
The Influence of Customer Trust as a Mediator Between Uncertainty Avoidance and Purchase Intention in Shopee

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Abstract

This study explores the mediating role of customer trust in the relationship between uncertainty avoidance and purchase intention on Shopee, a leading e-commerce platform. The research sampled 290 Indonesian Shopee users aged 18–60 years who had made at least two purchases. Using non-probability purposive sampling, data were collected and analyzed with SmartPLS 4. Validity was assessed through outer loading and Average Variance Extracted (AVE) for convergent validity, while discriminant validity was evaluated using the Fornell-Larcker criterion. Reliability was measured using Cronbach's Alpha and composite reliability. The findings highlight that information quality, reputation, return policy leniency, and social commerce constructs significantly impact customer trust and purchase intention on Shopee. However, the cash on delivery payment method does not significantly affect either customer trust or purchase intention. Additionally, customer trust serves as a mediator between social commerce constructs and purchase intention but does not mediate the relationships involving cash on delivery, information quality, reputation, or return policy leniency. These results underline the importance of social commerce and other trust-building factors in driving purchase intention, offering valuable insights for e-commerce strategies.

Keywords: uncertainty avoidance, customer trust, purchase intention, Shopee, e-commerce, social commerce constructs, return policy leniency, reputation, cash on delivery, information quality

1. Introduction

In the digital era, the increasing population of internet users in Indonesia has become a significant phenomenon. With advancements in technology and internet infrastructure, internet usage in the country continues to rise annually. This growth is fueled by factors such as the widespread use of smartphones, more affordable data plans, and government efforts to expand internet access to remote areas. According to the Indonesian Internet Service Providers Association (APJII), internet users in Indonesia reached 215.63 million during the 2022–2023

period, an increase of 2.67% compared to the previous period. This figure represents 78.19% of Indonesia's population, highlighting the expanding digital connectivity that facilitates various online activities, including e-commerce (APJII, 2023).

E-commerce has transformed consumer shopping behaviour, offering convenience, a wide array of products, and accessibility without the need to leave home. The rise of e-commerce platforms has driven a significant shift in commerce practices, as consumers increasingly rely on these platforms for their purchasing needs. Data from Bank Indonesia demonstrates a consistent rise in e-commerce transaction values from 2019 to 2022, although a slight decline occurred in 2023. Despite this, transaction volumes increased, indicating a broader adoption of e-commerce for meeting daily needs (Bank Indonesia, 2023). However, concerns about online transaction uncertainty—such as product quality, delivery reliability, and payment security—remain a significant barrier for consumers, as noted by previous studies (Smith & Lee, 2023; Brown & Davis, 2022).

Shopee, one of Indonesia's leading e-commerce platforms, addresses these concerns by implementing features such as Shopee Guarantee, diverse payment methods including cash on delivery, and Shopee Mall for authentic products. These features aim to enhance customer trust and encourage purchase intentions by mitigating perceived uncertainties in online transactions (Li & Ku, 2018; Hsu, 2017). Studies suggest that customer trust, shaped by variables such as information quality, reputation, and social commerce constructs, plays a pivotal role in influencing purchase intention (Gefen, 2000; Pavlou, 2003). Building on these findings, this research examines the role of trust as a mediator between uncertainty avoidance and purchase intention on Shopee. By incorporating theoretical frameworks such as signaling theory and relational signaling theory, this study aims to explore how factors like return policy leniency, cash on delivery, information quality, reputation, and social commerce constructs influence trust and, ultimately, purchase intention (Al-Adwan et al., 2022; Kim & Park, 2012). The results of this research are expected to provide valuable insights for businesses in developing strategies to enhance consumer trust and drive online sales.

Based on the background outlined, the research problem in this study is formulated as follows:

- Does return policy leniency affect purchase intention?
- Does cash on delivery affect purchase intention?
- Does social commerce constructs affect purchase intention?
- Does information quality affect purchase intention?
- Does reputation affect purchase intention?
- Does return policy leniency affect customer trust?
- Does cash on delivery affect customer trust?
- Does social commerce constructs affect customer trust?
- Does information quality affect customer trust?
- Does reputation affect customer trust?
- Does customer trust affect purchase intention?
- Does customer trust mediate the effect of return policy leniency on purchase intention?

- Does customer trust mediate the effect of cash on delivery on purchase intention?
- Does customer trust mediate the effect of social commerce constructs on purchase intention?
- Does customer trust mediate the effect of information quality on purchase intention?
- Does customer trust mediate the effect of reputation on purchase intention?

These research questions aim to analyze in-depth how factors related to consumer experience and perceptions in e-commerce—such as return policies, payment methods, social elements on platforms, information quality, and reputation—affect consumers' purchase intentions both directly and through the mediation of customer trust. This study is expected to provide a better understanding of the role of these variables in shaping consumer purchase decisions on e-commerce platforms, particularly on Shopee.

2. Literature Review

2.1 Signaling Theory and Relational Signaling Theory

This study integrates signaling theory and relational signaling theory to analyze the impact of return policy leniency, cash on delivery, social commerce constructs, information quality, and reputation on consumers' purchase intention, with trust as a mediator. Information asymmetry in e-commerce, caused by seller and product quality, can be reduced through signals provided by sellers, such as more lenient return policies, cash on delivery payment options, and product information quality and reputation. The findings indicate that these signals help reduce uncertainty and build consumer trust, which in turn enhances purchase intention. This study supports previous research (Al-Adwan et al., 2022; Kim & Park, 2012) and provides new insights into the development of marketing strategies in e-commerce, especially in cross-cultural contexts and different product types.

2.2 Uncertainty Avoidance and E-commerce

Uncertainty in e-commerce, resulting from information asymmetry about sellers and products, is a significant factor that influences consumer behavior (Pfeffer & Salancik, 2003; Dimoka et al., 2012). This uncertainty manifests in two forms: seller uncertainty, where customers are unsure of the seller's behavior and intentions, and product uncertainty, which arises from difficulties in evaluating product quality and performance before purchase (Hong & Pavlou, 2014). In high uncertainty avoidance cultures, such as in developing markets, this issue is exacerbated by a lack of proper regulation, making consumers more cautious about online transactions (Hofstede et al., 2005; Xu & Cheng, 2021). To mitigate these uncertainties, consumers often rely on strategies like reviewing seller feedback, third-party guarantees, and product descriptions (Ba & Pavlou, 2002; Dimoka et al., 2012). Reducing perceived uncertainty is essential for building trust, which in turn enhances purchase intentions and drives online sales (Kanani & Glavee-Geo, 2021; Wang et al., 2017).

2.3 Purchase Intention

Purchase intention refers to a consumer's likelihood of purchasing a product based on evaluation of gathered information (Keller & Kotler, 2012). It is influenced by personal experiences, social influences, and product characteristics, reflecting a consumer's commitment to buy (Dwidienawati et al., 2020). External factors such as need awareness and product evaluation also impact purchase intentions (Ali et al., 2017; Schiffman & Kanuk, 2018).

2.4 Customer Trust

Customer trust is the belief in a company's integrity, reliability, and competence, which is crucial for building long-term relationships in e-commerce (Harris & Goode, 2010; Morgan & Hunt, 1994). Trust influences customer behaviour, such as repurchase intentions and loyalty (McKnight et al., 2002). It is built through consistency, transparency, and positive experiences (Gefen, 2000; Pavlou & Gefen, 2004).

3. Hypothesis Development

Research on return policy leniency shows that such policies positively influence consumer purchase intention and customer trust in e-commerce. Return policy leniency reduces the uncertainty perceived by consumers, provides them with a sense of security when shopping, and enhances their trust in online retailers (Janakiraman et al., 2016; Wood, 2018). Return policy leniency not only strengthens customer trust but also encourages purchase intention, as consumers feel more confident knowing they can return products if they don't meet expectations (Wang et al., 2016). Moreover, return policy leniency can also increase long-term customer loyalty by fostering stronger relationships between customers and retailers (Jung & Seock, 2017).

H1: Return policy leniency has a positive effect on purchase intention.

H6: Return policy leniency has a positive effect on customer trust.

H12: Customer trust mediates the effect of return policy leniency on purchase intention.

Cash on delivery is a payment method that provides a sense of security for consumers when shopping online, as they can inspect the goods before payment. This reduces uncertainty and enhances consumer trust in the seller, as they feel more protected from risks associated with online transactions, such as upfront payment or receiving products that do not meet expectations. Research shows that the cash on delivery option can increase purchase intention because it offers greater peace of mind to consumers (Miller et al., 2015; Xu & Zhao, 2018). Furthermore, cash on delivery strengthens consumer trust in the seller, which in turn boosts purchase intention (Halaweh, 2018; Tandon & Kiran, 2018). Consumer trust plays a crucial role as a mediator between cash on delivery and purchase intention, as consumers who feel more trust are more likely to proceed with the purchase (Liu et al., 2015; Jamal et al., 2012).

H2: Cash on delivery positively affects purchase intention.

H7: Cash on delivery positively affects customer trust.

H13: Customer trust mediates the effect of cash on delivery on purchase intention.

Research on social commerce constructs highlights their significant influence on consumer purchase intention and trust in e-commerce. Social commerce constructs, which include user reviews, social interactions, and product recommendations, help reduce the perceived uncertainty of online shopping and provide consumers with a sense of security when making purchase decisions. This, in turn, increases trust in online retailers (Hajli, 2015; Kim & Park, 2013). These social commerce elements not only enhance consumer trust but also positively affect purchase intention, as customers are more likely to buy products that are recommended or reviewed by others (Zhu & Zhang, 2010). Moreover, social commerce constructs can contribute to building long-term customer loyalty by fostering positive interactions and engagement within online communities (Hajli & Sims, 2015).

H3: Social commerce constructs have a positive effect on purchase intention.

H8: Social commerce constructs have a positive effect on customer trust.

H14: Customer trust mediates the effect of social commerce constructs on purchase intention.

Information quality, including accuracy, completeness, and clarity, plays a crucial role in reducing perceived uncertainty during online shopping, thereby increasing consumer trust and purchase intention. Good information helps consumers make more informed decisions and enhances their positive perception of the seller and product (Wang et al., 2018; Liu et al., 2017). High-quality information is also directly related to customer trust in the seller, which in turn strengthens purchase intention (Lee & Lee, 2020).

H4: Information quality has a positive effect on purchase intention.

H9: Information quality has a positive effect on customer trust.

H15: Customer trust mediates the effect of information quality on purchase intention.

Research on reputation highlights its significant impact on consumer purchase intention and trust in e-commerce. Reputation, which includes user reviews, ratings, and seller image, helps reduce uncertainty during online shopping and builds consumer confidence in making purchasing decisions (Kim & Lennon, 2013; Matz, 2010). A positive reputation not only enhances customer trust but also increases the likelihood of purchase, as consumers tend to trust sellers with favourable reviews and ratings (Zahara et al., 2021). Furthermore, a good reputation can contribute to long-term customer loyalty by fostering a sense of security and satisfaction in transactions (Chen, 2006; Teo & Liu, 2007).

H5: Reputation has a positive effect on purchase intention.

H10: Reputation has a positive effect on customer trust.

H16: Customer trust mediates the effect of reputation on purchase intention.

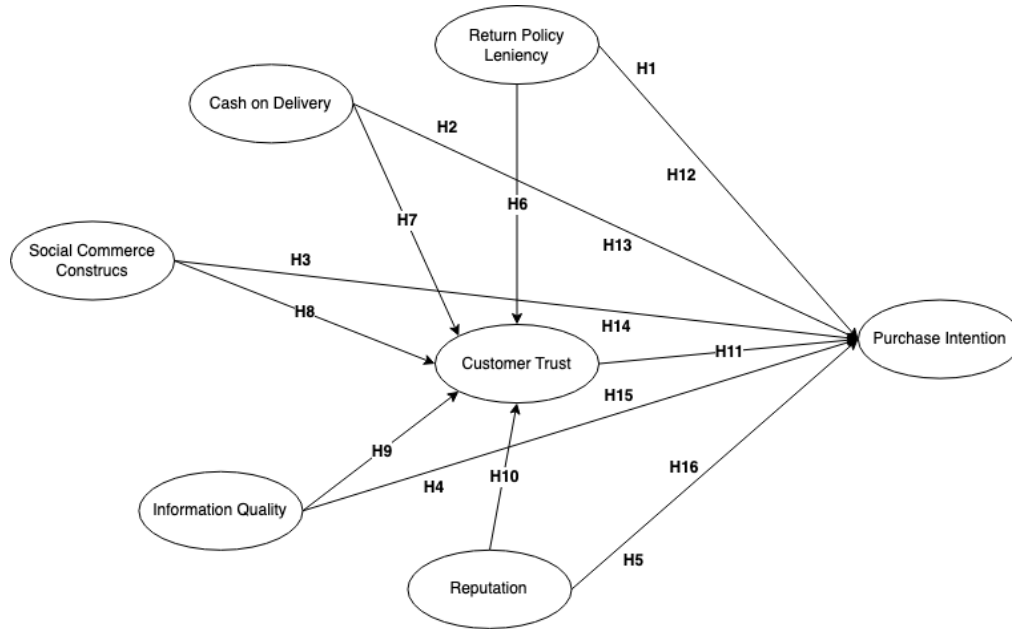


Figure 1. Theoretical Framework

4. Method

This study adopts a quantitative approach, with data collected in a cross-sectional manner, allowing for analysis at a single point in time (Hair et al., 2022). The respondents are active Shopee app users in Indonesia, aged between 18 and 60 years, who have made at least two purchases. A non-probability sampling method is employed for selecting the sample. The study involves 7 variables and 29 questions, so the required sample size ranges from 145 to 290 respondents ($29 \times 5 = 145$ respondents to $29 \times 10 = 290$ respondents) (Hair et al., 2022). To ensure a more representative data set, the researcher selects 290 respondents as the sample size. Primary data is collected through an online questionnaire using Google Forms, distributed via WhatsApp, while secondary data is sourced from journals, books, reports, and other relevant sources. The research instrument encompasses seven variables: cash on delivery (Halaweh, 2017; Al-Adwan et al., 2022), return policy leniency (M. Alam Mufid and Mukhlis Yunus, 2020; Al-Adwan et al., 2022), social commerce construct (Shanmugam et al., 2016; Al-Adwan et al., 2022), information quality (Kim and Park, 2013; Kadir, 2003), reputation (Kim and Park, 2013), customer trust (M. Alam Mufid and Mukhlis Yunus, 2020; Al-Adwan et al., 2022; Kim and Park, 2013), and purchase intention (Al-Adwan et al., 2022; Kim and Park, 2013; Keller and Kotler, 2012). The instrument is measured using a Likert scale with an interval from 1 to 5 (Hair et al., 2022).

5. Result

This research applies PLS-SEM analysis using SmartPLS 4.1, focusing on the measurement model to assess reliability, convergent validity, and discriminant validity (Hair et al., 2022). Reliability is evaluated through composite reliability and Cronbach's alpha, with values

exceeding 0.7 indicating adequate internal consistency. All variables in this study meet the reliability criteria, with composite reliability values ranging from 0.801 to 0.970 and Cronbach’s alpha ranging from 0.795 to 0.943 (Table 5.1). Convergent validity is tested using factor loadings ≥ 0.70 and AVE ≥ 0.50 (Table 5.2). Additionally, discriminant validity is examined through the Fornell-Larcker criterion (Table 5.3), which demonstrates that the square root of AVE is greater than the correlation between constructs, confirming satisfactory discriminant validity (Hair et al., 2022).

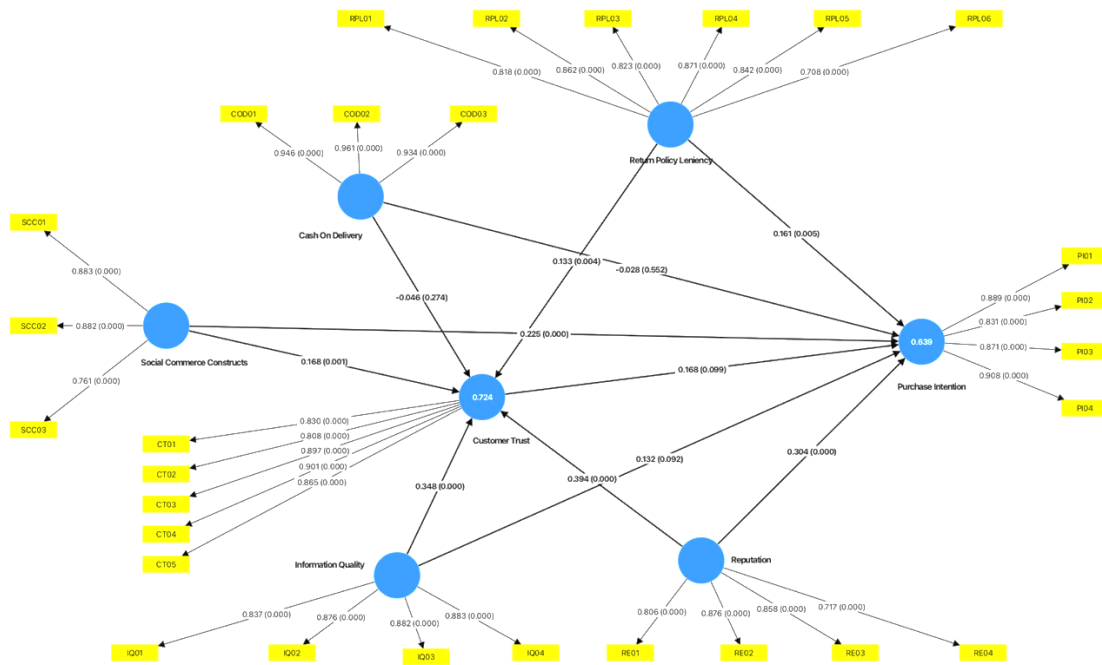


Figure 2. Structural Model

Table 5. 1 Determination Coefficient Test Result

	Cronbach's alpha	Composite reliability (rho_a)	Description
Cash on Delivery	0.943	0.970	Reliable
Customer Trust	0.912	0.913	Reliable
Information Quality	0.892	0.896	Reliable
Purchase Intention	0.898	0.903	Reliable
Reputation	0.831	0.835	Reliable
Return Policy Leniency	0.903	0.906	Reliable
Social Commerce Constructs	0.795	0.801	Reliable

Source: Data Processed SmartPLS 4.1 (2024)

Table 5. 2 Convergent Validity Test Result

	Indicator	Convergent Validity Test		Test Criteria >0.70
		Average Variance (AVE)	Extracted Loading Factor	
Cash on Delivery	COD01	0.897	0.946	Valid
	COD02		0.961	Valid
	COD03		0.934	Valid
Customer Trust	CT01	0.741	0.830	Valid
	CT02		0.808	Valid
	CT03		0.897	Valid
	CT04		0.901	Valid
	CT05		0.865	Valid
Information Quality	IQ01	0.756	0.837	Valid
	IQ02		0.876	Valid
	IQ03		0.882	Valid
	IQ04		0.883	Valid
Purchase Intention	PI01	0.766	0.889	Valid
	PI02		0.831	Valid
	PI03		0.871	Valid
	PI04		0.908	Valid
Reputation	RE01	0.667	0.806	Valid
	RE02		0.876	Valid
	RE03		0.858	Valid
	RE04		0.717	Valid
Return Policy Leniency	RPL01	0.676	0.818	Valid
	RPL02		0.862	Valid
	RPL03		0.823	Valid
	RPL04		0.871	Valid
	RPL05		0.842	Valid
	RPL06		0.708	Valid
Social Commerce Constructs	SCC01	0.712	0.883	Valid
	SCC02		0.882	Valid
	SCC03		0.761	Valid

Source: Data Processed SmartPLS 4.1 (2024)

Table 5. 3 Discriminant Validity Test Results.

	Cash on Delivery	Customer Trust	Information Quality	Purchase Intention	Reputation	Return Policy Leniency	Social Commerce Constructs
Cash on Delivery	0.947						
Customer Trust	0.173	0.861					
Information Quality	0.289	0.747	0.870				
Purchase Intention	0.169	0.715	0.649	0.875			
Reputation	0.103	0.751	0.636	0.691	0.817		
Return Policy Leniency	0.296	0.581	0.564	0.575	0.470	0.822	
Social Commerce Constructs	0.227	0.584	0.517	0.602	0.463	0.477	0.844

Source: Data Processed SmartPLS 4.1 (2024)

The evaluation of the structural model shows that the R² value (Table 5.4) for customer trust is 0.725 (substantial), and for purchase intention, it is 0.644 (moderate), indicating that the model explains 72.5% and 64.4% of the variability in each dependent variable, respectively (Hair et al., 2021). The adjusted R² values for both variables also demonstrate the model's stability, despite adjustments for the number of independent variables. Regarding predictive relevance, the Q²predict (Table 5.5) value for customer trust is 0.708, and for purchase intention, it is 0.607, both indicating good predictive ability (Hair et al., 2022).

Table 5. 4 Determination Coefficient Test Result

	R ²	R ² adjusted
Customer Trust	0.724	0.719
Purchase Intention	0.639	0.631

Source: Data Processed SmartPLS 4.1 (2024)

Table 5. 5 Relevance Prediction Test Results

	Q ² predict
Customer Trust	0.708
Purchase Intention	0.607

Source: Data Processed SmartPLS 4.1 (2024)

The hypothesis testing shows that reputation, information quality, return policy leniency, and social commerce constructs significantly impact customer trust and purchase intention, while cash on delivery does not (Table 5.6).

Table 5. 6 Direct Effects Hypothesis Test Results

	Original Sample (O)	Sample Mean (M)	Standart deviation (STDEV)	T statistic (O/STDEV)	P values
Cash on Delivery → Customer Trust	-0.046	-0.045	0.042	1.094	0.274
Cash on Delivery → Purchase Intention	-0.028	-0.026	0.048	0.595	0.552
Customer Trust → Purchase Intention	0.168	0.171	0.102	1.651	0.099
Information Quality → Customer Trust	0.348	0.347	0.060	5.809	0.000
Information Quality → Purchase Intention	0.132	0.130	0.078	1.684	0.092
Reputation → Customer Trust	0.394	0.394	0.059	6.695	0.000
Reputation → Purchase Intention	0.304	0.300	0.067	4.535	0.000
Return Policy Leniency → Customer Trust	0.133	0.134	0.046	2.887	0.004
Return Policy Leniency → Purchase Intention	0.161	0.160	0.058	2.780	0.005
Social Commerce Constructs → Customer Trust	0.168	0.168	0.051	3.290	0.001
Social Commerce Constructs → Purchase Intention	0.225	0.230	0.058	3.887	0.000

Source: Data Processed SmartPLS 4.1 (2024)

Social commerce constructs significantly mediate the relationship between customer trust and purchase intention, indicating partial mediation, while other variables do not show significant mediation effects (Table 5.7).

Table 5. 7 Hypothesis Mediation Test Result

	Original Sample (O)	Sample Mean (M)	Standart deviation (STDEV)	T statistic (O/STDEV)	P values
Cash on Delivery → Customer Trust → Purchase Intention	-0.008	-0.009	0.010	0.0757	0.449
Information Quality → Customer Trust → Purchase Intention	0.059	0.060	0.038	1.541	0.123
Reputation → Customer Trust → Purchase Intention	0.066	0.068	0.043	1.534	0.125
Return Policy Leniency → Customer Trust → Purchase Intention	0.022	0.024	0.018	1.252	0.210
Social Commerce Constructs → Customer Trust → Purchase Intention	0.028	0.026	0.017	1.709	0.088

Source: Data Processed SmartPLS 4.1 (2024)

6. Discussion

6.1 Return Policy Leniency and Purchase Intention

Return policy leniency has a positive and statistically significant impact on purchase intention. A more flexible return policy creates a sense of security for consumers, reduces perceived risk, and encourages them to make confident purchases. Studies by Janakiraman et al. (2015), Wood (2018), and others support this finding, indicating that easy return policies can strengthen the long-term relationship between retailers and consumers.

6.2 Cash on Delivery and Purchase Intention

Contrary to previous research, the study found no significant impact of cash on delivery on purchase intention. Despite its popularity, cash on delivery did not significantly affect purchase decisions, as consumers prioritized factors like convenience and security over payment methods. This supports studies by Widiastuti (2021) and Sari and Fauzi (2023), which suggest that other factors, such as product quality and transaction security, are more influential.

6.3 Social Commerce Constructs and Purchase Intention

Social commerce constructs, including reviews, ratings, and live chat, were found to have a significant positive impact on purchase intention. This aligns with findings from Hajli and Sims

(2015), who highlighted the importance of social interactions in reducing consumer risk and building trust, thus boosting purchase intention.

6.4 Information Quality and Purchase Intention

Information quality positively influences purchase intention, with a statistically significant impact at the 10% significance level. Clear, accurate, and complete information helps reduce consumer uncertainty and increases the likelihood of purchase, supporting findings by Kmenta and Haught (2012) and Wang and Zhang (2014).

6.5 Reputation and Purchase Intention

Reputation significantly and positively affects purchase intention. A good reputation, enhanced by positive reviews and ratings, helps build consumer trust and encourages repeat purchases. This result is consistent with studies by Kim and Lennon (2013) and Zahara et al. (2021), emphasizing the importance of reputation in e-commerce.

6.6 Return Policy Leniency and Customer Trust

A lenient return policy also positively impacts customer trust. A flexible return policy reduces perceived risk and uncertainty, building consumer confidence in the platform. This is supported by Wang et al. (2016) and Janakiraman et al. (2016), who highlighted the role of return policies in fostering long-term customer loyalty.

6.7 Cash on Delivery and Customer Trust

The impact of cash on delivery on customer trust was found to be insignificant. Despite providing security against fraud, COD does not significantly affect trust, as consumers have become more accustomed to secure digital payment methods, aligning with findings by Anjum and Chai (2020) and Halaweh (2019).

6.8 Social Commerce Constructs and Customer Trust

Social commerce constructs significantly enhance customer trust. Social interactions, such as reviews and recommendations, help consumers feel more confident in their purchase decisions, which is consistent with the work of Hajli (2015).

6.9 Information Quality and Customer Trust

Information quality significantly affects customer trust. Providing accurate and detailed product information enhances consumer trust, especially in the online shopping context where consumers rely heavily on the information provided. This aligns with research by Kim et al. (2008) and Liao et al. (2006).

6.10 Reputation and Customer Trust

Reputation is a key factor in building customer trust. Positive reviews and high ratings contribute to consumer confidence in the platform, as supported by Koufaris and Hampton-Sosa (2004) and Park et al. (2012).

6.11 Customer Trust and Purchase Intention

This aligns with studies by Picaully (2018) and Wahyuningsih and Utomo (2020), which found that trust influences purchase intention in e-commerce. Trust reduces uncertainties like privacy and transaction security, fostering customer confidence and enhancing purchase intentions (Doney et al., 1998; Benbasat & Wang, 2005; Gefen, 2000; Pavlou, 2003).

6.12 The Influence of Customer Trust Mediation

The study examined the mediating effect of customer trust between various factors and purchase intention. Results indicated that return policy leniency had a positive but statistically insignificant impact on customer trust and purchase intention, which contradicts previous research suggesting a significant relationship. Similarly, cash on delivery did not significantly influence customer trust or purchase intention, contrary to earlier findings that suggested it could reduce perceived risk and enhance trust. Alternatively, social commerce constructs were found to have a significant positive effect on customer trust and purchase intention, supporting prior studies that highlight the role of social interaction in driving purchases. However, the relationship between information quality and customer trust, as well as between reputation and purchase intention, was not significant, challenging previous research that emphasized the importance of these factors in influencing consumer behaviour.

7. Conclusions

This research examines the role of customer trust as a mediator between uncertainty avoidance and purchase intention in Shopee e-commerce. Uncertainty avoidance is influenced by factors such as reputation, cash on delivery, return policy leniency, social commerce constructs, and information quality. The results indicate that information quality, seller reputation, return policy leniency, and social commerce constructs significantly affect customer trust and purchase intention, while cash on delivery does not show a significant impact. Customer trust also mediates the relationship between social commerce constructs and purchase intention.

8. Limitation and Suggestion

This study has several limitations, including constraints in time, resources, and the researcher's ability to fully optimize the study. Additionally, respondents' potential lack of understanding regarding the questionnaire statements and limitations in completing it could affect data accuracy. The study focuses solely on customer trust as a mediator between uncertainty avoidance and purchase intention in Shopee e-commerce, suggesting that future research could explore other influencing factors. To enhance purchase intention through customer trust, sellers

should provide accurate product descriptions, maintain quality, and engage actively with customers via reviews and recommendations. Consumers are encouraged to check reviews and return policies to reduce uncertainty and ensure security. Researchers should consider exploring alternative payment methods, like digital payments or Shopee Paylater, and examine the cultural influence on purchasing decisions. Further investigation into other factors influencing customer trust, such as psychological or social influences, could offer deeper insights into boosting purchase intention.

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