotheses (H1, H2, H3, H4, H5, H6, and H7) have been accepted.

Path Number	Path	Coefficient	STD	T Statistics	P Values
1	SS -> SCT -> PB	-0.021	0.024	0.907	0.364
2	SS -> SCT -> CS -> PB	0.016	0.017	0.920	0.357
3	SS -> SCT -> SL -> PB	0.051	0.047	1.100	0.271
4	SS -> SCT -> SL	0.068	0.061	1.117	0.264
5	SS -> SCT -> CS	0.084	0.074	1.128	0.259
6	CRQ -> SCT -> PB	-0.112	0.058	1.929	0.054
7	CRQ -> SCT -> CS -> PB	0.082	0.039	2.122	0.034
8	SCT -> CS -> PB	0.126	0.055	2.289	0.022
9	CRQ -> SCT -> SL -> PB	0.268	0.057	4.662	0.000
10	CRQ -> SCT -> SL	0.356	0.067	5.339	0.000
11	CRQ -> SCT -> CS	0.437	0.075	5.806	0.000
12	SCT -> SL -> PB	0.412	0.060	6.880	0.000

Table 10. Indirect Effect Test Results

Source: prosecced data (2022)

The indirect relationship between latent variables is shown in **Table 10. Table 10** shows that Social Commerce Trust, Customer Satisfaction, and Site Loyalty cannot mediate the relationship between Social Support and Purchasing Behavior (lines 1 to 5).





Meanwhile, different results were found in (Track Numbers 6 to 12). Namely, Social Commerce Trust is capable and significantly mediates the relationship between Customer Review Quality with site loyalty and Customer Satisfaction. The same results were found on Social Commerce Trust, Customers Satisfaction, and Site Loyalty, capable and significant of mediating the relationship between Customers Review Quality and Purchasing Behavior.

Specifically, **Table 10** shows the important role of Customers Review Quality in establishing Trust in Social Commerce so that Customers become loyal and satisfied in shopping online. It can be seen in Table 10 that the quality of these customer reviews has a very significant role in influencing other potential customers to use or transact on the e-commerce platform. Apart from conducting transactions, the quality of reviews given by other customers can also increase the level of Trust of other prospective customers in making transactions on e-commerce platforms. That is shown in lines 10 and 11, which show that this variable is capable and significantly influences customer trust, which can also increase customer satisfaction and Loyalty.

### DISCUSSION

From the direct and indirect relationship testing results, it can be concluded that questions can be adequately answered. Moreover, this research model successfully explains that there is an essential role in several variables that influence customers purchasing decisions. From this, we can see that Customers Review Quality can positively impact Social Commerce, satisfaction, and Loyalty, significantly increasing purchasing decisions (Purchasing Behavior). That is inversely proportional to the influence of Social Support, which has no positive or insignificant impact on Social Commerce, satisfaction, and Loyalty, so the level of purchasing decisions is unaffected.

These results provide credence to the notion established by prior studies (Lin et al., 2019) and show that the quality of customer reviews significantly impacts consumers' Trust, contentment, and Loyalty regarding making purchases in social commerce. On the other hand, this study's results contradict a theory based on prior research by (Lin et al., 2019) that found a favourable and substantial influence of social support on social commerce and consumers' pleasure with their purchases.

Research conducted (by Sheikh et al., 2019) regarding the importance of social support (Social Support) in increasing satisfaction, Trust, and Loyalty in supporting purchasing behaviour (Purchasing Behavior). So the importance of online communities and social networking sites, which offer a supportive climate for consumers, can predict consumer behaviour in the social field of trade era, therefore, is a contribution to this research.

In addition, this research also shows the importance of Customers Review Quality in a Market Place (Online Trading), which is the primary reference for Customers in deciding on purchases; this can be maximized with various new features in writing reviews from Customers, such as the feature to reply to messages from review customers who others, so far there is only a like feature. This feature will likely increase Trust, satisfaction, and Loyalty, directly improving purchasing decisions (Purchasing Behavior).

In addition to findings about how critical a customer review (Customer Review Quality) is, it significantly affects Trust, satisfaction, and Loyalty, directly affecting





purchasing decisions. In this study, there is also an essential factor that is the primary basis for this research: Loyalty. This loyalty factor significantly influences purchasing decisions, as evidenced in **Table 10**, which explains the significance of the Indirect Effect test. That aligns with previous research stating that Loyalty greatly influences purchasing decisions (Das et al., 2019).

From the previous explanation, this research supports the results of a previous study conducted by (Lin et al., 2019) regarding how the role of review quality has a positive influence on the level of customer trust. However, this research also rejects the results of the same research, which was conducted by (Lin et al., 2019), that Social Support greatly influences the level of customer trust. Still, in this study, the social support variable does not significantly affect the level of customer trust.

In addition, this study also supports the results of previous research conducted by (Das et al., 2019), which obtained satisfactory results that site loyalty greatly influences customer purchase intensity. Also, in this study, this site loyalty variable, besides having a significant influence on customer intensity, this variable can mediate an indirect relationship between social commerce trust variables and customer buying intensity (purchasing behaviour).

**Theoretical and Managerial Implications.** Several implications can be raised based on the earlier research results. That is important because some implications are expected to help business actors or the E-Commerce platform improve performance and increase trading results/purchasing decisions.

**Theoretical Implications.** This research advances the theory of Trust in customer loyalty which was stated in previous research by (Lin et al., 2019). Moreover, the results obtained are very satisfying. Trust significantly affects customer loyalty. As we can see, the role of customer reviews (Customer Review Quality) has influences that significantly affect the level of Trust in the trading environment (Social Commerce). When the increase in Trust is significant, the effect is an increase in customer loyalty to the E-Commerce platform. That follows the opinion expressed in previous research (C. B. Zhang and Li, 2019) that the level of Trust affects customer loyalty.

Managerial Implications. The results of this study highlight factors that focus on Trust, which significantly affects Loyalty and certainly influences the increase in purchasing decisions. Social support and quality reviews from customers (Customers Review Quality) as the main determinants of Trust for customers / Customers. From the results of this study, it is hoped that e-commerce platform owners will be able to improve new features, such as adding communication features between customers on product review pages that have been purchased because, with the interaction between customers or customers and at the same time, there will be an exchange of information. , and it will increase the Trust of new customers/customers to the platform. In addition to the ecommerce platform, business actors or sellers on the e-commerce platform are expected to be able to provide an excellent response to their customers because that way, customers or customers will feel comfortable transacting with businesses on the e-commerce platform. The latter is for the customer or the customer himself; it is highly expected that they choose a trusted product and, of course, be more careful in choosing which product to buy at which store and what kind of product, and not rush in making a purchase decision, because that way it will reduce the level of disappointment over the goods they have purchased on the e-commerce platform.





# CONCLUSIONS

Understanding the factual factors that influence the customer's perceived value regarding the intensity of customer purchases (purchasing behaviour) is essential for online managers or companies engaged in online trading services (e-commerce) to encourage and attract customers to make repeated purchases. This study identifies how important customer loyalty is to the level of customer purchasing decisions or the intensity of customer purchases based on the literature review that has been described previously. Moreover, after testing the hypothesis, direct and indirect relationships, in this study, the variable that has been proposed (site loyalty) can have a significant influence on customer purchase levels and is also able to mediate the relationship of other variables such as social trading trust with customer buying intensity (purchase behaviour) as well as the relationship between the variable Customer Review Quality and the intensity of customer purchases (purchasing behaviour) in an indirect relationship.

Limitations and Suggestions for Future Research. Although this study has succeeded in answering every problem and research objective, this research is inseparable from several limitations that can be developed in further research. The first is the characteristics of the respondents; although the majority are e-Commerce users, not all understand the concept of e-commerce itself. Secondly, the number of respondents could be more optimal; out of a target of 300 respondents, only 50per cent are collected. Not optimal, so respondents tend to fill in with their instincts and not experience when using e-commerce platforms. Future research can observe these factors, process them into more exciting research, and add several variables, such as the Web Characteristic variable, which mediates Social Commerce Trust with Site Loyalty, or Service Quality, which can mediate Social Commerce Trust and Customer Satisfaction.

# REFERENCES

- Arbaini, P. (2020). Pengaruh Consumer Online Rating Dan Review Terhadap Keputusan Pembelian Pada Pengguna Marketplace Tokopedia. Jurnal Bisnis Dan Manajemen, 7(1), 25–33. https://doi.org/10.26905/jbm.v7i1.3897.
- Das, S., Mishra, A., and Cyr, D. (2019). Opportunity Gone In A Flash: Measurement Of E-Commerce Service Failure And Justice With Recovery As A Source Of E-Loyalty. *Decision Support Systems*, 125(August), 113130. https://doi.org/10.1016/j.dss.2019.113130.
- Dhingra, S., Gupta, S., and Bhatt, R. (2020). A Study Of The Relationship Among Service Quality Of E-Commerce Websites, Customer Satisfaction, And Purchase Intention. *International Journal of E-Business Research*, 16(3), 42–59. https://doi.org/10.4018/IJEBR.2020070103.
- Haryani, P., Maulana, A., and Azam, S. M. F. (2022). The Nexus Of International Trade And Inflation On ASEAN-5 Countries' Economic Growth: The Mediating Role Of Exchange Rates. *Proceedings of the International Conference on Economics, Management and Accounting (ICEMAC 2021)*, 207(Icemac 2021), 238–248. https://doi.org/10.2991/aebmr.k.220204.025.
- Henseler, J., Hubona, G., and Ray, P. A. (2016). Using PLS Path Modeling In New Technology Research: Updated Guidelines. *Industrial Management and Data*





Systems, 116(1), 2–20. https://doi.org/10.1108/IMDS-09-2015-0382.

- Henseler, J., Müller, T., and Schuberth, F. (2018). New Guidelines For PLS Path Modeling In Hospitality, Travel, And Tourism Research. *Applying Partial Least Squares in Tourism and Hospitality Research*, 17–33. https://doi.org/10.1108/978-1-78756-699-620181002.
- Hismendi. (2016). E-Commerce: Model Interaksi Jual Beli (Studi Pada Pelaku Interaksi Jual Beli Melalui Internet). *Jurnal Ekonomi Dan Bisnis*, 15(1), 39–48.
- Hu, X., Chen, X., and Davidson, R. (2019). Social Support, Source Credibility, Social Influence, And Impulsive Purchase Behavior In Social Commerce. International Journal of Electronic Commerce, 23(3), 297–327. https://doi.org/10.1080/10864415.2019.1619905.
- Islam, J. U., Shahid, S., Rasool, A., Rahman, Z., Khan, I., and Rather, R. A. (2020). Impact Of Website Attributes On Customer Engagement In Banking: A Solicitation Of Stimulus-Organism-Response Theory. *International Journal of Bank Marketing*, 38(6), 1279–1303. https://doi.org/10.1108/IJBM-12-2019-0460.
- Jr., J. F. H., Matthews, L. M., Matthews, R. L., and Sarstedt, M. (2017). PLS-SEM Or CB-SEM: Updated Guidelines On Which Method To Use. *International Journal of Multivariate Data Analysis*, 1(2), 107. https://doi.org/10.1504/ijmda.2017.087624.
- Kurniawan, Maulana, A., and Iskandar, Y. (2023). The Effect Of Technology Adaptation And Government Financial Support On Sustainable Performance Of MSMEs During The COVID-19 Pandemic. *Cogent Business and Management*, 10(1). https://doi.org/10.1080/23311975.2023.2177400.
- Lin, X., Wang, X., and Hajli, N. (2019). Building E-Commerce Satisfaction And Boosting Sales: The Role Of Social Commerce Trust And Its Antecedents. *International Journal of Electronic Commerce*, 23(3), 328–363. https://doi.org/10.1080/10864415.2019.1619907.
- Lubis, A. R., Prayudani, S., Lubis, M., and Al-Khowarizmi. (2021). The Effect Of E-Commerce Towards Sales Growth On Social Media Among Students In Indonesia. *International Conference on Electrical Engineering, Computer Science and Informatics* (*EECSI*), 2021-Octob(October), 102–106. https://doi.org/10.23919/EECSI53397.2021.9624290.
- Phani Bhaskar, P., and Prasanna Kumar, D. (2016). Customer Loyalty On E-Commerce. *International Journal of Management Research and Review \*Corresponding Author*, 6(4), 2249–7196. www.ijmrr.com.
- Saputra, K. A. K., and Kawisana, P. G. W. P. (2021). Analysis Of The Influence Of Power, Auditor Experience And Task Complexity On Audit Judgment. *Palarch's Journal Of Archaeology Of Egypt/Egyptology*, 18(4), 6370–6379.
- Saputro, A., Sugiharto, D. S., Studi, P., Pemasaran, M., Ekonomi, F., Petra, U. K., and Siwalankerto, J. (2018). Dimensi Brand Ambassador. *Strategi Pemasaran*, *5*, 1–8.
- Sasongko, E. N., Mustafid, and Rusgiyono, A. (2016). Penerapan Metode Structural Equation Modeling Untuk Analisis Kepuasan Pengguna Sistem Informasi Akademik Terhadap Kualitas Website (Studi Kasus pada Website sia.undip.ac.id). *Jurnal Gaussian*, 5(3), 395–404. http://ejournal-s1.undip.ac.id/index.php/gaussian.
- Sheikh, Z., Yezheng, L., Islam, T., Hameed, Z., and Khan, I. U. (2019). Impact Of Social Commerce Constructs And Social Support On Social Commerce Intentions. *Information Technology and People*, 32(1), 68–93. https://doi.org/10.1108/ITP-04-





2018-0195.

- Utami, S. (2015). The Influence Of Customers' Trust On Customer Loyalty. *International Journal of Economics, Commerce and Management United Kingdom, III*(7), 638–653. http://ijecm.co.uk/.
- Zhang, C. B., and Li, Y. (2019). How Social Media Usage Influences B2B Customer Loyalty: Roles Of Trust And Purchase Risk. *Journal of Business and Industrial Marketing*, 34(7), 1420–1433. https://doi.org/10.1108/JBIM-07-2018-0211.
- Zhang, K. Z. K., Benyoucef, M., and Zhao, S. J. (2016). Building Brand Loyalty In Social Commerce: The Case Of Brand Microblogs. *Electronic Commerce Research and Applications*, *15*, 14–25. https://doi.org/10.1016/j.elerap.2015.12.001.

