

The Influence of Trust in Online Shopping on Risk Perception and Repurchase Intention in E-Commerce

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ABSTRACT

This study aims to analyze the influence of experience, perceived reputation, perceived website quality, and perceived security on trust in online shopping and their impact on risk perception and repurchase intention among active e-commerce consumers in Indonesia. The study is motivated by the rapid growth of online shopping activities and the increasingly competitive e-commerce industry, requiring companies to understand the factors that strengthen consumer trust, reduce perceived risk, and encourage repurchase behavior. Unlike purchase intention, repurchase intention reflects consumers' willingness to continue purchasing from the same platform based on previous shopping experiences and perceived value. This research employed a quantitative approach using a survey method. Data were collected through online questionnaires distributed to 216 active e-commerce users in Indonesia selected using purposive sampling. Respondents were consumers who had previously conducted online shopping transactions through e-commerce platforms. The collected data were analyzed using Structural Equation Modeling (SEM) with AMOS 26 software to examine the relationships among the proposed variables. The findings reveal that experience, perceived reputation, perceived website quality, and perceived security have positive effects on trust in online shopping. Furthermore, trust in online shopping has a positive effect on repurchase intention and significantly influences consumers' risk perception. Risk perception, however, has a negative effect on repurchase intention, indicating that higher perceived risk reduces consumers' willingness to make repeat purchases through e-commerce platforms. The findings suggest that consumer trust plays a crucial role in encouraging repurchase intention. Therefore, e-commerce companies should continuously improve website quality, strengthen transaction security, maintain a positive corporate reputation, and provide satisfying shopping experiences to enhance consumer trust, reduce perceived risk, and foster long-term customer relationships through repeated online purchases.

Keywords: Experience, Perceived Reputation, Perceived Website Quality, Perceived Security, Trust in Online Shopping.

I. Introduction

The rapid advancement of information and communication technology has significantly transformed consumer behavior, particularly in shopping activities. The development of internet infrastructure and digital communication media has encouraged businesses to adopt digital platforms to remain competitive in the global economy. Consumers increasingly prefer searching for product information and conducting



transactions online rather than visiting physical stores directly. This phenomenon demonstrates that online shopping has become an integral part of modern lifestyles and business practices (Ghorbanzadeh & Rahehagh, 2020). Digital marketing provides consumers with convenience, efficiency, and flexibility in conducting transactions, making online shopping an effective solution for individuals with limited time and high mobility (Roy et al., 2020). Consequently, companies continue to improve the quality of their online services to attract and retain consumers through effective digital marketing strategies. The growth of internet usage in Indonesia has further accelerated the development of e-commerce activities. According to the Digital Global Overview Report (2024), Indonesia is among the countries with the highest level of online shopping activity, with approximately 59% of internet users actively purchasing products through digital platforms. In addition, electronic products represent one of the largest categories of online consumer expenditure, reaching approximately US\$10.71 billion annually. The rapid expansion of e-commerce platforms such as Shopee, Tokopedia, Lazada, Blibli, and Bukalapak has provided consumers with convenient access to a wide variety of products, including smartphones and other electronic devices. Furthermore, survey data reported by Databoks (2023) indicate that Shopee remained the most visited e-commerce platform in Indonesia throughout 2023, reflecting the increasingly important role of digital marketplaces in supporting consumer purchasing activities and the national digital economy.

As competition among e-commerce platforms intensifies, companies are no longer competing merely to attract first-time buyers but also to encourage consumers to continue purchasing through the same platform. In highly competitive digital markets, maintaining existing customers is generally more cost-effective than acquiring new customers. Therefore, repurchase intention has become a critical indicator of long-term business sustainability because it reflects consumers' willingness to make repeat purchases based on their previous shopping experiences. Consumers who intend to repurchase usually have positive evaluations regarding previous transactions, perceive greater value from the platform, and are more likely to establish long-term relationships with online retailers (Hazaea et al., 2022). Despite the convenience offered by e-commerce, online shopping still involves considerable uncertainty because consumers cannot physically inspect products or directly interact with sellers before making purchasing decisions. This situation increases the importance of trust in online shopping, which represents consumers' confidence that online platforms are reliable, honest, and capable of fulfilling transaction obligations. Consumers rely heavily on the information provided by digital platforms when evaluating products and making purchasing decisions (Wang et al., 2020). Product mismatches, fraudulent sellers, misleading product descriptions, negative customer reviews, and concerns regarding personal data security may reduce consumer trust and discourage repeat purchasing behavior (Alkhalifah, 2022). Therefore, building and maintaining consumer trust has become one of the primary challenges for e-commerce companies seeking to increase consumers' repurchase intention.

Several antecedent factors have been identified as determinants of trust in online shopping. Experience is considered one of the most influential factors affecting consumer perceptions and future purchasing behavior. Consumers who have enjoyable and satisfactory shopping experiences tend to develop stronger trust in online platforms and are more willing to conduct repeat purchases, whereas negative experiences often encourage consumers to switch to competing platforms (Gu et al., 2021). Previous online shopping experiences also provide consumers with valuable knowledge regarding product quality, service performance, and transaction reliability, which subsequently influence future purchasing decisions. Another important antecedent of trust is perceived reputation. Consumers generally perceive e-commerce platforms with strong reputations as more reliable, honest, and customer-oriented. A positive corporate reputation reduces uncertainty because consumers believe that reputable companies are more likely to fulfill their promises and resolve transaction problems appropriately (Zaheer et al., 2024). Consequently, perceived reputation strengthens consumers' trust and encourages them to continue purchasing from the same platform.

In addition, perceived website quality (PWQ) plays an important role in developing consumer trust. Website quality reflects consumers' perceptions regarding the usability, accessibility, information quality, design, and overall functionality of an e-commerce platform. A website that provides accurate information,

attractive visual appearance, easy navigation, and efficient transaction processes creates positive shopping experiences and strengthens consumers' confidence in the platform (Zulauf et al., 2021). Likewise, perceived security is another essential determinant because consumers are required to provide sensitive personal and financial information during online transactions. Consumers are more likely to trust e-commerce platforms that guarantee secure payment systems, protect personal information, and minimize cyber-security risks (Ashiq & Hussain, 2023). Therefore, both website quality and transaction security contribute significantly to establishing trust in online shopping.

Trust in online shopping also influences consumers' risk perception during online transactions. Compared with conventional shopping, online shopping is generally perceived as riskier because consumers face uncertainties related to product quality, delivery performance, payment security, and privacy protection. Risk perception refers to consumers' subjective assessment regarding the possibility of experiencing losses during online transactions (Abdulrahman Al Moosa et al., 2021). Consumers who possess higher levels of trust tend to perceive lower transaction risks because they believe that the platform will protect their interests and successfully complete the purchasing process. Lower perceived risk subsequently encourages consumers to continue purchasing through the same e-commerce platform, thereby increasing their repurchase intention. Although previous studies have examined the relationships among experience, perceived reputation, perceived website quality, perceived security, trust in online shopping, risk perception, and consumer behavioral intentions, empirical studies focusing specifically on repurchase intention among Indonesian e-commerce consumers remain relatively limited. Most previous studies have concentrated on purchase intention, which reflects consumers' willingness to make an initial purchase. However, repurchase intention better represents consumers' post-purchase behavioral intentions because it reflects satisfaction with previous experiences and the likelihood of maintaining long-term relationships with e-commerce platforms. Therefore, this study addresses this research gap by examining the influence of experience, perceived reputation, perceived website quality, and perceived security on trust in online shopping, as well as the influence of trust in online shopping and risk perception on repurchase intention among active e-commerce consumers in Indonesia.

In addition to addressing the empirical gap, this study also contributes theoretically by extending the application of Trust Theory within the context of Indonesian e-commerce. While previous studies generally emphasize the direct relationship between trust and purchase intention, this study argues that trust simultaneously functions as a mechanism that shapes consumers' perceptions of transaction risk and subsequently influences their repurchase decisions. Accordingly, trust is positioned not merely as an antecedent of behavioral intention but also as a central psychological mechanism linking consumers' cognitive evaluations of e-commerce platforms with their long-term purchasing behaviour. Furthermore, this study differs from previous research by focusing on repurchase intention rather than initial purchase intention. In increasingly mature digital markets, customer retention has become more important than customer acquisition because repeat customers generate greater long-term value for e-commerce platforms. Therefore, understanding the determinants of repurchase intention provides more practical implications for sustainable customer relationship management than merely examining consumers' initial purchase decisions.

The findings of this study are expected to contribute both theoretically and practically. Theoretically, this research extends the literature on consumer behavior in digital commerce by providing a more comprehensive understanding of the determinants of repurchase intention, particularly the mediating roles of trust in online shopping and risk perception. Practically, the findings are expected to assist e-commerce companies in designing strategies to improve customer experience, strengthen corporate reputation, enhance website quality and transaction security, build stronger consumer trust, reduce perceived risk, and ultimately encourage sustainable repurchase behavior among online consumers. Specifically, this study enriches the existing literature by integrating multiple antecedents of trust including experience, perceived reputation, perceived website quality, and perceived security into a single structural model that explains consumers' repurchase intention through the mediating roles of trust and risk perception. This integrated

perspective provides a more comprehensive explanation of post-purchase consumer behaviour in e-commerce than previous studies that examined these variables separately.

II. Literature Review and Hypothesis Development

Consumer behavior in the digital marketplace has become an increasingly important topic as e-commerce platforms continue to dominate retail activities worldwide. The rapid advancement of digital technologies has enabled consumers to search for information, compare products, and complete transactions more efficiently than through conventional shopping channels. Despite these advantages, online shopping involves greater uncertainty because consumers cannot physically inspect products or directly interact with sellers before making purchasing decisions. Consequently, consumers rely heavily on their trust in online shopping when evaluating whether an e-commerce platform is capable of fulfilling its promises and protecting their interests during online transactions (Quintus et al., 2024; Khwaja et al., 2020). According to Trust Theory, consumers are more willing to engage in online transactions when they perceive that an e-commerce platform is reliable, honest, and capable of delivering products and services as promised. Trust reduces uncertainty and serves as a mechanism that encourages consumers to establish long-term relationships with online retailers. Meanwhile, Risk Perception Theory explains that consumers evaluate potential financial, functional, privacy, and performance risks before making purchasing decisions. The higher the perceived risk, the lower consumers' willingness to continue purchasing through the same platform. Therefore, trust and perceived risk are considered two essential psychological mechanisms explaining consumers' repurchase behavior in e-commerce environments.

In addition to Trust Theory, this study is also supported by Commitment–Trust Theory proposed by Morgan and Hunt (1994), which explains that trust serves as one of the key determinants of successful long-term relationships between organizations and customers. The theory argues that consumers who develop strong trust toward a company are more likely to maintain relational commitment, continue future transactions, and exhibit loyal behavioural intentions. Within the context of e-commerce, trust reduces consumers' uncertainty regarding online transactions and strengthens their willingness to establish long-term purchasing relationships with digital platforms. Therefore, Commitment–Trust Theory provides an important theoretical foundation for explaining why trust is expected to influence consumers' repurchase intention. Previous studies have identified several antecedents of trust in online shopping, including experience, perceived reputation, perceived website quality, and perceived security (Quintus et al., 2024; Ashiq & Hussain, 2023; Zaheer et al., 2024). Consumers who experience satisfying online transactions tend to develop stronger trust toward e-commerce platforms. Likewise, companies with favorable reputations, professional website quality, and secure transaction systems are generally perceived as more reliable and trustworthy. Strong trust subsequently reduces consumers' perceived risks and encourages them to make repeat purchases through the same platform. Consequently, this study integrates these variables into a comprehensive framework to explain consumers' repurchase intention in Indonesian e-commerce.

Unlike many previous studies that focused primarily on purchase intention, this study emphasizes repurchase intention, which reflects consumers' willingness to continue purchasing from the same e-commerce platform after previous shopping experiences. Repurchase intention represents a more sustainable form of consumer behavior because it indicates customer retention, loyalty, and long-term relationships between consumers and digital marketplaces. Therefore, investigating the determinants of repurchase intention provides a more comprehensive understanding of post-purchase consumer behavior within Indonesia's rapidly growing e-commerce industry. Accordingly, integrating Trust Theory, Commitment–Trust Theory, and Risk Perception Theory enables this study to explain repurchase intention from complementary psychological and relational perspectives, thereby providing a more comprehensive understanding of post-purchase consumer behaviour in digital commerce.

2.1. Experience and Trust in Online Shopping

Experience refers to consumers' cognitive, affective, behavioral, and sensory responses resulting from their interactions with products, services, and companies before, during, and after consumption activities (Awal et al., 2023). In online shopping environments, consumers accumulate experiences through website interactions, product evaluations, transaction processes, delivery performance, and after-sales services. These experiences become valuable sources of information that shape future evaluations regarding the credibility and reliability of e-commerce platforms (Agapito & Sigala, 2024). Positive online shopping experiences strengthen consumers' confidence because they provide evidence that the platform consistently delivers products and services according to expectations. Consumers who receive products matching online descriptions, experience timely delivery, and obtain responsive customer service are more likely to perceive the platform as trustworthy. Conversely, disappointing experiences such as delayed deliveries, inaccurate product descriptions, or poor customer support may reduce consumers' confidence and discourage future transactions (Sung et al., 2023).

Previous empirical studies consistently support the positive relationship between experience and trust in online shopping. Quintus et al. (2024) found that customer experience significantly enhances trust among e-commerce consumers in Austria and Moldova. Similarly, Barari et al. (2020) reported that both cognitive and affective experiences positively influence consumer trust and satisfaction in online retailing. Hasan et al. (2024) further demonstrated that enjoyable customer experiences strengthen consumers' confidence and engagement toward products and services. Therefore, consumers who accumulate positive shopping experiences are expected to develop stronger trust toward e-commerce platforms.

H1: Experience positively affects Trust in Online Shopping.

2.2. Perceived Reputation and Trust in Online Shopping

Perceived reputation refers to consumers' overall perceptions regarding the credibility, honesty, reliability, and integrity of an organization based on accumulated information obtained from personal experiences, public evaluations, and other consumers' opinions (Zaheer et al., 2024). Within e-commerce environments, reputation functions as an important signal of platform quality because consumers cannot directly verify product quality or seller credibility before completing transactions. Consequently, consumers frequently rely on corporate reputation to reduce uncertainty and evaluate transaction reliability (Ahmad et al., 2022). A favorable corporate reputation indicates that an e-commerce platform consistently provides high-quality services, fulfills transaction commitments, and prioritizes customer satisfaction. Such positive perceptions encourage consumers to believe that the platform is dependable and capable of protecting their interests throughout the purchasing process. Consequently, consumers become more confident in conducting repeat transactions through reputable platforms.

Conversely, poor corporate reputation may increase consumers' uncertainty and reduce trust because consumers perceive greater possibilities of receiving unsatisfactory products, delayed deliveries, or inadequate customer service. Since online transactions inherently involve higher uncertainty than conventional shopping, reputation becomes an essential mechanism for reducing perceived uncertainty and strengthening consumer confidence (Chowdhury, 2022). Previous empirical evidence consistently demonstrates that perceived reputation positively influences trust in online shopping. Tran and Nguyen (2022) found that perceived reputation significantly improves consumer trust toward e-commerce platforms. Likewise, Quintus et al. (2024) reported that companies with stronger reputations are more successful in building consumer trust because consumers perceive them as honest, responsible, and committed to fulfilling customer expectations. Therefore, a positive corporate reputation is expected to strengthen consumers' trust in online shopping.

H2: Perceived Reputation positively affects Trust in Online Shopping.

2.3. Perceived Website Quality and Trust in Online Shopping

Perceived Website Quality (PWQ) refers to consumers' overall evaluation of an e-commerce website's ability to provide accurate information, attractive design, easy navigation, and efficient transaction processes (Rahman & Hossain, 2022). In online shopping environments, the website functions as the primary interface between consumers and sellers. Consequently, website quality becomes an important indicator of the professionalism and credibility of an e-commerce platform. Consumers often associate well-designed websites with higher organizational competence, thereby increasing their confidence in conducting online transactions (Belver-Delgado et al., 2020). A high-quality website facilitates consumers in searching for products, comparing alternatives, accessing complete information, and completing transactions with minimal effort. Features such as intuitive navigation, fast loading speed, responsive design, and comprehensive product descriptions contribute to positive shopping experiences. These characteristics reduce consumers' uncertainty because they provide greater transparency throughout the purchasing process (Esmailian et al., 2022). Furthermore, professionally designed websites create favorable first impressions, which strengthen consumers' perceptions regarding the credibility and reliability of online retailers.

Conversely, poorly designed websites characterized by confusing navigation, incomplete information, slow system performance, or unattractive visual layouts may create doubts regarding the platform's competence. Consumers may perceive such websites as less trustworthy and become reluctant to continue shopping. Therefore, website quality plays a significant role in developing trust within digital commerce environments. Previous empirical studies consistently support this relationship. Punyatoya (2019) found that perceived website quality positively influences both cognitive trust and affective trust among online consumers. Likewise, Quintus et al. (2024) demonstrated that website quality significantly strengthens trust in online shopping. Sung et al. (2023) further explained that professional website design signals organizational credibility and reduces consumers' uncertainty during online transactions. Based on these findings, the following hypothesis is proposed:

H3: Perceived Website Quality positively affects Trust in Online Shopping.

2.4. Perceived Security and Trust in Online Shopping

Perceived security refers to consumers' beliefs regarding the ability of an e-commerce platform to protect personal information, financial data, and transaction processes from unauthorized access or cybercrime (Ashiq & Hussain, 2023). Since online shopping requires consumers to disclose sensitive information such as personal identities, payment details, and banking information, transaction security has become one of the most important determinants of trust in digital commerce. Consumers evaluate security based on the availability of secure payment gateways, data encryption systems, privacy protection mechanisms, authentication procedures, and the platform's ability to prevent fraud. When consumers perceive that an e-commerce platform effectively safeguards their personal information, they experience greater confidence and are more willing to conduct transactions (Tuomala & Grant, 2021). Therefore, perceived security reduces consumers' concerns regarding financial losses, identity theft, and unauthorized use of personal information.

On the other hand, concerns regarding inadequate security systems may increase consumers' uncertainty and discourage them from engaging in online transactions. Security breaches, payment fraud, and misuse of personal information negatively affect consumers' confidence and weaken trust toward online shopping platforms. Consequently, maintaining strong security systems is essential for establishing long-term consumer trust. Several empirical studies have confirmed the importance of perceived security in online shopping. Phong et al. (2018) identified transaction security as one of the most influential determinants of

consumers' online purchasing decisions. De Canio et al. (2022) emphasized that strong security mechanisms increase consumers' confidence while reducing concerns regarding cyber risks. Similarly, Quintus et al. (2024) found that perceived security significantly enhances trust in online shopping. Therefore, the following hypothesis is proposed:

H4: Perceived Security positively affects Trust in Online Shopping.

2.5. Trust in Online Shopping and Repurchase Intention

Trust in online shopping represents consumers' beliefs that an e-commerce platform is reliable, honest, competent, and capable of fulfilling transaction obligations consistently (Al-Sous et al., 2023). Within online environments, consumers cannot physically inspect products before purchasing, making trust an essential mechanism that reduces uncertainty and facilitates repeated purchasing behavior. Repurchase intention differs conceptually from purchase intention because it reflects consumers' willingness to continue purchasing from the same platform after evaluating previous shopping experiences. Consumers who trust an e-commerce platform are more likely to believe that future transactions will also be satisfactory. Consequently, trust strengthens consumers' commitment to maintaining long-term relationships with online retailers.

Previous studies consistently demonstrate that trust positively influences repurchase intention. Nosi et al. (2022) reported that consumer trust significantly encourages repeated purchasing behavior within online retail platforms. Khwaja et al. (2020) likewise found that trust positively influences consumers' intentions to continue purchasing through digital platforms. Furthermore, Saoula et al. (2023) explained that consumers who perceive online platforms as trustworthy are more willing to engage in repeated purchasing activities because they expect lower uncertainty and higher service quality. Based on these findings, consumers with higher levels of trust are expected to demonstrate stronger intentions to repurchase products through the same e-commerce platform.

H5: Trust in Online Shopping positively affects Repurchase Intention.

2.6. Trust in Online Shopping and Risk Perception

Risk perception represents consumers' subjective assessment regarding the likelihood of experiencing potential losses during online transactions, including financial risks, privacy risks, product risks, and delivery risks (Glowka et al., 2024). Since online shopping involves greater uncertainty than conventional retailing, consumers continuously evaluate potential risks before making purchasing decisions. Trust functions as an important mechanism for reducing consumers' perceived uncertainty. Consumers who trust an e-commerce platform generally believe that the platform will fulfill its promises, provide reliable services, protect personal information, and resolve potential transaction problems appropriately. Consequently, trust decreases consumers' perceptions regarding potential transaction risks.

Previous empirical studies consistently support this relationship. Esposito et al. (2022) found that consumer trust significantly reduces perceived transaction risks within digital commerce environments. Zulauf et al. (2021) also demonstrated that trust minimizes concerns regarding financial losses, product quality, and information security. Similarly, Ashiq and Hussain (2023) reported that consumers with stronger trust perceive lower levels of transaction risk because they have greater confidence in the platform's capabilities. Accordingly, consumers with higher trust are expected to perceive lower transaction risks during online shopping.

H6: Trust in Online Shopping negatively affects Risk Perception.

2.7. Risk Perception and Repurchase Intention

Risk perception plays a crucial role in explaining consumers' post-purchase behavioral intentions within e-commerce environments. Consumers who perceive higher levels of financial, product, delivery, or privacy risks generally become more cautious when deciding whether to continue purchasing from the same online platform. High perceived risk increases uncertainty and reduces consumers' confidence that future transactions will produce satisfactory outcomes. Repurchase intention reflects consumers' willingness to purchase again after previous shopping experiences. Therefore, consumers who continue to perceive considerable risks following earlier transactions are less likely to maintain long-term purchasing relationships with e-commerce platforms. Conversely, lower perceived risk encourages consumers to believe that future transactions will be safe, reliable, and beneficial, thereby increasing their intention to repurchase.

Several empirical studies support this relationship. Saivasan and Lokhande (2022) reported that perceived risk negatively influences consumers' repurchase intention. Zulauf et al. (2021) similarly found that lower levels of perceived risk encourage repeated purchasing behavior in online environments. De et al. (2023) explained that concerns regarding financial loss, product mismatch, delivery uncertainty, and privacy violations reduce consumers' willingness to continue purchasing through digital platforms. Furthermore, Quintus et al. (2024) concluded that perceived risk significantly decreases consumers' behavioral intentions in e-commerce transactions. Therefore, consumers who perceive higher levels of risk are expected to demonstrate lower intentions to repurchase products through the same e-commerce platform.

H7: Risk Perception negatively affects Repurchase Intention.

2.8. Conceptual Framework

Based on Trust Theory, Risk Perception Theory, and previous empirical findings, this study proposes a conceptual framework explaining the determinants of consumers' repurchase intention within Indonesian e-commerce platforms. The framework assumes that experience, perceived reputation, perceived website quality, and perceived security function as antecedents that strengthen trust in online shopping. Furthermore, trust directly enhances repurchase intention while simultaneously reducing risk perception. Finally, risk perception negatively influences repurchase intention, indicating that consumers who perceive greater uncertainty are less likely to continue purchasing through the same e-commerce platform. Accordingly, the conceptual framework integrates cognitive evaluations of online shopping experiences, platform characteristics, consumer trust, and perceived risks to explain consumers' long-term purchasing behavior in digital commerce.

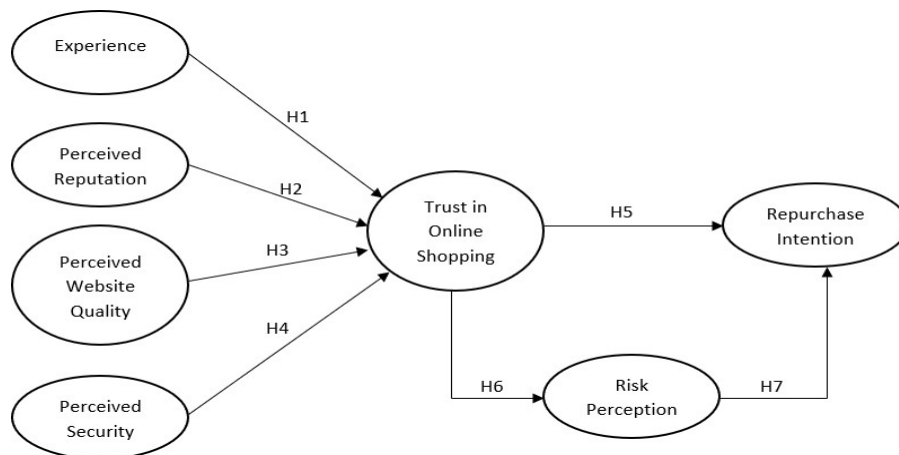


Figure 1. Conceptual Framework

III. Research Method

This study employed a quantitative research approach to examine the influence of Experience (EXP), Perceived Reputation (PR), Perceived Website Quality (PWQ), and Perceived Security (PS) on Trust in Online Shopping (TOS), as well as the effects of Trust in Online Shopping (TOS) and Risk Perception (RP) on Repurchase Intention (RI) among e-commerce consumers in Indonesia. The research model was adapted from the framework proposed by Quintus et al. (2024), with modifications to emphasize consumers' post-purchase behavior by replacing purchase intention with repurchase intention. The study adopted a hypothesis-testing design to explain the causal relationships among the proposed constructs and predict consumers' intention to continue purchasing through e-commerce platforms (Sekaran & Bougie, 2020). Data were collected using a cross-sectional survey design in which information was obtained from respondents at a single point in time through a non-contrived setting involving active e-commerce users in Indonesia.

The research model consisted of seven latent variables. Experience (EXP), Perceived Reputation (PR), Perceived Website Quality (PWQ), and Perceived Security (PS) served as exogenous variables. Trust in Online Shopping (TOS) functioned as the mediating variable between the antecedent variables and consumers' behavioral outcomes, while Risk Perception (RP) acted as an endogenous mediating variable. The dependent variable was Repurchase Intention (RI), representing consumers' willingness to continue purchasing through the same e-commerce platform after previous shopping experiences. All constructs were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The measurement items were adapted from validated instruments used in previous studies, particularly Quintus et al. (2024). Experience was measured using three indicators, Perceived Reputation using three indicators, Perceived Website Quality using five indicators, Perceived Security using three indicators, Trust in Online Shopping using six indicators, Risk Perception using four indicators, and Repurchase Intention using three indicators, resulting in a total of 27 measurement indicators.

Primary data were collected through an online questionnaire distributed via Google Forms and various social media platforms. This study employed purposive sampling, whereby respondents were selected according to predetermined criteria. Eligible respondents were male or female consumers aged 17 years or older who had previously conducted online shopping transactions through e-commerce platforms and had experience purchasing products online. This criterion was established because the study focuses on repurchase intention, which can only be evaluated by consumers with prior online purchasing experience. Following the recommendation of Hair et al. (2018), the minimum sample size for Structural Equation Modelling (SEM) should range between five and ten times the total number of observed indicators. Given that this study employed 27 indicators, the required sample size ranged from 135 to 270 respondents. Accordingly, data were collected from 216 respondents, satisfying the recommended minimum sample size for SEM analysis. The respondent profile indicated that the majority of respondents were female (71.3%), while male respondents accounted for 28.7% of the total sample. Most respondents were between 18 and 24 years old (67.6%), followed by those aged 25–31 years (26.9%). Regarding educational background, the majority held a bachelor's degree (71.3%), followed by senior high school graduates (15.3%). Based on occupation, most respondents were students (62.0%), followed by private-sector employees (28.2%). Furthermore, the majority of respondents were domiciled in Jakarta (72.7%). In terms of monthly income, 44.9% earned less than IDR 3,000,000, while 36.6% reported monthly incomes between IDR 3,000,000 and IDR 5,999,000.

Prior to testing the structural model, the measurement model was evaluated through validity and reliability assessments. Construct validity was examined using Confirmatory Factor Analysis (CFA) based on standardized factor loading values. According to Hair et al. (2021), factor loadings exceeding 0.40 are considered acceptable for sample sizes greater than 200 respondents. The CFA results indicated that all measurement items achieved standardized factor loadings ranging from 0.545 to 0.993, demonstrating satisfactory convergent validity. Reliability was assessed using Cronbach's Alpha, with values above 0.60 indicating acceptable internal consistency (Sekaran & Bougie, 2020). The results showed Cronbach's Alpha coefficients of 0.833 for Experience, 0.849 for Perceived Reputation, 0.858 for Perceived Website Quality, 0.791

for Perceived Security, 0.875 for Trust in Online Shopping, 0.848 for Risk Perception, and 0.901 for Repurchase Intention. Therefore, all constructs demonstrated satisfactory reliability and internal consistency.

The proposed hypotheses were analyzed using Structural Equation Modelling (SEM) with AMOS version 26. Prior to hypothesis testing, the overall model fit was evaluated using several Goodness-of-Fit (GOF) indices. The results demonstrated that the structural model achieved an acceptable level of model fit, with RMSEA = 0.056, IFI = 0.941, TLI = 0.932, CFI = 0.940, and CMIN/DF = 1.664, all of which satisfied the recommended threshold values. Although several fit indices, including the Chi-square probability (p-value), NFI, and RFI, did not fully satisfy the recommended criteria, Hair et al. (2018) suggested that a structural model may still be considered acceptable when several major fit indices indicate good model fit. Therefore, the proposed structural model was deemed appropriate for subsequent hypothesis testing and interpretation.

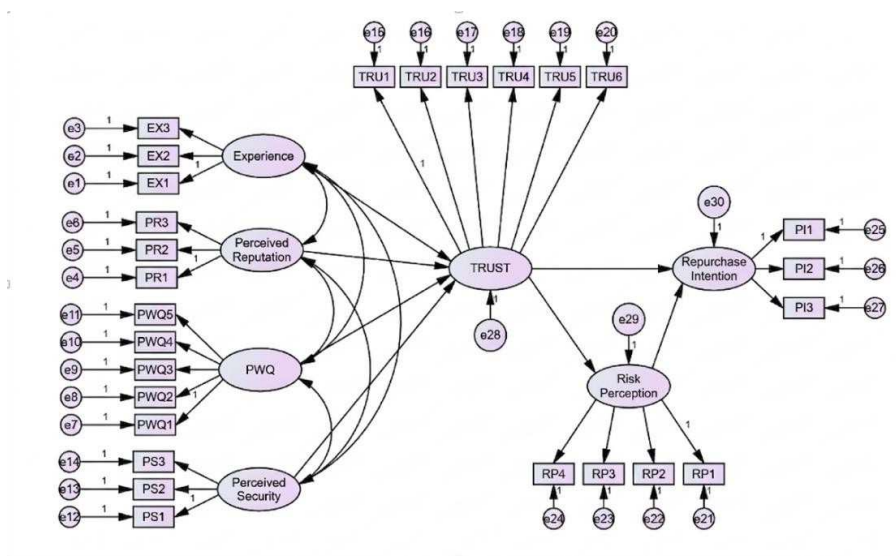


Figure 1. Model Feasibility Test

IV. Result and Discussion

The results and discussion section presents the empirical findings and explains how these findings address the proposed research objectives and hypotheses. According to Sekaran and Bougie (2020), this section enables researchers to interpret the relationships among variables and provide comprehensive insights into the phenomenon under investigation. In this study, the analysis examines the influence of Experience (EXP), Perceived Reputation (PR), Perceived Website Quality (PWQ), and Perceived Security (PS) on Trust in Online Shopping (TOS), as well as the effects of Trust in Online Shopping and Risk Perception (RP) on Repurchase Intention (RI) among e-commerce consumers in Indonesia. The analysis began with descriptive statistics to explain respondents' perceptions of each research variable. Overall, all variables obtained mean scores above 3.80, indicating that respondents generally agreed with the statements representing each construct. Experience recorded an average score of 4.1481 (SD = 0.8218), indicating that respondents had sufficient experience purchasing products through e-commerce platforms and generally perceived their previous shopping experiences positively. Perceived Reputation obtained a mean score of 4.1527 (SD = 0.8256), suggesting that respondents considered e-commerce platforms to be well known, customer-oriented, and capable of maintaining a favorable reputation.

Among all variables, Perceived Website Quality achieved the highest mean score of 4.2324 (SD = 0.7728), indicating that respondents perceived e-commerce websites as technically reliable, easy to navigate, visually attractive, and capable of providing complete information. Meanwhile, Perceived Security obtained a mean score of 3.8935 (SD = 0.9152), showing that respondents generally believed that e-commerce platforms provided adequate security and privacy protection during online transactions. Trust in Online Shopping

recorded a mean value of 4.1103 (SD = 0.7519), demonstrating that respondents trusted the information provided by e-commerce platforms and believed that these platforms fulfilled their promises to consumers. Risk Perception achieved an average score of 3.9583 (SD = 0.9486), indicating that respondents still perceived certain risks related to payment security and disclosure of personal information. Finally, Repurchase Intention obtained a mean score of 4.0123 (SD = 0.7882), suggesting that respondents had a relatively strong intention to continue purchasing products through the same e-commerce platforms in the future. The hypothesis testing results revealed that six out of seven proposed hypotheses were supported. Experience positively and significantly influenced Trust in Online Shopping ($\beta = 0.132$; $p = 0.031$), indicating that consumers with more positive shopping experiences tend to develop stronger trust toward e-commerce platforms. Perceived Reputation also had a positive and significant effect on Trust in Online Shopping ($\beta = 0.392$; $p < 0.001$), implying that consumers place greater trust in e-commerce platforms that possess strong reputations. Likewise, Perceived Security significantly enhanced Trust in Online Shopping ($\beta = 0.213$; $p = 0.013$), confirming that transaction security and privacy protection are essential in strengthening consumer trust. However, Perceived Website Quality did not significantly influence Trust in Online Shopping ($\beta = -0.044$; $p = 0.366$). Although respondents perceived e-commerce websites as technically reliable and easy to use, website quality alone was insufficient to increase consumers' trust. This finding suggests that consumers place greater emphasis on platform credibility, reputation, and transaction security than on website appearance or functionality.

Furthermore, Trust in Online Shopping exerted a strong positive influence on Repurchase Intention ($\beta = 0.706$; $p < 0.001$), indicating that consumers who trust e-commerce platforms are substantially more likely to continue purchasing products through the same platforms. In addition, Trust in Online Shopping positively influenced Risk Perception ($\beta = 0.233$; $p = 0.045$). Although statistically significant, this relationship indicates that consumers with higher trust become more confident in providing personal information during online transactions. This finding differs from the initial theoretical expectation that higher trust would reduce consumers' perceived risk in online transactions. A possible explanation is that consumers with higher levels of trust are also more experienced in using e-commerce platforms, making them more aware of potential risks such as data privacy concerns, payment security, and cyber fraud. Consequently, trust does not necessarily eliminate consumers' awareness of online risks but instead enables them to continue engaging in online transactions despite recognizing the existence of such risks. Therefore, the positive relationship observed in this study may reflect the characteristics of Indonesian e-commerce consumers, who maintain confidence in reputable e-commerce platforms while remaining aware of the inherent risks associated with online transactions. This finding suggests that trust and risk awareness may coexist in digital commerce and should be interpreted as a contextual phenomenon rather than a contradiction of Trust Theory. Finally, Risk Perception negatively affected Repurchase Intention ($\beta = -0.092$; $p = 0.044$), confirming that higher perceived risk reduces consumers' willingness to repurchase products through e-commerce platforms.

The findings support several established theories concerning consumer behavior in online environments. The positive relationship between Experience and Trust in Online Shopping supports the argument that positive purchasing experiences reduce uncertainty and encourage consumers to develop stronger confidence toward online sellers. Similarly, the significant effect of Perceived Reputation is consistent with signaling theory, which suggests that a favorable corporate reputation serves as an important signal of reliability and integrity, thereby increasing consumer trust. The insignificant effect of Perceived Website Quality suggests that technical quality and website design have become basic expectations rather than competitive advantages. Since most leading e-commerce platforms already provide attractive interfaces and user-friendly navigation, consumers tend to evaluate trust based on other aspects, such as platform reputation, transaction security, and previous purchasing experiences. This finding indicates that trust in online shopping is influenced not only by technological factors but also by psychological and relational considerations.

The significant influence of Perceived Security confirms that security remains one of the most important determinants of consumer trust. Consumers are more willing to engage in online transactions when

they believe that their personal information, financial data, and payment activities are adequately protected from unauthorized access. Therefore, continuous investment in cybersecurity and privacy protection is essential for maintaining consumer trust. Moreover, the strong positive effect of Trust in Online Shopping on Repurchase Intention demonstrates that trust functions as the primary driver of long-term consumer relationships in e-commerce. Consumers who perceive online retailers as trustworthy are more likely to return for future purchases because they expect consistent service quality and reduced uncertainty.

V. Conclusion

Based on the empirical findings, this study concludes that Experience ($\beta = 0.132$; $p = 0.031$), Perceived Reputation ($\beta = 0.392$; $p < 0.001$), and Perceived Security ($\beta = 0.213$; $p = 0.013$) positively and significantly influence Trust in Online Shopping. In contrast, Perceived Website Quality does not significantly affect consumer trust ($\beta = -0.044$; $p = 0.366$). Furthermore, Trust in Online Shopping positively influences Repurchase Intention ($\beta = 0.706$; $p < 0.001$) and Risk Perception ($\beta = 0.233$; $p = 0.045$), while Risk Perception negatively affects Repurchase Intention ($\beta = -0.092$; $p = 0.044$). These findings demonstrate that trust plays a central role in encouraging consumers to continue purchasing products through e-commerce platforms. From a theoretical perspective, this study extends the literature on online consumer behavior by emphasizing the role of Trust in Online Shopping as the principal determinant of Repurchase Intention. The findings confirm that positive shopping experiences, favorable corporate reputation, and strong transaction security strengthen consumer trust, which subsequently encourages repeat purchasing behavior. The insignificant effect of Perceived Website Quality further suggests that consumers increasingly prioritize credibility, security, and reliability over website appearance when evaluating e-commerce platforms.

From a managerial perspective, e-commerce companies should prioritize improving consumers' shopping experiences, strengthening corporate reputation, and continuously enhancing transaction security systems to increase consumer trust and encourage repurchase behavior. Companies are also encouraged to implement secure payment methods, transparent privacy protection policies, responsive customer service, and efficient complaint-handling mechanisms to minimize perceived risks and strengthen long-term customer relationships. This study has several limitations, including its focus on Indonesian e-commerce consumers and the use of a cross-sectional research design. Future studies are recommended to examine other digital commerce contexts, incorporate additional variables such as customer satisfaction, perceived value, and electronic word-of-mouth, and employ longitudinal research approaches to provide more comprehensive insights into consumers' repurchase behavior.

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