Analysis of The Effect of Trust on Online Purchase Decisions with Consumer Behavior as an Intervening Variable

Yusniar Lubis*[1], Diana Diana[2], Syaifuddin Syaifuddin[3], Fajar Rezeki Ananda Lubis[3], and Okto Rikiko Al Leonardo Dago[4]

[1] Lecturer of Doctoral Agriculture Study Program, Universitas Medan Area, Indonesia
[2] Graduate School, Universitas Prima Indonesia Medan, Indonesia
[3] Management science, Universitas Prima Indonesia Medan, Indonesia
[4] Student, Universitas Prima Indonesia, Indonesia
*yusniar@staff.uma.ac.id

Abstract. Online purchases often lead to customer distrust. Therefore, online purchases are considered to have significant risks. This study tests the independent variable, namely Trust (X1), the dependent variable, namely Online Purchase Decision (Y), and the intervening variable, namely Consumptive Behavior (Z). The type of research used in this study is quantitative. The population in this study consists of people who have used the Shopee, Tokopedia, and Lazada applications in Medan City, with an unknown population size. Based on sample size calculation, the number of samples needed is 150 respondents.
The results of the study indicate that trust does not have a significant direct influence on consumer purchasing decisions in the context of e-commerce. However, there is a positive and significant direct influence between consumptive behavior and purchasing decisions on e-commerce platforms. Furthermore, there is a positive and significant direct influence of trust on consumer consumptive behavior in the context of online purchases. For the indirect effect, there is a significant mediating role, where trust influences purchasing decisions indirectly through consumptive behavior.

Keywords: Trust, Purchasing Decisions, Online, Consumer Behavior

1 Introduction

Online media is a technological advancement widely used by individuals, groups, and companies. With e-commerce services, consumers of all ages and genders can easily access and purchase products from various locations. Furthermore, consumers have the ability to compare prices from various stores and compare different brands for the same product. Consequently, many companies are competing to create high-quality and trustworthy online or e-commerce services for consumers, making purchasing easier and adding value to their products, making them more affordable and efficient.

E. N. Simorangkir and F. R. A. Lubis (eds.), *Proceedings of the International Conference on Economics, Business, Management and Accounting (ICEBesMA 2025)*, Advances in Economics, Business and Management Research 369,
https://doi.org/10.2991/978-94-6463-960-5_16

According to Sumartono [1], consumer behavior occurs when someone buys something without considering their needs. In this case, someone who engages in consumer behavior tends to follow fashion trends by spending money on merchandise that enhances their appearance. As a result of consumer behavior, many people consider branded goods such as clothing, shoes, bags, cosmetics, accessories, cell phones, and other items as basic necessities. When someone buys more than they need, they are said to be consumptive. This is because purchases are now based on wants rather than needs. Consumer behavior arises inseparably from the factors that influence a person's purchasing decisions. When a person makes a decision, they must have two or more options, or decisions [2]. Consumers who actually buy goods are said to be making a purchase decision. When consumers decide to buy something, the purchase decision stage consists of their thinking about the various brands available. They then choose which product they like based on the brand [3].

Consumer trust in a brand encourages them to purchase the same product in the future and recommend the brand to others. Therefore, marketers must build customer trust in the brands they offer. To achieve this, marketers must understand and develop the following attributes: brand attributes, company attributes, and customer-brand relationship attributes. When buyers receive assurance from a seller, they develop trust. In situations where trust is a key factor influencing customer purchasing decisions.

When a product's price is affordable for consumers, especially millennials, it is more readily accepted. Consumer behavior also influences their purchasing decisions. According to Kotler and Keller [4], consumers can also make their purchasing decisions by recognizing problems and obtaining the goods and services they need. A choice, cognitively expressed as a behavioral intention, is the result of this integration. Furthermore, research by Sri Rahayu [5] supports the idea that trust has a positive impact on e-commerce consumer purchasing decisions. Perception is one aspect of consumer characteristics that can be influenced. Based on the background described above, the researcher tested the Analysis of the Influence of Trust on Online Purchasing Decisions with Consumer Behavior as an Intervening Variable.

2 Literature Review

2.1 Purchasing Decision Theory

Ariesta [6] defines online shopping as a person's desire to spend money by purchasing goods or services online, with direct payment options or bank transfers. Furthermore, online shopping is a lifestyle and a need that must be met [7]. Setiadi [8] states that consumer decision-making is an integration process in which knowledge is combined to evaluate two or more alternative behaviors and choose one of them. On the other hand, Peter and Olson [9] state that consumer decision-making is an integration process in which knowledge is combined to evaluate two or more alternative behaviors and choose one of them.

Based on expert definitions, it can be concluded that online shopping is a buying and selling transaction conducted electronically through a website or web browser. Online shopping also makes it easier for consumers to shop in real time. Online shopping has become easier now with the availability of bank transfers, mobile banking, convenience stores, and Cash on Delivery (COD). According to Hardiawan [10], purchasing decisions are defined as the decision-making process and physical activities undertaken by people who evaluate, purchase, use, or dispose of goods and services.

Customer behavior will influence their decision-making process when they purchase something. Understanding basic psychological processes is crucial to understanding how customers make their purchasing decisions. According to Schiffman and Kanuk [2], a decision is a choice between two or more options. In other words, a person must have alternative options when making a decision. As Schiffman and Kanuk [2] state, the consumer decision-making model does not purport to provide a comprehensive analysis of the complexities of consumer decision-making. Rather, it is intended to unify and align various relevant ideas into a single, meaningful concept.

2.2 Trust Theory

According to Siagian and Cahyono [11], consumer trust is defined as a customer's expectation that a service provider can be trusted or relied upon to fulfill its promises. Trust is a belief by one party regarding the intentions and behavior of another party. Furthermore, Andromeda [12] states that customer trust in an online sales site depends on its popularity; the better a website is, the more confident and trusting customers will be. Kotler and Keller [4] explain that consumer purchasing decisions are a component of consumer behavior, which studies how individuals, groups, and organizations select, purchase, and use goods, services, ideas, or experiences to satisfy their needs and desires.

Trust is a person's confidence in another person in a transactional relationship based on the belief that the trusted person will fulfill their obligations properly, as indicated in the definition above. Businesses impose strict regulations on their online business partners, making it difficult to build trust. Business customers often worry that they will not receive the correct goods or services delivered to the right location at the right time.

2.3 Theory of Consumer Behavior

Fitri [13] states that consumer behavior occurs when people spend money without considering their needs. Maulana, as cited in Hidayah [14], states that consumer behavior consists of the desire to purchase non-essential items to meet personal needs. In psychology, this phenomenon is known as shopping addiction, where individuals become trapped in a situation in which they cannot distinguish between needs and wants.

According to Effendi [15], consumer behavior occurs when people buy, consume, or use goods excessively without considering any reason. Based on the

expert opinions above, it can be concluded that consumer behavior occurs when individuals buy, consume, or use goods without limits. Furthermore, this behavior is often associated with a luxurious and excessive lifestyle, focused more on fulfilling desires rather than needs.

3 Method

This study uses quantitative data to test hypotheses aimed at examining a specific population and sample. This is conducted by collecting data using research instruments and analyzing it quantitatively or statistically. The study examines the relationships between variables through data analysis. There are three variables analyzed in this research: the independent variable Trust (X1), the dependent variable Online Purchasing Decision (Y), and the intervening variable Consumer Behavior (Z).

The population in this study consists of individuals in Medan City who have used the Shopee, Tokopedia, and Lazada applications, with an unknown total population size. Based on sample size calculations, the required number of respondents is 130, which was rounded up to 150 respondents to increase generalizability. The independent variable is Trust (X1), the mediator variable is Online Purchasing Decision (Y), and the intervening variable is Consumer Behavior (Z).

Data were collected through an online questionnaire using the Likert scale. The results of the survey were analyzed using Structural Equation Modeling (SEM). This analysis evaluates how well the formulated hypotheses align with the findings. A single-measure method was used to test validity, which allows measurements to be taken only once with established decision-making criteria. According to Ghozali [16], reliability testing is a method to assess whether a questionnaire consistently measures variables or constructs. A questionnaire is considered reliable when responses remain consistent or stable over time. The Partial Least Squares (PLS) Version 4 program within the SEM framework is used to test validity, reliability, and data analysis methods in this study. Two reliability measurement methods are applied: repeated measurements and simultaneous measurements.

3.1 Hypothesis Testing

The next step is to determine whether the exogenous variables influence the endogenous variables. The confidence level used is 95%, resulting in a 5% alpha, with one-way hypothesis testing. The following are the hypotheses in this study:
H1: There is a positive and significant influence between the Trust variable and the Online Purchasing Decision variable.
H2: There is a positive and significant influence between the Consumer Behavior variable and the Online Purchasing Decision variable.
H3: There is a positive and significant influence between the Trust variable and the Consumer Behavior variable.
H4: There is a positive and significant influence between the Trust variable and

the Online Purchasing Decision variable, with Consumer Behavior as an intervening variable.

4 Results

4.1 Descriptive Analysis

The mean, standard deviation, and maximum and minimum values are used for assessment. The mean, also called the average, is a measure of central tendency, indicating the middle value of respondents' answers to each questionnaire item related to a variable. On the other hand, the standard deviation indicates the degree of data dispersion compared to the average value for each questionnaire item that represents a particular indicator.

Table 1. Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
K	150	6	20	16.60	2.585
KP	150	7	20	15.35	3.035
PK	150	14	35	26.79	4.321
Valid N (listwise)	150				

The following is a presentation of the results of the descriptive statistical tests on all variables in this study:
K (Trust), the Trust variable has a minimum value of 6 and a maximum of 20, with a mean of 16.60 and a standard deviation of 2.585. This relatively high mean, approaching the maximum limit, indicates that respondents generally have a strong level of trust in e-commerce platforms. However, the moderate standard deviation indicates that there is moderate variation in perceptions of trust among respondents. KP Purchase Decision, the Purchase Decision variable has a minimum value of 7 and a maximum of 20, with a mean of 15.35 and a standard deviation of 3.035. The high mean value indicates that most respondents tend to have a strong purchase decision. However, the moderate standard deviation indicates that there are still differences in the level of certainty or certainty of purchase decisions among respondents. PK Consumer Behavior, the Consumer Behavior variable has a minimum score of 14 and a maximum score of 35, with a mean of 26.79 and a standard deviation of 4.321. This relatively high mean indicates that respondents' consumer behavior is relatively strong. However, the relatively large standard deviation indicates significant variation among respondents regarding the extent to which they exhibit consumer behavior in the context of e-commerce.

4.2 Measurement Model (Outer Model)

Because they did not meet convergent validity requirements, i.e., having values below 0.70, several model indicators were removed. Because the updated model

retained only indicators that significantly contributed to its latent variable, the construct structure appears cleaner and more focused. Only three indicators of the trust construct (K) were retained: K1, K2, and K3. Their external loadings were greater than 0.87, indicating that these indicators are highly representative of the trust construct. As a result of the fact that no indicators were eliminated from this construct, it can be concluded that convergent validity was met from the outset. Furthermore, the structure of consumer behavior (PK) demonstrates the strength of the model. Of the six indicators originally used, only PK1, PK3, PK4, PK5, and PK6 are still used. One metric was removed because it did not meet the convergent validity threshold. The remaining five indicators had adequate external loadings, most above 0.70, with one indicator slightly lower. However, because their contributions were still considered important to the overall model, they were retained.

Meanwhile, KP1 to KP4 are the four indicators that maintain the Purchasing Decision (KP) construct. All external loadings are above 0.70, indicating that this structure has had a stable indicator structure from the beginning. In this construct, no indicators were removed. The updated model shows the removal of weak indicators for construct refinement. These results indicate that the convergent validity of all model constructs is strengthened. Consequently, the structural model can be considered more accurate and stable, allowing it to be used to test further hypotheses.

4.3 Outer Loading

According to PLS-SEM standards, an indicator is considered reliable if its outer loading value is above 0.7 [17]

Table 2. Outer Loading Results

Variable	Loading factor	Cut-off value	Information
K1	0.811	0.700	Valid
K2	0.863	0.700	Valid
K3	0.862	0.700	Valid
K4	0.880	0.700	Valid
KP1	0.745	0.700	Valid
KP2	0.767	0.700	Valid
KP3	0.887	0.700	Valid
KP4	0.888	0.700	Valid
PK1	0.873	0.700	Valid
PK2	0.801	0.700	Valid
PK3	0.815	0.700	Valid
PK4	0.804	0.700	Valid
PK5	0.749	0.700	Valid
PK6	0.770	0.700	Valid
PK7	0.841	0.700	Valid

All indicators for each construct in the model met convergent validity criteria, based on the estimated external loading values shown. All indicators were considered worthy of retention and statistically adequately described the construct, as none of the factor loadings fell below the cut-off value of 0.70. The external loadings for the four indicators of the trust construct (K), K1 through K4, ranged between 0.811 and 0.880. All of these values were quite high and well above the minimum threshold, indicating that each indicator made a strong and consistent contribution to measuring respondents' level of trust in e-commerce.

The Consumptive Behavior (PK) construct, on the other hand, was supported by seven indicators: PK1 through PK7 showed values ranging from 0.749 to 0.873, with all indicators having external loadings above 0.70. This range of values indicates that not only are there many indicators, but they also provide a good overall explanation of respondents' consumptive behavior. Since none of the indicators fell below the 0.70 threshold, the overall model structure has been shown to be convergent. This supports the conclusion that the measurement model meets the initial requirements and is ready to proceed to the structural model analysis stage, where the relationships between latent variables are tested.

4.4 Construct Reliability

In Structural Equation Modeling (SEM), construct reliability is an important metric that measures how consistently and reliably indicators represent latent constructs. In outer model analysis, reliability is tested using Cronbach's Alpha and Composite Reliability [17].

Table 3. Reliability Testing

Variable	Cronbach' s alpha	Composite reliality (rho_c)	Cut-off value	Information
K	0.877	0.915	0.700	Reliable
KP	0.840	0.894	0.700	Reliable
PK	0.911	0.930	0.700	Reliable

Each latent variable in the model demonstrated a very high level of reliability, according to the results of construct reliability testing. All constructs had Cronbach's Alpha values well above the minimum threshold of 0.70 (Hair et al., 2019). This indicates that the metrics used to measure the concepts in question have adequate internal consistency. The Consumer Behavior (PK) construct, for example, had a Cronbach's Alpha value of 0.911, indicating high inter-indicator reliability. Furthermore, Composite Reliability (CR), also known as rho_c, showed that all constructs had values above 0.88, with most approaching or exceeding 0.90. The Trust (K) construct, for example, had a CR of 0.915. This indicates that the indicators in both constructs very similarly reflect the latent variables

being measured. This indicates that the measurement model used in this study has good instrument quality.

4.5 Construct Validity

The acceptable lower limit is the average variance extracted (AVE) from the construct's loading values. A construct is considered valid if its AVE exceeds 0.50 [17]

Table 4. Average Variance Extracted Value (AVE)

Variable	Average Variance Extracted (AVE)	Cut-off value	Information
K	0.730	0.500	Valid
KP	0.680	0.500	Valid
PK	0.654	0.500	Valid

Convergent validity is measured by the value of the Average Variance Extracted (AVE). AVE indicates the extent to which the indicators of a construct truly demonstrate the construct. The minimum AVE value that meets the requirements is 0.50, as shown by Hair [17]. In other words, the structure must have the ability to explain at least half of the variation generated by the indicators used. According to the Trust (K) construct, its AVE value of 0.730 indicates that this structure is responsible for more than 73% of the variance of its indicators. This indicates that the three indicators of the trust variable are very appropriate and effective in describing the concept being measured. The Purchasing Decision (KP) construct has an AVE of 0.680, which indicates that the indicators used are also able to demonstrate the construct strongly and on target. Finally, the Consumptive Behavior (PK) construct has an AVE of 0.654. Although this is the lowest value of all constructs in the model, this value is still far above the minimum threshold.

4.6 Discriminant Validity

The heterotrait-monotrait ratio (HTMT) method, developed by Henseler et al. [18], was used in this study as an evaluation tool. The conventional Fornell–Larcker criterion is not considered as accurate as the HTMT method [17]. When the HTMT value is below 0.9, the construct is considered to have adequate discriminant validity. This value indicates that the indicators of a particular variable are truly unique and appropriate for measuring the relevant construct [18].

Table 5. Discriminant Validity Heterotrait – Monotrait Ratio (HTMT)

Variable	K	KP	PK
K			
KP	0.231		
PK	0.391	0.437	

The results of the discriminant validity test using the Heterotrait-Monotrait Ratio (HTMT) approach indicate that all inter-construct correlation values in the model are below the maximum threshold of 0.90 recommended by Henseler [18]. This indicates that each construct used in this study may be conceptually distinct from one another. The highest HTMT value was found between the Trust (K) construct at 0.418; although this is the highest value of all construct pairs, it is still well below the 0.90 threshold. This indicates a fairly strong relationship as the constructs are not theoretically equivalent. Furthermore, there is a reasonable correlation between Consumptive Behavior (PK) and Purchase Decision (KP) with an HTMT value of 0.437, indicating a reasonable conceptual link between consumption propensity and decision-making. However, these are still not overlapping.

4.7 Coefficient of Determinant (R-Squared)

Evaluating model quality through the R-squared value is the second step in the inner model analysis. These values indicate the explanatory power and predictive accuracy of the model [17]. An R-square value greater than 0.75 is considered strong; a value of 0.50–0.75 is considered moderate to strong; and a value of 0.25–0.50 is considered weak. However, a value above 0.90 may indicate an overfit model.

Table 6. R-Square Value

Variable	R-Square
KP	0.218
PK	0.292

The Purchase Decision (KP) construct has an R-square value of 0.218. This is the result of the R-square test. This indicates that the independent constructs influencing it in the model account for 21.8% of the variability in purchase decisions. However, the remaining 78.2% is explained by variables outside the model not included in the analysis. Referring to the R-square criteria for interpretation, [17] found that values between 0.19 and 0.33 fall into the weak to moderate category; this indicates that the model's predictive power is still limited for

the purchase decision construct and requires strengthening through the addition of exogenous variables and changes to the model structure. However, the Consumptive Behavior (PK) construct has an R-square value of 0.292, indicating that only 29.2% of the variation in Consumptive Behavior can be attributed to the independent variables in the model. Other factors not included in the model account for 70.8% of the variation.

4.8 Effect Size (f-Squared)

The f^2 value in this research model is as follows after the analysis. This indicates the effect size used to evaluate the significant impact of the predictor variables in the research model

Table 7. F-Squared Value

Path	F-Squared
Trust → Purchase Decision	0.030
Trust → Consumer Behavior	0.039
Purchase Decision → Consumer Behavior	0.102

Based on the f-squared test results, the contribution of each construct to the dependent variable in the model falls within the small to near-medium effect category. Referring to Cohen's (1988) criteria, an f^2 value of 0.02 is categorized as small, 0.15 as medium, and ≥ 0.35 as large. The interpretations are as follows:
The relationship between Trust and Purchasing Decisions has an f^2 value of 0.030. This value falls within the small effect category, meaning that trust's contribution to explaining purchasing decisions is relatively low.
The relationship between Trust and Consumer Behavior shows an f^2 value of 0.039. This value also falls within the small effect category, although it is higher than its influence on purchasing decisions.
The relationship between Purchasing Decisions and Consumer Behavior has an f^2 value of 0.102. This value falls within the medium effect category, indicating that purchasing decisions play a significant role in driving consumer behavior, although it has not yet reached a strong level of influence.

4.9 Predictive Relevance Value (Q2)

The Q2 test value ranges between 0 and 1 and is used to evaluate the model's reliability in predicting latent variables in the research model. Values higher than 0 to 0.25 are considered to have low predictive relevance, values higher than 0.25 to 0.50 are considered to have moderate predictive relevance, and values higher than 0.5 are considered to have high predictive relevance. The research Q2 value was obtained from the results of blindfolding calculations. A Q2 value of 0.446 indicates that the model has fairly strong predictive relevance in explaining the

latent variables, namely Purchase Decision (KP) and Consumptive Behavior (PK). A higher Q2 value indicates that the model's ability to explain variation in data outside the training sample also increases. The relationships between constructs in this model are statistically significant and relevant for predicting e-commerce consumer behavior, as indicated by the value of 0.446, which falls into the moderate to strong predictive category.

4.10 Hypothesis Test Results

The empirical test results were adjusted to the direction of the relationship established in the hypothesis formulation to determine its validity. Because the direction of the effect was predetermined, statistical testing was conducted one-tailed. If the bootstrapping p-value was less than 0.005, the relationship was considered significant [19]. After evaluating the significance of the path, interpretation was performed by considering the coefficient magnitude and direction of the effect in the initial sample as the standardized coefficient. The data, presented in full in Table 8 below, were considered to support the hypothesis if both conditions were met.

Table 8. Direct Hypothesis Test Table

Variable	Original sample (O)	T statistics (|O/STDEV|)	P values	Results
K → KP	0.998	0.002	0.998	Rejected
PK → KP	0.335	4.254	0.000	Rejected
K → PK	0.184	2.430	0.017	Rejected

The assessment was conducted by examining the p-value and t-statistic. Referring to general principles [17], a relationship is considered significant if the p-value is <0.05 and the t-statistic is >1.96. The interpretation is as follows:
The relationship between Trust and Purchasing Decisions is not significant, with a coefficient of 0.000, a t-statistic of 0.002, and a p-value of 0.998. Because the p-value is well above 0.05, the hypothesis is rejected. This indicates that trust does not have a direct influence on purchasing decisions in this model.
The relationship between Consumer Behavior and Purchasing Decisions yields a coefficient of 0.335, a t-statistic of 4.254, and a p-value of 0.000. These values indicate a statistically significant relationship, meaning consumer behavior has a positive influence on purchasing decisions.
The relationship between Trust and Consumptive Behavior shows a coefficient value of 0.184, a t-statistic of 2.430, and a p-value of 0.017. Since the p-value is <0.05, the hypothesis is accepted, meaning trust has a direct, positive and significant influence on consumptive behavior.

Table 9. Indirect Hypothesis Test Table

Variable	Original sample (O)	T statistics (|O/STDEV|)	P values	Result
K → PK → KP	0.0962	2.054	0.043	Acceptence

Based on the test results in the indirect hypothesis test table, the interpretation is explained as follows:
The Trust Path through Consumer Behavior to Purchase Decisions shows a coefficient value of 0.062, with a t-statistic of 2.054 and a p-value of 0.043. Since the p-value is <0.05 and t-value >1.96, the hypothesis is accepted. This means there is a significant indirect effect of trust on purchase decisions through the mediation of consumer behavior. This indicates that high trust encourages consumer behavior, which ultimately increases the decision to make a purchase.

5 Discussion

5.1 The Influence of Trust on Online Purchasing Decisions

Based on the statistical test results, the relationship between the variable "Trust" and online purchasing decisions shows a coefficient value of 0.000, with a t-statistic of 0.002 and a p-value of 0.998. Because the p-value is far above the significance threshold of 0.05 and the t-value does not meet the minimum criterion of 1.96, the hypothesis is rejected. This means that statistically, trust does not have a significant direct influence on consumer purchasing decisions in the context of e-commerce. Theoretically, trust is considered a key foundation in online transactions, particularly due to the inherent risks of the digital environment, such as fraud, product quality uncertainty, and concerns about data security. The Trust-Based Decision Making theory explains that consumers who have high trust in a platform tend to be more confident in making purchasing decisions because they feel safe, comfortable, and protected [20].

However, the results of this study indicate that trust is not strong enough to directly drive online purchasing decisions. It's possible that even though consumers feel trust in a platform, their purchasing decisions are more influenced by other factors such as immediate needs, price, recommendations from other users, or even emotional and impulsive factors. In other words, trust may act more as a basic prerequisite than an active driver in decision-making. This finding aligns with research by Kim et al. [21], which states that in established and popular e-commerce environments, trust is a hygiene factor, meaning its presence is important for building a sense of security, but not always sufficient to drive purchase action.

Furthermore, Liu et al. [22] also note that in increasingly competitive digital ecosystems, purchasing decisions are increasingly determined by user experience, perceived product value, and the quality of real-time information. Therefore, it can be concluded that the role of trust in online purchasing decisions is indirect and may be more effective when combined with other factors such as information

quality and consumer behavior, as evidenced by the significant mediation path in this research model.

5.2 The Influence of Consumer Behavior on Online Purchasing Decisions

The results of statistical testing show that the relationship between Consumptive Behavior and Online Purchasing Decisions has a coefficient value of 0.335, with a t-statistic of 4.254 and a p-value of 0.000. Since the p-value <0.05 and t-statistic >1.96, the hypothesis is accepted. This indicates that there is a positive and significant direct influence between consumptive behavior and purchasing decisions in e-commerce platforms. In theory, consumptive behavior reflects an individual's tendency to make purchases driven by emotional or psychological impulses, not solely because of functional needs. In the context of Consumer Behavior Theory, consumptive behavior is related to the modern consumptive lifestyle, where product purchases are often made to fulfill self-image, instant gratification, or impulsive urges, especially in an online shopping environment that is instant and easily accessible. These results indicate that the higher a person's level of consumptive behavior, the more likely they are to make online purchasing decisions. The e-commerce environment, which offers fast discounts, attractive advertising, and one-click buy features, triggers consumers' impulse to make purchases immediately without lengthy rational deliberation. This reinforces the role of consumer behavior as a key predictor of digital purchasing decisions.

This finding aligns with research by Verhagen and van Dolen [23], which states that impulsive buying is particularly prominent in e-commerce due to ease of access and high digital interactivity. Furthermore, Zhang et al. [24] found that consumer behavior significantly drives online purchases, especially among younger age groups who are more open to experiential shopping and personal satisfaction. Therefore, it can be concluded that consumer behavior is a crucial and significant factor in driving online purchasing decisions and is an aspect that e-commerce players need to consider when developing effective marketing strategies, including the use of emotion-based promotions and content personalization.

5.3 The Influence of Trust on Consumptive Behavior

The results of statistical tests indicate that the relationship between Trust and Consumer Behavior has a coefficient value of 0.184, with a t-statistic of 2.430 and a p-value of 0.017. Since the p-value is <0.05 and the t-statistic is >1.96, the hypothesis is accepted. This means that there is a positive and significant direct influence of trust on consumer behavior in the context of online purchases. Theoretically, trust plays an important role in reducing the perceived risk inherent in online transactions. In Trust Theory [25], when consumers trust a platform or service provider, they will feel more comfortable and secure in transactions,

so that the psychological urge to limit consumption is reduced. As a result, consumption levels can increase, including consumptive behavior that tends to be unplanned or excessive. These results indicate that the higher the consumer's trust in the e-commerce platform, the greater their tendency to make consumptive purchases. Trust makes users feel protected from fraud, more confident in product quality, and less worried about transaction failures, which ultimately encourages more impulsive or repeat purchasing decisions.

This research is supported by findings from Gefen et al. [20], which state that trust increases psychological comfort in online transactions and can lead to increased emotional purchasing. Furthermore, Cheng et al. [26] also found that consumers with high levels of trust in marketplaces tend to be more active in making purchases, often not based on immediate needs. Therefore, it can be concluded that trust not only impacts perceived transaction security but also significantly drives consumer tendencies in online shopping. This suggests that e-commerce strategies that successfully build trust not only increase loyalty but also increase purchase volume from a psychological perspective.

5.4 The Indirect Effect of Trust on Online Purchasing Decisions through Consumer Behavior

Based on the statistical test results for the mediation pathway, the indirect relationship between trust and purchasing decisions through consumer behavior showed a coefficient value of 0.062, with a t-statistic of 2.054 and a p-value of 0.043. Since the p-value is <0.05 and the t-statistic is >1.96, the hypothesis is accepted. This indicates a significant mediation effect, where trust indirectly influences purchasing decisions through consumer behavior. Theoretically, in the context of online shopping, trust in the platform not only plays a role in reducing perceived risk but can also create psychological comfort that encourages consumers to be more open in exploring products and making additional purchases. Trust can strengthen consumer tendencies because consumers feel safe and confident in the system, which then leads to a purchase decision.

These results indicate that trust may not play a direct role in driving purchasing decisions, as indicated by the insignificant direct pathway results. However, its role becomes significant when mediated by consumer behavior. This means that trust in the platform shapes more active consumer behavior, and this behavior ultimately drives consumers to make purchase decisions.

This finding is supported by research by Gefen et al. [20], which explains that trust drives shopping convenience, which ultimately increases the probability of unplanned purchases. Meanwhile, a study by Liu et al. [22] also found that consumers who trust digital platforms tend to experience increased purchase frequency due to a higher sense of security and ease of transactions. Thus, it can be concluded that consumer behavior plays a significant mediating role in the relationship between trust and online purchasing decisions. This reinforces the understanding that in e-commerce, trust-building strategies must be combined with elements that trigger consumption to effectively increase sales.

6 Conclusion

Based on the research results and discussion, the researchers drew the following conclusions: The results indicate that trust does not have a significant direct influence on consumer purchasing decisions in the context of e-commerce. The results indicate that there is a positive and significant direct influence between consumer behavior and purchasing decisions on e-commerce platforms. The results indicate that trust has a positive and significant direct influence on consumer consumer behavior in the context of online purchases. The results indicate a significant mediation effect, where trust indirectly influences purchasing decisions through consumer behavior.

References

1. Sumartono. (2002). Terperangkap dalam Iklan. Bandung: CV Alfabeta.
2. Schiffman, L., & Kanuk, L. (2008). Perilaku Konsumen Dalam Perspektif Kewirausahaan. Edisi ketujuh. Jakarta: Indeks.
3. Kurnia, Muhammad Rifai, Djumali, & Istiqomah. (2016). Pengaruh Merek, Kualitas Produk Dan Promosi Terhadap Keputusan Pembelian Peralatan Olahraga Tenis Meja Oke Sport Di Kecamatan Wonosari. Jurnal Bisnis dan Ekonomi (JBE), 24(1), 33–42.
4. Kotler, P., & Armstrong, G. (2016). Prinsip-prinsip Pemasaran, Edisi 13, Jilid 1. Jakarta: Erlangga.
5. Hendro, Omar, & Sri Rahayu. (2021). Strategi Manajemen: Konsep Dasar, Teori, dan Implementasi. Cetakan I. Palembang: CV Amanah.
6. Ariesta, R. P. (2020). Pengaruh Literasi Keuangan Dan Kontrol Diri Terhadap Perilaku Konsumtif Belanja Online Dengan Gaya Hidup Sebagai Variabel Intervening (Vol. 1, Issue 1). Universitas Negeri Semarang.
7. Putra, A., & Sari, P. L. P. (2020). Faktor Pendorong Belanja Online Pada Pegawai Di FKIP Universitas Asahan.
8. Setiadi, Nugroho J. (2010). Perilaku Konsumen: Konsep dan Implikasi untuk Strategi dan Penelitian Pemasaran. Jakarta: Prenada Media Group.
9. Peter, P. J., & Olson, J. C. (2009). Perilaku Pelanggan, Jilid 2, edisi ke-5 (alih bahasa Damos Sihombing). Jakarta: Erlangga.
10. Hardiawan, Anandia Cahya. (2014). Pengaruh Kepercayaan, Kemudahan dan Kualitas Informasi terhadap Keputusan Pembelian secara Online. Jurnal Teknologi. Fakultas Ekonomika dan Bisnis Universitas Diponegoro Semarang.
11. Siagian, Hotlan, & Edwin Cahyono. (2014). Analisis Kualitas Website, Kepercayaan dan Loyalitas Pelanggan Online Shop. Surabaya: Universitas Kristen Petra.
12. Andromeda, Kevin. (2015). Analisis Pengaruh Kepercayaan, Kemudahan, Dan Keragaman Produk Via Online Terhadap Keputusan Pembelian Secara Online (Studi kasus pada mahasiswa belanja online di FEB Universitas Muhammadiyah Surakarta). Tesis. Program Magister Universitas Diponegoro.
13. Fitri, A. D. (2013). Penerapan Strategi Pengelolaan Diri (Self-Management) untuk Mengurangi Perilaku Konsumtif pada Siswa Kelas X-11 SMAN 15 Surabaya. UNESA. Jurnal Mahasiswa Bimbingan dan Konseling, 1(1), 26–36.
14. Hidayah, R. W. (2015). Perilaku Konsumtif dalam Membeli Produk Fashion pada Mahasiswa Putri di Surakarta. Naskah Publikasi. Surakarta: Universitas Muhammadiyah Surakarta.

15. Effendi, Usman. (2016). Psikologi Konsumen. Jakarta: PT. Raja Grafindo Persada.
16. Ghozali, Imam. (2013). Aplikasi Analisis Multivariat Dengan Program IBM SPSS 21. Semarang: Undip.
17. Rambut, J. F., Babin, B. J., Anderson, R. E., & Black, W. C. (2019). Analisis data multivariat (edisi ke-8). Pearson.
18. Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science*, 43(1), 115–135.
19. Rambut, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). Panduan dasar tentang pemodelan persamaan struktural kuadrat terkecil parsial (PLS-SEM) (Edisi ke-2). Sage Publications.
20. Gefen, D., Karahanna, E., & Straub, D. W. (2003). Kepercayaan dan TAM dalam Belanja Online: Model Terintegrasi. MIS Quarterly, 27(1), 51–90.
21. Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). Model Pengambilan Keputusan Konsumen Berbasis Kepercayaan dalam Perdagangan Elektronik: Peran Kepercayaan, Risiko yang Dirasakan, dan Antesedennya. Decision Support Systems, 44(2), 544–564.
22. Liu, C., Feng, Y., & Chen, Y. (2020). Pengaruh Fitur Live Streaming E-Commerce Pariwisata terhadap Niat Beli Konsumen: Perspektif Stimulus-Organisme-Respon. Frontiers in Psychology, 11, 995129.
23. Verhagen, T., & van Dolen, W. (2011). Pengaruh Keyakinan Toko Online terhadap Pembelian Impulsif Online Konsumen: Model dan Penerapan Empiris. Information & Management, 48(8), 320–327.
24. Zhang, K. Z. K., Zhao, S. J., Cheung, C. M. K., & Lee, M. K. O. (2019). Meneliti Pengaruh Ulasan Online terhadap Pengambilan Keputusan Konsumen: Model Heuristik-Sistematis. Decision Support Systems, 67, 78–89.
25. Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995). Model Integratif Kepercayaan Organisasi. Academy of Management Review, 20(3), 709–734.
26. Cheng, Y., Wang, Z., & Zhang, Q. (2021). Pengaruh Kepercayaan terhadap Niat Beli Online Konsumen: Studi Empiris dalam Konteks E-Commerce. Jurnal Ritel dan Layanan Konsumen, 59, 102345.