

The Influence of Brand Image, Service Quality, and Customer Trust on Purchasing Decisions for Bukalapak Virtual Products

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Abstract – This research was carried out to examine the effect of brand perception, service performance, and consumer confidence on buying behavior toward Bukalapak virtual offerings. The methodology applied a quantitative framework using a purposive selection method. The respondents comprised 300 individuals who had previously purchased Bukalapak digital products in the Tangerang area, while the information was gathered through an online survey distributed via Google Forms. The analytical procedure utilized Partial Least Squares (PLS) with the assistance of SmartPLS 4. The outcomes demonstrate that brand perception (X1), service performance (X2), and consumer confidence (X3) each exert a favorable and statistically meaningful impact on purchasing behavior (Y).

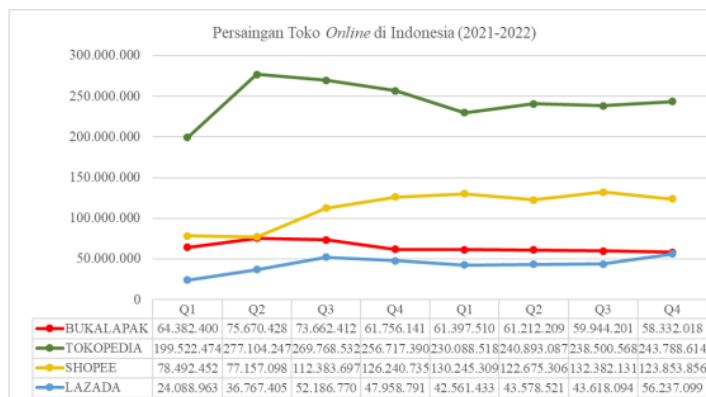
Keywords: Brand Image, Service quality, Customer Trust, Purchasing Decisions

INTRODUCTION

The rapid development of digital technology has significantly transformed communication patterns and human interactions, particularly in Indonesia. One of the most influential technologies is the internet, which has become an integral part of everyday life, enabling people to access various digital services such as social media, information platforms, and online shopping (Tarisa Aulia, Larasati Ahluwalia, 2023). The increasing accessibility of the internet has created broader opportunities for businesses to utilize digital media as an efficient marketing channel to reach consumers quickly and widely (Riska Amalia et al., 2023). In this context, marketing plays an essential role in meeting consumer needs and determining the sustainability of businesses in both goods and service industries (Zaraswati & Setyawati, 2023).

Along with this digital transformation, many businesses have shifted from conventional business models to modern digital platforms such as e-commerce. Marketplace platforms act as intermediaries that connect sellers and buyers in online transactions while providing secure payment systems and convenient services (Ma'rifah et al., 2022). In Indonesia, several e-commerce platforms compete intensely, including Shopee, Tokopedia, Lazada, Blibli, and Bukalapak. Bukalapak, founded by Achmad Zaky, Nugroho Herucahyanto, and Fajrin Rasyid, initially aimed to empower micro, small, and medium enterprises (MSMEs) by providing an online platform for digital commerce (Nurhaida & Realize, 2023).

Figure 1. Online Store Competition in Indonesia (2021-2022)



Source: semrush.com

Despite its early growth, Bukalapak has experienced a decline in business performance in recent years. As shown in Figure 1, the number of visits to Bukalapak's marketplace website decreased from the second quarter of 2021 to the fourth quarter of 2022, indicating a declining trend compared with competing platforms. This declining performance is also associated with internal challenges related to branding strategy, service quality, and consumer trust.

In response to these challenges and the increasing competitiveness of the digital economy, Bukalapak officially closed its marketplace service on January 7, 2025, and shifted its business focus toward virtual products such as prepaid credit and digital payment services (Abdurrahman, 2025). Virtual products are defined as intangible digital assets distributed electronically, including software, e-books, music, videos, and online courses (Widyastuti et al., 2024). In the e-commerce ecosystem, these products are delivered directly to consumers through digital channels without involving physical distribution.

Despite the convenience offered by digital platforms, consumers often evaluate several factors before making purchasing decisions. In the context of online transactions, aspects such as brand image, service quality, and consumer trust play a crucial role in influencing consumer behavior. A positive brand image can create favorable perceptions among consumers, while high service quality can enhance user satisfaction and encourage purchasing decisions. Additionally, consumer trust is an essential factor in online transactions because consumers must rely on the platform's ability to provide secure and reliable services.

Table 1. Bukalapak Ranking on the App Store and Play Store

Year	App Store Ranking	Play Store Ranking
2021 (Q1)	3	2
2021 (Q2)	6	5
2021 (Q3)	6	5
2021 (Q4)	6	7
2022 (Q1)	7	7
2022 (Q2)	7	6
2022 (Q3)	16	11
2022 (Q4)	17	11

Source: diskartes.com

In addition, Table 1 shows a decline in Bukalapak's application ranking on the App Store and Play Store. In the first quarter of 2021, Bukalapak ranked third on the App Store and second on the Play Store; however, by the fourth quarter of 2022, the rankings had dropped to seventeenth and eleventh, respectively. This declining performance is also associated with internal challenges related to branding strategy, service quality, and consumer trust (Carolina, 2022).

However, challenges still occur in maintaining consumer satisfaction within e-commerce platforms. Several users have expressed complaints through application review platforms regarding issues such as system delays, application errors, and slow responses from customer service. These issues may negatively influence consumers' perceptions and reduce their willingness to make purchases through the platform. Therefore, improving service quality and strengthening consumer trust become essential strategies for maintaining competitiveness in the e-commerce industry.

Based on these considerations, this study aims to analyze the influence of brand image, service quality, and consumer trust on purchase decisions of Bukalapak virtual products. By examining these variables, this research is expected to provide insights into the key factors that influence consumers when purchasing virtual products through e-commerce platforms.

The theoretical foundation used in this study is Consumer Behavior Theory, which explains how consumers make decisions when selecting and purchasing products or services. This theory suggests that purchasing decisions are influenced by psychological, social, and experiential factors that shape consumer perceptions and attitudes. In the context of e-commerce, factors such as brand perception, service experience, and trust toward the platform can significantly influence consumers' decisions to purchase virtual products.

LITERATURE REVIEW

Purchasing Decisions

Purchasing decisions is an important element of consumer behavior. According to (Kotler & Keller, 2021), purchase decision refers to the process by which Individuals or groups select and decide to purchase and use products, services, ideas, or experiences that fulfill their needs and wants. Similarly, Hidayaningsih and Zulfebriges (2020) explain that purchase decision occurs when consumers have certain goals or problems and determine the actions they will take to solve them through purchasing behavior. Furthermore, Nurkamiden et al. (2024) state that purchase decision reflects how consumers determine their choices, including the type of product purchased, the timing of the purchase, the place of purchase, and the payment method used.

According to Hidayaningsih and Zulfebriges (2020), purchase decisions can be measured through several indicators. The first is product choice, which refers to the consumer's decision to purchase a particular product or allocate their resources to other needs. The second is brand choice, which reflects consumers' preferences in selecting a specific brand. The third is purchase channel choice, which refers to the place or distribution channel used to obtain the product. The fourth is purchase timing, which represents the consumer's decision regarding when the purchase will be made. The fifth is purchase quantity, which indicates the number of products purchased according to consumer needs.

Brand Image

Brand image is the way consumers perceive and interpret a brand, shaped by the information they receive and their past experiences. According to David A. Aaker (2020), brand image represents Consumers' capacity to identify or remember a brand within a particular product category. Similarly, Coaker (2021) explains that brand image is the result of consumers' accumulated perceptions of a brand, while Nofrianto et al. (2022) state that brand image reflects relatively stable consumer perceptions over a long period of time. A positive brand image can provide added value for companies by increasing customer loyalty and attracting potential new consumers.

According to Nofrianto et al., (2022), brand Image can be assessed using three indicators. The first is corporate Image, which relates to consumers' perceptions of the company that produces the product or service. The second is User image, which represents how consumers view the traits, attributes, and social standing of individuals who utilize the product or service. The third is product image, which represents consumers' perceptions of the product or service itself.

Service Quality

Service quality refers to a dynamic condition that reflects the relationship between goods, services, personnel, operational procedures, and environmental factors aimed at fulfilling or surpassing customer expectations (Muafatun et al., 2022). Similarly, (Dzikra, 2020) explains that service quality is a strategic system involving all organizational elements, from management to staff, to deliver services that satisfy customer expectations. Putri & Arifiansyah (2020) further define service quality as services provided according to established standards that guide the implementation of service delivery. In general, service quality can be understood as an intangible service provided by a company that is evaluated based on consumers' perceptions of how well the service fulfills their needs and expectations.

According to Dzikra (2020), service quality can be measured through five main dimensions. The first is tangibles, which refer to the physical appearance of facilities, equipment, and communication media used in service delivery. The second is responsiveness, which reflects the willingness and speed of employees in assisting customers and responding to their needs. The third is assurance, which relates to the competence, courtesy, and professionalism of employees in creating a sense of trust and security for consumers. The fourth is empathy, which represents the company's ability to provide personal attention and understand individual customer needs. The fifth is reliability, which refers to the company's capability to provide services precisely and consistently, consistently, and according to the promised standards.

Customer Trust

Consumer trust is defined as consumers' confidence in the dependability and credibility of a product or service, formed through their previous experiences and interactions with a company (Pandiangan & Atmogo, 2021). Adabi (2020) explains that trust in a brand is formed through past experiences and relationships between customers and service providers. Similarly, Zhao et al., (2021) state that customer trust reflects consumers' confidence that a company will fulfill its commitments and promises. In general, consumer trust develops through consistent service, positive interactions, as well

as the company's capability to fulfill customer expectations, which ultimately supports long-term relationships and customer loyalty.

According to Pandiangan and Atmogo (2021), consumer trust can be measured through two dimensions. The first is trusting belief, which refers to consumers' perceptions that the company has positive intentions, integrity, and concern for customer interests. The second is trusting intention, which reflects consumers' willingness to rely on the company based on their belief in the company's capacity to meet or carry out its promises and responsibilities.

Hypothesis Development

The Influence of Brand Image on Purchasing Decisions

A strong brand image can influence consumers' perceptions and encourage them to choose a particular product or service. When consumers perceive a brand positively, they are more likely to make a purchase decision. This statement is supported by previous studies. Perdana et al., (2021) found that brand image has a favorable and statistically significant influence on purchasing decisions. Similarly, Julianti & Oktavia (2024) reported that brand image plays a significant role in shaping consumers' purchasing decisions. Other studies by Ramadhani & Maskur (2020) and Wiguna & Nurmahdi (2020) also confirm that brand image exerts a positive and significant impact on consumers' purchase decisions.

H1: Brand image has a positive and significant influence on purchasing decisions.

The Influence of Service Quality on Purchasing Decisions

Service quality is an important factor influencing consumers when making purchase decisions. When consumers believe that the service delivered aligns with their expectations, they are more inclined to move forward with a purchase. This statement is reinforced by a number of prior studies. Kuraesin et al., (2022) found that service quality exerts a positive and statistically significant influence effect on purchasing decisions. Similarly, Fitriany (2022) reported that service quality positively and significantly influences purchase decisions. Other studies by Wiguna and Nurmahdi (2020) and Nazelina et al., (2020) also confirm that service quality exerts a favorable and statistically significant influence on purchasing decisions.

H2: Service quality has a positive and significant influence on purchasing decisions.

The Influence of Customer Trust on Purchasing Decisions

Consumer trust is an important factor influencing purchase decisions, especially in transactions that require confidence in a company or platform. When consumers trust a brand or service provider, they are more likely to make purchasing decisions. This statement is supported by several previous studies. Fitriana et al., (2022) found that consumer trust has a positive and significant effect on purchasing decisions. Similarly, Setyawan et al., (2020) reported that consumer trust positively and significantly influences the purchasing decision process. Other studies by Prisilia & Selviana (2022) and Putri & Wibowo (2022) also confirm that consumer trust has a positive and significant impact on purchase decisions.

H3: Consumer trust has a positive and significant influence on purchasing decisions.

Drawing from the hypotheses development, the research framework is depicted on Figure 2.

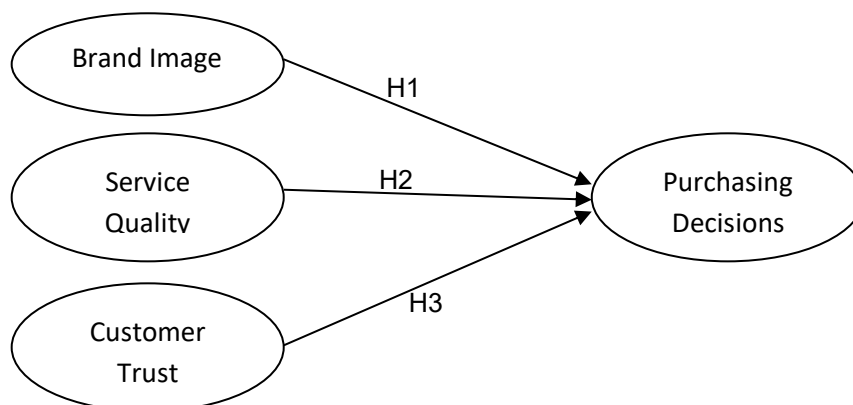


Figure 2. Research Framework

METHODS

Method

Quantitative research refers to a structured method of examining a phenomenon by collecting data that can be analyzed using mathematical, statistical, or computational techniques (Sugiyono, 2023). In this study, a quantitative approach was applied to obtain reliable data that could be processed using appropriate analytical methods in order to explain the relationships among the variables being studied. The data used in this research were gathered through a questionnaire distributed via Google Forms, consisting of questions that represented the variables analyzed in the study.

Population and Sample

The target population in this research encompasses customers who have formerly engaged in purchasing virtual products on the Bukalapak platform in the Tangerang area. Respondents selected for this research were individuals who had experience purchasing virtual products through Bukalapak and were familiar with the services provided by the platform. Within this sample, it was found that the majority of consumers are female, with a proportion of 84% female and 16% male, an average age range of 18–25 years, and predominantly students.

The sampling technique applied in this study was non-probability sampling, since not all members of the population had an equal opportunity to be selected due to specific criteria established by the researcher. The sampling technique applied was purposive sampling, which allows researchers to select respondents based on predetermined characteristics that are relevant to the objectives of the study. A total of 300 respondents were selected as the research sample. The total number of participants was established using the formula proposed by Joseph F. Hair Jr. et al., which recommends that the minimum sample size be no less than five to ten times the total indicators employed in the study model (Sugiyono, 2023). The respondents were consumers who had purchased virtual products through Bukalapak and resided in the Tangerang area. Data collection was conducted using a survey method through a questionnaire distributed via Google Forms, allowing the researcher to efficiently gather data from respondents who met the research criteria.

Data Collection and Analysis

The information utilized in this study was gathered via a digital survey created through Google Forms and disseminated to participants who satisfied the established sampling requirements. The survey results were assessed employing a five-level Likert scale spanning from 1 to 5, intended to evaluate respondents' extent of concurrence or dissent toward each item. Moreover, the accumulated information was processed through the Partial Least Squares Structural Equation Modeling (PLS-SEM) technique with support from SmartPLS 4.

RESULTS AND DISCUSSION

Measurement Test Results (Outer Model)

Convergent Validity

Factor loading testing in the measurement model indicated that several indicators had the lowest values within their respective constructs. Indicators with factor loading values below 0.70 were removed because they were considered unable to adequately represent the construct (Ghozali, 2021). Low factor loading values indicate that the indicator has a weak ability to reflect the underlying construct, which may occur because respondents' perceptions of the aspect measured by the indicator are not yet optimal or consistent. Table 2, it can therefore be inferred that every item meets the validity, as they exhibit outer loading values exceeding 0.70.

Table 2. Measurement Model Evaluation for First-Order Model

Brand Image		Service Quality		Customer Trust		Purchasing Decisions		Description
X1 1.1	0,987	X2 1.1	0,903	X3 1.1	0,874	Y 1.1	0,876	Valid
X1 1.2	0,975	X2 1.2	0,971	X3 1.2	0,783	Y 2.1	0,864	Valid
X1 2.1	0,972	X2 2.1	0,893	X3 2.1	0,892	Y 2.2	0,778	Valid
X1 2.2	0,991	X2 2.2	0,958	X3 2.1	0,807	Y 3.1	0,859	Valid
X1 3.1	0,980	X2 3.1	0,967			Y 3.2	0,847	Valid
X1 3.2	0,951	X2 4.1	0,921			Y 4.1	0,852	Valid
		X2 4.2	0,953			Y 4.2	0,859	Valid

X2 5.1	0,959	Y 5.2	0,862	Valid
X2 5.2	0,910			Valid

Source: Output SmartPLS 4.0 (2026)

The next stage of convergent validity testing is the Average Variance Extracted (AVE). According to Ghozali (2021), an AVE value is considered acceptable when it meets the minimum threshold of 0.50. Based on the AVE results shown in Table 3, all four variables meet this requirement, indicating that the indicators are capable of accounting for over 50% of the variability within the constructs examined in this study.

Table 3. Convergent validity: Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)	Description
Brand Image	0,953	Valid
Service Quality	0,706	Valid
Customer Trust	0,879	Valid
Purchasing Decisions	0,723	Valid

Source: Output SmartPLS 4.0 (2026)

Discriminant Validity

Discriminant validity testing is evaluated through several assessments, including the Fornell-Larcker criterion and cross-loadings. According to Ghozali (2021), the Fornell-Larcker criterion is considered valid when the correlation of a construct with itself is higher than its correlation with other constructs. Based on the results presented in Table 4, the Fornell-Larcker analysis in this study satisfies the required criteria, as each construct shows a higher correlation with itself compared to its associations with other variables.

Table 4. Discriminant Validity: Fornell-Larcker

Variable	Brand Image	Customer Trust	Service Quality	Purchasing Decisions
Brand Image	0,976			
Customer Trust	0,318	0,840		
Service Quality	0,395	0,411	0,938	
Purchasing Decisions	0,323	0,380	0,477	0,850

Source: Output SmartPLS 4.0 (2026)

Based on the processed data presented in Table 5, the results indicate that the discriminant validity criteria based on cross-loadings have been satisfied. This can be observed from the fact that each construct demonstrates a higher loading the magnitude on its respective indicators relative to the loading scores on indicators associated with other constructs.

Table 5. Discriminant Validity: Cross Loading

Item / Variable	Brand Image	Service Quality	Customer Trust	Purchasing Decisions
X1 1.1	0,987	0,310	0,376	0,319
X1 1.2	0,975	0,288	0,377	0,306
X1 2.1	0,972	0,314	0,373	0,305
X1 2.2	0,991	0,316	0,399	0,329
X1 3.1	0,980	0,317	0,409	0,327
X1 3.2	0,951	0,320	0,380	0,303
X2 1.1	0,346	0,903	0,314	0,452
X2 1.2	0,380	0,971	0,400	0,470
X2 2.1	0,359	0,893	0,336	0,412
X2 2.2	0,362	0,958	0,399	0,452
X2 3.1	0,393	0,967	0,413	0,471
X2 4.1	0,366	0,921	0,409	0,445
X2 4.2	0,388	0,953	0,394	0,458

X2 5.1	0,411	0,959	0,421	0,436
X2 5.2	0,330	0,910	0,400	0,427
X3 1.1	0,349	0,430	0,874	0,361
X3 1.2	0,194	0,235	0,783	0,273
X3 2.1	0,299	0,401	0,892	0,343
X3 2.1	0,203	0,285	0,807	0,287
Y 1.1	0,265	0,345	0,412	0,876
Y 2.1	0,239	0,337	0,404	0,864
Y 2.2	0,232	0,269	0,374	0,778
Y 3.1	0,261	0,345	0,397	0,859
Y 3.2	0,302	0,319	0,425	0,847
Y 4.1	0,243	0,334	0,398	0,852
Y 4.2	0,306	0,317	0,413	0,859
Y 5.2	0,339	0,314	0,420	0,862

Source: Output SmartPLS 4.0 (2026)

The final stage of discriminant validity testing was carried out using the Heterotrait-Monotrait Ratio (HTMT) method. The HTMT values are considered acceptable when they are below the threshold of 0.90. Based on the results presented in Table 7, all HTMT values in this study are below the specified cutoff point, suggesting that the criteria for discriminant validity for all constructs have been successfully met.

Table 6. Discriminant Validity: HTMT Ratio

Variable	Brand Image	Customer Trust	Service Quality
Brand Image			
Customer Trust	0,337		
Service Quality	0,401	0,437	
Purchasing Decisions	0,332	0,417	0,495

Source: Output SmartPLS 4.0 (2026)

Reliability Test

Reliability assessment is carried out to examine the stability and dependability of a measurement tool in producing stable and dependable results across repeated measurements. This test involves two main indicators, namely Cronbach's Alpha and Composite Reliability. According to Hair et al., (2021), both measures are considered reliable when their values exceed 0.70. According to this standard, the findings show that the variables examined in this research have met the required reliability standards.

Table 7. Reliability test

Variable	Composite Reliability (rho c)	Cronbach's Alpha	Description
Brand Image	0,992	0,990	Reliable
Service Quality	0,985	0,983	Reliable
Customer Trust	0,905	0,861	Reliable
Purchasing Decisions	0,954	0,945	Reliable

Source: Output SmartPLS 4.0 (2026)

Structural Model Assesment (Inner Model)

Collinearity Assessment

Collinearity testing is performed to identify the presence of multicollinearity among variables. According to Karyatun (2022), the Variance Inflation Factor (VIF) value should be below 5 to satisfy the collinearity test criteria. Based on the results presented in Table 8, all VIF values in this study are below the threshold of 5, indicating that no multicollinearity issues are present.

Table 8. Collinearity Assessment

Variable	VIF
Brand Image	1,228
Customer Trust	1,247
Service Quality	1,328

Source: Output SmartPLS 4.0 (2026)

Coefficient of Determination (R^2) Test

The coefficient of determination (R^2) analysis is applied to assess the squared correlation between observed values and predicted values (Ghozali, 2021). The R^2 value is generally classified into three levels: values up to 0.25 indicate a weak model, values between 0.25 and 0.50 indicate a moderate model, and values ranging from 0.50 to 0.75 represent a strong model. Based on the results shown in Table 9, the purchasing decisions variable is categorized as moderate, as 28% of its variance is explained by brand image, service quality, and customer trust.

Table 9. Coefficient of Determination

Variable	R^2
Purchasing Decisions	0,280

Source: Output SmartPLS 4.0 (2026)

Effect Size (f^2) Test

In this research, the f^2 analysis was employed to assess the degree to which independent variables affect the dependent variable. The effect size of f^2 is classified into three categories: values between 0.02 and 0.15 indicate a weak effect, values ranging from 0.15 to 0.35 represent a moderate effect, and values above 0.35 signify a strong effect (Hair et al., 2021). Based on the findings shown in Table 10, two variables demonstrate a weak effect, while one variable shows a moderate effect.

Table 10. Effect Size (f^2)

Variable	f^2	Effect Size
Brand Image – Purchasing Decisions	0,017	Small
Service Quality – Purchasing Decisions	0,126	Medium
Customer Trust – Purchasing Decisions	0,044	Small

Source: Output SmartPLS 4.0 (2026)

Predictive Relevance (Q^2) Test

The Q-square Predict value for the Purchase Decision variable is 0.249, which exceeds the minimum threshold of 0.02, as shown in Table 11. Therefore, it can therefore be inferred that the study model exhibits sufficient predictive capability and is able to account for the interrelationships among the variables examined in this study (Hair et al., 2021).

Table 11. Predictive Relevance (Q^2)

Variabel	Q^2
Purchasing Decisions	0,249

Source: Output SmartPLS 4.0 (2026)

Hypotheses Testing

The hypothesis testing in this study aims to evaluate whether the proposed hypotheses are supported or rejected based on the analyzed data. A hypothesis is accepted when the t-statistic value exceeds 1.64 and the p-value is below 0.05 (Hair, 2021).

Table 12. Hypotheses Testing Results

Hypotheses	T statistics (O/STDEV)	P-value	Result
H1 : Brand Image -> Purchasing Decisions	2,047	0,020	Accepted
H2 : Quality Service -> Purchasing Decisions	4,569	0,000	Accepted

H3 : Customer Trust -> Purchasing Decisions	2,616	0,004	Accepted
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Source: Output SmartPLS 4.0 (2026)

Discussion

The Influence of Brand Image on Purchasing Decisions

According to the findings of the initial hypothesis test (H1), this study indicates that brand image has a positive and significant effect on the purchase decision of Bukalapak's virtual products. This is evidenced by the t-statistic value of 2.047, which is higher than the t-table value of 1.645, and the p-value of 0.020, which is below the significance threshold of 0.05. In addition, the path coefficient value of 0.122 shows a positive relationship between brand image and purchase decision.

These results indicate that the more favorable consumers' views of the Bukalapak brand, the higher the likelihood that they will decide to purchase virtual products on the platform. Although Bukalapak is one of the largest e-commerce platforms in Indonesia, consumers may still have varying perceptions regarding the quality of the application and the consistency of its services. Therefore, the alignment between Bukalapak's strong brand reputation and the actual user experience serves a crucial role in shaping purchase decisions. When the brand image is not supported by a satisfactory application experience, positive consumer perceptions may decline and eventually affect purchasing decisions.

These results align with earlier research carried out by Julianti and Oktavia (2024) and Ramadhani and Maskur (2020), which similarly demonstrated that brand image produces a positive and statistically significant impact on consumers' buying decisions. Therefore, strengthening Bukalapak's brand image remains a strategic factor in increasing consumers' purchase decisions for virtual products.

The Influence of Service Quality on Purchasing Decisions

According to the findings of the second hypothesis testing (H2), this research indicates that service quality exerts the most dominant positive and statistically significant influence on the purchase decision of Bukalapak's virtual products. This is indicated by the t-statistic value of 4.648, which is higher than the t-table value of 1.645, the p-value of 0.000 (< 0.05), and the path coefficient of 0.348, which reflects a positive relationship. These results confirm that the better the service quality perceived by consumers, the higher the likelihood that they will make purchase decisions for Bukalapak's virtual products.

This finding aligns with consumer behavior theory, which states that purchase decisions are influenced by consumers' evaluation of their usage experience and perceived benefits. In the context of virtual products, where consumers cannot physically assess the product, digital service quality such as application usability, transaction speed, and transaction security becomes a crucial factor influencing purchasing decisions. This result is also consistent with previous studies by Pringgogidgoyo and Nurmahdi (2022) and Kusumaradya and Purwadi (2021), which found that better service quality can enhance consumers' purchasing decisions.

The Influence of Customer Trust on Purchasing Decisions

According to the outcomes of the third hypothesis examination (H3), this research reveals that customer confidence exerts a favorable and statistically significant influence on the buying decision of Bukalapak digital products. This is supported by a t-statistic score of 2.616, exceeding the critical t-table figure of 1.645, along with a probability value of 0.004 (< 0.05), and a coefficient path of 0.198, which reflects a positive association. Hence, the third hypothesis is confirmed, suggesting that higher consumer trust in Bukalapak increases the likelihood of purchasing virtual products.

This finding reflects the tendency of consumers to be more cautious when purchasing virtual products, making transaction security, payment system reliability, and assurance that products are delivered as promised essential factors in building trust. When Bukalapak is able to maintain secure systems, transparent information, and consistent services, consumer confidence increases and encourages purchase decisions. This result is consistent with the study by Prisilia and Selviana (2022), which found that consumer trust has a positive and significant influence on purchase decisions.

CONCLUSION

Drawing upon the outcomes of the analysis and hypothesis evaluation, it can be inferred that brand image, service quality, and consumer trust have a positive and significant influence on the purchase decisions of Bukalapak's virtual products. Among these variables, service quality shows the strongest influence, indicating that aspects such as application usability, transaction security, and

service reliability serve a significant function in motivating customers to purchase virtual products on the Bukalapak platform. In addition, a strong brand image and higher consumer trust also contribute to increasing consumers' willingness to make purchase decisions. These findings suggest that improving service quality, maintaining a positive brand image, and strengthening consumer trust are essential strategies for Bukalapak to enhance consumers' purchasing decisions in the virtual product market.

However, this study has several limitations. First, the research model only includes three predictor factors specifically brand image, service performance, and customer confidence are capable of accounting for 28% of the variation in buying decisions ($R^2 = 0.280$). This implies that additional elements beyond the framework may still affect customers' purchasing choices. Furthermore, the information was obtained solely from participants located in Tangerang, which could restrict the applicability of the results to different areas.

Future researchers are recommended to broaden the study framework by including supplementary factors that are more relevant to the e-commerce context, such as price perception, promotion, electronic word of mouth (e-WOM), and user experience. Furthermore, future studies are encouraged to broaden the characteristics of respondents, both in terms of geographical coverage and demographic background, so as to generate outcomes that are more comprehensive and generalizable in explaining consumers' purchase decisions in digital marketplaces.

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