

Financial Marketing in E-Commerce: How Trust, Transaction Ease, and Information Quality Shape Online Purchase Decisions

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ABSTRACT

Purpose: This study examines how trust, transaction ease, and information quality influence online purchase decisions among young adult e-commerce users.

Research Method: A quantitative explanatory survey was conducted with 64 eligible users recruited from a private university setting in Makassar, Indonesia. All respondents had prior purchasing experience on the focal marketplace platform. Trust, transaction ease, information quality, and online purchase decision were measured using multi-item five-point Likert scales. The analysis employed item-total validity assessment, Cronbach's alpha, classical regression diagnostics, multiple linear regression, t-tests, an overall F-test, and the coefficient of determination using SPSS.

Results and Discussion: The findings support a transaction-centered explanation of e-commerce behavior. Consumers are more willing to decide to purchase when they trust the exchange environment, perceive the transaction process as easy, and receive information that is sufficiently accurate, timely, relevant, and complete. Ease and trust display almost identical standardized coefficients, indicating that process convenience and transaction confidence should be regarded as joint priorities rather than as competing explanations. Information quality has a smaller unique effect but remains an important part of the purchase-conversion environment.

Implications: Marketplace managers should reduce transactional friction, protect trust through reliable seller and platform signals, and improve the accuracy, relevance, timeliness, and completeness of product information.

Originality: The study integrates Technology Acceptance Model logic, e-commerce trust, and information quality theory into a single conversion-oriented framework and compares their relative effects within a tightly defined segment of young adults.

Keywords: e-commerce; financial marketing; information quality; online purchase decision; transaction ease; trust.

1. Introduction

Digital commerce has shifted a substantial part of consumer decision-making from physical interaction to platform-mediated evaluation. In a marketplace environment, consumers often make purchase decisions without direct contact with the seller, without physically inspecting the product, and without complete certainty about the quality of fulfillment. The platform therefore becomes more than a distribution channel: it is an information, transaction, and assurance infrastructure that shapes how



consumers evaluate risk, convenience, and expected value before committing money to a purchase. This makes online purchase decisions particularly sensitive to the quality of trust signals, the friction embedded in the transaction process, and the usefulness of the information provided at the point of choice. This study uses the term financial marketing in a deliberately narrow and operationally cautious sense. The research does not examine the marketing of banking, insurance, investment, or other financial products, nor does it measure perceived financial benefits, such as cashback or price savings, as an independent construct. Instead, financial marketing refers to the transaction-centered marketing interface through which marketplace design influences a consumer's willingness to convert product interest into an actual paid transaction. Under this framing, trust reduces perceived transaction risk, transaction ease lowers cognitive and procedural cost, and information quality reduces uncertainty about the object of purchase. These mechanisms are directly relevant to conversion even when explicit monetary incentives are not modeled.

The original study was conducted among 64 young adult users who had previously purchased through a major marketplace platform in Indonesia. The respondents were recruited from a private university in Makassar and were aged 18–21 years. This demographic is analytically relevant because young consumers are digitally familiar yet still sensitive to trust, seller reliability, interface simplicity, and the credibility of online product information. The sample was gender-balanced, while nearly half of respondents reported purchasing through the focal platform four to five times. The profile therefore represents users with sufficient transaction exposure to evaluate the platform, rather than individuals with no practical online-shopping experience. Trust is a central mechanism in electronic commerce because the buyer must rely on a platform and seller whose behavior cannot be fully monitored before payment. Gefen *et al.*, (2003) show that trust is integral to online shopping alongside technology acceptance factors, while Pavlou (2003) integrates trust and risk into a technology-driven explanation of electronic commerce acceptance. More recent meta-analytic evidence also confirms that trust-related mechanisms remain important in digital purchasing environments (Handoyo, 2024). In practical terms, trust can reflect confidence that sellers are credible, product representations are not intentionally deceptive, transaction rules will be honored, and the platform provides sufficient safeguards when problems occur.

Transaction ease concerns the extent to which the online shopping system is understandable, learnable, and operable with limited effort. The Technology Acceptance Model identifies perceived ease of use as a fundamental determinant of technology acceptance (Davis, 1989). E-commerce extends this logic from system adoption to purchase conversion because every unnecessary step, confusing navigation element, or ambiguous checkout instruction can increase the effort required to complete a transaction. Prior Indonesian marketplace studies consistently report a positive role for ease in online purchase decisions, although the magnitude of the effect varies by platform, sample, and model specification (Asih & Jalari, 2021; Ramadhan *et al.*, 2021; Inggaris & Wibowo, 2023). Information quality represents a third mechanism. Digital buyers depend on descriptions, images, specifications, availability information, seller disclosures, and transaction-related explanations to compensate for the absence of physical product inspection. DeLone and McLean (2003) identify information quality as a core dimension of information-system success, and this logic is particularly relevant to e-commerce where information is part of the product-evaluation process itself. Recent research continues to show that accurate and useful information contributes to purchase behavior and trust formation (Banusetyo *et al.*, 2023; Yudanegara, 2024). In the source data, respondents evaluated the accuracy, timeliness, relevance, and completeness of the focal platform's information.

The empirical problem is not whether trust, ease, or information quality can matter in principle. That proposition is already well established. The more relevant problem is how these factors interact and which mechanism has the strongest relative association with purchase decisions within a specific user segment. Prior studies have frequently examined similar predictors, but their findings are not perfectly uniform across settings. Some studies emphasize trust; others identify ease as particularly important; and information quality may be significant directly, indirectly through trust, or only under specific conditions. This variation suggests that the relative strength of the three drivers remains context-dependent rather than universally ordered.

A second gap concerns theoretical fragmentation. Trust studies often draw on risk-reduction logic, ease studies rely on technology acceptance, and information-quality studies rely on information-systems theory. When these constructs are combined in empirical models, the theoretical explanation is sometimes reduced to a list of independent variables rather than an integrated account of the purchase-conversion process. The present article addresses this weakness by interpreting the three variables as complementary mechanisms: trust reduces relational and transaction uncertainty, ease reduces effort and friction, and information quality reduces informational uncertainty. Together, these mechanisms help explain why a consumer moves from exposure to a platform to a purchase decision. A third issue is methodological interpretation. The source manuscript concluded that ease was the dominant variable because it had the largest unstandardized regression coefficient. That reasoning is weak when predictors are measured on scales with differing variances. Relative strength is better compared using standardized coefficients. In the present analysis, transaction ease does have the largest standardized beta ($\beta = .362$), but trust is almost identical ($\beta = .359$). The substantive conclusion is therefore not that ease clearly dominates trust, but that both are strong and nearly equivalent predictors within this sample. At the same time, information quality has a smaller but still statistically significant association.

The study aims to examine the effects of trust, transaction ease, and information quality on online purchase decisions and to interpret their relative contributions within an integrated transaction-centered framework. The article makes four improvements over a simple template transfer: it aligns the title with the variables actually measured, strengthens the theoretical foundation by drawing on the Technology Acceptance Model, trust, and information-systems perspectives, reports the regression results with more disciplined statistical interpretation, and separates empirical significance from broader claims of managerial importance. The analysis retains the original data and coefficients; improvements are made to framing, interpretation, structure, and academic presentation rather than to the underlying findings.

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2. Literature Review and Hypothesis Development

2.1 Literature Review

2.1.1 Transaction-Centered Financial Marketing in E-Commerce

Financial marketing is often associated with promoting financial services. That conventional meaning is not the empirical focus of this study. Here, the term is used as a transaction-centered marketing lens: the concern is how platform attributes shape consumers' willingness to commit financial resources to

an online purchase. This narrower interpretation is useful because a purchase decision is the point at which marketing communication, platform experience, and perceived transaction assurance are converted into economic exchange. The article therefore treats trust, transaction ease, and information quality as conversion-enabling marketing mechanisms rather than as financial products or financial-literacy constructs. The logic is consistent with the broader marketing view that value creation depends not only on the attractiveness of an offering but also on the consumer's ability and willingness to complete an exchange. In an e-commerce context, value can fail to translate into a transaction if the buyer distrusts the seller, encounters excessive process friction, or lacks sufficient information to evaluate the product. These failure points are especially important in marketplace models where the platform serves as an intermediary between multiple sellers and buyers. Financial conversion at checkout is therefore jointly shaped by confidence, usability, and information assurance.

2.1.2 Technology Acceptance Model and Transaction Ease

Davis (1989) developed the Technology Acceptance Model (TAM) to explain why users accept or reject information technology. Perceived ease of use refers to the degree to which an individual believes that using a system will be free of effort. Although TAM was originally developed to explain technology usage, its logic extends naturally to online shopping because marketplace participation requires consumers to search, compare, select, pay, and navigate post-purchase processes through an information system. The easier these activities appear, the lower the cognitive and procedural burden associated with a purchase. In electronic commerce, ease should not be interpreted only as a technical feature. It also has a marketing consequence. A simple interface can reduce abandonment between product interest and transaction completion. Gefen *et al.*, (2003) integrate TAM with trust in online shopping and show that consumer behavior is shaped by both the assessment of the technological interface and confidence in the vendor. Pavlou (2003) similarly demonstrates that technology-acceptance variables and trust are complementary in explaining e-commerce transaction behavior. This theoretical integration is directly relevant to the present study because the largest two standardized effects are transaction ease and trust.

2.1.3 Trust in Online Marketplace Transactions

Trust reflects a willingness to rely on another party under conditions of vulnerability and incomplete information. Online marketplaces intensify this problem because the consumer typically cannot inspect the seller, the physical product, or the fulfillment process before payment. Trust therefore reduces the perceived probability that the seller or platform will behave opportunistically. In practical terms, consumers can infer trust from seller reputation, the consistency between displayed and delivered products, platform safeguards, review systems, and prior experience. The relevance of trust is well established in the e-commerce literature. Gefen *et al.*, (2003) identify trust as a core antecedent of online shopping behavior, and Pavlou (2003) shows that trust can reduce perceived risk in electronic transactions. Handoyo's (2024) meta-analytic evidence further supports the continued importance of trust-related mechanisms in digital purchasing. Indonesian studies also report significant positive relationships between trust and online purchase decisions across marketplace contexts (Desky *et al.*, 2022; Inggari & Wibowo, 2023; Ramadhan *et al.*, 2021). The present study therefore treats trust as a direct purchase-conversion mechanism rather than a background attitudinal variable.

2.1.4 Information Quality and Decision Assurance

Information quality concerns the extent to which information is accurate, relevant, timely, complete, and useful for decision-making. The DeLone and McLean (2003) information-systems success model positions information quality as a fundamental dimension of system effectiveness, including in e-commerce applications. For online buyers, information quality serves a specific decision function: it partially substitutes for the sensory and interpersonal information that would otherwise be available in a physical store. High-quality information can reduce ambiguity about product specifications, expected performance, availability, transaction requirements, and seller claims. It can also support trust because accurate and consistent information reduces the suspicion that important details are being concealed. Empirical studies in Indonesia find that information quality can directly influence purchase decisions and may also operate through trust or purchase interest (Banusetyo *et al.*, 2023; Maulana & Nasir, 2021; Yudanegara, 2024). Inggarris and Wibowo (2023) report significant positive effects of information quality, ease of use, and trust within a model closely related to the present study, illustrating the continuing relevance of the three-construct configuration.

2.1.5 Online Purchase Decision

An online purchase decision is the consumer's evaluative commitment to select and purchase an offering through a digital channel. It differs from purchase intention because the construct is closer to an enacted or stated decision than to a purely prospective desire. The measurement used in the source study captures need-driven selection, reliance on social information, evaluation of the platform as an appropriate shopping venue, the speed of decision formation, and willingness to repurchase when a need reappears. Purchase decisions in digital environments are therefore the endpoint of several forms of uncertainty reduction. A consumer may like a product yet delay or abandon the transaction if the seller appears unreliable, if the interface is difficult to use, or if the information is insufficient to justify the purchase. The present model treats trust, ease, and information quality as distinct but complementary antecedents of the decision to transact.

2.2 Hypothesis Development

2.2.1 Trust and Online Purchase Decision

When consumers trust an e-commerce environment, they perceive a lower probability of deception, product mismatch, non-delivery, or opportunistic behavior. This confidence reduces the psychological cost of committing payment before directly inspecting the product. Trust also simplifies decision-making because consumers do not need to devote as much effort to verifying every claim on a platform or seller action. As a result, higher trust should increase the likelihood that product evaluation leads to a purchase decision. The expected positive relationship is consistent with classic e-commerce research and more recent empirical evidence. Gefen *et al.*, (2003) and Pavlou (2003) provide the theoretical basis, while Desky *et al.*, (2022), Ramadhan *et al.*, (2021), and Inggarris and Wibowo (2023) provide contextually relevant empirical support.

H1: *Trust has a positive effect on online purchase decisions.*

2.2.2 Transaction Ease and Online Purchase Decision

Transaction ease lowers the non-monetary cost of online shopping. A system that is easy to learn, responsive to user goals, and straightforward to operate allows the consumer to complete search, comparison, selection, and payment with fewer errors and less cognitive effort. Under TAM, this reduction in effort increases acceptance of the technology (Davis, 1989). In a shopping environment, acceptance reduces the barrier between purchase motivation and the execution of the transaction. Empirical research frequently finds positive effects of perceived ease of use or transaction ease on online purchasing. Ramadhan *et al.*, (2021) show that ease and trust significantly shape marketplace purchase decisions, while Inggarris and Wibowo (2023) report positive effects of ease alongside information quality and trust. Asih and Jalari (2021) and Hasdani *et al.*, (2021) similarly indicate that ease is an important consideration in Indonesian e-commerce.

H2: Transaction ease positively affects online purchase decisions.

2.2.3 Information Quality and Online Purchase Decision

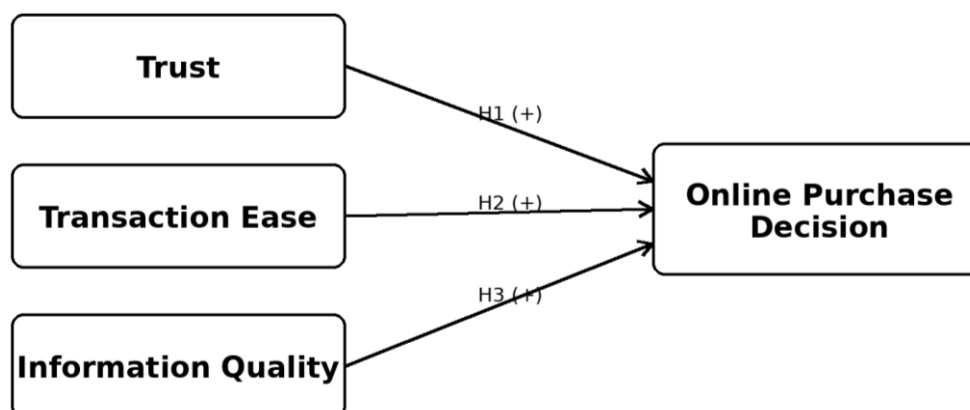
Consumers require credible information to evaluate whether a product meets their needs and whether the expected benefits justify the purchase. Information that is inaccurate, incomplete, late, or irrelevant creates uncertainty and increases the possibility of post-purchase disappointment. Conversely, high-quality information improves product understanding and facilitates comparison, thereby supporting a more confident decision. DeLone and McLean (2003) provide the theoretical basis for treating information quality as a key dimension of digital-system success. Recent marketplace evidence also supports a direct relationship between information quality and purchase behavior or purchase decisions (Banusetyo *et al.*, 2023; Inggarris & Wibowo, 2023; Yudanegara, 2024).

H3: Information quality has a positive effect on online purchase decisions.

2.3 Conceptual Framework

The conceptual model treats trust, transaction ease, and information quality as parallel antecedents of online purchase decisions. The model does not assume that the three predictors are interchangeable. Trust primarily addresses relational and transactional uncertainty; ease addresses process friction; and information quality addresses informational uncertainty. Their simultaneous inclusion allows the analysis to estimate the unique association of each construct while controlling for the others.

Figure 1. Conceptual Framework



3. Research Method

This study employs a quantitative explanatory survey design. The underlying source data were collected via a questionnaire administered to users of a major e-commerce marketplace. The original documentation identifies the respondents as students at a private university in Makassar; in this article, the institution and brand are intentionally generalized to keep the analytical focus on e-commerce behavior rather than on a specific platform or faculty. The empirical data, respondent characteristics, item responses, validity statistics, reliability coefficients, regression coefficients, and model diagnostics are retained from the source study. The realized sample comprises 64 respondents with prior purchase experience on the focal marketplace platform. The source manuscript does not document a reproducible probability-sampling frame in sufficient detail to justify a strong claim of random sampling. Accordingly, this article reports the eligibility criterion and realized sample rather than overstating the sampling design. This limitation is important because the findings should be interpreted as evidence from a defined group of young adult users rather than as population estimates for all Indonesian e-commerce consumers. Respondents were evenly divided by gender: 32 men and 32 women. Ages ranged from 18 to 21 years, with 19-year-old respondents forming the largest group (37.5%). Regarding purchase frequency, 48.4% reported purchasing four to five times, 28.1% reported two to three purchases, and 23.4% reported more than five purchases. These characteristics indicate that the sample had meaningful prior experience with online marketplace transactions.

The questionnaire used a five-point Likert response format ranging from strongly disagree to agree strongly. Trust was measured with four items addressing platform and seller reputation and confidence in product quality and product representation. Transaction ease was measured with four items reflecting learnability, user fit, skill development, and operational simplicity. Information quality was measured with four items reflecting accuracy, timeliness, relevance, and completeness. Online purchase decision was measured with five items reflecting need-driven purchase, social information, platform appropriateness, decision speed, and repurchase when a need reappears. Instrument assessment in the source study relied on corrected item-total correlations and Cronbach's alpha. All corrected item-total correlations exceeded .30. Trust items ranged from .722 to .842, transaction-ease items from .628 to .727, information-quality items from .706 to .814, and purchase-decision items from .648 to .888. Cronbach's alpha was .902 for trust, .849 for transaction ease, .891 for information quality, and .912 for online purchase decision. These values exceed conventional reliability benchmarks and indicate strong internal consistency for all four scales.

The analysis was conducted using SPSS version 23. Model diagnostics included a Kolmogorov-Smirnov normality test, as reported in the source study, a multicollinearity assessment using tolerance and Variance Inflation Factor (VIF), and a heteroskedasticity assessment using the Glejser procedure. Multiple linear regression was used to estimate the unique effects of trust, transaction ease, and information quality on the online purchase decision. Partial hypotheses were evaluated using t-tests at the 5% significance level, while the overall model was evaluated using an F-test. R^2 and adjusted R^2 were used to summarize explanatory power. The empirical regression equation is specified as Purchase Decision = α + β_1 (Trust) + β_2 (Transaction Ease) + β_3 (Information Quality) + ϵ . The source manuscript contains a typographical error in the equation, in which the third predictor was labeled X2 rather than X3. The coefficient table clearly identifies the third predictor as information quality; therefore, the equation is corrected here without altering any coefficients or statistical results. Because the three

predictors are multi-item Likert-scale composites, both unstandardized and standardized coefficients are reported. Unstandardized coefficients indicate the expected change in the dependent variable for a one-unit change in a predictor, measured on the scale used for that predictor. Standardized beta coefficients are used for cautious within-model comparison of relative association strength. This distinction matters because the source manuscript identified the largest predictor based solely on unstandardized coefficients.

Table 1. Respondent Profile

Characteristic	Category	n	%
Gender	Male	32	50.0
Gender	Female	32	50.0
Age	18 years	15	23.4
Age	19 years	24	37.5
Age	20 years	13	20.3
Age	21 years	12	18.8
Purchase frequency	2–3 times	18	28.1
Purchase frequency	4–5 times	31	48.4
Purchase frequency	>5 times	15	23.4

Table 2. Construct Measurement and Instrument Quality

Construct	Items	Operational focus	Item-total correlation range	Cronbach's α	Assessment
Trust	4	Reputation, seller integrity, perceived product quality, and representation	.722–.842	.902	Valid/reliable
Transaction ease	4	Learnability, fit with user needs, skill support, ease of operation	.628–.727	.849	Valid/reliable
Information quality	4	Accuracy, timeliness, relevance, completeness	.706–.814	.891	Valid/reliable
Online purchase decision	5	Need, social information, platform appropriateness, decision speed, repurchase	.648–.888	.912	Valid/reliable

4. Results and Discussion

4.1 Analysis Results

4.1.1 Descriptive Assessment of the Constructs

The source study reports mean index scores of 3.21 for trust, 3.26 for transaction ease, 3.30 for information quality, and 3.39 for online purchase decision on a five-point scale. These values indicate moderately favorable evaluations rather than extremely high endorsement. The pattern is useful because significant regression effects are not being generated from a sample in which all respondents uniformly selected the highest response categories. Within the trust construct, the strongest item concerned confidence that companies or sellers participating in the marketplace would maintain appropriate business characteristics, while the weakest concerned the credibility of brands offered through the platform. Transaction ease was strongest for the item indicating that the application was easy to operate. For information quality, relevance to consumer needs received the highest mean. The highest purchase-decision item was the statement that the respondent decided to buy because of a perceived need. These item-level patterns suggest that practical usability and relevance are more salient than abstract platform claims.

Table 3. Construct-Level Descriptive Index

Construct	Mean index	Interpretive note
Trust	3.21	Moderately favorable
Transaction ease	3.26	Moderately favorable
Information quality	3.30	Moderately favorable
Online purchase decision	3.39	Moderately favorable

4.1.2 Regression Diagnostics

Table 4. Regression Diagnostic Summary

Diagnostic	Variable / statistic	Result	Criterion used	Interpretation
Normality	Kolmogorov-Smirnov	.099; p = .200	p > .05	No evidence against normality under source procedure
Multicollinearity	Trust	Tolerance .879; VIF 1.137	VIF < 10	No multicollinearity indication
Multicollinearity	Transaction ease	Tolerance .728; VIF 1.374	VIF < 10	No multicollinearity indication
Multicollinearity	Information quality	Tolerance .770; VIF 1.299	VIF < 10	No multicollinearity indication
Heteroskedasticity	Trust	p = .459	p > .05	Not indicated
Heteroskedasticity	Transaction ease	p = .349	p > .05	Not indicated
Heteroskedasticity	Information quality	p = .189	p > .05	Not indicated



The source study reports a Kolmogorov-Smirnov statistic of .099 with $p = .200$. Under the diagnostic procedure used in the study, this result does not provide evidence of a violation of normality. The article interprets the result narrowly because the source documentation does not provide a full residual-distribution analysis beyond the reported test. Multicollinearity is not a material concern. Tolerance values are .879 for trust, .728 for transaction ease, and .770 for information quality, while VIF values are 1.137, 1.374, and 1.299, respectively. All VIF values are far below conventional warning thresholds, indicating that the estimated coefficients are not being driven by severe linear redundancy among the predictors. The Glejser heteroskedasticity test reports $p = .459$ for trust, $p = .349$ for transaction ease, and $p = .189$ for information quality. These values exceed .05, so the diagnostic procedure used in the source study does not indicate heteroskedasticity. Taken together, the reported diagnostics provide reasonable support for proceeding with the multiple regression, while the modest sample size and cross-sectional design remain important limitations.

4.1.3 Model Fit and Explanatory Power

The multiple regression model yields $R = .710$, $R^2 = .505$, and adjusted $R^2 = .480$. Thus, trust, transaction ease, and information quality jointly explain 50.5% of the observed variance in online purchase decisions within the sample. For a behavioral survey with three perceptual predictors, this represents substantial explanatory power, although it should not be interpreted as evidence that the model captures all determinants of online purchasing. Approximately 49.5% of the variance remains unexplained by factors included in the model, such as price, promotions, perceived risk, product quality, social influence, payment preferences, delivery performance, prior satisfaction, and brand attachment. The overall model is statistically significant, with $F = 20.367$ and $p < .001$. Given $N = 64$ and three predictors, the corresponding degrees of freedom are $F(3, 60)$. The significant F-test indicates that the predictors jointly improve the explanation of online purchase decisions compared with an intercept-only model. It does not, by itself, establish causal relationships because the design is cross-sectional and based on self-reported perceptions.

Table 5. Model Summary and Overall Test

R	R ²	Adjusted R ²	F	df	Sig.
.710	.505	.480	20.367	3, 60	< .001

4.1.4 Regression Results and Hypothesis Testing

The estimated equation is Online Purchase Decision = $0.304 + 0.345(\text{Trust}) + 0.387(\text{Transaction Ease}) + 0.218(\text{Information Quality})$. All three predictors have positive coefficients and are statistically significant at the 5% level. Trust has $B = 0.345$, $SE = 0.093$, $\beta = .359$, $t = 3.706$, $p < .001$. Transaction ease has $B = 0.387$, $SE = 0.114$, $\beta = .362$, $t = 3.395$, $p = .001$. Information quality has $B = 0.218$, $SE = 0.104$, $\beta = .216$, $t = 2.088$, $p = .041$. H1 is supported because trust is positively and significantly associated with online purchase decisions. H2 is supported because transaction ease has a positive and significant effect. H3 is also supported because information quality is positive and significant. The standardized coefficients show that transaction ease has the numerically largest association, but the difference between ease ($\beta = .362$) and trust ($\beta = .359$) is only .003. Accordingly, the more defensible interpretation is that ease and

trust have nearly equivalent relative associations, while information quality has a smaller but meaningful unique effect.

Table 6. Multiple Linear Regression Results

Predictor	B	Std. Error	Standardized β	t	p	Hypothesis
Constant	0.304	0.406	—	0.749	.457	—
Trust	0.345	0.093	.359	3.706	< .001	H1 supported
Transaction ease	0.387	0.114	.362	3.395	.001	H2 supported
Information quality	0.218	0.104	.216	2.088	.041	H3 supported

Table 7. Summary of Hypothesis Testing

Hypothesis	Relationship	Expected direction	Empirical result	Decision
H1	Trust → Online purchase decision	Positive	$\beta = .359$; $p < .001$	Supported
H2	Transaction ease → Online purchase decision	Positive	$\beta = .362$; $p = .001$	Supported
H3	Information quality → Online purchase decision	Positive	$\beta = .216$; $p = .041$	Supported

4.2 Discussion

4.2.1 Effect of Trust on Online Purchase Decisions

The positive and significant effect of trust supports the argument that online purchasing is not merely a response to product attractiveness or price. A buyer must also believe that the transaction environment is sufficiently reliable to justify payment. The estimated standardized effect ($\beta = .359$) is large compared with the other predictors in this model. It indicates that confidence in the platform and sellers remains central, even among young users familiar with digital commerce. This result is consistent with the integrated trust-and-technology perspective of Gefen *et al.*, (2003) and Pavlou (2003). The absence of face-to-face interaction creates uncertainty that is not present to the same degree in conventional retail. Consumers therefore rely on reputation, seller conduct, product consistency, platform safeguards, and prior experience as substitute assurance mechanisms. When those signals are favorable, trust reduces the perceived probability of opportunism and makes the consumer more willing to convert interest into a purchase. The finding also aligns with Indonesian evidence. Ramadhan *et al.*, (2021) report a positive effect of trust on marketplace purchase decisions, while Desky *et al.*, (2022) emphasize the importance of trust and information quality in online buying. Inggaris and Wibowo (2023) similarly find that trust, information quality, and ease of use are significant. The consistency across

studies suggests that trust is not a temporary platform-specific issue; it remains a structural requirement of marketplace exchange.

From a financial marketing perspective, trust influences conversion because payment precedes the complete verification of the promised outcome. Marketing messages that increase attention but do not increase trust may generate browsing without transactions. Managers should therefore treat trust-building assets—verified sellers, transparent reviews, responsive dispute resolution, clear return rules, secure payment cues, and accurate product representation—as part of the conversion system rather than as peripheral customer-service features. The practical implication is also more nuanced than “increase trust.” Trust is an outcome of repeated signals and institutional safeguards. A marketplace can undermine trust by allowing inconsistent seller claims, weak enforcement, or misleading product imagery even if its interface is visually attractive. Conversely, a credible platform can reduce the need for consumers to conduct costly independent verification. The strongest trust strategy is therefore operational: align claims, seller behavior, transaction protections, and post-purchase remedies.

4.2.2 Effect of Transaction Ease on Online Purchase Decisions

Transaction ease has a positive and significant effect on online purchase decisions and carries the largest standardized coefficient in the model ($\beta = .362$). The result supports TAM’s central proposition that lower perceived effort encourages technology acceptance (Davis, 1989). In a marketplace, however, the relevant outcome is not simply application use. The economic consequence is conversion: a consumer who can search, understand, navigate, and complete payment with little friction is more likely to finish the transaction. The result is consistent with Gefen *et al.*, (2003), who show that ease of use and trust operate jointly in online shopping, and with Pavlou (2003), who integrates technology acceptance with trust and risk. Indonesian studies by Ramadhan *et al.*, (2021), Hasdani *et al.*, (2021), Asih and Jalari (2021), and Inggaris and Wibowo (2023) also report positive relationships between ease and online purchasing outcomes. The source manuscript interpreted ease as the dominant predictor because its unstandardized coefficient was the largest. The revised interpretation is more disciplined. Standardized beta confirms that ease is the largest predictor numerically, but $\beta = .362$ is almost identical to trust at $\beta = .359$. There is no basis for claiming that ease clearly overwhelms trust. Rather, the two mechanisms appear to be complementary and nearly equal in strength: consumers need a transaction that is both easy to complete and sufficiently trustworthy to justify completion.

This has direct implications for marketplace design. Friction can arise from too many checkout steps, difficult product filters, unclear shipping options, complex payment flows, repetitive verification, poorly designed error messages, or inconsistent navigation. Each additional point of friction creates an opportunity for abandonment. The goal is not to remove necessary security controls but to make them understandable and proportionate. A secure but confusing process may reduce conversion, while an easy process that appears insecure can reduce trust. Interface design and transaction assurance should therefore be optimized together. For young users, ease should also be interpreted beyond basic digital literacy. Digitally experienced consumers may have higher expectations for speed and intuitiveness, not lower expectations. Because they routinely compare platforms, friction becomes visible through contrast. A marketplace that requires more effort than competing platforms risks losing the transaction even when users are technically capable of completing it.

4.2.3 Effect of Information Quality on Online Purchase Decisions

Information quality has a positive and statistically significant effect on online purchase decisions ($\beta = .216$, $p = .041$). Although its standardized association is smaller than those of trust and ease, the result remains substantively meaningful. Online buyers cannot physically inspect the product before purchase, so information performs an evaluative function that would otherwise be supplied by direct observation, salesperson interaction, or in-store comparison. The result is consistent with the DeLone and McLean (2003) view that information quality is central to successful information systems and with marketplace evidence showing that product and platform information influences buying behavior. Banusetyo *et al.*, (2023) report significant effects of information quality and buyer trust on purchase decisions, while Yudanegara (2024) finds that information quality contributes to buying decisions and purchase interest. Inggaris and Wibowo (2023) likewise show a positive information-quality effect in a model that includes ease and trust.

The source items are particularly informative because they operationalize information quality in terms of accuracy, timeliness, relevance, and completeness. These are not cosmetic qualities. Accuracy reduces the probability of a mismatch between expectation and delivery; timeliness ensures that price, stock, and transaction conditions remain useful; relevance reduces the cognitive burden of sorting through unnecessary content; and completeness enables a consumer to evaluate the purchase without seeking information outside the platform. Information quality also conceptually supports the other two mechanisms. Clear information can make a system feel easier to use because consumers do not need to search repeatedly or infer missing details. Accurate and consistent information can also strengthen trust by signaling competent, non-deceptive platform governance. The present regression estimates only direct associations and does not test mediation, so these cross-mechanism relationships should be treated as theoretical possibilities for future research rather than as findings of this study. Managerially, the result implies that content governance should be treated as part of financial conversion. Product pages that attract clicks but leave essential questions unanswered can create hesitation at the exact moment a consumer is deciding whether to pay. Standardized product attributes, mandatory seller disclosures, timely stock and delivery information, high-quality images, and consistency between promotional claims and detailed descriptions can reduce that hesitation.

4.2.4 Integrated Findings and Theoretical Contribution

Read together, the findings show that three forms of uncertainty reduction support online purchase conversion. Trust reduces uncertainty about the behavior and reliability of the parties to the transaction. Transaction ease reduces uncertainty and effort associated with how the transaction will be completed. Information quality reduces uncertainty about what is being purchased and under what conditions. The combined R^2 of 0.505 suggests that these three mechanisms capture a substantial portion of the variance in purchase decisions within the sample. The first theoretical contribution is integrative rather than revolutionary. The study brings TAM, e-commerce trust, and information-quality logic into a single transaction-centered account. This matters because empirical articles often combine these predictors without explaining why they belong in one model. The revised framework shows that each construct addresses a different constraint on conversion: relational risk, process friction, and information asymmetry.

The second contribution concerns relative-effect interpretation. Transaction ease and trust are nearly identical in standardized effect size. This pattern suggests that digital conversion cannot be

optimized by focusing exclusively on usability or exclusively on assurance. A frictionless platform that consumers do not trust will not convert reliably; a trusted platform with a cumbersome transaction process will also lose purchases. Information quality is smaller but remains statistically significant, indicating that high-quality information is a supporting condition rather than a redundant feature. The third contribution is methodological discipline. The analysis does not convert statistical significance into universal managerial ranking. The standardized beta values are sample- and model-specific, and the .003 difference between ease and trust is too small to justify a categorical claim that one is clearly more important. This distinction improves the article's credibility and reduces the risk of overstating what a cross-sectional regression can establish.

The financial-marketing framing also becomes more defensible when it is tied to the act of conversion rather than to an invented "perceived financial benefit" construct. The source data contain no direct measure of cashback, discounts, financial savings, or credit benefits. Therefore, the article does not rename information quality as a financial-benefit variable. Instead, it treats the purchase decision as the point at which marketing, information, usability, and trust culminate in the consumer's allocation of financial resources.

5. Conclusion

This study examines the effects of trust, transaction ease, and information quality on online purchase decisions among 64 young adult e-commerce users in Makassar. The findings support a transaction-centered explanation of e-commerce behavior. Consumers are more willing to decide to purchase when they trust the exchange environment, perceive the transaction process as easy, and receive information that is sufficiently accurate, timely, relevant, and complete. Ease and trust display almost identical standardized coefficients, indicating that process convenience and transaction confidence should be regarded as joint priorities rather than as competing explanations. Information quality has a smaller unique effect but remains an important part of the purchase-conversion environment.

Theoretically, the study strengthens the integration of the Technology Acceptance Model logic, online trust, and information systems success theory. Davis (1989) explains why low-effort system use matters; Gefen *et al.*, (2003) and Pavlou (2003) explain why trust remains essential in technology-mediated transactions; and DeLone and McLean (2003) explain why information quality is central to digital-system effectiveness. The present findings show that these perspectives are complementary when the outcome is an online purchase decision. The study also clarifies the conceptual status of financial marketing in the article. Financial marketing is not used as a latent variable and should not be interpreted as evidence about financial literacy, financial services, or perceived monetary benefits. It is a transaction-centered framing that highlights how marketing and platform design influence the consumer's final monetary commitment. This clarification keeps the article aligned with the constructs actually measured and avoids a common journal-review problem: a title or theoretical claim that is broader than the empirical model. For marketplace managers, the strongest practical message is to manage trust and ease as a coupled conversion system. Trust can be strengthened through verified seller standards, transparent review policies, accurate product representation, secure payment cues, clear buyer protection, and fast dispute resolution. Ease can be improved through intuitive navigation, simplified checkout, clear shipping and payment choices, readable error messages, and minimal

unnecessary data entry. These interventions should be tested using conversion, abandonment, complaint, and repeat-purchase metrics rather than evaluated only through interface satisfaction.

Information quality should be governed at the platform level rather than left entirely to individual sellers. Required attribute fields, standardized product specifications, disclosure rules, image-quality standards, real-time stock information, clear delivery estimates, and consistent promotion terms can reduce uncertainty at the purchase stage. The objective is not simply to provide more information; it is to provide decision-relevant information in an easy-to-process form. For sellers, the results imply that aggressive promotion cannot compensate indefinitely for weak trust or misleading information. Sellers that use attractive prices or promotions but provide inaccurate descriptions can generate short-term sales at the expense of reviews, returns, and repeat purchases. Financial conversion is more sustainable when promotional claims, product quality, seller behavior, and platform information are mutually consistent. For marketers targeting young adults, the findings caution against assuming that digital familiarity eliminates usability or trust concerns. Experienced users may be particularly sensitive to friction because they can quickly compare platforms. Marketing strategy should therefore connect campaign design to the transaction experience: traffic acquisition, product information, interface usability, payment flow, and post-purchase assurance must operate as a single journey.

The study has several limitations. First, the sample consists of only 64 young adult users recruited from a single institutional setting. The results cannot be generalized to all Indonesian e-commerce consumers, older users, or consumers with different levels of digital and financial experience. Future studies should use larger and more heterogeneous samples and, where feasible, probability-based or stratified sampling procedures. Second, the study is cross-sectional and relies on self-reported perceptions. The regression coefficients therefore indicate conditional associations rather than causal effects. Longitudinal designs, experiments, platform A/B tests, or behavioral transaction data would provide stronger evidence about whether changes in trust signals, interface friction, or information quality actually cause changes in purchasing. Third, the model explains 50.5% of the variance in purchase decisions but omits important financial and marketing variables. Future work can add perceived price fairness, discount attractiveness, cashback, free-shipping value, payment flexibility, buy-now-pay-later perceptions, perceived financial benefit, perceived risk, service quality, electronic word of mouth, and prior satisfaction. If the research goal is genuinely to develop a financial-marketing construct, these monetary and payment-related variables should be measured directly rather than inferred from information quality. Fourth, the present analysis tests only direct effects. Theories of e-commerce suggest plausible mechanisms of mediation and moderation. Information quality may strengthen trust; ease may influence trust or satisfaction; perceived risk may weaken the trust–purchase relationship; and financial incentives may moderate the effect of transaction ease on conversion. Such extensions would produce stronger theoretical novelty than simply repeating the same three-predictor regression in another sample. Fifth, the source study used corrected item-total correlations and Cronbach’s alpha rather than confirmatory factor analysis. Future studies should assess convergent and discriminant validity using CFA or PLS-SEM, report composite reliability and the AVE, evaluate common-method bias, and clearly distinguish among purchase intention, purchase decision, and actual purchase behavior. These improvements would materially raise the study’s suitability for higher-tier journals.

Statement of Use of Generative AI

During the preparation of this work, the author used generative artificial intelligence tools to support the scientific writing process. Grammarly was used to check grammar, refine writing style, and improve clarity in scientific writing. All interpretations, analyses, and conclusions presented in this study are the sole responsibility of the author.

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