Does Security, Online Customer Reviews, andInformation Quality Through Trust Influence Purchase Decisions at e-commerce Allyoung Indonesia?

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Abstract— In modern society, as consumers are increasingly inclined to utilize the Internet environment to find information about products and services, Online purchase through reputable websites has become an emerging phenomenon in modern society. This study aims to examine the influence of security, online customer reviews, and information quality on purchase decisions through trust as intervening variable. Methods of data analysis is based on using SEM-PLS. The sampling technique used in this study was non-probability sampling – purposive sampling. The total sample of respondents is 216 was obtained through an online questionnaire and distributed to people who use e- commerce Allyoung Indonesia as their preferred platform for purchase beauty products from Aysi and Swissvita. The results show that security and information quality have a significant influence to trust and purchase decisions. Meanwhile, other results show that online customer reviews have no significant influence to purchase decisions either directly or indirectly. The results also shown that online customer reviews have no significant influence to purchase decision. For indirect effect security and information quality has a significant influence to purchase decision throughtrust.
Keywords—E-commerce, Information quality, Online customer reviews, Purchase decision, Security, Structural Equation Model, and Trust

I. INTRODUCTION

Modern information technologies have an enormous effect on modern society and driving the modern economy's continuous development. Online purchase through reputable websites has become an emerging phenomenon in modern society, and the reason behind this is due to the e-commerce company, which has risen significantly. Modern society as consumers are increasingly inclined to utilize the Internet environment to find information about the products and services that they intend to purchase, share their experiences, and reviews with other consumers through online platforms, and be highly selective and procrastinate in purchase decision- making on products [1] [2] [3]. The explosive growth of e-commerce has created a new phenomenon in the Indonesian economy [4], in particular it is projected that the digital economy could grow by 20% or the equivalent of USD 146 Billion in 2025 [5]. Allyoung Indonesia is a beauty e-commerce platform that facilitate worry-free beauty shopping and vegan skincare, body care, and facial care and is limited to two brands such as Swissvita and Aysi [6]. Based on [7], Allyoung Indonesia ranked 6 out of 7 beauty e-commerce in Indonesia with the acquisitions of a top brand index of 6,7%. After being identified and subsequently supported by preliminary research, 52 users (83,8%) agree that Allyoung simply using OTP SMS for account registration security makes it seem inadequate. Meanwhile, 43 users (69,3%) probably have much concern about data security and a user information privacy when compared to other beauty e-commerce, and 57 users (91,9%) agree if the company does not provide an online customer review feature for the previous customer who has purchased their product as direct experience or opinion on how the seller response, velocity of product delivery, product benefit to product ratings. Additionally, 46 users (74,2%) were unable to determine which products are most highly recommended by previous customers, 48 users (77,4%) find ambiguity through the purchasing process due to a lack of information about the availability of product stock, and 55 users (88,7%) agree that product accuracy and relevance information are not specifically delivered to the customer including product instruction, information whether the product is safe for use by pregnant and breastfeeding women, suitability for the teenager, etc. These things can reduce the level of consumer trust when they decide to buy

beauty products on the platform, and trust becomes an issue that needs to be considered by the seller because its leads them to make the decision to buy products through e-commerce [8] [9] [10]. Moreover, the user also mentioned that this e- commerce platform could potentially allow unauthorized external threats to access their personal information transmitted on the internet, which is referred to as a security risk due to their login access. It refers to their poor password management, where when customer access to log in, this website only asks for their WhatsApp number without a request to enter their email and password. This is also considered to cause customer data leaks and other malicious activities. Some studies revealed that website with a greater level of security can protect its consumers from potential risks and can be considered a long-term advantage by users [11] [12]. According to [13], online customer reviews have a significant impact on customers' purchasing decisions, both practically and academically. On the other hand, [14] found that online customer reviews have a negative impact on customer's purchase decision, particularly for the reviews of the product's variance in the e-commerce platform. This is reinforced by the findings of previous research that the online review information is relatively broad and comprehensive, but it only focused on definitions. The lack of emphasis given to how the quality of information on electronic platforms influences users' intention to adopt information in making purchasing decisions does not provide a definitive picture of this [15].

According to [8], high quality information has a very significant influence and is able to increase confidence in customers purchasing decisions. Furthermore, it is in accordance with previous research [10], where the result show that information quality also has a significant positive influence on trust. However, on the contrary in the past research found that information quality significantly has no influence to purchasing decision for consumer at the time they buy a product in e-commerce [16]. This study focuses on developing online trust and customer's decision in product purchase in Allyoung Indonesia, particularly about the impression of users when they decided to purchase a beauty product from their platform. Hence, there is a necessity to go beyond this and anticipate what steps should be taken if trust among consumers is low and through what methods can it be gained in the future. According to the author's knowledge, there has been no comprehensive work dedicated to research on beauty e-commerce Allyoung Indonesia. Therefore, this study attempts to gain consumer trust to encourage their decision and develop the relationship among all variables by reviewing past studies. This research objective is to analyze the influence of security, online customer reviews, and information quality to purchase decisions with trust as a mediating variable.

II. LITERATURE REVIEW

A. Security

According to [12] security prevents unauthorized access to, use of, disclosure of, disruption, modification, perusal, inspection, recording, or destruction of data, information, and information systems. Furthermore, whenever merchants can enhance customer security, consumer trust can be improved. The greater the seller's security, the greater the consumer's trust [17]. In the previous study [12], security significantly influences the customer purchase decision through trust in online retailers was correlated with the following factors in web- based shopping: product distribution safety, information quality, exchange processes convenience of transaction, data protection, security of sensitive information, post- purchase perks, and other security frameworks.

H1. Security significantly influences the Trust.
H2. Security significantly influences the Purchasedecision.
H3. Security significantly influences the Purchasedecision through Trust.

B. Online Customer Reviews

Online customer reviews can be defined as consumers' evaluations and opinions of the products and services they have previously purchased [13]. A large number of internet reviews could mitigate consumer uncertainty and insecurity, which proves that the product customers intend to buy is preferred [1] in product-related discovery information due to its ability to share the user experience rather than product features [18] [19]. Furthermore, prior studies [13] [20] revealed that the online customer reviews significantly positively influence purchase decisions in e- commerce. According to [8] stated that customers consider reading reviews that have excellent analytical ability and could assist consumers evaluate the actual level of quality, performance, and recommendations of the product from the expert. Favorable reviews promote positive attitudes and the potential of a purchase, while negative review has a detrimental impact on the customer's purchasing behavior [11]. On the contrary, [21] found that unfavorable online customer reviews required more systematic information processing effort and have a greater impact on customers' product evaluation process than positive reviews in e-commerce purchase decision.

H4. Online customer reviews significantly influence theTrust.
H5. Online customer reviews significantly influencePurchase decision.
H6. Online customer reviews significantly influencePurchase decision through Trust.

C.   Information Quality

Information quality is the most basic form of communication among customers and online sellers and is considered the key to building trust [22]. Preferable information might increase satisfaction and encourage constructive activity and persuading power [23]. It also stimulates consumer curiosity in the evaluated products and optimism that an adequate purchasing decision can be reached through the use of the information offered. The greater the perceived diagnostic and information trust, the greater the quality of information content [8]. The obstacles came mostly from the fact that the information quality of online reviews is frequently perceptual and fragmented [10], and the concepts refer to system characteristics including relevance, sufficiency, accuracy, and timeliness [16] [22].

H7. Online Information quality significantly influencesthe Trust.
H8. Information quality significantly influences thePurchase decision.
H9. Information quality significantly influence thePurchase Decision through Trust.

D.   Trust

Trust is an essential component throughout internet- based activities and refers to a customer's attitude of being receptive to the actions of a seller [23] through performing in a trustworthy manner without taking advantage of the customer's vulnerability and leveraging their decision to make an online purchase [24] [25]. It is related to product knowledge, performance, marketing adequacy, integrity, and payment methods. In the context of sophisticated and experienced services, trust reduces transaction-related uncertainty, anxiety, and vulnerability, which encourages pleasure and influences e-WOM [26] [11] [9]. The willingness of consumers to make transactions with sellers in the form of electronic transactions and the broader purpose of trust is to earn a positive impression and a sense of security through the use of transactions. Previous study [17], found that trust has a significant effect on customer's purchase decisions in e-commerce. Further,
[27] stated that trust plays a full mediating in between security and customer behavior in making-decision.

H10. Trust significantly influences Purchase Decision.

E.   Purchase Decision

Purchase decisions can be defined as consumer behavior patterns that precede, determine, and follow the decision process for the acquisition of need-satisfying products, ideas, or services taken to fulfill their specific requirements [28] [29]. Throughout the decision-making process, customers look for various perspectives and sources of information including customer evaluations to help them compare possibilities and decide one between all the alternatives [19], the dissemination of the final results of behavior and decision- making frequently rely on objective information evaluation [8]. Customer purchase decision consists of five sequential phases: need recognition, information search, comparison of alternatives, final recognition, and post-purchase behavior. The entirety of that phases impacted by characteristics of individuals, the environment, and the psychological factors [28] [30].
Furthermore, based on the theoretical framework presented and the hypothesis formulated, the researcher delivered the proposed model in Figure 1.
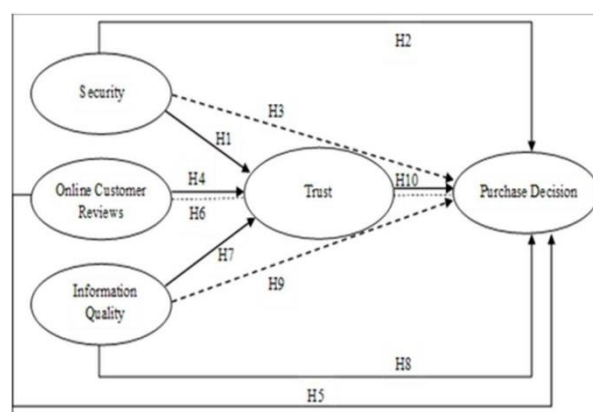

Fig. 1. Research Model

III. METHODOLOGY

This study focused on online shoppers to the research model who actively use Allyoung Indonesia e-commerce platform, ranging from 20 to 45 years old and made at least one online purchase beauty product in the past year. The type of this study is explanatory research. Primary data is gathered through online survey, which are gained by distributing questionnaires directly to respondents via Google Form in May 2023 and using non-probability sampling–purposive sampling technique. This study was conducted using Warp-PLS 7.0 software to do the appropriate analysis. The population in this study are the consumers who have been doing purchasing process at the Allyoung website and determination of the sample based on Cochran's formula. The results obtained are 145.98 and rounded off by 200 respondents to be identified as the sample in this study. This amount has exceeded the practical rules of PLS-SEM that the minimum sample size must be 10 times the maximum number of arrows that point to latent variables anywhere in the PLS path model [18]. Partial Least Squares (PLS) is a useful statistical technique for modeling relationships between variables, especially in the context of Structural Equation Modeling (SEM) and Path Analysis. It is particularly advantageous when dealing with models that involve both reflective and formative constructs [8]. The measurement of research constructs (security, online customer reviews, information quality, trust, and purchase decision) was using multiple question items adapted from international literature. Items for measuring security (5 items) were adopted from [31], online customer reviews (6 items), and information quality (4 items) were adopted from [8]. Items to measure trust (5 items) were adopted from [24] [25], and purchase decisions (4 items) were adopted from [32]. The Six-Point "Likert Scale" was used to measure all factors (1 = Strongly disagree, 2 = Disagree, 3 = Slightly disagree, 4 = Slightly agree, 5 = Agree, 6 = Strongly disagree).

IV. RESULTS

The proposed research model is tested using PLS-SEM. There are two measurement models were used in the PLS-SEM: The measurement model (outer model), and thestructural model (inner model).

A. Measurement Model

In the measurement model, the loading value of each indicator in the construct must be greater than zero for each item to be considered valid, and the recommended minimum threshold values of 0.70, p-values < 0.05 [15] [33]. The square root of the average variance extracted values (AVEs), which are frequently recommended at 0.5 [33]. Moreover, the correlation involving latent variables is less significant than the square root of the AVEs [34]. According to [33] a composite reliability (CR) or Cronbach alpha (CA) coefficient should have a value at its highest value of 0.7 for a latent variable to be considered reliable. Table 4.1 shows the values of loading values, AVEs, the square root of the AVEs, CR, and CA from all variables.

TABLE I. RESULT OF MEASUREMENT MODEL

Item	Load factor	p- value	AVE	Sq. rts.of AVE	CR	CA
SEC1	0.844	<0.001	0.661	0.813	0.886	0.828
SEC2	0.825	<0.001				
SEC3	0.785	<0.001				
SEC4	0.796	<0.001				
SEC5*	Item deleted					
OCR1	0.899	<0.001	0.775	0.880	0.954	0.941
OCR2	0.904	<0.001				
OCR3	0.772	<0.001				
OCR4	0.892	<0.001				
OCR5	0.907	<0.001				
OCR6	0.899	<0.001				
IQU1	0.869	<0.001	0.671	0.819	0.891	0.836
IQU2	0.821	<0.001				
IQU3	0.813	<0.001				
IQU4	0.770	<0.001				
TRU1	0.817	<0.001	0.673	0.821	0.911	0.878

TRU2	0.872	<0.001				
TRU3	0.782	<0.001				
TRU4	0.831	<0.001				
TRU5	0.798	<0.001				
PUD1	0.77	<0.001	0.631	0.794	0.872	0.804
PUD2	0.846	<0.001				
PUD3	0.792	<0.001				
PUD4	0.767	<0.001				

In accordance with the table above, all the statistical techniques utilized in this study are valid and reliable to an appropriate extent.

B. Structural Model

Headings After running the measurement model, the next step is evaluating the structural equation model which is used to analyze the prediction capabilities of the proposed model and the relationships in the hypothesis [15]. The structural model tests performed the ability of the model to predict and additionally analyze the connections between construct are tested. The relevance of the path coefficient, the value of R^2, the effect size (f^2), and the projected value (Q^2), are all evaluated at this stagein a structural model.

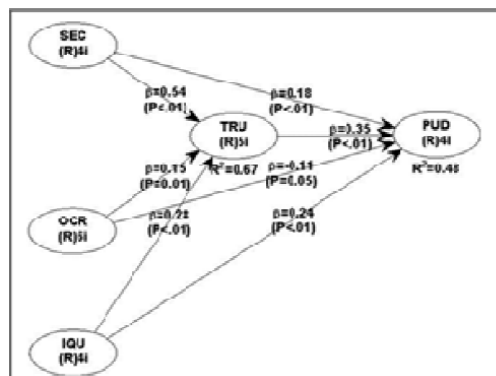The results of the structural model in this study hadshown in "Fig 2".

Fig. 2. Result of The Measurement Model

TABLE II. RESULT OF STRUCTURAL MODEL

Path	Coeff.	p-value	f^2 effect size	Results
H1: SEC → TRU	0.539	<0.001	0.427	Ho Rejected
H2: SEC → PUD	0.176	0.004	0.115	Ho Rejected
H3: SEC → TRU → PUD	0.187	<0.001	0.122	Ho Rejected
H4: OCR → TRU	0.15	0.012	0.033	Ho Rejected
H5: OCR → PUD	-0.108	0.053	0.022	Ho Accepted
H6: OCR → TRU → PUD	0.052	0.138	0.011	Ho Accepted
H7: IQU → TRU	0.281	<0.001	0.211	Ho Rejected
H8: IQU → PUD	0.237	<0.001	0.152	Ho Rejected
H9: IQU→ TRU → PUD	0.097	0.02	0.062	Ho Rejected
H10: TRU →PUD	0.346	<0.001	0.235	Ho Rejected

In hypothesis 1 and 2, the direct effect of security significantly influences trust and purchase decisions. SEC has a significant positive effect on TRU (direct effect =0.427), and PUD (direct effect = 0.115). According to those hypotheses, which are supported by several studies [17] [23] [31], and the consumers make decisions about online purchases by considering trust, which can be shown by how confidentially they treat their customers' data and information, how suitable their information is, and the level to which securely they are maintaining their customers' privacy on their platform. In hypothesis 4, online customer reviews had a significant influence on trust. OCR has a significant positive effect on TRU (direct effect = 0.033). This result remains consistent with previous study [10], in which online customer reviews play a part as social proof and it can enhance the development of an e-commerce brand's legitimacy. Meanwhile, in hypothesis 5, online customer reviews have not a significant influence on purchase decisions. It can be explained since this e-commerce does not provide customer review features in their platform, so people who purchase for beauty products online at Allyoung Indonesia are not taking OCR into consideration. These findings are in contradiction to [20], where in the previous research online customer reviews significantly positive influence purchase decisions. This relationship is known to be non- linear (U-curve) based on the findings of the Warp PLS study, as shown in "Fig. 3".
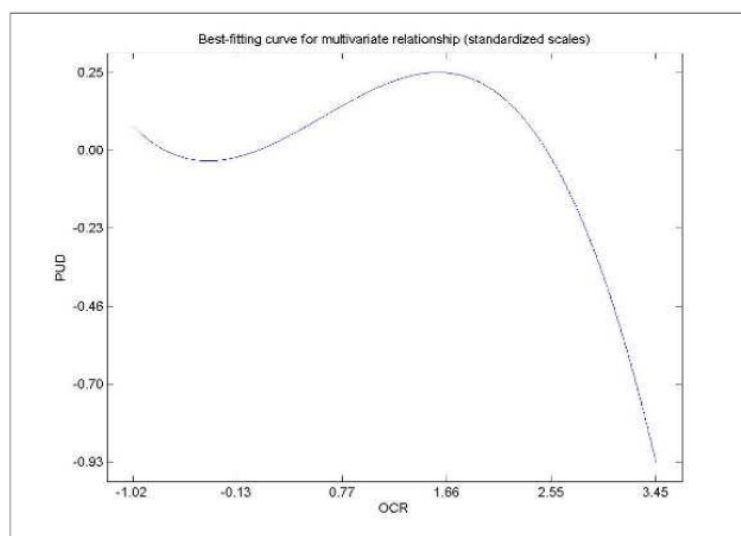
Fig. 3. Non-linear (U-curve) relationship OCR to PUD

For the results of this study and previous research, future investigation and empirical testing will be required to confirm this finding. In hypothesis 7 and 8, information quality significantly influences trust and purchase decisions. IQU has a significant positive effect on TRU (direct effect = 0.211), and PUD (direct effect = 0.152). This result remains consistent with previous studies [10], which the greater the perceived diagnostic and information trust, the greater the quality of information content. In hypothesis 10, trust significantly influences the purchase decision. TRU has a significant positive effect on PUD (direct effect = 0.235), and this result remains consistent with previous research [17]. In hypothesis 3, security significantly influence purchase decision through trust. SEC has a significant positive effect on PUD through TRU (direct effect = 0.122). This result remains consistent with previous research [12], this finding correlated with the following factors in web-based shopping, such as product distribution safety, information quality, exchange processes convenience of transaction, data protection, etc. Meanwhile, in hypothesis 6, online customer reviews have no significant influence to purchase decisions through trust. OCR has a significant positive effect on PUD through TRU (direct effect = 0.011). This result is a contradiction to the previous study [10], and it can be explained since the ability of the platforms contains uncertainty and ambiguity in providing information related to the product. Furthermore, in hypothesis 9, information quality significantly influences purchase decisions through trust. IQU has a significant positive effect on PUD through TRU (direct effect = 0.0062). In general, the ability of the measurement model to predict is about 48% of the variance in purchase decisions (R^2 = 0.480). Thus, the ability of the model to predict the phenomenon in this study (Q2) is 52.4%.

V. CONSLUSIONS

Based on the results above, both SEC and IQU have a positive and significant effect on TRU and PUD either directly or indirectly. OCR has a positive and significant effect on TRU. Meanwhile, OCR has no significant effect on PUD either directly or indirectly. There are missing factors as evidenced by the inconsistent results and uncertainty regarding the connection between OCR and PUD. This result correlates

with the preliminary study which indicates e- commerce Allyoung Indonesia is unable to provide online reviews features since they could jeopardize customers' trust while using their platforms to make purchases of beauty products. The finding with respect to the trust component have implications for company. E-commerce platform such as Allyoung Indonesia need progressively transition from simply supplying information to creating platforms for social interaction that foster information exchange among consumers who have characteristics that are socially similar, which trust only plays a fully mediating role between security and information quality. The step to be taken by this e-commerce platform is to establish procedures that match customers with online reviews based on demographic and socioeconomic information to gain customer acquisition for future business. For security, a company is able to establish clear security policies to encrypt and protect sensitive information and customer data from potential hackers through encrypting Personally Identifiable Information (PII). It is envisioned that businesses can add another layer of protection by integrating multi-factor authentication (MFA) for the loginsystem.

LIMITATION AND FURTHER RESEARCH

Our study contributes to both theory and practice but it had limitation that can be addressed in future research. First, the research findings may only be suitable and applicable for future researchers to use as a reference or guideline to the related topic. Second, the number of samples that have been obtained means that the respondents who participated in our survey could not accurately represent Indonesia's entire population. Furthermore, the sample size of this research is moderate and is unable to get highly accurate results compared with large sample size research. Third, this research only focused on a few elements such as security, online customer reviews, and information quality. Finally, this research was using the purposive-sampling technique, which is low accuracy compared with stratified sampling or systematic sampling. In order to gather more data and develop a deeper understanding of Indonesians' online purchasing decisions for beauty products, further research may be conducted in Indonesia across all sectors and optimized by including sizable populations of different ages, and supportive backgrounds. The scope of respondents may also be expanded to include multiple generations or occupations. Additionally, as was already indicated, a larger sample size is always preferred for accurate results; hence, future studies may increase the sample size. Finally, research on the variables that mediate the relationship between online customer reviews and purchase decision must be required.

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