



# The Mediating Role of Trust in The Relationship Between Online Advertising and Purchase Decision in E-Commerce: A Study on Seblak Chips Products in Shopee

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## Abstract

The growth of e-commerce has transformed consumer shopping behavior, making online advertising a vital marketing tool. However, trust remains a critical factor in influencing consumer decisions in the digital marketplace. This study aims to examine the effect of online advertising on purchase decisions, with trust as a mediating variable. The research employed a quantitative method using a survey of 120 Shopee users who had purchased Seblak chips in the past three months. Data were analyzed using Structural Equation Modeling (SEM) with SmartPLS 4.0. The findings show that online advertising has a significant positive effect on trust, and trust significantly influences purchase decisions. Furthermore, trust mediates the relationship between online advertising and purchase decisions. These results imply that trust plays a pivotal role in enhancing the effectiveness of online advertising in e-commerce. Business owners should not only focus on creating attractive advertisements but also prioritize building consumer trust through transparent and consistent communication.

**Keywords:** Online Advertising, Trust, Purchase Decision, E-Commerce, Shopee

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## INTRODUCTION

The rapid development of digital technology has significantly changed consumer behavior, particularly in the context of online shopping. E-commerce platforms like Shopee have revolutionized how transactions are conducted, enabling businesses to promote their products through various online advertising tools. Online advertising is now a major marketing strategy that offers broad reach and efficiency [1]. However, despite the increasing exposure to digital advertising, many consumers remain hesitant to make purchases due to concerns over product authenticity and limited physical interaction—indicating a persistent trust issue in online transactions [2]. This highlights an important phenomenon: while online advertising is becoming more prevalent, its effectiveness heavily depends on consumer trust, especially in the e-commerce environment.

Indonesia's e-commerce sector has experienced substantial growth in recent years. According to the e-Conomy SEA 2023 report by Google, Temasek, and Bain & Company, the value of Indonesia's digital economy is projected to reach USD 53

billion by 2025, with e-commerce serving as the primary driver of this expansion. This reflects a major shift in consumer behavior toward online shopping, providing a vast opportunity for local businesses to expand their market reach through digital platforms.

Among these platforms, Shopee has emerged as the leading e-commerce site in Indonesia. [3] ranks Shopee as the top marketplace based on monthly web visits, with over 150 million visits recorded. Such dominance makes Shopee a strategic advertising channel for small and medium enterprises (SMEs), especially for local snack products like seblak chips, which rely on visibility and consumer trust in highly competitive online environments. The following is a graph of the Growth of Indonesian E-Commerce Value (2020–2025) based on data from the e-Conomy SEA report by Google, Temasek, and Bain & Company.

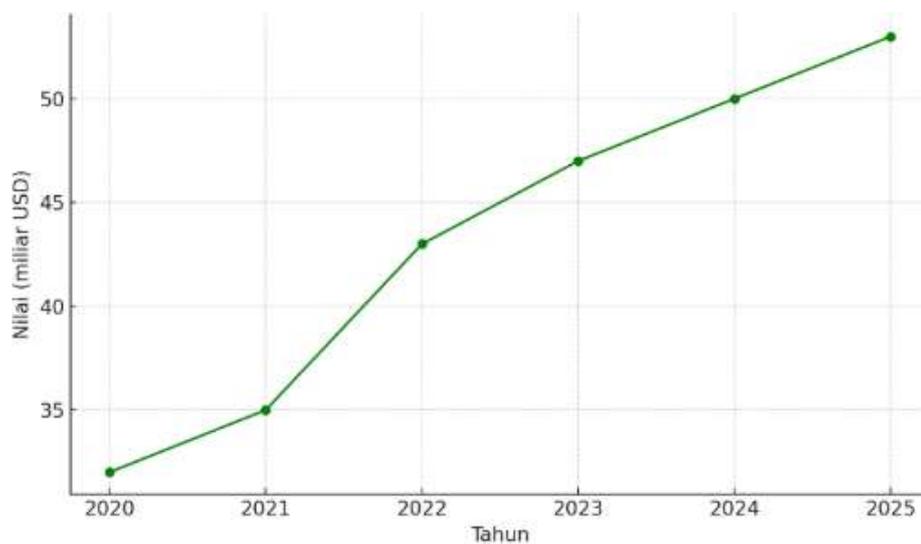


Figure 1. E-Commerce Growth Chart Image in Indonesia (2020-2025)

The projected growth of Indonesia’s e-commerce sector from USD 32 billion in 2020 to USD 53 billion by 2025 highlights the vast and accelerating potential of the country’s digital market. This steady increase indicates a strong shift in consumer purchasing behavior toward online channels, driven by improved internet access, mobile device usage, and digital payment systems. The expansion creates new opportunities for businesses of all sizes—particularly small and medium enterprises (SMEs)—to reach a broader audience through e-commerce platforms. It also reflects the increasing reliance on digital infrastructure as a backbone for economic activity in Indonesia’s evolving retail landscape.

The motivation for this study stems from the observed gap between online advertisement exposure and actual purchase behavior, especially in the context of local snack products such as Seblak chips. Although Seblak chips have gained popularity and are actively promoted through Shopee, there is limited understanding of how consumer trust influences the relationship between online advertising and purchase decisions. This trust deficit can hinder the growth of small and medium enterprises (SMEs) that rely on digital platforms for marketing.

This study is urgent and significant because it explores a critical factor—trust—that determines the success of digital marketing strategies in e-commerce. In a highly competitive and saturated online market, SMEs need to understand the psychological drivers that influence consumer decisions. Trust, as an intangible yet impactful factor, must be managed carefully to convert advertising impressions into real purchases.

Previous studies have addressed the role of online advertising and consumer trust separately. For instance, [4] emphasized the importance of trust in enhancing online behavioral intentions [5]. However, limited research specifically investigates trust as a mediating variable between online advertising and purchase decisions, particularly for local snack products sold on platforms like Shopee. This study aims to fill that gap and provides a more specific understanding of this relationship in the Indonesian e-commerce setting. Therefore, the novelty of this study lies in examining trust as a mediator within the context of local product marketing, which has not been adequately explored.

This study contributes both theoretically and practically. Theoretically, it strengthens the digital marketing literature by confirming that trust is not only an important independent variable but also a mediating mechanism that links online advertising to consumer purchase behavior. Practically, the findings offer strategic insights for SMEs and e-commerce sellers on how to enhance trust through advertising practices, which in turn can improve consumer purchase decisions and business sustainability in digital platforms.

## **LITERATURE REVIEW**

Online advertising is a digital communication tool used by businesses to promote their products and services through internet-based channels. [1] Define it as a cost-effective and measurable way to reach a targeted audience using customized content. In the context of e-commerce platforms like Shopee, sellers can utilize features such as paid product placements, banner ads, and discount vouchers to attract customer attention. These tools are particularly valuable for small businesses aiming to increase brand visibility and sales in a crowded digital marketplace.

Empirical studies support the significance of online advertising in shaping consumer perceptions. [6] found that advertising expenditure positively influences brand trust and consumer loyalty when the content is engaging and informative. Similarly, [7] emphasized that well-crafted advertising not only increases click-through rates but also enhances consumer confidence. However, these effects are not always automatic—especially for new or less-known products—highlighting the need to examine the mediating factors, such as trust, that can determine the final impact of advertising on purchase decisions.

Trust in e-commerce refers to the consumer's belief that the online seller will deliver products or services as promised, handle transactions fairly, and protect customer information [2]. This belief becomes essential in online settings where physical product inspection and direct seller interaction are not possible. Trust reduces perceived risk and uncertainty, enabling consumers to make more confident decisions [8]. For Shopee users considering unfamiliar products like

Seblak chips, trust can be shaped by reviews, ratings, seller badges, and return policies.

Many studies have confirmed the mediating role of trust in digital consumer behavior. [4] demonstrated that trust mediates the impact of information quality on purchase intentions in online transactions. [9] also showed that brand trust significantly influences consumers' willingness to buy products online, especially when product knowledge is limited. The present study builds on these findings by investigating how trust mediates the relationship between online advertising and purchase decisions in the context of local Indonesian snack products on Shopee—an area that remains underexplored in the literature.

A purchase decision is the culmination of a series of mental and behavioral processes leading to a consumer's commitment to buy a product. In e-commerce, this process is influenced by factors such as product appeal, information clarity, platform credibility, and post-purchase assurance [10]. Digital consumers evaluate not only the product's features but also the trustworthiness of the seller and the consistency between advertisement content and real customer experience.

Several studies have linked online trust and advertising to consumer purchase decisions. [11] confirmed that trust is a significant predictor of online purchase behavior, especially in high-risk situations such as buying from lesser-known sellers. [12] added that initial trust plays a vital role in motivating first-time buyers in online environments. The novelty of the current study lies in exploring this mechanism within a niche local product category (Seblak chips) on a mainstream e-commerce platform, examining how trust reinforces or weakens the path from online ad exposure to actual buying behavior.

A growing body of research emphasizes that online advertising does not operate in isolation—it shapes consumer perceptions primarily through the development of trust. When advertisements are perceived as honest, clear, and relevant, they build consumer confidence in the brand and reduce perceived risks associated with online shopping. Trust then becomes a psychological mechanism that transforms advertisement exposure into actual buying behavior.

This conceptual linkage is supported by the integrated marketing communication theory, which suggests that consistent and credible messaging fosters long-term relationships with consumers [13]. In digital environments, trust enhances the effectiveness of online ads by ensuring that consumers not only engage with promotional content but also feel safe enough to make purchases. Thus, trust serves as a pivotal mediator that strengthens the path from online advertising to purchase decisions, especially in high-risk or unfamiliar product categories like seblak chips.

## **METHOD**

This study uses a quantitative approach with a survey method. Data were collected through an online questionnaire distributed to consumers who had purchased seblak chips products on Shopee in the last three months. The purpose of this method is to measure the influence of online advertising on purchasing decisions with trust as a mediating variable objectively and measurably [14].

The population in this study were all Shopee users who had purchased seblak chips products. The sampling technique was carried out by purposive

sampling, namely only respondents who met certain criteria were sampled. A total of 120 respondents were collected as samples considering the minimum number for SEM analysis [15].

The data collection instrument was a closed questionnaire with a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The variables measured were: (1) Online Advertising (X), (2) Trust (M), and (3) Purchase Decision (Y). The indicators for each variable were adapted from previous research and adjusted to the context of this research [1]. Table 1 below presents the indicators and corresponding measurement items used for each research construct. Each variable is measured through two main indicators, and each indicator is represented by two statement items adapted from established sources.

Table 1. Construct Indicators and Measurement Items

Variable	Indicator	Measurement Items	Reference
<b>Online Advertising</b>	Informational Clarity	1. The advertisement clearly delivers information. 2. I understand the message conveyed in the advertisement.	Kotler & Keller (2016)
	Visual Attractiveness	1. The design of this advertisement grabs my attention. 2. The ad layout makes me want to learn more about the product.	Kotler & Keller (2016)
<b>Trust</b>	Reliability	1. I believe the seller will fulfill their promises. 2. I trust the product will be delivered as described.	Gefen et al. (2003)
	Honesty	1. The seller appears honest in delivering product information. 2. I feel nothing is hidden in the advertisement.	Gefen et al. (2003)
<b>Purchase Decision</b>	Purchase Intention	1. I intend to purchase the product after seeing the advertisement. 2. The advertisement encouraged me to consider buying the product.	Schiffman & Kanuk (2007)
	Action Behavior	1. I decided to purchase this product. 2. I have already made a purchase based on the advertisement.	Schiffman & Kanuk (2007)

Data were analyzed using Structural Equation Modeling (SEM) with the help of SmartPLS software version 4.0. SEM is used because it is able to analyze latent relationships between variables simultaneously and is able to test mediation effects [15]. Before conducting SEM analysis, validity and reliability tests were first carried out on the collected data.

In addition to path analysis, a significance test was also conducted using t-statistic and p-value. The t value > 1.96 and p < 0.05 are the basis that the relationship between variables is statistically significant. The research model was also evaluated through the R-square and f-square values to see the overall predictive power of the model [15].

## RESULT AND DISCUSSION

Validity and reliability test of the research instrument. Validity test is carried out by looking at the outer loading value, where all indicators have a value above

0.7, which means that it meets the requirements of convergent validity [15]. The Average Variance Extracted (AVE) value for each variable is also more than 0.5, indicating that the variable is able to explain more than 50% of the variance of its indicators. Reliability test is carried out using Cronbach's Alpha and Composite Reliability (CR), where all variables show a value of more than 0.7 which indicates very good internal consistency. Table 2 presents a summary of the results of the validity and reliability tests.

Table 2. Validity and Reliability Test Results

Variables	Cronbach's Alpha	Composite Reliability	AVE
Online Advertising	0.832	0.887	0.663
Trust (Trust)	0.857	0.904	0.698
Buying decision	0.801	0.869	0.624

### Structural Model Analysis Results

The structural model was tested to determine the direct and indirect relationships between variables. The results of the analysis showed that online advertising had a positive and significant effect on trust ( $\beta = 0.614$ ;  $p < 0.001$ ), which means that the more attractive and convincing the advertisement displayed, the higher the consumer's trust in the product. Trust also had a significant effect on purchasing decisions ( $\beta = 0.583$ ;  $p < 0.001$ ), which means that high trust in the seller and product will increase the likelihood of consumers making a purchase. Directly, online advertising also had an effect on purchasing decisions although the effect was smaller ( $\beta = 0.291$ ;  $p = 0.034$ ). Testing the mediation effect with bootstrapping showed that trust significantly mediated the relationship between online advertising and purchasing decisions (indirect effect  $\beta = 0.358$ ;  $p < 0.001$ ). This means that trust plays an important role as a link between advertising exposure and consumer purchasing behavior. These results are in line with the research of Pavlou & Fygenson [4] and Suhartanto et al. [5] which shows the importance of trust in strengthening the impact of digital advertising on purchasing behavior. Table 3 displays a summary of the path analysis results obtained from the SEM-PLS model.

Table 3. Path Analysis Results (Path Coefficient)

Relationship Between Variables	Path Coefficient ( $\beta$ )	t-statistic	p-value	Information
Online Advertising → Trust	0.614	8.95	0.000***	Significant
Trust → Purchase Decision	0.583	7.88	0.000***	Significant
Online Advertising → Purchase Decision	0.291	2.14	0.034*	Significant
Online Advertising → Trust → Purchase Decision (Mediation)	0.358	5.12	0.000***	Significant (Mediation)

Note: \* $p < 0.05$ , \*\* $p < 0.01$ , \*\*\* $p < 0.001$

The difference between the direct effect ( $\beta = 0.291$ ) and the stronger indirect effect through trust ( $\beta = 0.358$ ) highlights the essential role of trust as a psychological bridge between online advertising and purchase decisions. While attractive advertisements can generate initial interest and awareness, they may not be sufficient to drive actual purchases unless consumers also feel confident and secure. In the e-commerce environment, where physical interaction with products and sellers is absent, trust becomes a critical factor in reducing perceived risks. This finding implies that the effectiveness of online advertising is significantly enhanced when it is supported by a strong sense of consumer trust. Trust, therefore, does not merely serve as a mediator but functions as a central catalyst in converting intention into action.

### **Interpretation of Findings in the Context of E-Commerce**

In the context of e-commerce such as Shopee, where consumers do not have the opportunity to physically review products, the existence of trust becomes a key component in the decision-making process. Creatively designed, informative, and interactive online advertisements can give a professional impression and increase the credibility of sellers in the eyes of consumers. Consumers tend to trust sellers who provide honest information, present reviews from other consumers, and have a good reputation on the platform. In this study, trust turned out to not only drive direct purchasing decisions, but also strengthen the effects of online advertising that were previously stimulus-based into actual consumer behavior. This shows that companies are not enough to just create attractive advertisements, but also must pay attention to how the message is received and form a perception of trust [16]. For seblak chips products which are classified as new products in the digital market, trust is the main determinant in winning the hearts of consumers from competition with similar products.

### **Relevance of Theory and Empirical Findings**

The results of this study support the theory of integrated marketing communications which states that messages conveyed through advertising must be able to form consistent perceptions and build long-term relationships with consumers [13]. Online advertising acts as a medium for forming initial perceptions of a product, but trust is a factor that ensures that these perceptions are translated into purchasing actions. Trust in this study reflects the accumulation of various elements such as store appearance, ratings, customer reviews, and product return policies. This study also supports previous findings by Yoon [11] which states that consumer trust in a digital environment can be built through positive user experiences and transparent communication. Thus, this study is not only practically relevant in the context of online marketing of MSME products, but also provides theoretical contributions to the understanding of the role of trust as a key mediator in digital consumer behavior.

### **Managerial and Strategic Implications**

For snack business owners such as seblak chips who sell through the Shopee platform, this study provides a number of strategic implications. First, the importance of designing online advertisements that are not only visually appealing but also emphasize the values of honesty and transparency. Second, trust can be

built through responsive customer service strategies, quality assurance, and open communication. Third, consistency between advertising content and product reality is key to maintaining consumer loyalty. MSME owners must realize that the success of digital marketing does not stop at creating advertisements, but depends on how the advertisements build emotional connections and trust with consumers. This is in accordance with the relationship marketing approach which emphasizes the importance of building long-term relationships rather than short-term transactions [17]. By building trust, business owners are not only able to increase purchase conversions but also create a loyal customer base amidst increasingly competitive digital market competition.

From the theoretical side, the results of this study strengthen the theory of digital marketing communication which states that the effectiveness of advertising messages is not only determined by visual and informative content, but also by the perception of trust that is formed. Trust is proven to be a key variable in bridging advertising stimuli with real actions from consumers in the form of purchasing decisions. Thus, this study contributes to the literature on digital consumer behavior, especially in the context of MSMEs and snack products in e-commerce.

In practice, this study provides insight to small and medium enterprises (SMEs) that in developing a digital advertising strategy, the trust aspect must be a top priority. It is not enough to just display attractive advertisements, but also elements that are able to build trust such as customer testimonials, product ratings, return policies, and active interaction with consumers on the platform are needed. The success of a business in e-commerce is largely determined by how this trust is managed sustainably.

This study has several limitations, including the use of purposive sampling techniques that cannot be generalized to the entire population of e-commerce consumers. In addition, the object of the study was only focused on one platform (Shopee) and one type of product (seblak chips), so the results may not be universally applicable to all product categories or other e-commerce platforms.

## **CONCLUSION**

This study aims to analyze the influence of online advertising on consumer purchasing decisions for seblak chips products on Shopee with trust as a mediating variable. Based on the results of data processing using SEM-PLS, it was found that online advertising has a significant effect on trust and purchasing decisions. In addition, trust also significantly mediates the relationship between online advertising and purchasing decisions. This finding confirms that the success of digital advertising in increasing purchasing decisions is greatly influenced by the level of consumer trust in the seller and the advertised product.

For future research, it is recommended to use a broader approach with a variety of platforms (such as Tokopedia, Lazada, and TikTok Shop) and different products to increase the generalizability of the results. In addition, the trust dimension can also be expanded, for example by exploring trust in payment systems, logistics, and consumer protection. A mixed-method or longitudinal approach can also be used to explore changes in consumer behavior towards digital advertising in the long term.

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