

CONSUMER TRUST IN MARKETPLACES: A DETERMINING FACTOR IN ONLINE PURCHASING BEHAVIOR

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ARTICLE INFO	ABSTRACT
<p><i>Keywords:</i> Consumer trust, marketplace, purchasing behavior, online shopping, digital strategy.</p> <p>E-mail: fadelgun@stieamkop.ac.id</p>	<p>This study aims to explore in depth how consumer trust is formed toward marketplace platforms and how that trust influences online purchasing behavior. Using a descriptive qualitative approach, data were collected through in-depth interviews with several informants who actively conduct transactions on popular marketplaces in Indonesia. The findings reveal that consumer trust in marketplaces is built through a combination of key factors: transaction security, transparency of product information, quality of service and products, marketplace reputation, and user reviews. Consumers tend to feel more comfortable and confident in making purchases when they are assured of personal data security, receive clear information, and experience good service from the marketplace. These factors significantly influence online purchasing decisions, proving that building trust is a crucial key to enhancing consumer loyalty and satisfaction in e-commerce platforms.</p> <p>Copyright © 2023 Economic Journal. All rights reserved. is Licensed under a Creative Commons Attribution-NonCommercial 4.0 International License (CC BY-NC 4.0)</p>

1. INTRODUCTION

The rapid development of information and communication technology has significantly changed consumer behavior, particularly in shopping habits. Nowadays, marketplaces or online buying and selling platforms have become one of the primary choices for consumers to make transactions, as they offer convenience, a wide variety of products, and fast, practical access (Fitriandi, 2020). Marketplaces such as Tokopedia, Shopee, and Bukalapak act as intermediaries that digitally connect buyers and sellers. However, behind this convenience, consumer trust in marketplaces becomes a crucial factor in ensuring the sustainability of online transactions (Pratama, 2020).

Trust is a key element in online transactions, which are non-face-to-face and abstract in nature. Consumers must be confident that the marketplace provides secure, honest services that meet their expectations in order to feel safe making purchases (Mahkota, 2014). Without trust, consumers are likely to hesitate and fear losses such as fraud, products that don't match descriptions, or poor after-sales service. Therefore, trust is the main determining factor that influences online purchasing decisions (Muslimah et al., 2021).

As the number of marketplaces in Indonesia increases, competition to attract consumers has become increasingly fierce. Each platform strives to offer the best features and services to enhance consumer trust (Sari & Habib, 2023). However, not all marketplaces succeed in building and maintaining a high level of trust. This indicates that trust is not only about reputation but also related to other factors that influence consumer perceptions of the safety and convenience of shopping online (Sope, 2023).

Consumer online purchasing behavior is greatly influenced by the level of trust they have in a marketplace. Trust can motivate consumers to make repeat purchases and recommend the platform to others (Mahardika et al., 2023). Conversely, a lack of trust may cause consumers to switch to other platforms or avoid online purchases altogether. Therefore, understanding the factors that shape this trust is essential for marketplace managers (Mahendra & Edastama, 2022).

Indonesia, with its growing number of internet and e-commerce users, presents a massive digital market potential. However, various cases of fraud and complaints about bad experiences in online transactions frequently emerge, which can damage consumer trust in marketplaces

(Pratiwi et al., 2022). Therefore, research on how consumer trust is formed and what factors influence it is highly relevant to support the healthy and sustainable development of e-commerce in Indonesia (Kamran & Maskun, 2021).

Several previous studies have highlighted the importance of consumer trust in online marketplace transactions. Utami (2020) found that trust and ease of use significantly influence consumer purchase intention. Aseng & Pandeiro (2021) added that marketplace reputation, payment system security, and customer service are key determinants of consumer trust. Furthermore, user reviews and testimonials also play a major role in building platform credibility. Other studies have shown that trust plays a crucial role in shaping customer loyalty and repeat purchase frequency (Djati & Darmawan, 2005). Sriwijaya et al. (2019) emphasized that transparency of information and after-sales service policies strengthen consumer trust.

This study aims to describe the process of forming consumer trust in marketplaces and to identify the determining factors of consumer trust in conducting online transactions through these platforms. The findings of this study are expected to provide both theoretical and practical benefits. Theoretically, this research can enrich the literature on consumer trust and online purchasing behavior, particularly in the context of marketplaces. Practically, the results can serve as valuable input for marketplace managers to improve their service strategies and build strong consumer trust, thereby supporting the sustainable growth of e-commerce businesses.

Literature Review

Consumer Trust

Consumer trust refers to the belief consumers have in the ability, integrity, and goodwill of the provider of a product or service (Gefen, 2000). In the context of online transactions, trust is crucial because consumers cannot meet sellers face-to-face, which increases the level of uncertainty. This trust includes the perception that the marketplace will deliver products as promised, ensure secure transactions, and provide satisfactory after-sales service.

Marketplace and Online Purchasing Behavior

A marketplace is a digital platform that connects sellers and buyers, enabling them to carry out buying and selling transactions online. Online purchasing behavior is a consumer decision-making process influenced by various factors, including ease of access, product variety, and trust in the platform (Schiffman & Kanuk, 2010). Marketplaces that can effectively build consumer trust tend to enjoy higher customer retention and purchase frequency.

2. METHOD

This study uses a qualitative approach with a case study method to explore the process of consumer trust formation toward marketplaces and the factors influencing online purchasing behavior. Data were collected through in-depth interviews with a number of active consumers who had previously made transactions on various marketplace platforms. In addition, observations and documentation related to user reviews and marketplace policies were also used to enrich the data (Sugiyono, 2016). A purposive sampling technique was applied to select respondents considered to have relevant experience and insight into the research topic. The collected data were then analyzed using thematic analysis techniques, involving stages of data reduction, data presentation, and conclusion drawing. This analysis aimed to identify key patterns and themes related to consumer trust and determining factors in online purchasing behavior. To ensure data validity, the researcher conducted source and technique triangulation, as well as re-checking with respondents (member checking). With this method, the study aims to provide an in-depth and comprehensive understanding of consumer trust in the context of online marketplaces.

3. RESULT AND DISCUSSION

The Process of Building Consumer Trust in Marketplaces

The process of building consumer trust in marketplaces involves several key factors, such as security assurances, information transparency, customer reviews, quality interactions, and the quality of products or services. Strong trust can increase customer loyalty and encourage repeat purchasing decisions.

a. Security and Reliability

In online transactions, a sense of safety and guarantees of protection are essential for consumers. Security in this context includes safeguarding personal information, transaction data, and digital payment aspects. When consumers feel that their personal data—such as name, address, phone number, and credit card information—is securely protected, their trust in the marketplace platform increases. This trust becomes a key foundation in forming sustainable purchasing behavior in a digital environment full of risks.

Marketplaces as digital service providers must offer security systems that are not only technically robust but also transparent in implementation. This means platforms should have clear privacy policies, data encryption systems, and protection against data breaches or misuse. Furthermore, consumers need to be provided with adequate education and information about how their data is protected so they feel involved in the security process. This transparency fosters a more open relationship and supports long-term trust building.

In terms of payments, secure and reliable systems are crucial to minimize risks such as credit card data theft, fraud, or transaction failures. Ideally, marketplaces should collaborate with verified and trusted digital payment service providers and offer diverse payment options so that consumers feel flexible and safe when choosing a payment method. When consumers know that the payment system used is protected by modern security protocols, they are more confident in making purchases.

b. Information Transparency

In online transactions, the availability of clear and comprehensive product or service information is a critical factor influencing consumer purchasing decisions. Unlike physical stores where customers can directly touch or try products, marketplaces must rely on informative descriptions to replace that physical experience. Details such as product specifications, price, size, color, condition (new or used), and return policies are vital for helping consumers evaluate whether the product meets their needs and expectations.

Clarity of information also plays an important role in building trust. Consumers are more confident in purchasing when they feel the seller or marketplace platform is providing transparent and honest information. Conversely, incomplete or inaccurate information can lead to dissatisfaction, increased return rates, and even damage the reputation of the seller or marketplace. Therefore, open communication about products becomes a form of accountability by the seller toward consumers.

Additionally, today's consumers tend to research before purchasing, including comparing similar products across different online stores. In this process, products with the most complete and clear information will attract more consumer attention. This indicates that the quality of product information not only influences trust but also serves as an important strategy for competing in the digital market. Thus, marketplaces should encourage sellers to provide detailed and accurate product information to enhance the shopping experience and maintain the platform's credibility.

c. Reviews and Testimonials

Reviews and testimonials from other customers play an important role in shaping consumer perceptions of product quality and seller credibility in a marketplace. In a digital environment where direct interaction is minimal, consumer reviews become a highly influential form of social information. Consumers tend to trust the real-life experiences of other users more

than just relying on information provided by the seller. Therefore, testimonials can serve as validation tools for sellers' claims about product quality and performance.

The presence of positive reviews can increase potential buyers' confidence and encourage purchasing decisions. On the other hand, negative reviews often cause prospective consumers to be more cautious or even cancel their intent to buy. Not only the content of the reviews, but also their quantity and consistency, affect their impact. A high number of positive reviews indicates that the product has been widely used with a high satisfaction rate, ultimately building collective trust in the product or service.

Furthermore, customer reviews benefit both marketplaces and sellers in terms of feedback. Sellers can identify product shortcomings or service aspects that need improvement from customer comments. Meanwhile, for marketplaces, the review system is a form of transparency that enhances the overall reputation of the platform. Thus, reviews and testimonials are not just opinions, but an integral part of the trust system and decision-making in online purchasing behavior.

d. Positive Interaction

Responsive, friendly, and helpful customer service is one of the key elements in building consumer trust in marketplaces. In online transactions, where interaction is indirect and digitally based, the speed and quality of customer service responses significantly affect consumer perceptions of the marketplace's professionalism and commitment to serving users. When consumers encounter problems—whether related to products, delivery, or payment processes—a quick and effective response provides a sense of security and builds trust that the marketplace takes responsibility for every transaction.

A friendly and communicative approach from the customer service team also contributes to a positive shopping experience. Consumers feel valued and heard when their complaints or questions are met with empathy, not just automatic responses. This human-centered approach can strengthen consumer loyalty, as they feel there is someone ready to help even after the transaction is complete. This indirectly becomes a differentiating factor for marketplaces in the highly competitive e-commerce industry.

Moreover, good customer service reflects the values and culture of the marketplace organization itself. A marketplace that prioritizes consumer satisfaction will strive to maintain high-quality, two-way communication across various channels—such as live chat, email, and social media. With reliable and responsive support services, consumers are more likely to feel comfortable shopping, recommend the platform to others, and return to use the marketplace in the future. Therefore, customer service is not just a technical support tool, but a key strategy in building long-term relationships with consumers.

e. Product Quality

High-quality products and satisfying service are the foundation for creating a positive shopping experience for consumers. When consumers receive products that match their descriptions, function properly, and meet expectations, their satisfaction increases. This satisfaction not only contributes to consumer loyalty toward a specific product but also fosters a positive perception of the marketplace as a trustworthy platform. Thus, consistent product quality is a vital indicator for building and maintaining consumer trust.

Besides the product itself, service quality—such as fast delivery, easy payment processes, and efficient complaint handling—also significantly influences the overall consumer experience. Satisfying services make consumers feel valued and prioritized, which in turn strengthens their confidence in the professionalism of the marketplace. If a marketplace can provide excellent end-to-end services, from product discovery to after-sales support, consumers will feel more comfortable and tend to make repeat purchases. Therefore, the combination of high-quality products and excellent service is key to building a strong reputation and long-term trust in the digital commerce world.

Key Determining Factors of Consumer Trust in Marketplaces

1. Transaction Security

Transaction security is the most fundamental factor in building consumer trust in a marketplace. In online transactions, consumers often have to provide sensitive information such as personal data, credit card numbers, and shipping addresses. Fears of data theft, fraud, and misuse of information are major concerns that can hinder the intention to shop online.

Marketplaces that can offer strong digital security systems—such as encryption technology, SSL certificates, and two-factor authentication—are more likely to be trusted by consumers. In addition, clear and transparent privacy policies regarding how user data is stored and used also help provide a sense of security to buyers. Security also includes money-back guarantees or refund policies in case of problems.

Consumers tend to be more loyal to marketplaces that have proven to protect their transaction security. On the other hand, data breaches or fraud incidents that are not handled properly can permanently damage a marketplace's reputation. Therefore, investing in technology and consumer protection systems is an absolute necessity for every e-commerce platform.

2. Clarity and Transparency of Information

Consumers need complete, accurate, and easily understandable information before making a purchase decision. This includes product descriptions, pricing, stock availability, shipping costs, and return policies. If information is presented ambiguously or confusingly, it increases the potential for mistrust.

Marketplaces that present product information clearly and honestly can build consumer confidence. For example, displaying actual product photos, including technical specifications, and not hiding additional fees. Moreover, sellers who are responsive to buyer inquiries reinforce the impression of transparency.

Transparency also includes clear order status and shipping processes. When consumers can track their items in real time and receive regular status updates, their trust increases. Thus, information openness becomes a crucial foundation for forming realistic and positive consumer expectations toward the marketplace.

3. Product and Service Quality

High-quality products reflect the integrity of both the seller and the marketplace itself. Consumers feel satisfied when the product they receive matches the description, is in good condition, and meets expectations. Discrepancies between the product and expectations are often a primary cause of mistrust.

Besides the product itself, services such as packaging, delivery speed, and return procedures are also important factors. A marketplace that guarantees efficient and consistent service demonstrates a commitment to providing a positive shopping experience. This creates the perception that the platform is reliable.

Consistent positive experiences foster loyalty and strengthen trust. Consumers do not only evaluate product quality based on a single purchase but also observe consistency in every interaction and transaction. Therefore, marketplaces must maintain stable quality standards to uphold their credibility.

4. Reputation and Credibility of the Marketplace

A marketplace's reputation is built on the accumulation of consumer experiences, media reviews, and overall public perception. Marketplaces with a strong brand, a large user base, and positive reviews are generally more trusted by new consumers. This is because reputation serves as an indirect guarantee that previous consumers were satisfied.

Credibility is also influenced by factors such as partnerships with official sellers, industry awards, as well as clear legal presence and licensing. Marketplaces known for complying with regulations and maintaining business ethics are more likely to convince consumers that the platform is safe and professional.

For new consumers, reputation is a starting point in assessing whether a marketplace is worth using. Conversely, a single widely known negative incident—such as fraud or poor complaint handling—can damage a reputation and drastically reduce trust. Therefore, maintaining a good name and credibility is a vital long-term strategy.

5. Reviews and Testimonials from Other Consumers

Customer reviews serve as social references for prospective buyers. In the absence of physical interaction, consumers rely heavily on the experiences of others to assess whether a product or seller can be trusted. Positive reviews create a validation effect, while negative reviews act as warnings.

A high volume of consistent and credible reviews enhances consumer confidence in both the marketplace and the products sold within it. Marketplaces that offer open and verifiable review systems are considered more transparent and fair. Even negative reviews that are handled professionally by sellers can show accountability and good intentions.

Beyond just opinions, reviews are also a quality control tool for marketplaces and sellers. By analyzing customer feedback, marketplaces can improve their services and enhance the overall user experience. Therefore, an active and trustworthy review system is one of the essential components in building digital trust.

6. Customer Service Quality

Customer service is the frontline of interaction between a marketplace and its users. When consumers encounter issues—such as delayed delivery or damaged goods—the quality of customer service responses determines whether they feel supported or ignored. Fast, solution-oriented, and friendly responses greatly influence consumer satisfaction and sense of security.

Marketplaces that provide 24-hour customer service, various communication channels (chat, phone, email), and competent agents will be more trusted by consumers. Good service indicates that the marketplace values and takes responsibility for its users. On the other hand, slow and unhelpful customer service can undermine trust, even if other aspects function well.

In the long run, excellent customer service fosters emotional connections with consumers. They are not just buying products but also feel supported as customers. This creates loyalty and encourages repeat purchases. Therefore, customer service is not merely a support function, but a core strategy in building consumer trust.

4. CONCLUSION

Based on the entire discussion above, it can be concluded that consumer trust in a marketplace is a crucial factor that greatly influences online purchasing decisions. This trust is built through several key factors, such as transaction security, information transparency, product and service quality, marketplace reputation, user reviews, and responsive customer service. Each of these elements is interconnected in shaping a positive perception among consumers regarding the comfort and safety of transacting on digital platforms. Consumers are more likely to feel confident in making purchases when they are assured of the protection of their personal data, receive clear and accurate information, and get appropriate responses to any issues they encounter. In addition, marketplaces that can consistently deliver high-quality services and create a positive shopping experience will find it easier to build customer loyalty. In the increasingly competitive e-commerce landscape, efforts to strengthen consumer trust are not merely added value—they are a strategic necessity for a marketplace to survive and grow. Therefore, marketplace operators must continuously enhance their security systems, transparency of information, and quality of customer interactions to build mutually beneficial long-term relationships.

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