

Research Article

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The Effect of User Ease and User Security on Purchase Decisions Mediated by Consumer Trust (Study of Tokopedia Users in Sukabumi City)

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Abstract: *In the increasingly developing digital era, ease of use and security of use are two important factors that influence consumer trust in the products or services offered. This consumer trust, in turn, can influence the purchasing decisions taken. In this context, understanding the influence of ease of use and security of use on consumer trust, as well as its impact on purchasing decisions, is very important for marketing strategies and product development. This study aims to analyze the influence of ease of use and security of use on consumer trust, as well as its impact on purchasing decisions. The research method uses a quantitative approach with the Structural Equation Modeling (SEM) technique which is analyzed using AMOS software. The sample of this study consisted of 126 respondents who were consumers who used Tokopedia e-commerce. The results of the study indicate that ease of use does not have a significant effect on consumer trust, with a CR value of 1.908 and a p-value of 0.056 which is greater than the significance limit of 0.05, so the first hypothesis is rejected. On the other hand, security of use has a significant and positive effect on consumer trust, with a CR value of 2.428 and a p-value of 0.015 which is smaller than 0.05, so the second hypothesis is accepted. Consumer trust is proven to have a significant effect on purchasing decisions with a CR of 2.415 and a p-value of 0.016, indicating that increasing consumer trust can significantly influence purchasing decisions. Ease of use and security of use were also found to have a significant effect on purchasing decisions, with CR values of 2.346 and 2.303 respectively and a p-value smaller than 0.05, indicating a positive effect of both factors on purchasing decisions. The results of this study provide an important contribution to understanding the factors that influence consumer purchasing decisions, especially in the context of ease of use, security, and consumer trust.*

Keywords: *ease of use, security of use, consumer trust, purchase decision.*

Introduction

The more advanced technology as a means of information, the more open and aware society is that technology can make it easier for them to carry out various activities. According to Akbar & Alam, (2020) E-commerce is the buying, selling and marketing of goods and services through electronic systems. Such as television, radio, and computers or the internet. Business transactions that occur on electronic networks such as the internet.

Everyone who has an internet connection can participate in e-commerce activities. Meanwhile, the definition of e-commerce according to (Riswandi, 2019) is a dynamic set of economic, business applications and processes that link companies, consumers and communities through electronic transactions and the electronic exchange of goods, services and information.

Tokopedia is one of the largest technology companies in Southeast Asia based in Indonesia. Founded on February 6, 2009 by William Tanuwijaya and Leontinus Alpha Edison, Tokopedia initially focused on being an online marketplace platform connecting buyers and sellers. As part of the GoTo technology group, the result of a merger with Gojek in 2021 (Tokopedia, 2021).

Tokopedia has now grown beyond its role as an e-commerce. The services provided not only cover online shopping, but also include payment technology, logistics, and various other digital solutions. According to (Wardana, 2018) *e-commerce* which is an abbreviation of Electronic Commerce which means transactions that include various business activities ranging from purchases to sales that are carried out through internet-based network media. E-commerce itself involves the distribution, sales, purchases, marketing and service of a product that is carried out in an electronic internet system or other forms of computer networks.

In Indonesia, one of the largest e-commerce platforms is Tokopedia. In 2018, e-commerce in Indonesia was recorded to have experienced very rapid growth. In addition to this data, the great potential of the e-commerce industry in Indonesia is also influenced by the style of online shopping, especially by the millennial generation. According to (Millennial Report, 2019), millennials really like to look for comparisons of prices, features, promo programs and product quality in several e-commerce or online stores before deciding to buy an item.

The growth of Tokopedia users in Indonesia is in line with the increasing number of internet users and the development of the e-commerce industry. According to data from the Indonesian Internet Service Providers Association (APJII) in 2021, the number of internet users in Indonesia has reached 196.7 million people, which is equivalent to 71.7% of the total population of this country. This figure places Indonesia as one of the countries with the largest number of internet users in the world.

In terms of demographics, the majority of Tokopedia users are in the 18-34 age range, which covers around 60% of all users. In addition, women dominate this platform with a percentage of around 58%. Tokopedia users are spread across various regions in Indonesia, although the highest concentration is found in Java, especially in big cities such as Jakarta and Surabaya. The majority of Tokopedia users also have a secondary education or higher, indicating that this platform is widely used by educated people and has quite good purchasing power.

Tokopedia's significant growth peaked in 2017, supported by a \$1.1 billion investment from Alibaba on its 8th anniversary. This investment was an important milestone that strengthened Tokopedia's position as the leader of the e-commerce market in Indonesia. Tokopedia's success was also influenced by a strategy that focused on the dimensions of consumer trust and loyalty, which were built through usability and platform security. These factors are recognized as the main keys to maintaining competitiveness in the highly competitive e-commerce industry. (Kowanda et., 2018).

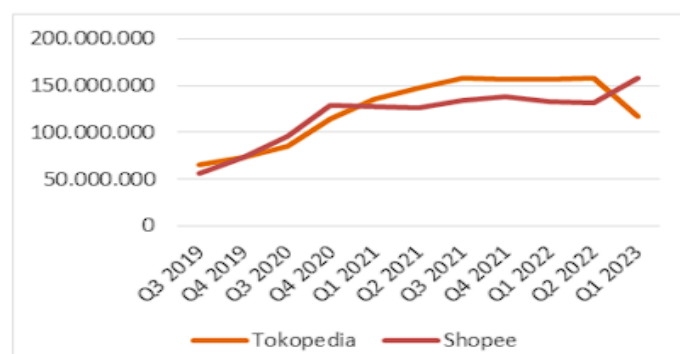


Figure 1. Number of Visitors to the Tokopedia E-commerce Site

Source: Nur Afnih Suliman, 2023

Based on the image above, Tokopedia generally experienced a number of visitors that tended to

show a positive trend. However, in the first quarter of 2023, the number of visits decreased from 158,346,667 visitors to 117,033,333 visitors. Shopee experienced a different thing where in the third quarter of 2019 the number of visitors was only around 55,964,700 and tended to show a positive trend until the first quarter of 2023 which increased to 157,966,666 visitors. Afnih Suliman (2024).

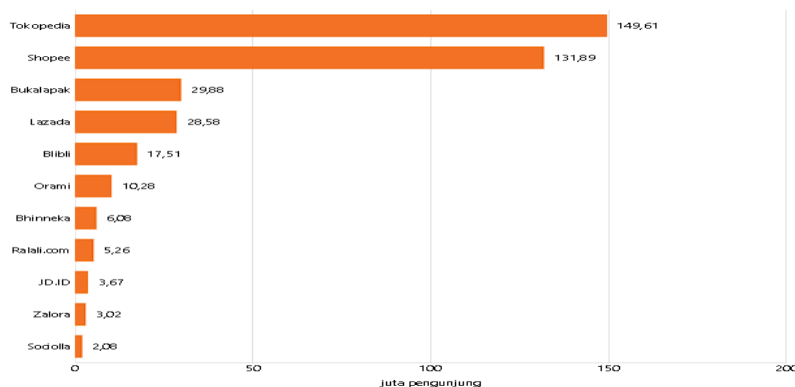


Figure 2. E-commerce users

Source: databoks.katadata.co.id, 2021

This image shows data on the popularity of various e-commerce platforms in Indonesia in the form of a horizontal bar chart. The number of visitors to each platform is shown in millions, and this data reveals who dominates the market the most. Tokopedia is in first place with 149.61 million visitors, followed by Shopee with 131.89 million visitors. It is very clear that these two platforms dominate the e-commerce industry in Indonesia with a much larger difference in the number of visitors compared to other competitors.

Based on the background described above, the research questions are as follows.

1. How does user convenience affect consumer trust in Tokopedia in Sukabumi City?
2. How does security affect trust in Tokopedia in Sukabumi City?
3. How does trust influence purchasing decisions on Tokopedia in Sukabumi City?
4. How does user convenience affect purchasing decisions on Tokopedia in Sukabumi City?
5. How do user convenience and security affect purchasing decisions on Tokopedia in Sukabumi City?

Literature Review

There is an effect of convenience on trust

According to research by Hansen, (2018), ease of use is one of the main factors that influence the level of user trust in a system or service. Perceived ease of use significantly strengthens trust and behavioral control in consumers' decisions to use a particular service." This shows that ease not only improves user experience but also strengthens their trust in the platform. Ease of use in a system or service, such as intuitive navigation, clear interfaces, and simple processes, plays an important role in building user trust. Research shows that this trust can drive users' intention to continue using the service in the future, with strong perceived ease of use significantly increasing satisfaction and reuse intentions. (Ohk et al, 2015)

H1: There is a positive influence between convenience and trust.

There is an Influence of Security on Trust

Security is the perception that users have of the ability of a system or service to protect their data and privacy. A high perception of security can increase user trust in the digital system being used." This

shows that security is an important factor in shaping consumer trust in a system or service, which can ultimately increase the level of adoption or use of the service. (Halimatus Sa'diyah and Soegoto, 2018)

H2: There is a positive influence of security on trust.

There is an Influence of Trust on Purchasing Decisions

Trust is an important factor in purchasing decisions, especially in the context of online shopping. Consumers are more likely to make a purchase if they feel confident in the service or product provider." This shows that trust is a key factor in influencing consumer purchasing decisions, especially in a digital environment where consumers cannot verify products directly (Mahliza, 2020).

H3: There is a positive influence of trust on purchasing decisions.

There is an influence of user convenience on purchasing decisions

Research by Suhardi and Taufik, (2018) states that "User convenience reflects the level of simplicity and efficiency that users perceive when interacting with the system. Users who perceive ease of use of the platform will tend to be more confident in making purchasing decisions." This shows that user convenience is one of the important factors that influence consumer purchasing decisions, especially in the context of digital platforms or e-commerce. User convenience affects consumers' perceptions of the quality of interaction with the service, which ultimately increases their trust and comfort in making purchasing decisions (Suhardi and Taufik, 2018).

H4: There is a positive influence of user convenience on purchasing decisions.

There is an Influence of Security on Purchasing Decisions

Transaction security is one of the significant factors that influence consumer purchasing decisions in e-commerce. Consumers tend to be more confident and comfortable making transactions on platforms that have a reliable and proven security system. This shows that security is a key factor in forming consumer trust in a platform or service. A good security system can provide protection for data and transactions, which ultimately increases the tendency of consumers to make purchasing decisions.

H5: There is a positive influence of security on purchasing decisions

Framework

This study aims to explore how user convenience and user security influence purchasing decisions mediated by consumer trust (a study of Tokopedia users in Sukabumi City). This framework is based on consumer behavior theory. As follows:

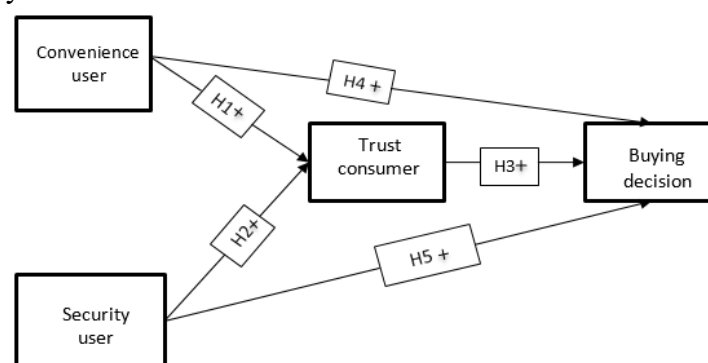


Figure 3. Framework of Thought

Method

Research Design

This study uses a quantitative approach with descriptive and explanatory design. This approach aims to test the hypothesis related to the influence of user convenience and user security on consumer trust and purchasing decisions on Tokopedia in Sukabumi City.

Population and Sample

The population of this study is users of the Tokopedia e-commerce platform in Sukabumi City. The determination of sample size in this study refers to the opinion put forward by Hair et al., (2014) which suggests that the minimum sample size is 5-10 times the number of indicators in the analysis model. Total indicators = 18 indicators, using a ratio of 5-10 times the number of indicators according to Hair et al., (2018) then the sample size required is:

Sample size = 18 indicators x 7 = 126 respondents. Based on the calculation results above, the number of samples required is 126 respondents, who are Tokopedia users in Sukabumi City.

Data Analysis Techniques

This study uses data analysis techniques with the Structural Equation Modeling (SEM) method operated through AMOS software. SEM is used to test the causal relationship between latent variables, both directly and indirectly, by considering the validity and reliability of the construct.

Results and Discussion

Brief Profile of Research Site

Brief Profile of Research Object

Tokopedia is one of the largest e-commerce platforms in Indonesia that has been operating since 2009. This platform offers online buying and selling services that cover various product categories, ranging from daily necessities, electronics, fashion, to digital services. With a marketplace system, Tokopedia connects sellers and buyers directly through features that facilitate transactions, such as an integrated payment system, various shipping services, and various safe transaction methods.

Sukabumi City was chosen as the research location because of the rapid growth of the digital economy in this area. As a city with a fairly large population and growing internet infrastructure, Sukabumi is one of the potential areas for e-commerce such as Tokopedia. Tokopedia users in Sukabumi City consist of various groups, ranging from students, workers, to housewives, who use this platform for online shopping needs.

In this study, the main focus is to analyze how user ease of use and security in transactions on Tokopedia affect purchasing decisions, with consumer trust as a mediating variable. By understanding these factors, it is hoped that the study can provide insight for e-commerce players in improving Tokopedia services, especially in terms of user experience and transaction security.

Respondent Identity

Respondents by Gender

Based on the gender of respondents as users of the Tokopedia application in Sukabumi City, it is presented as follows.

Table 1. Respondents by Gender

Gender	Frequency	Percentage
Man	36	28.57
Woman	90	71.42
Amount	126	100.0

Source: Primary data, 2025

In table 1. it is known that most Tokopedia application users in Sukabumi City are female as many as 90 people (71.42%) and male as many as 36 people (28.57%). This shows that women are more dominant in using Tokopedia for online shopping than men in Sukabumi City. This means that women tend to be more active in online shopping activities, possibly because of their preference for fashion, beauty, and household products that are widely available on e-commerce platforms. In addition, the dominance of female users can be a consideration for Tokopedia in developing marketing strategies that are more in line with the preferences and needs of consumers in Sukabumi City.

Respondent Description Based on Age

Based on the age-vulnerable characteristics of respondents as Tokopedia application users in Sukabumi City, it is explained as follows.

Table 2. Respondents by Age

Age	Frequency	Percentage
18-24 years	30	23.80
25-34 years	85	67.46
>35	11	8.73
Amount	126	100.0

Source: Primary data, 2025

In table 2. it is known that most Tokopedia application users in Sukabumi City are in the 25-34 age range as many as 85 people (67.46%), then the 18-24 age range as many as 30 people (23.80%) and the fewest Tokopedia users are in the age range > 35 as many as 11 people (8.73%). This shows that the 25-34 age group dominates the use of Tokopedia in Sukabumi City, which most likely consists of young workers or professionals with more stable purchasing power and have a high level of trust in online transactions. Meanwhile, the 18-24 age group is also quite significant, where they are generally students or novice workers who are starting to get used to shopping digitally. On the other hand, users over the age of 35 are still relatively few, which may be due to their preference for conventional shopping methods or limitations in the use of digital technology. This data indicates that Tokopedia is more popular among the younger generation and productive age, so that marketing strategies and e-commerce service development can be more focused on this segment, while also looking for ways to increase the adoption of online shopping among older users.

Respondents Based on Number of Transactions Through Tokopedia

Characteristics based on the number of transactions through Tokopedia from respondents as

Tokopedia application users in Sukabumi City are presented as follows.

Table 3. Respondent Description Based on Number of Transactions

Purchase	Frequency	Percentage
1-2 Purchases	37	29.36
3-4 Purchases	77	61.11
>5 Purchases	12	9.52
Amount	126	100.0

Source: Primary data, 2025

In table 3. it is known that most Tokopedia application users in Sukabumi City make transactions through the Tokopedia platform 3-4 times as many as 77 people (29.36%), then in the number of transactions 1-2 times as many as 37 people (61.11%) and the least number of Tokopedia users make purchase transactions > 5 as many as 12 people (9.52%). This means that most Tokopedia users in Sukabumi City are still in the category of buyers with low to medium frequency, with the majority of users only transacting 1-4 times in a certain period. This shows that although the Tokopedia platform has been widely used, the level of engagement and shopping frequency are still moderate. Users who transact more than 5 times are still very few, which can be caused by various factors such as shopping preferences on other platforms, less than optimal levels of trust, or consumption patterns that still depend on physical stores. This data indicates that Tokopedia has the opportunity to increase user loyalty and transaction frequency, for example by providing loyalty programs, attractive promotions, or increasing trust through a security system and ease of transaction.

Confirmatory Factor Analysis (CFA) Test

Validity test shows how well the measuring instrument is able to measure what is desired than others. Valid measuring instruments have high validity, while invalid measuring instruments have low validity. This is done by calculating the correlation between the values obtained on the measuring instrument as a whole and the values obtained from each question item. A questionnaire is said to be valid if the loading factor value or standardized loading estimates ≥ 0.05 . The results of the loading factor value show ≥ 0.05 so that it can be concluded that the validity test is valid.

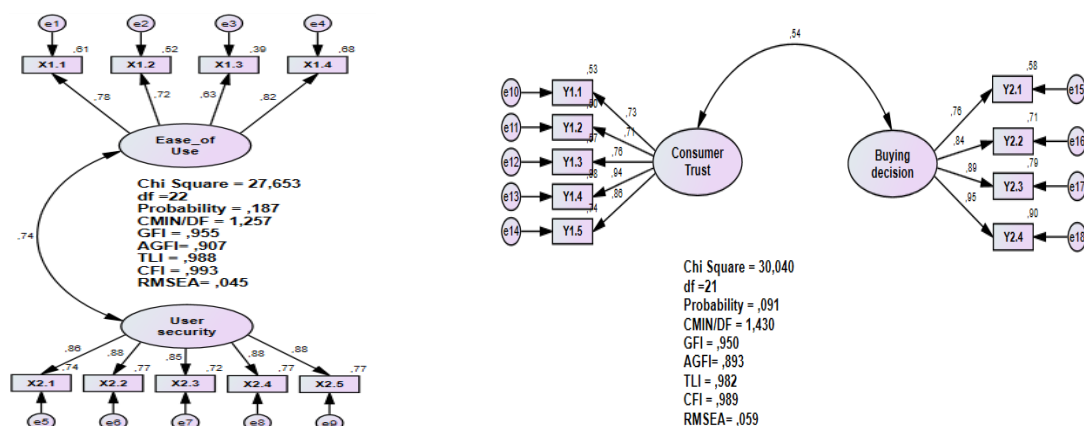


Figure 4. Confirmatory Factor Analysis (CFA) test

Based on the image above, the results are presented as follows.

Table 4. Factor loading values

			Estimate
X2.1	<---	Security_Usage	,862
X2.2	<---	Security_Usage	,876
X2.3	<---	Security_Usage	,845
X2.4	<---	Security_Usage	,880
X1.1	<---	Ease_of_Use	,784
X1.2	<---	Ease_of_Use	,722
X2.5	<---	Security_Usage	,876
X1.3	<---	Ease_of_Use	,655
X1.4	<---	Ease_of_Use	,812
Y1.5	<---	Consumer_Trust	,866
Y1.4	<---	Consumer_Trust	,937
Y1.3	<---	Consumer_Trust	,751
Y1.2	<---	Consumer_Trust	,719
Y1.1	<---	Consumer_Trust	,729
Y2.1	<---	Buying decision	,781
Y2.2	<---	Buying decision	,849
Y2.3	<---	Buying decision	,893
Y2.4	<---	Buying decision	,937

Normality Test

The results of the normality test of the research data show a normal distribution, showing a cr value < 2.58 and a multivariate normal value < 2.58. So it can be stated that the normality test meets the criteria.

Table 5. Factor loading values

Variable	min	max	skew	cr	kurtosis	cr
Y2.4	1,000	5,000	-,355	-1,625	,479	1,097
Y2.3	1,000	5,000	-,427	-1,956	,432	,989
Y2.2	1,000	5,000	-,317	-1,451	,780	1,787
Y2.1	1,000	5,000	-,622	-2,852	,602	1,380
Y1.1	1,000	5,000	-,264	-1,212	-,378	-,867
Y1.2	1,000	5,000	-,283	-1,296	-,767	-1,757
Y1.3	1,000	5,000	-,180	-,825	-,376	-,861
Y1.4	1,000	5,000	-,498	-2,284	-,020	-,046
Y1.5	1,000	5,000	-,277	-1,268	-,029	-,066
X1.4	2,000	5,000	-,274	-1,254	-,375	-,860
X1.3	2,000	5,000	-,070	-,319	-,640	-1,468

Variable	min	max	skew	cr	kurtosis	cr
X2.5	2,000	5,000	-,215	-,987	-1,047	-2,399
X1.2	2,000	5,000	-,121	-,554	-,557	-1,276
X1.1	2,000	5,000	-,379	-1,738	-,190	-,434
X2.4	2,000	5,000	-,191	-,874	-,821	-1,881
X2.3	2,000	5,000	,002	,011	-,712	-1,632
X2.2	2,000	5,000	-,217	-,996	-,980	-2,246
X2.1	2,000	5,000	-,282	-1,291	-,813	-1,862
Multivariate					12,114	2,534

Outlier Test

This test is used to detect the presence of very different data (outliers) that can affect the results of the analysis. Outliers can affect the estimation of model parameters and lead to inaccurate conclusions. This test is usually done by examining the Mahalanobis distance value.

Table 6. Multivariate outliers testing

Observation number	Mahalanobis d-squared	p1	p2
77	33,653	,014	,828
122	33,277	,015	,581
126	31,217	,027	,668
118	31,112	,028	,469
123	31,044	,028	,289
30	29,696	,041	,403
12	27,455	,071	,797

Overall, the results of this outlier test indicate that all observations in the data are within acceptable limits, with no observations considered significant outliers based on the Mahalanobis D-squared test and p-value. (Ghozali, 2015).

Multicollinearity Test

The determinant of sample covariance matrix is 0.000000000436685784, which is very small and close to zero. This very small determinant indicates the possibility of multicollinearity, but because the results do not show a minus (-) value. This can be said that there is no multicollinearity in the research data.

Table 7. Multicollinearity

	Y2.4	Y2.3	Y2.2	Y2.1	Y1.1	Y1.2	Y1.3	Y1.4	Y1.5	X1.4	X1.3	X2.5	X1.2	X1.1	X2.4	X2.3	X2.2	X2.1
Y2.4	0,68																	
Y2.3	0,58	0,7																
Y2.2	0,51	0,49	0,6															
Y2.1	0,56	0,48	0,5	0,72														
Y1.1	0,35	0,3	0,23	0,3	0,9													
Y1.2	0,37	0,38	0,29	0,36	0,58	0,95												
Y1.3	0,28	0,26	0,16	0,23	0,52	0,44	0,89											
Y1.4	0,37	0,37	0,28	0,29	0,6	0,59	0,62	0,86										
Y1.5	0,28	0,29	0,21	0,25	0,44	0,48	0,55	0,63	0,69									
X1.4	0,27	0,26	0,26	0,3	0,2	0,24	0,14	0,23	0,22	0,59								
X1.3	0,29	0,26	0,26	0,29	0,19	0,21	0,19	0,27	0,24	0,29	0,61							
X2.5	0,33	0,38	0,3	0,33	0,35	0,41	0,19	0,32	0,26	0,36	0,18	0,75						
X1.2	0,28	0,29	0,27	0,32	0,25	0,31	0,17	0,28	0,18	0,33	0,28	0,31	0,53					
X1.1	0,31	0,28	0,29	0,34	0,2	0,21	0,18	0,26	0,23	0,39	0,37	0,31	0,3	0,6				
X2.4	0,35	0,39	0,33	0,35	0,38	0,43	0,23	0,36	0,27	0,32	0,25	0,54	0,28	0,32	0,74			
X2.3	0,3	0,3	0,27	0,32	0,28	0,27	0,15	0,27	0,2	0,31	0,24	0,49	0,24	0,31	0,47	0,55		
X2.2	0,38	0,4	0,37	0,39	0,36	0,42	0,19	0,35	0,23	0,33	0,26	0,56	0,3	0,37	0,6	0,48	0,77	
X2.1	0,32	0,34	0,29	0,34	0,34	0,39	0,23	0,34	0,25	0,34	0,24	0,56	0,3	0,33	0,51	0,42	0,54	0,66

Full Model Test

The following are the results of data analysis using the AMOS software on the full research model.

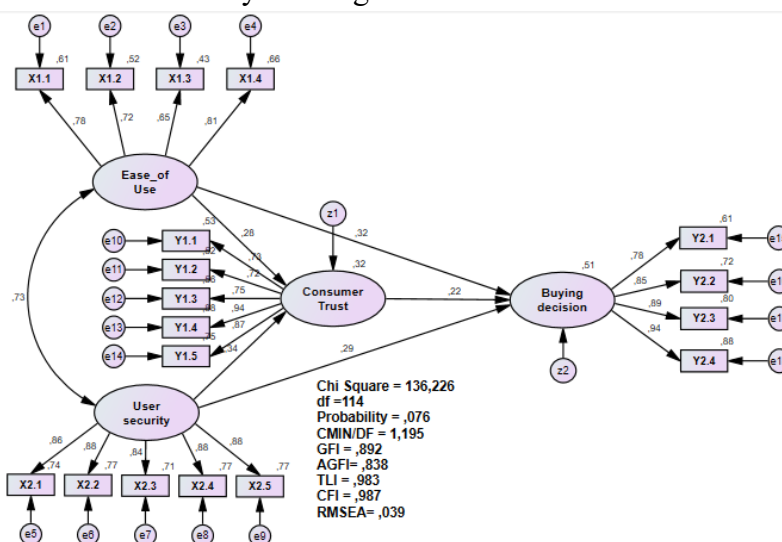


Figure 5. Full Model

Table 8. Hypothesis Testing

		Estimate	SE	CR	P	Label
Consumer Trust	<--- Ease of Use	,333	,174	1,908	,056	par_1
Consumer Trust	<--- User security	,349	,144	2,428	,015	par_2
Buying decision	<--- Ease of Use	,345	,147	2,346	,019	par_3
Buying decision	<--- User security	,269	,117	2,303	,021	par_4
Buying decision	<--- Consumer Trust	,198	,082	2,415	,016	par_5

Based on the table of results of the Structural Equation Modeling (SEM) analysis above, the following is an interpretation of the influence between research variables:

1. The analysis shows that ease of use on consumer trust has a significant and positive influence, with a

CR (Critical Ratio) value of $1.908 < 1.96$ and a p-value of $0.056 > 0.05$ (significance level of 5%). This shows that when ease of use is felt to increase, it cannot increase consumer trust. Thus, the first hypothesis is rejected.

2. The security of use on consumer trust shows a significant and positive influence, with a CR value of $2.428 > 1.96$ and a p-value of $0.015 < 0.05$ (significance level of 5%). This means that the better the perceived security, the greater the consumer's trust in the product or service provided. The second hypothesis is accepted.
3. Consumer trust on purchasing decisions shows a significant and positive influence, with a CR value of $2.415 > 1.96$ and a p-value of $0.016 < 0.05$ (significance level of 5%). This means that increasing consumer trust can significantly influence purchasing decisions. The third hypothesis is accepted.
4. Ease of use on purchasing decisions has a significant and positive influence, with a CR value of $2.346 > 1.96$ and a p-value of $0.019 < 0.05$ (significance level of 5%). This shows that ease of use can significantly influence purchasing decisions. Therefore, the fourth hypothesis is accepted.
5. The security of use on purchasing decisions also shows a significant and positive influence, with a CR value of $2.303 > 1.96$ and a p-value of $0.021 < 0.05$ (significance level of 5%). This indicates that the better the perceived security, the more likely consumers are to make purchasing decisions. The fifth hypothesis is accepted.

The Impact of Ease of Use on Consumer Trust

The results of the analysis show that ease of use does not have a significant effect on consumer trust ($CR = 1.908$; p-value = 0.056). This means that although ease of use of a product or service can increase consumer comfort in interacting with the product, it is not strong enough to influence their level of trust in the product or service. A CR value of less than 1.96 and a p-value of more than 0.05 indicate that ease of use is not a sufficient determinant factor in building consumer trust. This study is in line with Mizrahi & Hovav (2020) who stated that ease of use often has a greater impact on satisfaction or purchasing decisions than on consumer trust levels. Consumer trust is more influenced by other factors that are more based on emotional aspects or perceptions of security, rather than just ease of use of the product. However, these results may differ if the context shifts to more complex types of products or services, where ease of use factors can have a greater influence. For example, in technology products or digital applications that require more complicated interactions, ease of use can be more important in building consumer trust (Lin et al., 2021).

The Influence of Security of Use on Consumer Trust

Security of use is proven to have a significant influence on consumer trust ($CR = 2.428$; p-value = 0.015). This means that the better and safer the system or service provided, the greater the level of trust felt by consumers. This finding is in line with Vasal et al. (2020) who stated that security is an important element in building consumer trust, especially on technology-based platforms or digital transactions. The perceived security can be in the form of personal data protection, a secure transaction system, and protection against cyber threats.

Security becomes more relevant in contexts where consumers must provide personal information or make financial transactions. This study also supports the theory of Hassan et al. (2021) which shows that a sense of security in using a digital platform increases consumer trust in a product or service. Therefore,

companies must pay attention to improving the security aspect in offering products or services to increase consumer loyalty and trust, which in turn can improve their purchasing decisions.

The Influence of Consumer Trust on Purchasing Decisions

Consumer trust in purchasing decisions shows a significant and positive influence ($CR = 2.415$; $p\text{-value} = 0.016$). This means that consumer trust has a significant impact on their purchasing decisions. This study strengthens the theory of Chakrabarty & Srivastava (2021) which states that consumer trust is a key factor influencing purchasing decisions, especially in e-commerce and technology-based transactions. Consumers who feel confident in the quality and safety of the products or services offered are more likely to make purchases.

These results also show that trust serves as a strong mediator between other factors (such as ease of use and security of use) and purchase decisions. Trust built from consumer experience will increase their purchase intention. Therefore, companies should focus on building and maintaining consumer trust as an important strategy to increase sales and customer loyalty.

The Effect of Ease of Use on Purchasing Decisions

Ease of use has a significant effect on purchasing decisions ($CR = 2.346$; $p\text{-value} = 0.019$). This shows that ease of using a product or service can encourage consumers to make faster and more positive purchasing decisions. Ease of use often influences purchasing decisions in the context of products or services that require consumers to interact with complex systems or platforms. This finding is in line with research by Lin et al. (2021) which found that an easy and enjoyable user experience can increase consumer satisfaction and ultimately encourage them to make purchases. This shows that companies or service providers must design their products or platforms to be easily accessible, used, and understood by consumers, especially in an increasingly competitive digital world. Ease of use is not only a technical factor, but also includes ease of obtaining information about the product, a simple purchasing process, and good accessibility. Thus, better user interface design and user experience will improve consumer purchasing decisions.

The Influence of Safety of Use on Purchasing Decisions

Security of use on purchasing decisions also showed a significant influence ($CR = 2.303$; $p\text{-value} = 0.021$). This means that the higher the sense of security felt by consumers in using a product or service, the more likely they are to make a purchasing decision. This shows that consumers are more likely to purchase products or services from providers they consider safe, especially in terms of online transactions and personal data protection.

This finding is consistent with research by Hassan et al. (2021) which states that security is a major factor influencing consumer purchasing decisions, especially on digital platforms where consumers must provide personal data and make financial transactions. Security not only includes data protection, but also includes a secure payment system and guaranteed management of personal information. With the increasing number of digital transactions, companies need to prioritize strengthening security aspects to encourage consumers to feel safe in making transactions, which ultimately improves their purchasing decisions.

Closing

Conclusion

Based on the results of the research that has been conducted, it can be concluded that:

1. Ease of use does not show a significant effect on consumer trust, although ease of use can affect consumer convenience, but it is not strong enough to significantly increase the level of consumer trust. Therefore, the first hypothesis is rejected.
2. Security of use has a significant and positive influence on consumer trust. The results of this study indicate that increasing the level of security perceived by consumers can increase their trust in the products or services offered. The second hypothesis is accepted.
3. Consumer trust has a significant and positive influence on purchasing decisions. This shows that the higher the level of trust felt by consumers towards a product or service, the more likely they are to make a purchase. The third hypothesis is accepted.
4. Ease of use is also proven to have a significant influence on purchasing decisions. This means that ease of use of a product or service can increase consumer purchasing decisions. The fourth hypothesis is accepted.
5. Safety of use is proven to have a significant influence on purchasing decisions. The higher the sense of security felt by consumers in using a product or service, the more likely they are to make a purchasing decision. The fifth hypothesis is accepted.

Suggestion

Based on the results of this study, some suggestions that can be given are:

1. Increased Security of Use: Companies need to pay more attention to the security aspect of the products or services they offer. The security that consumers feel greatly influences their trust. Therefore, companies should implement security measures that can be clearly felt and understood by consumers.
2. Focus on Building Consumer Trust: Given the importance of consumer trust in influencing purchasing decisions, companies must continue to strive to build and maintain consumer trust through transparent service, clear privacy policies, and positive user experiences.
3. Pay Attention to Ease of Use: Although it does not directly affect trust, ease of use still plays an important role in increasing purchasing decisions. Therefore, designing products and services that are easy to use and access is essential.
4. Continuous Evaluation of Purchase Decision Factors: Companies should conduct further evaluation and research on the factors that influence purchase decisions, taking into account the influence of trust, security, and ease of use which may differ across different types of products and services.

Future Research Agenda

Some research agendas that can be proposed for further research are:

1. Further Studies on Ease of Use: Further research is needed to explore in more depth the impact of ease of use on consumer trust in more complex products or services, such as advanced technology applications or products with many technical features.
2. The Influence of External Factors on Trust and Purchase Decisions: Future research can explore the influence of other external factors, such as advertising, recommendations from friends or family, and consumer reviews on purchase decisions. This research can broaden the understanding of the various elements that influence purchase decisions.

3. The Role of Security in E-commerce Services: Given the proliferation of digital transactions, further research on the security of use in the context of global e-commerce is highly relevant. This research could address how cultural differences and country policies influence consumer perceptions of security and trust.

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