

Analysis of the Influence of Trust and Its Antecedents (Forums and Communities, Interpersonal Recommendations, Social Presence, and Familiarity) on Purchase Intention on E- Commerce Platforms in Indonesia

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Abstract

This study aims to determine the effect of trust on purchase intention on e-commerce sites in Indonesia and the antecedent factors, namely forums and communities, interpersonal recommendations, social presence, and familiarity. Trust is a key element in online transactions that can influence consumer purchasing decisions. This study uses a quantitative method with a data collection technique through a survey of 300 respondents from e-commerce platform users in Indonesia. The sampling technique uses a non-probability sampling technique using a purposive sampling method which is then processed using the PLS-SEM statistical analysis tool using SmartPLS software version 3.0. The results of the study indicate that antecedent factors have a significant influence on the formation of consumer trust, which ultimately has an impact on increasing purchase intention. These findings provide insight for e-commerce industry players in designing strategies to increase consumer trust and engagement.

Keywords: Trust, Purchase Intention, E-Commerce, Forums and Communities, Interpersonal Recommendations, Social Presence, Familiarity

INTRODUCTION

The development of technology today is very closely related to the internet. This can provide changes in social life in society, the way a person communicates and different business opportunities (Arumsari & Ariyanti, 2017). The APJII report stated that of the

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total population of Indonesia which reached 266.91 million people, 196.71 million of them had used the internet network throughout 2019-2020 (APJII, 2024). Compared to the previous year, the growth in internet usage in 2018 was 27.9 million (APJII, 2024). This certainly opens up a very profitable business opportunity because it has experienced an increase in the contribution of internet user penetration by 0.2% from 2018-2019.

Along with the increasing ease and speed of internet access, business activities have shifted from offline to online shopping (Quora, 2017). According to research conducted by Rita et al. (2019), stated that customers start shopping online rather than coming to physical stores directly, online-based businesses continue to develop over time. So with the many internet users, of course it will open up business opportunities, one of which is the very promising e-commerce market. E-commerce is all buying and selling activities carried out through electronic media, using the internet Rita et al. (2019). According to Niu & Zhao (2023), e-commerce has great potential because it has clear advantages compared to traditional commerce. Some of the advantages of e-commerce mentioned in their research include convenience, digital information, logistics networks, marketing, and information tracking.

Begum & Kavitha (2023), describes e-commerce as electronic commerce which refers to the buying and selling of goods and services, and the transfer of funds or data, via the Internet or other computer networks. Agustina (2017), explains e-commerce as an economic activity that accommodates interactions between physical resources, society, and humans, where activities include transportation management, trading of financial instruments, payment management, information communication, and negotiation.

The main components of e-commerce according to Dalali et al. (2023), namely transactions, where in e-commerce consists of various types of transactions, such as business to consumer, business to business, consumer to consumer, consumer to business. Business to consumer is a transaction between a business and a consumer individually. Business to business is a transaction between businesses. Consumer to consumer is a transaction between consumers individually, and consumer to business is a transaction where individuals sell products to businesses.

One form of e-commerce expansion is social commerce, which is a combination of social media and e-commerce. Heng (2003), explains that social commerce is a part of e-commerce that uses social media, online media that supports user interaction and contribution, to improve the online purchasing experience. Agustina (2017), explains social commerce as a trading activity mediated by social media, such as Instagram, Facebook, TikTok, and WhatsApp. In social commerce, social interaction is key, whether

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through customer reviews, comments, discussions in groups, or promotions by influencers. With features such as live shopping or direct chat, buyers can feel more confident in making decisions before buying a product.

These two concepts are interrelated because social commerce is an evolution of e-commerce that prioritizes social interaction. If e-commerce focuses on an efficient and automated shopping experience, social commerce emphasizes community involvement and user recommendations as a marketing strategy. Thus, social commerce not only makes buying and selling transactions easier but also creates a more personal and trust-based shopping experience.

The intention to use e-commerce refers to a person's intention or tendency to use an e-commerce platform to conduct online transactions (Saadah et al., 2022). Amartya (2021), explains the intention to use e-commerce is influenced by various factors, such as ease of access, innovative technology, hedonic motivation, and price value. The higher the positive perception of these aspects, the more likely someone is to use e-commerce to meet their shopping needs.

Further more Saragih & Ramdhany (2012), explains that trust is the main factor that influences the intention to use e-commerce is trust. Aspects such as transaction security, seller reputation, and personal data protection can influence consumer decisions in choosing whether to shop through an e-commerce platform or not (Lisdayanti & Padmanegara, 2024). Besides that, Muslim (2018), found that social factors such as recommendations from friends, customer reviews, and social media influence can also increase a person's intention to use e-commerce. With the development of digital technology and increasing internet access, the intention to use e-commerce is increasing, especially among the younger generation who are more accustomed to online transactions.

The large number of e-commerce users is also caused by the needs of the community and the lifestyle of the community who have little time to shop because of their busy activities. The existence of e-commerce can make it easier for the community and can stimulate the digital economy sector in Indonesia supported by the large number of internet users in Indonesia. So that the use of smartphones is not only limited to the use of information but can be used as a means to conduct trade transactions (Magdalena & Jaolis, 2018).



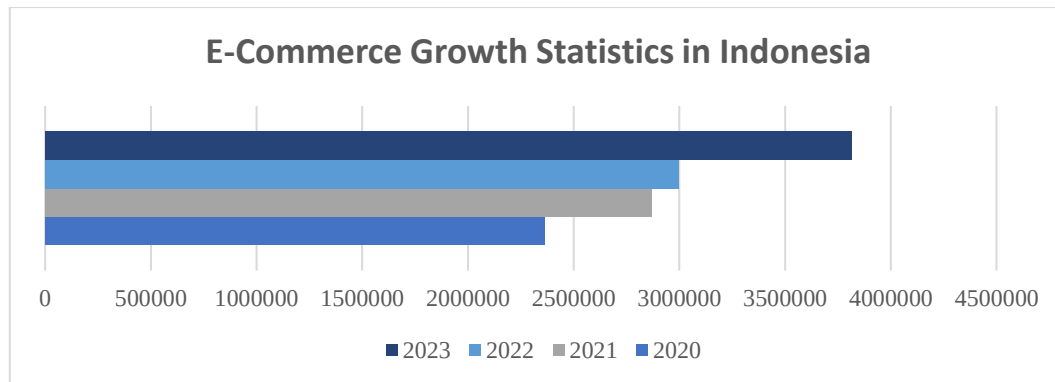


Figure 1. E-Commerce Growth Statistics in Indonesia 2020 - 2023

Source: BPS (2021, 2022, 2023)

The growth of e-commerce as shown in Figure 1 shows that e-commerce has experienced positive growth from year to year, with the highest growth occurring in 2023. This data trend indicates that the e-commerce sector in Indonesia continues to grow and develop rapidly in Indonesia. The growth of e-commerce is supported by data from Katadata Databox (2022), which states that the Indonesian e-commerce market is expected to be a major growth contributor in Asia Pacific. Based on RedSeer's analysis, the Indonesian e-commerce market is projected to increase to US\$137.5 billion by 2025.

From these data, it can be seen that the e-commerce market has great potential and e-commerce based companies must implement the right strategy in order to excel in the e-commerce industry (Magdalena & Jaolis, 2018). Meanwhile, based on data from Nurhayati (2024), Indonesia currently has around 28.2 million online shoppers and is expected to experience an annual increase of 3-4% in the coming years.

One of the important factors that influences shopping behavior is trust, which also plays a role in online purchasing intentions (Punyatoya, 2019). Customers who are going to make a purchase have a better understanding and trust in the attributes of the shopping object, therefore it is important for marketers to build customer trust (Sullivan & Kim, 2018). In line with that Trivedi & Yadav (2020), explains that trust is an important predictor of purchase intention and actual purchases both online and offline. The repeat purchase factor made by customers is also inseparable from Word of Mouth.

Word of mouth is one of the ways that has the greatest influence on people and persuades people to buy products or services more than other advertisements, because people usually believe what they hear directly from others. In general, customers need

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information sharing as part of a relationship and tend to listen to friends, relatives, and advice from colleagues, more than advertisements in the mass media (Shirkhodaie & Deylami, 2016).

Customer trust in conducting online transactions has a positive and significant effect on purchase intention (Iwan & Purwatiningsih, 2023). Research conducted by Wijayanthi & Goca (2022), states that trust, interpersonal recommendations, and reviews from forums and communities simultaneously influence *purchase intention*. Customers will achieve their purchasing intention at the same time as having a sense of trust in making transactions *on line*, find good quality products, and achieve customer satisfaction. Building trust in a brand is essential in sustaining a business as customers can create word of mouth, purchase intentions and positive customer retention (Rizanata, 2014).

The rapid development of e-commerce also provides opportunities for companies as an impressive marketing tool. So that currently e-commerce companies such as Tokopedia, Shoppe, Lazada, Bukalapak.com, etc. have emerged (Kujur & Singh, 2017). Many factors influence customer decisions in shopping online through applications or websites, namely the prices offered are usually cheaper compared to offline stores because of the many promotions offered. (Hendratri et al., 2023), there is customer confidence that online shopping will be guaranteed to be safe (Ramadhany, Huda, & Mahendra, 2023), besides that, in terms of convenience in online shopping because it can be done anywhere and anytime without having to come to the store (Agustini, 2017), and free shipping promotion (Aisyah et al., 2022).

If you look at this situation, it certainly becomes an opportunity for companies that utilize e-commerce to attract a wider and more specific target market. Easy and guaranteed secure payments that can be made via COD or transfer also increase customer confidence in making transactions. Positive discussions through forum reviews or communities by people who have made purchases through this e-commerce will also increase trust and also the intention to make purchases (Fauziah, Isyanto, & Yani, 2023).

Objectives

This article intends

1. To determine the influence of trust in forums and communities on trust in a social trading environment.
2. To determine the effect of interpersonal recommendations on trust in a social commerce environment.

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3. To determine the effect of social presence on trust in a social commerce environment.
4. To determine the effect of familiarity on trust in a social commerce environment.
5. To determine the impact of trust in the social trading environment on behavioral intentions to engage in social trading.

LITERATURE REVIEW

Forums and Communities

A forum is a platform, either online or offline, that functions as a place for discussion, sharing information, and expressing opinions on a particular topic. In the digital world, forums usually come in the form of websites or discussion groups on social media, where members can create new topics, ask questions, and provide responses (Ramadius, 2012).

Meanwhile, community refers to a group of individuals who share common interests, goals, or values, and interact regularly to share experiences and build relationships (Putra et al., 2024). Communities can be formed in physical environments, such as hobby or neighborhood communities, or in digital spaces, such as business, gaming, or educational communities on social media.

Online forums and communities offer a place for individuals to engage in social interaction and discuss with other individuals about a product or service (Sharma et al., 2019). Online forums provide facilities for social interaction between individuals and assist in answering questions that users may have (Bagozzi & Dholakia, 2002). Information received by social commerce users can help other users to make the right decision about a product. Stating that members of the community help each other by providing correct and unbiased information (Lu et al., 2010).

Interpersonal Recommendations

Interpersonal recommendations are defined as advice or references given by one person to another individual based on their personal experience, knowledge, or opinion regarding a particular product, service, or decision (Anjani & Irwansyah, 2020). E-commerce users will ask for opinions from related users or friends on their social networks. Consumers exchange personal buying experiences that help them make purchasing decisions. The quality of these recommendations depends on the extent to which they are perceived as relevant, credible, and useful (Davison, 1997). Interpersonal recommendations help users manage the vast amount of information provided on SNS and focus on the right brands, products, or functions (Sharma et al., 2019).

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Social Presence

Social presence refers to the feeling of connectedness that arises in interactions with virtual objects and other individuals within a platform (Jin, et al., 2017). Social presence occurs when a person can directly observe the behavior of another individual, which can ultimately influence consumer purchasing decisions. This is due to the ability of consumers to see, assess, and determine their interest in a product before deciding to buy it (Wang, et al., 2017).

Social presence allows individuals to feel warmth and sensitivity from other users and is thus an influential factor in predicting individuals' intention to use internet-based social networks (Cheung, Chiu, & Lee, 2011). When individuals feel more social presence in e-commerce, their trust in the e-commerce environment will increase (Sharma et al., 2019).

Familiarity

Familiarity is the level of recognition and understanding of a person towards an object, concept or individual based on previous experience (Dameria et al., 2017). In the context of business and e-commerce, familiarity refers to the extent to which consumers feel familiar with a brand, product, or platform based on repeated interactions and exposures they have had.

When e-commerce is familiar to users, they feel confident in being able to navigate and control the e-commerce ecosystem. Familiarity is a prerequisite for trust (Luhmann, 2000), because it creates a framework of understanding between individuals and trusted parties, so that familiarity and trust complement each other to reduce complexity and uncertainty during transactions in e-commerce.

Trust

Trust is an essential element for building, developing, and maintaining effective and sustainable relational exchanges between buyers and sellers (McMahon-Beattie & Palmer, 2017). Trust refers to consumer confidence in the security, transparency, and quality of services or products offered by a company or platform (Steven & Ramli, 2023). Kasinem (2020), states that trust is the most important variable in building long-term relationships between one party and another. Individual trust can arise from various sources, one of which is through transactions that occur in e-commerce. Another element may be the trust that users feel towards the Internet, which is often based on



the trust that one has in ratings, interpersonal recommendations, and reviews seen in various forums and communities.

Purchase Intention

Purchase intention is consumer interest in a product based on an evaluation of the information obtained (Alamsyah et al., 2023). Purchase intention is also defined as the probability of a customer to purchase a particular product (Giri et al., 2020). Marketing managers measure purchase intentions as a basis for making decisions about existing or future products or services, so that purchase intentions are closely related to future sales (Morwitz, 2014). The concept of purchase intention plays an important role in understanding consumer behavior, as purchase intention is considered a major predictor of actual purchase decisions.

METHOD

This study aims to empirically test the relationship of variables that have been put forward in the research framework. Therefore, the form of research approach that the author uses in this study is a quantitative approach. The location of this research is in Indonesia. The reason the researcher chose this location was to make it easier for the researcher to conduct the research because the subjects needed were Indonesian citizens who would make purchases on the e-commerce platform. The population in this study were Indonesian citizens who had e-commerce applications (Shopee, Lazada, Tokped, and so on). The sample in this study were Indonesian citizens who had e-commerce applications for at least 1 year, and had the intention to make purchases on the e-commerce platform for at least the next 3 months.

To determine the number of samples, the researcher used the Musannip & Siregar (2021) method, which depends on the number of parameters used in this study. The indicators in this study amount to 24 questions, so the minimum number of samples in this study is 150 and the maximum is 300 samples. The sampling technique in this study is non-probability sampling with a purposive sampling technique. According to Hidayat et al. (2024), non-probability sampling techniques are an alternative approach in quantitative research methodology in which elements in the population do not have a known chance of being selected to be part of the sample. This study uses a data collection technique with a questionnaire method that can be measured using a Likert scale 5-point. According to Hidayat et al (2024), Likert scales allow respondents to rate the extent to which they



agree or disagree with a particular statement using a structured range (e.g. from "strongly disagree" to "strongly agree").

RESULTS AND DISCUSSION

Respondents' Characteristics

Based on the research results, the characteristics of the respondents are described as follows:

Table 1. Respondent Characteristics

Category	Percentage
Gender	
Man	55.0%
Woman	45.0%
Age	
> 30 years	5.0%
26 – 30 years	23.3%
21 – 25 years	50.0%
17 – 20 years	21.7%
Work	
Self-employed	6.3%
Civil Servants/TNI/POLRI	13.7%
Students	55.3%
Employee Private	21.7%
Others	3.0%
Income	
> 5 million	38.7%
3 – 5 million	27.3%
500 – 2 million	34.0%
Length of time using e-commerce	
> 5 years	34.0%
4 – 5 years	44.7%
13 years old	21.3%

Based on Table 1, it can be seen that the characteristics of respondents based on Gender, most respondents are male, namely 165 respondents (55%). Characteristics of respondents based on Age, most respondents are aged 21-25 years, namely 150 respondents (50%). Characteristics of respondents based on Income, out of 300



respondents, most have a monthly income of > 5 million, as many as 116 respondents (38.7%). Characteristics of respondents based on Occupation, most respondents have student jobs, namely 166 respondents (55.3%). While the characteristics of respondents based on the length of time using e-commerce, out of 300 respondents, most respondents use e-commerce for a period of 4-5 years, namely 134 respondents (44.7%).

Model Evaluation

The evaluation of the measurement model is tested with several indicators, including convergent validity, discriminant validity, and reliability. The measurement model is calculated using the PLS Algorithm. Based on the convergent validity test, it is known that the loading value factor The results of each indicator are more than 0.7 and the AVE value is more than 0.5 so that the indicators used are declared valid to measure the latent variables. The results of the discriminant validity test show that the cross-validity value loading on each item has a value > 0.70, and each item has the largest value when connected to its latent variable compared to when connected to other latent variables. This shows that each variable in this study has correctly explained its latent variable and proves that the discriminant validity of all items is valid.

Reliability in PLS using Cronbach's value alpha and Composite reliability. The results of the data analysis obtained composite values reliability for all research variables > 0.7 and Cronbach Alpha > 0.7. This result shows that each variable has fulfilled the composite reliability and Cronbach alpha, so it can be concluded that all variables have a high level of reliability. So that further analysis can be carried out by checking the goodness of fit model by evaluating the inner model.

Testing of the inner model or structural model is carried out to see the relationship between constructs, significance values and R-square from the research model. The structural model of this research is as follows (Figure 2):



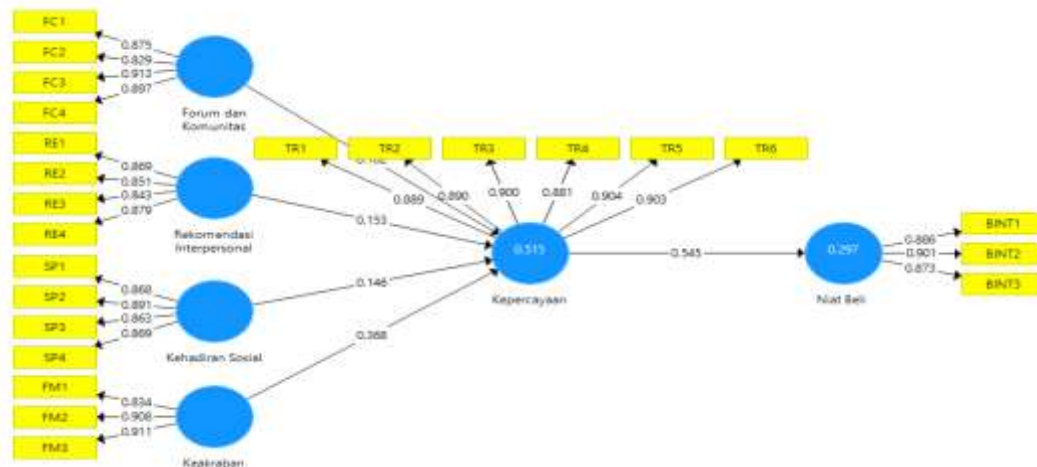


Figure 2. Structural Model

Evaluation of the PLS structural model begins by looking at the R-square of each dependent latent variable. Table 2 shows the results of the R-square estimate using PLS.

Table 2. Square Test Results

Variables	R-Square	R-Square Adjusted
Trust	0.515	0.509
Purchase Intention	0.297	0.295

Based on Table 2 above, the R-Square value of the Trust variable is 0.515, this value means that the Trust variable can be explained by the independent variable of 51.5% and the remaining 48.5% can be explained by other variables not included in this study.

Based on table 4.18 above, the R-Square value of the Purchase Intention variable is 0.297. This value means that the Purchase Intention variable can be explained by 29.7% of the independent variables and the remaining 70.3% can be explained by other variables not included in this study. The results of the Q-square analysis are as follows:

Table 3. Predictive Relevance

Variables	Q ² (=1-SSE/SSO)	Information
Trust	0.406	Has predictive relevance value
Purchase Intention	0.230	Has predictive relevance value

Based on the data presented in Table 3, it can be seen that the value Q square on the dependent variable > 0. By looking at this value, it can be concluded that this study has a good/excellent observation value because the value Q square > 0 (zero).

Next, the structural relationship model test is conducted to explain the relationship between the variables in the study. The results of the structural model test are presented in Figure 3 and Table 5 below:

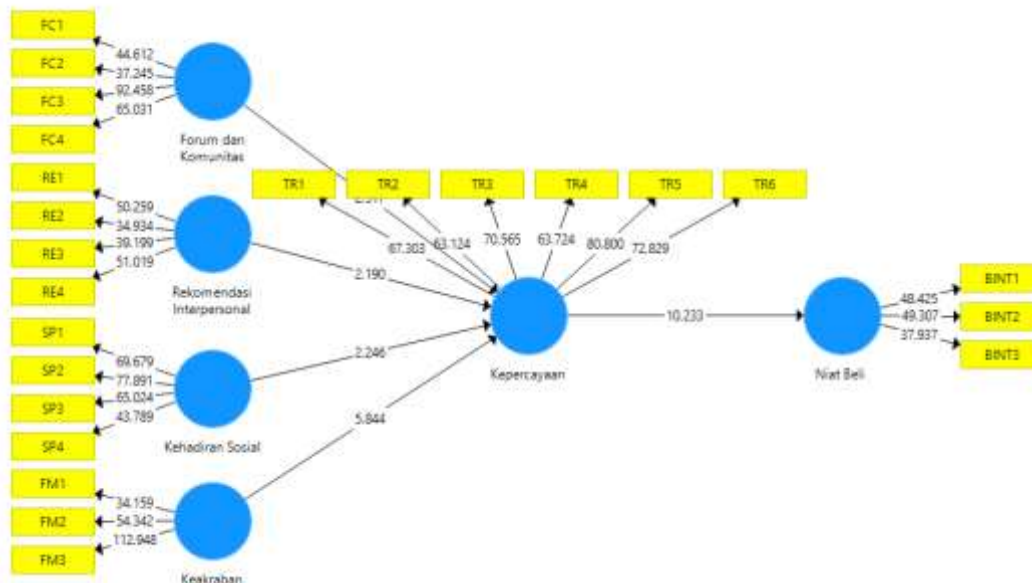


Figure 3. Hypothesis Testing Results

Table 4. Hypothesis Testing

Variables	Original Sample (O)	T Statistics (O/STDEV)	P Values	Information
Forums and Communities -> Trust	0.162	2,517	0.012	Accepted
Interpersonal Recommendations -> Trust	0.153	2.190	0.029	Accepted
Social Presence -> Trust	0.146	2.246	0.025	Accepted
Familiarity -> Trust	0.368	5,844	0.000	Accepted

Trust -> Purchase Intention	0.545	10.233	0.000	Accepted
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The Influence of Forums and Communities on Trust

The results of the first hypothesis test, namely the Influence of Forums and Communities on Trust, show a coefficient value of 0.162, p-values of $0.012 < 0.05$ and t-statistics of $2.517 > 1.960$. These results indicate that Forums and Communities Influence Trust.

In line with research Sharma et al. (2019), who found that forums and communities have a positive and significant effect on trust. Purwianti & Dila (2021), explains that when consumers see that community members have a good shopping experience, they will tend to trust more and feel safer to make transactions at the same store. In addition, Erwin et al. (2023), also explained that e-commerce platforms that actively participate in a forum or community by providing responses to consumer questions, as well as handling customer complaints and grievances, have been proven to increase consumer trust in the services or products offered.

Thus, the stronger the trust formed in the forum and community, the greater the positive influence on consumer trust in shopping through e-commerce. This will encourage more people to use the e-commerce platform and create a safer, more transparent online shopping environment that provides a positive real experience for its users.

The Influence of Interpersonal Recommendations on Trust

The results of the second hypothesis test, namely the Influence of Interpersonal Recommendations on Trust, show a coefficient value of 0.153, p-values of $0.029 < 0.05$ and t-statistics of $2.190 > 1.960$. These results indicate that Interpersonal Recommendations Influence Trust.

The results of this study are supported by the findings Aditya & Tony (2022), who found that recommendations from people known are more trusted than promotions from salespeople or advertisements. Sharma et al. (2019), also confirmed that interpersonal recommendations have a positive and significant effect on trust in the e-commerce environment. This trust arises because recommendations are given by individuals who are considered credible and trustworthy, such as family, friends, or colleagues. Nandini et al. (2024), strengthens these findings by proving that interpersonal recommendations help reduce uncertainty in online transactions, thereby increasing trust.

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Findings Wijaya & Sujana (2020), supports by stating that recommendations that come from other people's first-hand experiences regarding product quality, customer service, and transaction security can give potential buyers a clearer picture of what they can expect. Thus, when someone gets a recommendation from someone they know, their trust in e-commerce will increase.

The Influence of Social Presence on Trust

The results of the third hypothesis test, namely the Influence of Social Presence on Trust, show a coefficient value of 0.146, p-values of $0.025 < 0.05$ and t-statistics of $2.246 > 1.960$. These results indicate that Social Presence on Trust.

These findings are in accordance with research results. Sharma et al. (2019), which proves that social presence has a positive effect on consumer trust. Jin et al. (2017), describes social presence as an inner feeling of interaction between virtual objects and other people on a site or platform. This social presence will create a more convincing and interactive shopping experience (Yoonaisil et al., 2023).

Christy (2022), emphasizes that social presence in the form of interaction between buyers and sellers through features such as live chat, comments, customer reviews, and involvement in responding to complaints will create human interaction in e-commerce so that someone will feel trusted and supported. Furthermore, Susilowati et al. (2025), found that e-commerce features such as live streaming shopping, video testimonials, and brand ambassadors can strengthen the social presence in e-commerce which will ultimately increase consumer trust in the platform.

The Effect of Familiarity on Trust

The results of the fourth hypothesis test, namely the Influence of Familiarity on Trust, show a coefficient value of 0.368, p-values of $0.000 < 0.05$ and t-statistics of $5.844 > 1.960$. These results indicate that Familiarity Affects Trust.

The results of the study are in accordance with the findings Sharma et al. (2019), which proves that familiarity in e-commerce has a positive effect on consumer trust. Dameria et al. (2017), explains that familiarity in the context of e-commerce refers to familiarity, namely the ability of consumers to feel familiar with a platform based on repeated interactions and exposure experienced. Hidayatullah (2023), also supports the findings by stating that the more familiar a person is with a platform or seller, the greater their sense of security and confidence in making transactions. This familiarity can be



formed through repeated experience in using an e-commerce platform, recognizing a familiar interface, and understanding the applicable payment system and service policies.

Febrianti & Supriyoso (2024), emphasizes through his findings that consistent interaction between customers and sellers also increases familiarity, especially if the seller provides responsive and friendly service so that customers will have more confidence in the reliability of the service provided. When consumers are familiar with a platform, they tend to trust more because they feel more understanding and confident about the existing shopping mechanism (Suryaningsih, et al., 2024). With high familiarity, consumers not only have more trust in e-commerce, but are also more comfortable in making purchases without excessive worry.

The Influence of Trust on Purchase Intentions

The results of the fifth hypothesis test, namely the Influence of Trust on Purchase Intention, show a coefficient value of 0.545, p-values of $0.000 < 0.05$ and t-statistics of $10.233 > 1.960$. These results indicate that Trust Affects Purchase Intention.

The results of this study are in line with the results of the study Sharma et al. (2019), who found that trust in e-commerce has a positive effect on purchase intentions through e-commerce. Athapaththu & Kulathunga (2018), supports the findings by stating that consumer trust and confidence in e-commerce platforms will encourage consumers to shop through e-commerce. Consumer trust in the security and reliability of e-commerce provides assurance and guarantees so that a person's desire to make online shopping transactions increases (Alwafi & Magnadi, 2016).

Wardhani (2020), also proves that the lower the trust in e-commerce, the lower the interest of a person to shop online. Conversely, if the trust in e-commerce is high, then a person will tend to shop through the platform because they feel safe from fraud and misuse of personal data. Therefore, building and maintaining trust in the e-commerce ecosystem is an important challenge for platforms and sellers in order to increase consumer participation and expand the digital market.

CONCLUSION

Forums and communities have a positive and significant influence on user trust in e-commerce platforms. This shows that the more active and developed the forums and communities are, the higher the level of user trust in the platform. Interpersonal recommendations have a positive and significant influence on trust. This means that the



more recommendations from other trusted individuals, the greater the level of user trust in the e-commerce platform.

Social presence has also been shown to have a positive and significant effect on trust. This suggests that the presence of social elements, such as interactions with other users or social representation on the platform, can increase user trust. Familiarity has the greatest effect on trust compared to other factors. This suggests that the more familiar users feel with an e-commerce platform, the greater their level of trust. Trust has a significant effect on user purchase intention. This means that the higher the trust a user has in an e-commerce platform, the more likely they are to make transactions on it.

Researchers provide recommendations that can benefit organizations in the future:

- 1) Further research requires testing by taking a wider sample, not limited to the scope of 300 respondents only. In addition, further research can add other variables to provide more detailed, broad and specific research results.
- 2) Further research can add other factors that influence trust and purchase intention, such as customer service quality, brand reputation, product reviews, and previous user experience. Thus, understanding the factors that influence consumer behavior in e-commerce can be more comprehensive.
- 3) In addition to purchase intention, further research can explore how trust influences customer loyalty, such as the tendency to make repeat purchases or recommend the platform to others. This can help e-commerce in designing more effective customer retention strategies.

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