



# Examining The Mediation Of Trust and Reputation In the Relationship Between Transaction Security And Purchase Intention

Anna Wulandari<sup>1</sup>, Heru Mulyanto<sup>2</sup> E-mail: anna.wulandari@pelitabangsa.ac.id

### **KEYWORD ABSTRACT** This study explores the mediating roles of trust and reputation in the transaction security, relationship between transaction security and purchase intention on trust, reputation, Shopee. As online shopping becomes increasingly common, purchase intention, online shopping understanding how security influences consumer behavior is essential for e-commerce growth. The research investigates how transaction security affects purchase intention through trust and reputation, addressing the question: How does transaction security **Article history:** influence purchase intention via trust and reputation on Shopee? This Received study offers novelty by analyzing trust and reputation May 21, 2025 simultaneously as mediators an approach rarely explored together Revised in existing research. Using a quantitative method and structural Jul 10, 2025 equation modeling (SEM), data were collected from 161 Shopee Accepted users. The results show that transaction security significantly Jul 21, 2025 increases both trust and reputation. However, while reputation positively affects purchase intention, trust alone does not show a **Edition** significant direct influence. The findings imply that improving Vol.5 No.1 (2025) transaction security must be accompanied by strong reputation Journal of Islamic management to effectively drive consumer purchasing decisions. **Economics and Business** For platforms like Shopee, integrating security measures with visible, trustworthy reputation systems is key to enhancing user confidence and boosting engagement. The study concludes that robust transaction security must be complemented by effective reputation management to increase purchase intention. Ecommerce platforms like Shopee should prioritize both security protocols and user reputation systems to foster consumer

## 1. INTRODUCTION

The rapid growth of online shopping has fundamentally altered consumer behavior, emphasizing the critical role of transaction security in shaping purchase intentions. Despite the

confidence and drive engagement.

<sup>&</sup>lt;sup>1</sup> Faculty of Economis and Business, Pelita Bangsa University, Indonesia

<sup>&</sup>lt;sup>2</sup> Faculty of Economis and Business, IPWIJA University, Indonesia





increasing reliance on e-commerce platforms, security concerns continue to be a significant barrier for many potential buyers. Security perceptions significantly influence trust and purchase intention, as documented in various studies. For instance, research Hanafizadeh & Khedmatgozar (2012) emphasizes that consumers prioritize security when engaging in online transactions, directly affecting their intention to purchase. Similarly, Pratama & Magnadi (2017) and Harisandi & Purwanto (2022) found that transaction security and customer trust are closely intertwined, with security perceptions directly impacting trust, which in turn influences purchase decisions.

However, the relationship between transaction security and purchase intention is not straightforward, as other factors, such as trust and reputation, also play a critical mediating role (Giantari et al., 2013; Nasution et al., 2019; Wahyono & Susilawati, 2016; Wulandari et al., 2021). Research by Abdinur (2021) indicates that while transaction security is essential, it is the trust engendered by this security that ultimately drives purchase intentions. Furthermore, the study by Qalati et al. (2021) demonstrates that website reputation, in conjunction with perceived security, can significantly enhance consumer trust, thereby increasing purchase intention. This interplay between security, trust, and reputation forms the basis for exploring how these factors collectively influence online shopping behavior (Harisandi & Purwanto, 2023; Harisandi & Wiyarno, 2023).

The existing literature presents conflicting views on the direct impact of transaction security on purchase intention. Some studies suggest that enhanced transaction security leads directly to increased purchase intentions (Alwafi et al., 2016). Conversely, other studies argue that security alone is insufficient and must be complemented by other factors such as trust and reputation to influence purchase behavior effectively (Jin & Park, 2006; Kinasih & Albari, 2012). This inconsistency highlights a critical research gap in understanding the mechanisms through which transaction security influences consumer purchase intentions in the context of online shopping (Harisandi, Hurriyati, et al., 2023).

To address this gap, it is essential to investigate the mediating role of trust and reputation in the relationship between transaction security and purchase intention (Harisandi, Yahya, et al., 2023). While transaction security is fundamental, it is often the perceived trustworthiness of the seller and the reputation of the platform that ultimately determines a consumer's decision to purchase (Anh Vu et al., 2020; Juliana et al., 2020). Therefore, a comprehensive study that





examines how trust and reputation mediate the effect of transaction security on purchase intention is necessary to clarify this relationship.

Trust has been identified as a crucial mediator in the relationship between transaction security and purchase intention in numerous studies (Adiwijaya et al., 2017; Fasochah & Harnoto, 2013; Kusumah, 2015; Lewin & Johnston, 2008; Nasution et al., 2019; Vasic et al., 2019). For instance, Hadining et al. (2020) found that trust significantly influences online purchase intentions, particularly in high-risk environments where transaction security is a concern. Their research indicates that trust acts as a buffer against the perceived risks associated with online shopping, thereby enhancing purchase intention. Similarly, Dewi et al. (2018) emphasized that trust, built on the foundation of perceived security, directly correlates with a higher likelihood of consumers engaging in online transactions. These findings underscore the importance of trust as a mediating variable in understanding the impact of transaction security on purchase intentions.

Reputation is another critical factor that mediates the relationship between transaction security and purchase intention. According to Tangmanee & Rawsena (2016), and Harisandi, Hurriyati, et al. (2023), a strong reputation can mitigate the perceived risks of online transactions, thereby enhancing consumer trust and increasing purchase intentions. Their study suggests that reputation works synergistically with transaction security to foster a secure environment that encourages consumer purchases. Well-established reputation can serve as a substitute for trust in cases where transaction security alone does not suffice, further highlighting the complex interplay between these factors.

Furthermore, research by Saleem et al. (2015), demonstrates that reputation not only enhances trust but also directly influences consumer satisfaction, which in turn affects purchase intentions. They argue that a positive reputation can amplify the effects of transaction security by creating a perception of reliability and dependability, which are critical for consumer confidence in online shopping. This body of literature points to the necessity of considering both trust and reputation as key mediators in the relationship between transaction security and purchase intention.

While previous studies have explored the individual roles of trust and reputation in mediating the relationship between transaction security and purchase intention, there is a lack of comprehensive research that simultaneously considers both mediators in a single model. Most existing studies, such as those by Adiwijaya et al. (2017), Norhermaya & Soesanto (2019), and





Wulandari & Rasipan (2017) have focused either on trust or reputation in isolation, without examining their combined effect on purchase intentions. This has resulted in a fragmented understanding of how these factors interact with transaction security to influence consumer behavior in online shopping contexts.

Moreover, there is limited research that specifically addresses the differential impact of transaction security on purchase intentions across different consumer segments. Studies such as those by Munte et al. (2022) have primarily concentrated on general consumer populations, neglecting the potential variations in how different demographic groups perceive and react to transaction security, trust, and reputation. This presents a significant gap in the literature, particularly in understanding how these factors may differentially influence purchase intentions among diverse consumer groups.

Finally, while the mediating roles of trust and reputation have been recognized, there is a paucity of research that empirically tests these relationships in the context of modern ecommerce platforms. The rapid evolution of online shopping environments, characterized by increasingly sophisticated security measures and reputational systems, necessitates an updated examination of how these factors influence consumer behavior. This study aims to fill these gaps by providing a comprehensive analysis of the mediating roles of trust and reputation in the relationship between transaction security and purchase intention in online shopping.

The primary objective of this study is to analyze the influence of transaction security on purchase intention in online shopping, with a specific focus on the mediating roles of trust and reputation. By integrating these mediators into a single analytical model, this research seeks to provide a more comprehensive understanding of how transaction security influences consumer behavior in online shopping contexts. The study is novel in its approach to simultaneously examining trust and reputation as mediators, offering new insights into their combined effects on purchase intentions.

This research is justified by the existing gaps in the literature, particularly the need to clarify the inconsistent findings regarding the impact of transaction security on purchase intention. The study will address the conflicting evidence by exploring how trust and reputation mediate this relationship, thereby providing a more nuanced understanding of the underlying mechanisms. The scope of this study includes a detailed analysis of consumer behavior across various demographic groups to determine whether the effects of transaction security, trust, and





reputation vary by consumer segment. This approach will contribute to a more comprehensive understanding of the factors that influence purchase intentions in online shopping.

Hypotheses from this research bellow:

# **Direct Hypotheses**

H1 : Reputation has a positive effect on Purchase Intention

H2 : Reputation has a positive effect on Trust

H3 : Transaction Security has a positive effect on Purchase Intention

H4 : Transaction Security has a positive effect on Reputation

H5 : Transaction Security has a positive effect on Trust

H6 :Trust has a positive effect on Purchase Intention

Mediated Hypotheses (Indirect Effects)

H7 : Reputation positively influences Purchase Intention through Trust as a mediating variable

H8 : Transaction Security positively influences Purchase Intention through Reputation as a mediating variable

H9 : Transaction Security positively influences Purchase Intention through Trust as a mediating variable

H10 : Transaction Security positively influences Purchase Intention through sequential mediation of Reputation and Trust

Additional Stepwise Mediation Hypotheses

H11 : Transaction Security positively influences Trust through Reputation

H<sub>12</sub>: Transaction Security positively influences Purchase Intention through a serial mediation

H<sub>13</sub>: path: Transaction Security  $\rightarrow$  Reputation  $\rightarrow$  Trust  $\rightarrow$  Purchase Intention

### 2. METHODOLOGY

This study adopts a quantitative research design to explore the impact of transaction security on purchase intention in online shopping, with a focus on the mediating roles of trust and reputation. A cross-sectional survey method will be employed to collect data from a diverse sample of online consumers. The quantitative approach is selected due to its effectiveness in measuring variables and examining relationships between them, which aligns with the study's





objectives of analyzing the influence of transaction security on purchase intention through the mediators of trust and reputation (Abdinur, 2021; Juliana et al., 2020).

The research will utilize structural equation modeling (SEM) to test the proposed hypotheses. SEM is chosen because it allows for the simultaneous examination of multiple relationships between variables, making it suitable for the complex model proposed in this study, where trust and reputation are mediating variables between transaction security and purchase intention (Tangmanee & Rawsena, 2016).

The target population for this study includes individuals who frequently engage in online shopping. Given the study's focus on understanding diverse consumer perceptions, the sample will be drawn from various demographic segments, including age, gender, income level, and educational background. Simple random sampling will be used to ensure that the sample adequately represents the target population.

A total of 161 respondents will be targeted to ensure sufficient data for reliable statistical analysis, considering potential non-responses. This sample size is deemed adequate based on the literature, which suggests that a sample of this magnitude is appropriate for SEM analysis (Adiwijaya et al., 2017; Norhermaya & Soesanto, 2019).

Table 1. Research Instrument

Variable	Indicator	Scale
Transaction	- Shopee provides online security to its consumers	Scale of 1-10
security	- Data on Shopee cannot be modified by hackers	
(Kinasih &	- Purchase does not cause financial problems	
Albari, 2012)	- Safely make electronic payments on Shopee	
	- Safely share personal information with Shopee	
	- Shopee guarantees consumer personal data information	
Reputation	- Shopee has the competence to carry out online business	Scale of 1-10
(Wulandari &	activities	
Rasipan, 2017)	- Shopee has credibility as an online shopping platform	
	- Shopee has a good name for carrying out online buying	
	and selling activities	
Trust (Kinasih	- Shopee instills trust	Scale of 1-10
& Albari, 2012)	- Shopee fulfills its promises and commitments	
	- Shopee is not opportunistic	
Purchase	- I am interested in making transactions at Shopee in the	Scale of 1-10
Intention	future	
(Alwafi et al.,		
2016)		





- I am increasingly interested in making purchases at Shopee because of the testimonials of friends and family who shop at Shopee
- Other people's suggestions and opinions increase interest in purchasing on Shopee

Data will be collected using a self-administered online questionnaire, which is advantageous due to its accessibility and convenience for respondents, especially in the context of online shopping research. The questionnaire will be distributed through various online channels, including social media platforms, email lists, and online shopping forums, ensuring a wide reach across different consumer segments.

The questionnaire will be divided into four sections: demographic information, transaction security perceptions, trust and reputation assessments, and purchase intention. The questions will be designed based on validated scales from previous studies Dewi et al. (2018), Hadining et al. (2020) ensuring reliability and validity in measuring the constructs of interest.

The data collected will be analyzed using SPSS for descriptive statistics and Smart-PLS for structural equation modeling (SEM). The analysis will proceed in two stages. Stage one is descriptive statistics, this will include frequency distributions, means, and standard deviations to provide a detailed overview of the sample characteristics and the key variables of the study. Stage two is Structural Equation Modeling (SEM), this will be used to test the relationships between transaction security, trust, reputation, and purchase intention. This technique is particularly appropriate for this study as it allows for the testing of complex models with multiple mediating variables (Hanafizadeh & Khedmatgozar, 2012; Pratama & Magnadi, 2017).

Ethical considerations are paramount in this research. The study will adhere to the principles of informed consent, confidentiality, and anonymity. Participants will be informed about the purpose of the study, their rights to withdraw at any time, and the measures taken to protect their personal information. No identifying information will be collected, and the data will be stored securely to prevent unauthorized access (Alwafi et al., 2016).

Moreover, the study will ensure that the data collection process does not cause any harm or discomfort to the participants. An ethics approval will be obtained from the relevant institutional review board before the commencement of data collection, ensuring that the research complies with all ethical guidelines (Kinasih & Albari, 2012).



# 3. RESULT AND DISCUSSIONS

Research data was obtained from 161 people who had done online shopping at Shopee with the characteristics summarized in Table 2. The table shows that the majority of respondents were female, aged between 31 and 40 years, and worked as private employees.

Table 2. Respondent Data

Variable	Amaount	Percent	
Gender			
Male	64	40	
Female	97	60	
Age			
Less than 30 years old	56	35	
31 – 40 years old	82	51	
More than 50 years old	23	14	
Occupation			
Private employee	76	42	
Civil Servant	26	16	
Self-employed	23	14	
Housewife	45	28	

The outer test results used for validity and reliability testing are presented in Figure 1, which shows that all indicators on each variable are valid because they are greater than 0.7. All research variables have also been reliable because they have met the cut off used in this study (Cronbach alpha greater than 0.7 while composite reliability greater than 0.8). Figure 1 and Table 3 shows the estimates from indicators to variables and the relationships between variables.

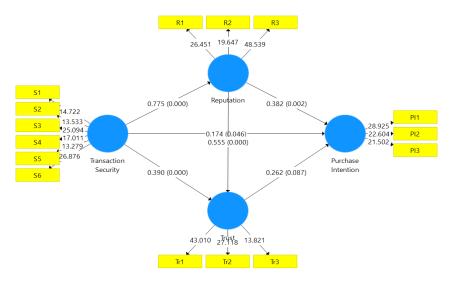


Figure 1. The Example of Low Resolution Figure





Figure 1 presents the structural equation model (SEM) used in the study to examine the relationship between transaction security, reputation, trust, and purchase intention. This diagram illustrates the direction and strength of the relationships between the variables, both direct and indirect (mediation).

Table 3. Estimation

Path	Type of relationship	Std. Estimates	P-Value	Conclusion
Reputation → Purchase Intention	Direct	0,384	0,002	Significant
Reputation → Trust	Direct	0,548	0,000	Significant
Transaction Security → Purchase Intention	Direct	0,172	0,046	Significant
Transaction Security → Reputation	Direct	0,772	0,000	Significant
Transaction Security → Trust	Direct	0,394	0,000	Significant
Trust → Purchase Intention	Direct	0,263	0,087	Not Significant
Transaction Security → Reputation → Purchase Intention	Indirect	0,296	0,003	Significant
Reputation → Trust → Purchase Intention	Indirect	0,145	0,108	Not Significant
Transaction Security → Reputation → Trust → Purchase Intention	Indirect	0,113	0,113	Not Significant
Transaction Security → Trust → Purchase Intention	Indirect	0,102	0,093	Not Significant
Transaction Security → Reputation → Trust	Indirect	0,403	0,000	Significant

The study reveals significant insights into the relationships between transaction security, reputation, trust, and purchase intention in the context of Shopee online shop. The findings indicate that transaction security positively influences reputation ( $\beta$  = 0.772, p < 0.05), trust ( $\beta$  = 0.394, p < 0.05), and purchase intention ( $\beta$  = 0.172, p < 0.05). Reputation is also found to significantly affect trust ( $\beta$  = 0.548, p < 0.05) and purchase intention ( $\beta$  = 0.384, p < 0.05). However, trust does not significantly impact purchase intention ( $\beta$  = 0.263, p > 0.05), suggesting that while trust is important, its direct effect on purchase intention is limited compared to the indirect effects mediated through reputation.





The analysis of the data reveals that transaction security significantly influences several key factors related to consumer behavior in online shopping platforms, such as Shopee. Specifically, transaction security has a direct and positive impact on the platform's reputation, trust among consumers, and their intention to make purchases. The findings demonstrate that when consumers perceive high transaction security, it not only enhances the reputation of the platform but also builds trust, which is crucial for fostering purchase intentions. However, the relationship between trust and purchase intention is not significant, indicating that while trust is important, it does not directly translate into purchase intention without the influence of other factors.

The observed impact of transaction security on reputation and trust aligns with previous research indicating that consumers prioritize security, which fosters trust and enhances the platform's reputation (Hanafizadeh & Khedmatgozar, 2012; Pratama & Magnadi, 2017). These findings corroborate Abdinur (2021), who emphasized that trust derived from perceived security significantly drives purchase intentions. Additionally, Qalati et al. (2021) highlighted that website reputation, in conjunction with perceived security, substantially enhances consumer trust, further supporting the present study's results. However, the lack of a significant direct effect of trust on purchase intention contrasts with Hadining et al. (2020) and Dewi et al. (2018), who found trust to be a crucial mediator in online purchase intentions. This discrepancy suggests that in Shopee's context, other factors may play a more pivotal role in driving purchase intentions.

These findings align with previous studies that emphasize the importance of transaction security in enhancing consumer trust and reputation. For instance, Hanafi (2021) and Pratama & Magnadi (2017) also found that transaction security is a fundamental driver of trust in online shopping contexts. However, the current study diverges from earlier research by revealing that trust, while influenced by security and reputation, does not independently drive purchase intention. This contrasts with the findings of Hadining et al. (2020) and Dewi et al. (2018), who highlighted a significant relationship between trust and purchase intention. The discrepancy could be due to differences in consumer segments or specific online shopping environments, suggesting that the impact of trust on purchase intention may vary depending on contextual factors such as platform reputation and consumer demographics.

The findings underscore the critical role of transaction security in shaping consumer behavior in online shopping platforms. By enhancing security measures, platforms like Shopee can bolster their reputation and trust among consumers, ultimately driving purchase intentions. The significant





influence of reputation on purchase intention highlights the need for e-commerce platforms to maintain a strong, positive image to attract and retain customers. While trust is essential, its indirect impact via transaction security and reputation suggests that platforms should focus on these broader aspects to effectively influence purchase behavior. These insights provide practical implications for e-commerce businesses aiming to enhance consumer trust and purchase intentions through improved security and reputation management (Alwafi et al., 2016).

The implications of these findings are significant for both researchers and practitioners in the field of e-commerce. The study underscores the need for online shopping platforms to prioritize transaction security, as it has a cascading effect on both reputation and trust, which are essential for fostering consumer purchase intentions. The lack of a direct relationship between trust and purchase intention suggests that while trust is necessary, it must be complemented by a strong platform reputation and robust security measures to effectively convert consumer interest into actual purchases. This insight is crucial for e-commerce platforms like Shopee, which must strategically manage both security and reputation to maximize consumer engagement and sales. Future research could further explore how different consumer segments perceive these factors, potentially leading to more targeted and effective e-commerce strategies.

# 4. CONCLUSION

The study highlights the significant role of transaction security in influencing consumer purchase intentions within online shopping environments, particularly through its impact on platform reputation and consumer trust. The findings confirm that enhanced transaction security directly contributes to a stronger reputation and higher levels of trust, which are crucial for fostering purchase intentions. However, the study reveals that trust, while important, does not independently drive purchase decisions, emphasizing the necessity for a holistic approach that integrates security measures with reputation management. These insights are crucial for ecommerce platforms aiming to enhance consumer engagement and conversion rates. Future research should explore the differential impacts of these factors across diverse consumer segments to develop more targeted strategies for optimizing online purchase behaviors.





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