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RESEARCH ARTICLE

ROLES OF SECURITY AND TRUST MEDIATING SERVICE QUALITY ON BUYING DECISION

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Abstract: This study aims to analyze the effect of service quality on buying decisions mediated by trust and security on Shopee marketplace consumers. The phenomenon of increasing e-commerce transactions in Indonesia, especially the dominance of Shopee, requires further evaluation of service quality, security, and trust as determining factors for online buying decisions. This study uses a quantitative approach with an explanatory research method. A sample of 270 respondents was selected through purposive sampling techniques from consumers who had made purchases on Shopee. Data analysis was carried out using Smart PLS-based Structural Equation Modeling (SEM). The results show that service quality and trust have a significant positive effect on buying decisions. However, security does not effect on buying decisions. The trust variable is proven to be a significant mediator in this relationship. Meanwhile, security is not proven to mediate the relationship between service quality and buying decisions. These findings emphasize the importance of service quality and trust in shaping consumer purchasing decisions on Shopee.

Keywords: *Buying Decision, Shopee, Security, Service Quality, Trust*

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INTRODUCTION

The growth of e-commerce in Indonesia has experienced very rapid growth, marked by the increasing value of digital transactions and the dominance of marketplaces such as Shopee [1]. However, a high number of users does not necessarily guarantee increased consumer purchasing decisions.

In practice, various factors such as service quality, transaction security, and user trust play a crucial role in shaping buying decisions. Problems arise when high service quality does not always result in strong buying decisions, especially if it is not supported by adequate security systems and user trust [2].

Marketplaces like Shopee are required to not only provide efficient and responsive service, but also maintain data security and build long-term trust. However, previous studies have shown inconsistencies, such as some finding that service quality significantly influences purchasing decisions, while others found no direct effect. A similar finding applies to the influence of security and trust on buying decisions.

Several studies have examined the relationship between service quality and buying decisions. Other research has found that service quality has a positive effect on buying decisions [3] & [4]. In terms of trust, other studies show that trust has a strong and positive influence on buying decisions [5]. Likewise with security, several studies have proven a positive and significant influence on buying decisions [6].

All the time, there has been little research that comprehensively examines the mediating role of trust and security in the relationship between service quality and purchasing decisions, particularly among Shopee users in Indonesia.

This gap presents an academic gap worthy of further investigation.

This study aims to analyze the influence of service quality on purchasing decisions among consumers using the Shopee marketplace. Furthermore, it examines the role of trust and security as mediating variables in this relationship. Therefore, this study aims to determine the direct and indirect influence of each variable on consumer buying decisions on the Shopee platform.

LITERATUR REVIEW

Buying Decision

Buying decision is the psychological and behavioral process of consumers in choosing a product or service that is considered to be able to fulfill their needs or desires. According to Kotler and Armstrong [7], buying decisions involve five stages, such as need recognition, information search, alternative evaluation, purchase decision, and post-purchase behavior.

In a digital context, this term is known as an buying decision, which refers to buying decisions made through online platforms. Factors influencing this decision include personal, psychological, and social aspects, including product familiarity, decision-making speed, trust in the platform, and consideration of available alternatives [8].

Service Quality

Service quality in the context of e-commerce is defined as the ability of a platform to provide electronic services that are efficient, effective, and meet user expectations.

According to Parasuraman et al. [9], Service quality encompasses four main dimensions, such as efficiency (ease and speed of use), fulfillment (consistency of promises and service delivery), system availability (technical reliability), and privacy (protection of personal data). High service quality can provide a positive experience, build perceived value, and ultimately drive consumer buying decisions.

Trust

Trust in online transactions is defined as consumer confidence in the integrity, reliability, and good faith of a service provider or platform. According to Mayer et al. [10],

The main components of trust include ability, benevolence and integrity. In the marketplace context, trust is a crucial factor due to the high uncertainty and risk involved in online transactions. Consumers who believe a platform is reliable and secure are more likely to make repeat purchases. Robbins [11] also added additional indicators such as consistency, loyalty, and openness as important dimensions in building trust.

Security

Security in e-commerce refers to the protection of consumers' personal data and transaction information from risks such as data theft, hacking, and information misuse. According to Chellappa and Sin [12], Perceptions of security are influenced by how much consumers feel that their data is managed securely.

Mekovec and Hutinski [13] identify security indicators such as transaction security, data confidentiality, information transfer protection, and concerns about personal information. A high level of security not only protects consumers but also forms the basis for building trust, which ultimately influences buying decisions.

RESEARCH MODEL AND HYPOTHESIS

The Relationship between Service Quality with Trust, Security, and Buying Decisions

Optimal service quality enables consumers to conduct transactions comfortably and efficiently through reliable system support, clear information, and strong privacy protection. This creates a pleasant shopping experience, ultimately driving consumer buying decisions on the platform.

Conversely, if the service provided does not meet expectations, consumers may be disappointed and choose to switch to another marketplace. Therefore, efforts to improve service quality not only impact satisfaction but also strengthen consumer trust and a sense of security by demonstrating the marketplace's commitment to meeting needs and protecting users during transactions.

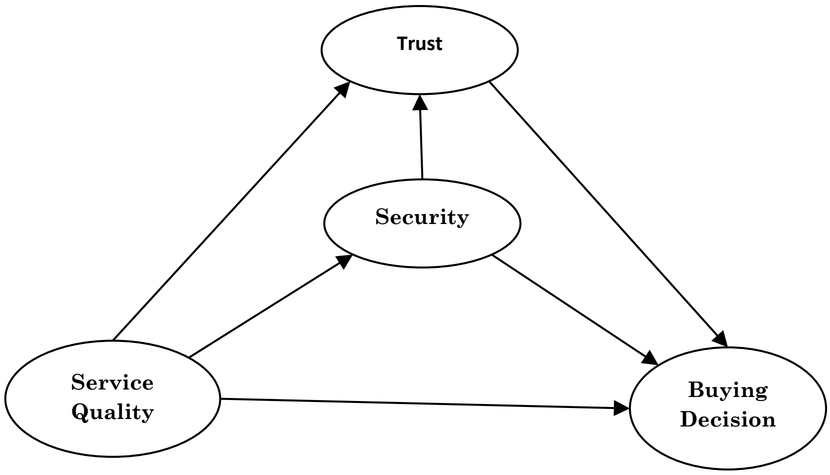

FIG 1: RESEARCH MODEL

Based on this description, the research hypothesis can be stated as follows:

H_1: Service quality influences Buying decisions.

H_2: Service quality influences Trust.

H_3: Service quality influences Security.

The Relationship between Trust and Buying Decisions

Consumer trust is a key factor in maintaining the long-term sustainability of a marketplace. This level of trust can be enhanced when the marketplace demonstrates credibility, integrity, and provides effective solutions to issues such as account misuse. Thus, consumers who feel trust will feel safer in their transactions and are more likely to remain loyal, even when other platforms offer similar or even superior services.

Based on this description, the research hypothesis can be stated as follows:

H_4: Trust influences Buying decision.

The Relationship between Security with Trust and Buying Decisions

Security plays a crucial role in shaping consumer buying decisions in the marketplace. When consumers feel protected, both in terms of the security of their personal data and transactions, and the reliability of systems equipped with features like two-factor authentication and buyer protection, their confidence in making purchases increases. This high level of perceived security not only drives buying decisions but also strengthens consumer trust and loyalty because they feel their privacy is well-protected throughout the transaction process.

Based on this description, the research hypothesis can be stated as follows:

H_5: Security influences Buying decision.

H_6: Security influences Trust.

Trust and Security Mediate Service Quality with Buying Decisions

This study examines the influence of service quality on buying decisions by positioning security and trust as mediating variables in the context of the Shopee marketplace.

In the digital era, e-service quality is key to shopping convenience, while security and trust are important factors influencing buying decisions. This study aims to provide insights for marketplace providers on improving service quality, strengthening security systems, and building consumer trust to drive stronger buying decisions.
Based on this description, the research hypothesis can be stated as follows:

H_7: Security mediates the relationship between Service quality and buying decision.

H_8: Trust mediates the relationship between Service quality and buying decision.

RESEARCH METHOD

Sampling

The population in this study was all consumers who had made purchases on the Shopee marketplace. This population reflects a variety of age, education, and occupational backgrounds relevant to digital consumer behavior in Indonesia. This population was determined based on the need to understand how service quality, trust, and security influence online buying decisions. The study sample consisted of 270 respondents selected using a non-probability sampling technique with a purposive sampling approach. Sample inclusion criteria were consumers aged at least 16 years and had made at least one purchase through the Shopee platform.

Determination of the number of samples refers to Ferdinand's opinion [14] which recommends a sample size of 5–10 times the number of variable indicators. With 27 indicators in this study, the recommended minimum sample size is 135–270 respondents. Therefore, the use of 270 respondents is considered adequate to support the analysis using the Partial Least Squares (PLS)-based Structural Equation Modeling (SEM) approach.

Data Collection

Data collection in this study was conducted using a survey method through an online questionnaire distributed in the form of a Google Form. The questionnaire was structured based on indicators for each research variable: service quality, trust, security, and buying decision. All statement items were measured using a five-point Likert scale, ranging from "strongly disagree" (score 1) to "strongly agree" (score 5).

The selected respondents were consumers who had made purchases on the Shopee marketplace and met the established inclusion criteria, namely a minimum age of 16 years and at least one transaction experience. Data collection was conducted between December 2024 and January 2025. An online approach was chosen to optimize accessibility and reach respondents more widely and efficiently, considering the characteristics of the research subjects who are active users of digital platforms.

RESULT AND ANALYSIS

In this study, data analysis was conducted using Smart PLS 3.0 software with a SEM approach based on Partial Least Square (PLS). The PLS method analysis techniques include outer model evaluation, inner model evaluation, and hypothesis testing. Outer model testing in Smart PLS covers three main aspects: convergent validity, discriminant validity, and consistency/reliability. Evaluation of the inner model is carried out by examining the results of the coefficient of determination (R^2) and goodness of fit tests. Hypothesis testing aims to understand whether the independent variables are able to influence the dependent variable.

Table 1: Validity and reliability test results

Variable	Item	Nilai Validity	Nilai AVE	Nilai *cronbach's alpha*	Information
Buying Decision (BD)	BD1	0.731	0.564	0.743	Valid dan Reliable
	BD2	0.754			
	BD3	0.771			
	BD4	0.748			
Service Quality (SQ)	SQ7	0.767	0.561	0.736	Valid dan Reliable
	SQ8	0.648			
	SQ9	0.777			
	SQ10	0.794			
Trust (T)	T1	0.713	0.527	0.850	Valid dan Reliable
	T2	0.718			
	T3	0.700			
	T5	0.768			
	T6	0.748			
	T7	0.711			
	T8	0.721			
Security (S)	S1	0.773	0.638	0.858	Valid dan Reliable
	S2	0.841			

Variable	Item	Nilai Validity	Nilai AVE	Nilai *cronbach's alpha*	Information
	S3	0.790			
	S4	0.785			
	S5	0.802			

Based on Table 1, the following are the results of the analysis of the four variables in the study: Buying Decision (BD), Service Quality (SQ), Trust (T), and Security (S).

Validity and reliability tests were conducted to ensure that the research instrument was able to measure the variables studied accurately (valid) and consistently (reliably). Based on the analysis results, the Buying Decision (BD) variable consists of four items, namely BD1 to BD4, with validity values between 0.731 and 0.771.

The AVE value of 0.564 has exceeded the minimum threshold of 0.5, indicating that the indicator is able to adequately explain the latent variables. Meanwhile, the Cronbach's Alpha value of 0.743 indicates that the indicator is reliable. Therefore, all items in the Buying Decision variable are declared valid and reliable.

Furthermore, the Service Quality (SQ) variable consists of four indicators, namely SQ7 to SQ10, with validity values ranging from 0.648 to 0.794. An AVE value of 0.561 indicates good convergent consistency, and a Cronbach's Alpha value of 0.736 indicates sufficient reliability. Thus, all indicators in the Service Quality variable are also declared valid and reliable.

For the Trust (T) variable, seven items were tested. Validity values ranged from 0.700 to 0.768, while an AVE value of 0.527 indicates that this variable meets the convergent validity criteria. Furthermore, a Cronbach's Alpha value of 0.850 indicates that this instrument has excellent reliability. Therefore, the Trust variable can be declared valid and reliable.

The last, Security (S) variable consists of five indicators, S1 to S5, with validity values ranging from 0.773 to 0.841. The AVE value of 0.638 is well above the minimum threshold, indicating excellent measurement power.

The Cronbach's Alpha value of 0.858 further confirms the high reliability of the indicators in this variable. Therefore, all items in the Security variable are declared valid and reliable.

Table 2: Results of direct and indirect effect tests

Hypothesis	Original Sample	T-Statistic	P-Value	Information
SQ -> BD	0.245	2.953	0.003	Hypothesis Accepted
SQ -> T	0.388	7.682	0.000	Hypothesis Accepted
T -> BD	0.542	5.533	0.000	Hypothesis Accepted
SQ -> S	0.704	21.405	0.000	Hypothesis Accepted
S -> BD	-0.101	1.101	0.271	Hypothesis Rejected
S -> T	0.506	10.072	0.000	Hypothesis Accepted
SQ -> S -> BD	-0.071	1.094	0.274	Hypothesis Rejected
SQ -> T -> BD	0.210	4.413	0.000	Hypothesis Accepted

Table 2 presents the results of testing the direct and indirect relationships between variables using the SEM approach. This test is conducted based on the original sample values, T-statistic, and P-value to determine whether the hypothesis is accepted or rejected.

In the direct influence test, it was found that Service Quality (SQ) had a significant effect on Buying Decision (BD) with an original sample value of 0.245, a T-statistic of 2.953, and a P-value of 0.003 ($P < 0.05$), so the hypothesis was accepted. This indicates that the quality of service perceived by consumers has a direct impact on buying decisions.

Furthermore, SQ also has a direct effect on Trust (T) with a coefficient of 0.388, a T-statistic of 7.682, and a P-value of 0.000. Similarly, Trust (T) has a direct effect on Buying Decision (BD) with a value of 0.542 and high significance ($P = 0.000$). This means that trust is an important variable in bridging the relationship between service qualities and buying decisions.

In the next test, SQ has a direct influence on Security (S) with a coefficient of 0.704, a T-statistic of 21.405, and a P-value of 0.000, which means the hypothesis is accepted. However, the direct influence of Security (S) on Buying Decision (BD) is not significant, because it has a P-value of 0.271 (> 0.05), so the hypothesis is rejected. This indicates that although security perceptions increase due to service quality, it does not necessarily directly influence buying decisions.

However, Security (S) has a significant effect on Trust (T) with a coefficient value of 0.506, a T-statistic of 10.072, and a P-value of 0.000. This means that the higher the perceived security, the higher the level of consumer trust in the platform.

For the indirect effect, SQ -> S -> BD is not significant because the T-statistic value is only 1.094 and the P-value is 0.274, so the hypothesis is rejected. This strengthens the results of the direct effect that security does not mediate the effect of service quality on buying decisions. On the other hand, the indirect effect of SQ -> T -> BD shows significant results, with a coefficient of 0.210, T-statistic 4.413, and P-value 0.000, so the hypothesis is accepted. This indicates that Trust is an effective mediator in bridging the influence of Service Quality on Buying Decisions.

DISCUSSION

Service Quality Influences BUYING Decisions

The results show that service quality has a positive and significant influence on buying decisions. This means that the higher the quality of service provided by Shopee, the greater the likelihood of consumers making a purchase. This suggests that service aspects such as app ease of use, speed of access, and clarity of information can provide a positive experience that encourages consumers to make a quick buying decision.

In this case, service quality not only serves to build trust or a sense of security but also plays a direct role in guiding buying decisions. This finding is supported by Sudirjo et al. [3], Andreti et al. [4], and Aldinda & Evelina [15].

Service Quality Influences Trust

Research shows that service quality has a significant positive effect on trust. Fast, transparent, and reliable service encourages consumers to feel confident in Shopee. Trust in the context of online transactions is crucial, as consumers cannot see the product directly and must rely on the information and service experience provided by the platform.

When consumers perceive Shopee to provide efficient and transparent service, they are more likely to believe the platform can be relied upon to maintain product quality and transaction security. Trust is key in the digital ecosystem, and service quality has been shown to be a key factor in shaping consumer trust, in line with the results carried out by Dewi et al. [16] and Panjaitan et al. [17].

Service Quality Influences Security

Service quality also showed a significant positive effect on perceived security. This finding indicates that the better the service quality provided by Shopee, the higher consumers' perceptions of the platform's security.

In the marketplace context, good service quality not only creates a comfortable user experience but also builds the perception that the platform has a strong protection system for consumers' personal data and transactions. Consumers tend to feel safer using a marketplace service that is stable and able to guarantee consistent service. Stable and transparent service creates a sense of security in transactions, support research results by Poudel et al. [19] and Ristanti & Riorini [20].

Trust Influences Buying Decision

Trust has been shown to have a significant positive influence on buying decisions. This means that the higher a consumer's level of trust in Shopee, the more likely they are to make a buying decision through the platform. This trust encompasses aspects such as information reliability, service stability, and open communication. Consumer trust is a key factor in online transactions because consumers must rely on systems and third parties without direct interaction. When consumers feel confident that the platform is trustworthy, both in terms of transaction security and information reliability, they can make decisions to purchase products online with confidence and without hesitation. These results are consistent with the findings of Marsalin & Hendratmoko [5], and Chandra & Ekawati [18].

Security Influences Buying Decision

The results show that security does not have a significant direct impact on buying decisions. Although consumers feel safe, this is not enough to drive buying decisions. This indicates that a high perception of security does not necessarily lead consumers to make a purchase.

Consumers may feel safe using the Shopee platform, but their decision to purchase is more influenced by trust factors and the quality of the overall service experience. This aligns with the fact that security is a basic prerequisite for online transactions, but not the sole determinant of buying decisions. This finding is supported by Napitupulu & Supriyono [21], and Fitrianingsih & Fitriani [22].

Security Influences Trust

This study shows that security has a significant positive effect on trust. This means that the higher consumers perception of the security provided by the Shopee platform, the greater their level of trust in the platform. When consumers feel their personal data and transactions are protected, they develop a sense of security and confidence that the platform is trustworthy.

Trust is a crucial factor in the digital environment, and security serves as its primary foundation. Protection of personal information, a system that is not easily hacked, and guaranteed transaction confidentiality are essential elements that build long-term consumer trust. These results align with research by Karim et al. [23], and Mintarum [24].

Security Mediates the relationship between Service Quality and Buying Decision

Security does not significantly mediate the relationship between service quality and buying decisions. This means that while Shopee's service quality is considered good and can improve users' perceptions of security, it is not strong enough to encourage consumers to make buying decisions through security as an intermediary. This suggests that perceptions of security formed from service quality do not directly change consumer transaction behavior, unless supported by other factors such as trust. Consumers do feel secure, but they perceive security as fundamental to digital platforms and not as a primary factor driving buying decisions. This finding is consistent with research by Chowdhury [25], and Maharani et al. [26].

Trust Mediates the Relationship between Service Quality and Buying Decision

Trust has been shown to be a significant mediator between service quality and buying decisions. This means that good service quality doesn't directly drive buying decisions, but rather builds consumer trust first, which ultimately influences their decision to purchase products on the Shopee platform. In this context, trust acts as a psychological bridge between service experience and purchasing.

Consumers don't necessarily make purchases simply because of fast service or a user-friendly interface; they also need to feel confident that the platform is secure, transparent, and reliable. When service quality successfully builds trust, consumers will be more confident in making transactions. Consumers build trust before making a purchase. This finding is supported by Isalman et al. [27], and Affandi et al. [28].

CONCLUSION

This study confirms that service quality plays a significant role in driving buying decisions, both directly and through consumer trust. Conversely, security was not shown to be a significant mediator. Trust was shown to be the primary link between service quality and purchasing decisions on the Shopee platform. The strengths of this study are the use of a dual mediation model and robust SEM analysis. However, its limitations lie in its focus on a single marketplace and its failure to consider other external variables such as price or promotions.

These findings can be applied by marketplace managers by strengthening service quality and building digital trust. Further research could test similar models on other platforms or employ a qualitative approach to gain deeper insights.

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