

E-Trust Mediating E-Service Quality and Online Purchase Decision in Digital Intercity Transportation

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Abstract

Purpose: This study addresses the gap between digital investment and declining online sales at Primajasa company. It evaluates how E-Service Quality affects Online Purchase Decisions through the mediating role of e-trust among university students.

Research Methodology: A quantitative causal approach was used to gather data from 268 Telkom University students who used Primajasa's digital website. The structural model was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the SmartPLS 3.0 software.

Results: The analysis revealed that E-Service Quality is a strong predictor of e-trust ($\beta = 0.880$, $p = 0.000$), which subsequently drives Online Purchase Decisions ($\beta = 0.735$, $p = 0.000$). Because the direct link between service quality and purchase behavior is statistically insignificant ($\beta = 0.195$, $p = 0.131$), this study confirms that e-trust acts as a total mediator ($\beta = 0.647$, $p = 0.000$).

Conclusions: Perceived trust is the primary mechanism that transforms service quality into actual transaction. Digital transport providers must prioritize trust-building strategies to ensure successful adoption by users.

Limitations: The sample was restricted to students from one institution on a single route, excluding potential moderators such as perceived risk and price sensitivity.

Contributions: As one of the few studies focusing on Indonesia's intercity transport, this study validates the essential role of e-trust in driving digital conversion rates.

Keywords: E-Service Quality, E-Trust, Indonesia, Intercity Transportation, Online Purchase Decision

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1. Introduction

Digital ecosystems have fundamentally reshaped consumer interactions, making online platforms the primary channels for service-related decisions (Verhoef et al., 2021). In this context, digital interfaces have become essential touchpoints that determine how users perceive a company's operational reliability (Prensky, 2001). Despite Indonesia's internet penetration reaching a significant 80.66% by the end of 2025 (IAPJII, 2025), a persistent digital gap remains in the land transportation industry. A notable example is Primajasa, where internal metrics indicate that 65% of ticketing transactions are still conducted via traditional offline channels in Figure 1. This suggests that high digital accessibility does not inherently guarantee platform migration, especially in sectors where schedule punctuality is non-negotiable.

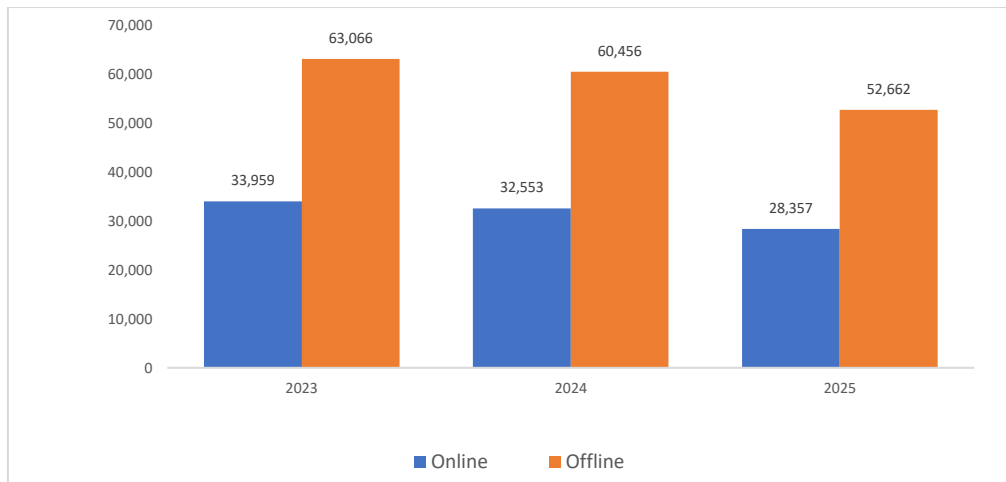


Figure 1. Comparison of online and offline ticket sales at Primajasa

For time-sensitive services such as intercity bus travel, the shift toward digital booking is heavily dictated by E-Service Quality. Any perceived systemic failure is viewed not just as a technical glitch but as a psychological risk that directly erodes e-trust. While existing scholarly inquiry has extensively focused on general e-commerce and urban ride-hailing ([Juwaini et al., 2022](#); [Rita et al., 2019](#)), the intercity transportation sector remains underexplored. The novelty of this study lies in its empirical focus on e-trust as a full mediator within Indonesia's intercity transportation industry, a sector characterized by high stakes and rigid commitments. Unlike broader online retail studies, this study examines how the digital fluency of university students interacts with their financial risk aversion, providing a unique perspective on why substantial Internet penetration fails to fully eliminate legacy offline booking habits.

2. Literature Review and Hypotheses Development

2.1 Theoretical Foundation

Digital consumer behavior is no longer viewed as a purely rational process but as a complex psychological journey influenced by perceived risk and platform credibility ([Verhoef et al., 2021](#)). While Trust Theory identifies ability, integrity, and benevolence as core pillars ([McKnight, Choudhury, & Kacmar, 2002](#)), its application in intercity transportation remains distinct from general e-commerce. In high-stakes environments where scheduling is irreversible, trust is not just a facilitator but a prerequisite that mitigates the anxiety of financial and temporal loss ([Hallikainen and Laukkanen, 2018](#)).

2.2 E-Service Quality

E-Service Quality facilitates the efficiency of the digital purchasing journey ([Zeithaml, Parasuraman, & Malhotra, 2002](#)). Prior studies in general retail contexts highlight website reliability and privacy as dominant factors ([Rita, Oliveira, & Farisa, 2019](#)). However, recent evidence from Indonesian marketplace platforms suggests that the impact of service quality is often intertwined with external cues, such as customer reviews ([Tiffany & Singagerda, 2025](#)). This implies that service quality alone might be insufficient to drive decisions without supporting trust-building elements. While [Ginting, Chandra, Miran, and Yusriadi \(2023\)](#) and [Halim, Claudia, and Hebrard \(2023\)](#) confirm its positive impact on satisfaction and trust, this study argues that in the transportation sector, the systemic efficiency dimension of service quality plays a more critical role than aesthetic features due to the time-sensitive nature of the service.

2.3 E-Trust

E-trust acts as a psychological bridge between service perception and behavioral commitment ([Juwaini et al., 2022](#)). Interestingly, while many studies emphasize service quality as the primary driver of trust, others argue that social factors, such as electronic Word-of-Mouth (e-WoM), are equally pivotal in Indonesian digital platforms ([Makur, Karta, & Oktaviani, 2023](#)). This creates a conceptual tension: does

trust stem from the platform's technical performance or social validation? In the context of students, who are digitally fluent yet financially cautious, trust formation likely leans toward the platform's technical competence (competence-based trust), especially when dealing with essential services such as intercity travel ([Gazi et al., 2025](#); [Rachmawati & Syafarudin, 2022](#)).

2.4 Online Purchase Decision

Purchase decisions result from a balance between perceived value and perceived risk ([Pavlou & Fygenon, 2006](#)). In Indonesia, security and service delivery are paramount ([Setyowati & Suryoko, 2020](#)), with trust serving as the final catalyst for transaction ([Hidayat, Wijaya, Ishak, & Endi Catyanadika, 2021](#)). However, there is a research gap regarding how digital transformation in traditional sectors, such as banking or transportation, affects loyalty and decisions differently compared to pure-play e-commerce ([Noventa, 2024](#)). [Sunyoto, Gunawan, and Shrinithy \(2025\)](#) confirm trust's dual role as both an outcome and a mediator, but its specific function in high-anxiety sectors, such as intercity bus travel, remains under-researched.

2.5 The Mediating Role of E-Trust and Research Gap

Scholarly consensus positions e-trust as the essential mechanism through which service quality is converted into purchase intent ([Kassim & Asiah Abdullah, 2010](#)). While mediation models have been tested in online travel and general retail ([Trivedi & Yadav, 2020](#)), they often ignore the digital paradox where high accessibility does not lead to high adoption. This study addresses this inconsistency by examining e-trust as a full mediator in the intercity bus sector, a context where traditional habits remain strong despite digital availability. The focus on university students adds a unique dimension, as their risk aversion toward time-sensitive services creates a different trust dynamic than that of general retail consumers.

2.6 Conceptual Framework

Digital service platforms operate as the primary interface through which consumers assess reliability before committing to transactions. When a platform consistently delivers on its functional promises - responsive systems, accurate information, and secure payment processing consumers progressively develop confidence in the service provider. This accumulated confidence, defined as E-Trust, serves as a psychological prerequisite that bridges service quality evaluations and actual purchasing behavior. Prior empirical work confirms that E-Service Quality functions as the upstream driver of e-trust formation, while e-trust subsequently governs whether consumers proceed to complete an online transaction ([Ginting et al., 2023](#)). In high-stakes digital environments, such as intercity transportation, where scheduling irreversibility amplifies pre-purchase anxiety, this sequential pathway becomes particularly pronounced. The conceptual framework of this study is illustrated in Figure 2.

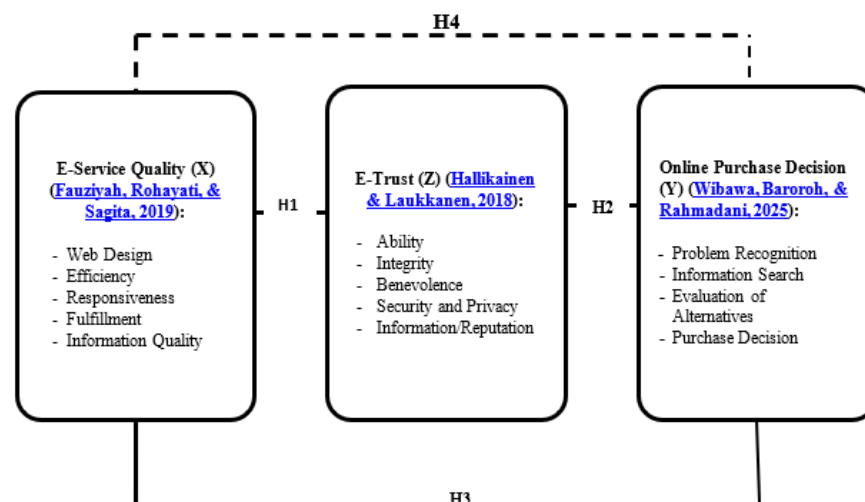


Figure 2. Conceptual framework

2.5 Hypotheses Development

2.5.1 E-Service Quality and E-Trust

Consumer trust in digital platforms is an incremental process shaped by service encounters that consistently meet users' expectations. Every seamless transaction, responsive query, and secure payment reinforces the reservoir of trust for future engagement. In the Indonesian digital landscape, the overall service caliber, specifically interface reliability and security transparency, serves as a primary predictor of trust. This is further supported by [Tiffany and Singagerda \(2025\)](#), who emphasized that digital service excellence creates a reliable environment for consumers. Additionally, [Noventa \(2024\)](#) demonstrates that in digitally transforming sectors, service quality is the cornerstone of long-term trust. For intercity transportation, where service failures result in significant financial and temporal losses, superior digital quality is essential to mitigate pre-purchase anxiety.

H₁: E-Service Quality has a positive effect on E-Trust

2.5.2 E-Service Quality and Online Purchase Decisions

Superior digital service quality reduces the decision-making friction that consumers encounter during online interactions. Clear informational architecture and uninterrupted transactional mechanisms facilitate commitment by diminishing cognitive resistance. In the Indonesian market, technical usability and operational dependability are identified as the most responsive attributes driving repurchase intentions. Furthermore, the integration of service quality with positive customer reviews significantly influences purchase selection in local markets ([Tiffany & Singagerda, 2025](#)). For intercity bus passengers, the functional caliber of the online booking experience is the decisive variable in transitioning from legacy offline channels to digital alternatives.

H₂: E-Service Quality positively affects Online Purchase Decisions

2.5.3 E-Trust and Online Purchase Decisions

In high-stakes digital environments, trust is a critical psychological instrument that bridges the gap between uncertainty and action. Trust is a mandatory prerequisite that must reach a specific threshold before purchase behavior is activated, particularly when a temporal gap exists between booking and fulfillment. Structural analysis of Indonesian consumers confirmed that trust independently and positively shapes the final decision to transact. Moreover, social cues such as electronic word-of-mouth (E-WoM) have been shown to strengthen the trust-purchase nexus on Indonesian platforms ([Makur et al., 2023](#)). For intercity ticketing, where financial stakes are non-trivial, trust is the primary determinant of whether a user proceeds to the final purchase confirmation.

H₃: E-Trust has a positive effect Online Purchase Decisions

2.5.4 The Mediating Role of E-Trust

The theoretical architecture underpinning the mediating function of e-trust rests on the proposition that service quality evaluations do not translate directly into purchase behavior; instead, they operate through an intermediary psychological state in which accumulated trust progressively dismantles the risk barriers obstructing transactional commitment. This indirect mechanism implies that quality improvements yield behavioral returns not instantaneously but through the trust reservoir they steadily build over successive service interactions. Cross-cultural structural evidence has demonstrated that service quality dimensions shape consumer satisfaction and trust perceptions, which collectively function as the proximate drivers of loyalty and repurchase behavior, with the quality-behavior direct pathway substantially attenuated once trust is incorporated into the model ([Kassim & Asiah Abdullah, 2010](#)). Within digital transport service contexts, this sequential mediation structure has been empirically replicated, with service quality identified as the upstream determinant of trust and satisfaction, both of which independently and positively predict behavioral loyalty ([Hidayat, Saifullah, & Ishak, 2016](#)). Most directly pertinent to the present investigation, Indonesian transport platform research has confirmed that e-trust mediates the influence of e-service quality on consumer purchase decisions, with the mediation effect activated through the consistency and reliability of the digital service experience ([Setyowati & Suryoko, 2020](#)).

H₄: E-Trust mediates the influence of E-Service Quality on Online Purchase Decisions

3. Methodology

3.1 Research Design

This study employs a quantitative approach with a causal-verificative design to determine the directional magnitude of the relationships between E-Service Quality, E-Trust, and Online Purchase Decisions. The quantitative paradigm is utilized to transform latent psychological constructs - digital service quality perceptions, trust dispositions, and purchase behavioral intention - into numerically structured measurements suitable for inferential statistical evaluation ([Agung & Yuesti, 2019](#)). Partial Least Squares Structural Equation Modeling (PLS-SEM) was selected as the primary analytical method over Covariance-Based SEM (CB-SEM) because it is specifically designed for prediction-oriented research and remains robust when handling complex multi-construct frameworks without requiring strict distributional assumptions ([Hair, Risher, Sarstedt, & Ringle, 2019](#)). This makes it the most suitable tool for analyzing the mediating role of e-trust in the transitional digital transport sector.

3.2 Population and Sample

The target population comprised active Telkom University Bandung students who had personally engaged with Primajasa's intercity bus service. This cohort was selected as a proxy for digital-native consumers, who demonstrate high sensitivity to platform performance and trust formation. Non-probability sampling, integrating purposive and accidental techniques ([Ting, Memon, Thurasamy, & Cheah, 2025](#)), was adopted because no centralized sampling frame of Primajasa users exists within the university, making probability-based estimation technically unfeasible. To identify eligible participants, two screening criteria were applied, such as active student status at Telkom University and a minimum of two service encounters on the Bandung Soekarno-Hatta Airport route within the last six months. The required sample size was derived from the PLS-SEM guideline stipulating a minimum ratio of five respondents per observed indicator ([Narahdita, Aisjah, & Kusniyah, 2020](#)). With 42 indicators, this criterion yielded a threshold of 210 respondents, which also satisfies the ten-times rule widely cited as a sufficient benchmark for reliable structural estimation ([Hinduan et al., 2020](#)).

3.3 Data Collection and Analysis

A structured questionnaire based on established scholarly literature on E-Service Quality, Digital Trust, and Consumer Purchase Behavior served as the primary data collection instrument. Constructs were treated as reflective latent variables, each measured using a five-point Likert scale anchored at strongly disagree and strongly agree. The questionnaire was initially constructed with 42 statements across all three constructs. Upon completion of the outer model evaluation, six items (ESQ1, ESQ7, ET6, ET9, KP11, and KP12) whose loading values failed to meet the 0.50 minimum threshold were excluded, producing a refined instrument of 36 indicators for the structural analysis.

Items were drawn and adapted from previously validated studies to maximize content validity and relevance to the digital transportation context. An internal review was conducted before deployment to verify the clarity of the items and construct alignment. The questionnaire was administered online through Google Forms and distributed across social media channels, campus networks, and student associations at Telkom University Bandung. An embedded screening module ensured that only qualified respondents proceeded, while voluntary and anonymous participation was maintained to mitigate response bias.

Structural hypotheses were examined using PLS-SEM executed in SmartPLS 3.0, a technique well-suited to prediction-focused designs involving complex multi-construct relational frameworks in digital consumer behavior contexts ([Narahdita et al., 2020](#)). The data analysis was conducted through two sequential stages. The first stage involved the evaluation of the measurement model to assess the reliability and validity of the research constructs. Convergent validity was examined through outer loading values and Average Variance Extracted (AVE), while construct reliability was evaluated using Cronbach's alpha and composite reliability. Furthermore, discriminant validity was assessed to ensure that each construct was empirically distinct from other constructs in the model. The second stage focused on the evaluation of the structural model to examine the relationships among constructs and assess the model's explanatory and predictive capabilities. This stage included the analysis of path coefficients to determine the significance and direction of hypothesized relationships, the coefficient of

determination (R^2) to evaluate the variance explained by the endogenous constructs, the effect size (f^2) to measure the contribution of exogenous constructs to endogenous variables, and predictive relevance (Q^2) to assess the predictive accuracy of the proposed model.

Significance testing across all hypothetical pathways was performed through bootstrapping with 5,000 resampled iterations, with acceptance criteria set at t-statistic exceeding 1.96 and a p-value below 0.05 (Setiabudhi, Suwono, Setiawan, & Karim, 2025). For H_4 , the mediating function of e-trust was verified by examining whether the bootstrapped confidence interval surrounding the indirect effect coefficient contained zero, its exclusion serving as confirmation of a statistically meaningful mediation effect.

4. Results and Discussions

4.1 Result

4.1.1 Measurement Model Evaluation (Outer Model)

The measurement model was assessed to examine the validity and reliability of all constructs within the Partial Least Squares Structural Equation Modeling (PLS-SEM) framework. This evaluation encompassed four dimensions: convergent validity, discriminant validity, construct reliability, and multicollinearity.

4.1.1.1 Convergent Validity

Outer loading values were examined to determine the strength of the association between each indicator and its corresponding latent construct. The following table presents the outer loading results.

Table 1. Outer loading result

Indicators	E-Service Quality (X)	E-Trust (Z)	Purchase Decision (Y)	Remarks
ESQ2	0.722			Valid
ESQ3	0.683			Valid
ESQ4	0.703			Valid
ESQ5	0.776			Valid
ESQ6	0.715			Valid
ESQ8	0.760			Valid
ESQ9	0.726			Valid
ESQ10	0.642			Valid
ESQ11	0.693			Valid
ESQ12	0.687			Valid
ESQ13	0.728			Valid
ESQ14	0.743			Valid
ESQ15	0.716			Valid
ET1		0.765		Valid
ET2		0.738		Valid
ET3		0.745		Valid
ET4		0.763		Valid
ET5		0.776		Valid
ET7		0.714		Valid
ET8		0.700		Valid
ET10		0.706		Valid
ET11		0.706		Valid
ET12		0.675		Valid
ET13		0.716		Valid
ET14		0.708		Valid
ET15		0.727		Valid

KP1			0.699	Valid
KP2			0.707	Valid
KP3			0.730	Valid
KP4			0.723	Valid
KP5			0.707	Valid
KP6			0.720	Valid
KP7			0.675	Valid
KP8			0.739	Valid
KP9			0.685	Valid
KP10			0.703	Valid

Based on Table 1, the outer loading results, all indicators retained in the final measurement model demonstrated loading values that met or exceeded the minimum acceptable threshold of 0.50, confirming their adequacy as reflective indicators of their latent constructs. For E-Service Quality, the loading values ranged from 0.642 to 0.776, while e-trust indicators produced values spanning 0.675 to 0.776, and Online Purchase Decision indicators ranged from 0.675 to 0.739. Although the minimum threshold conventionally cited in the PLS-SEM literature is 0.70, values between 0.50 and 0.70 remain acceptable provided that the AVE exceeds 0.50, a condition satisfied by all three constructs in this study (Ting et al., 2025). Six indicators (ESQ1, ESQ7, ET6, ET9, KP11, and KP12) were removed from the initial 42-item instrument during the iterative refinement process, as their outer loading values fell below 0.50. The remaining 36 indicators were confirmed as valid reflective measures, collectively supporting the structural integrity of the measurement model. The Average Variance Extracted (AVE) quantifies the extent to which a latent construct accounts for the variance embedded within its associated indicators. The AVE values obtained for each construct are presented in the following table:

Table 2. Average Variance Extracted (AVE)

Variables	Average Variance Extracted (AVE)
E-Service Quality	0.512
E-Trust	0.528
Purchase Decision	0.503

Based on Table 2, the construct reliability and validity results, the Average Variance Extracted values obtained were 0.512 for E-Service Quality, 0.528 for e-trust, and 0.503 for Online Purchase Decisions. All values surpassed the minimum threshold of 0.50, indicating that each construct successfully accounted for more than half of the variance embedded within its respective indicators. These findings confirm that convergent validity was adequately established across all three constructs.

4.1.1.2 Discriminant Validity

A discriminant validity assessment was conducted to verify that each construct in the research model maintained sufficient distinction from the remaining constructs. The Fornell-Larcker Criterion was applied as the evaluation method, whereby the square root of each construct's AVE was compared against its inter-construct correlations. A construct is considered discriminant valid when its AVE square root exceeds all correlation values in the corresponding rows and columns. The results are presented in the following table

Table 3. Fornell Larcker Criterion

Variables	E-Service Quality	E-Trust	Purchase Decision
E-service Quality	0.716		
E-Trust	0.880	0.727	
Purchase Decision	0.842	0.907	0.709

Table 3 shows the Fornell–Larcker assessment revealed that the square root of the AVE for E-Service Quality was 0.716, e-trust was 0.727, and Online Purchase Decisions was 0.709. Each of these figures exceeds the corresponding inter-construct correlation values in their respective rows and columns, confirming that every construct maintains greater convergence with its indicators than with those belonging to other constructs. Therefore, discriminant validity was established satisfactorily across the entire measurement model.

4.1.1.3 Reliability

Table 4. Cronbach's alpha

Variables	Cronbach's Alpha	Composite Reliability
E-Service Quality	0.920	0.932
E-Trust	0.925	0.936
Purchase Decision	0.890	0.910

Table 4 shows the reliability assessment revealed that Cronbach's alpha values of 0.920, 0.925, and 0.890 were obtained for E-Service Quality, E-Trust, and Online Purchase Decisions, respectively, while Composite Reliability figures for the same constructs reached 0.932, 0.936, and 0.910. Every value across both indicators comfortably surpassed the 0.70 benchmark, reflecting strong internal consistency and stable measurement quality throughout all constructs ([Maskur, 2024](#)).

4.1.2 Structural Model Evaluation (Inner Model)

4.1.2.1 Coefficient of Determination (R^2)

Table 5. R-Square

Variables	R-Square	R-Square Adjusted
E-Trust	0.775	0.774
Purchase Decision	0.831	0.829

Table 5 shows the coefficient of determination (R^2) quantifies the proportion of variance in each endogenous construct attributable to its preceding exogenous variable. E-Trust yielded an R^2 of 0.775 (adjusted $R^2 = 0.774$), indicating that 77.5% of its variance is accounted for by E-Service Quality alone, a figure categorized as substantial explanatory power under PLS-SEM benchmarks. Online Purchase Decisions produced an R^2 of 0.831 (adjusted $R^2 = 0.829$), reflecting that 83.1% of its variance is jointly explained by E-Service Quality and E-Trust. Both values fall within the strong explanatory category, demonstrating that the structural model possesses considerable predictive capacity to capture the variance of the dependent constructs.

4.1.2.2 Predictive Relevance (Q^2)

Table 6. Q Square

Variables	Q^2
E-Trust	0.399
Purchase Decision	0.406

Table 6 shows the predictive relevance was examined using the Q^2 value derived from the blindfolding procedure. E-trust obtained a Q^2 of 0.399, whereas Online Purchase Decisions yielded a Q^2 of 0.406. Both figures substantially exceed the zero threshold, confirming that the structural model demonstrates meaningful predictive relevance for both the endogenous constructs. These results indicate that the model is not merely explanatory in nature but also capable of generating reasonably accurate predictions of e-trust formation and Online Purchase Decision behavior among Primajasa users at Telkom University Bandung.

4.1.2.3 Goodness of Fit (GoF)

The overall model fit was evaluated using the Goodness of Fit (GoF) index, which consolidates measurement and structural model performance by integrating the mean AVE across all constructs with the mean R² of the endogenous variables. The GoF calculation is as follows:

$$\begin{aligned} \text{GoF} &= \sqrt{(\text{AVE} \times R^2)} \\ \text{GoF} &= \sqrt{(0.514 \times 0.803)} \\ \text{GoF} &= 0.642 \end{aligned} \quad (1)$$

The GoF value was computed as $\sqrt{(0.514 \times 0.803)} = 0.642$. This figure surpasses the 0.36 threshold designated for a large effect size, confirming that the structural model achieves a satisfactory level of overall fit. The results demonstrate that the research model possesses strong explanatory capacity at both the measurement and structural levels, validating its suitability for examining the relationships among E-Service Quality, E-Trust, and Online Purchase Decisions in the context of Primajasa's digital transportation service.

4.1.2.4 Path Coefficient

Table 7. Path coefficient analysis

Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistic (O/STDEV)	P-Values
E-Service Quality → E-trust	0.880	0.881	0.023	37.859	0.000
E-Service Quality → Purchase Decision	0.195	0.188	0.129	1.511	0.131
E-Trust → Purchase Decision	0.735	0.742	0.120	6.125	0.000
E-service Quality → E-Trust → Purchase Decision	0.647	0.654	0.112	5.785	0.000

Table 7 shows the path coefficient results presented in the table above reveal differentiated patterns of significance across the hypothesized relationships. E-Service Quality exerted a strong and significant influence on e-trust ($\beta = 0.880$, $t = 37.859$, $p = 0.000$), while e-trust demonstrated a significant positive effect on Online Purchase Decisions ($\beta = 0.735$, $t = 6.125$, $p = 0.000$). The indirect pathway through which E-Service Quality shapes Online Purchase Decisions via e-trust was also significant ($\beta = 0.647$, $t = 5.785$, $p = 0.000$). In contrast, the direct path from E-Service Quality to Online Purchase Decisions failed to attain statistical significance ($\beta = 0.195$, $t = 1.511$, $p = 0.131$), suggesting that service quality perceptions alone are insufficient to directly drive purchase behavior without the mediating presence of consumer trust ([Iffan, Syafei, & Cuong, 2024](#)). These findings collectively point toward E-Trust functioning as a full mediator in the relationship between E-Service Quality and Online Purchase Decisions ([Trivedi and Yadav, 2020](#)).

4.2 Discussions

4.2.1 E-Service Quality Has a Direct Effect On E-Trust

Empirical evidence confirms that E-Service Quality is a fundamental driver of E-Trust in the intercity transportation context. The robust relationship found in this study suggests that superior digital experiences - spanning interface design, operational efficiency, and information accuracy - are essential

for building consumer confidence. This aligns with the Digital Consumer Behavior theory, which posits that service interactions shape psychological platform credibility.

These findings are consistent with [those of Ginting et al. \(2023\)](#) and [Juwaini et al. \(2022\)](#), who established that service excellence systematically translates into elevated trust dispositions in Indonesian e-commerce. Furthermore, [Tiffany and Singagerda \(2025\)](#) and [Noventa \(2024\)](#) demonstrate that high-quality service delivery is the primary mechanism for fostering long-term trust in sectors undergoing digital transformation. In the specific case of intercity transport, where the stakes involve rigid schedules and financial commitments, users perceive platform reliability as a proxy for the provider's overall integrity.

4.2.2 E-Service Quality Has a Direct Effect on Online Purchase Decisions

The analysis revealed that E-Service Quality does not directly precipitate purchase decisions, leading to the rejection of H_2 . This indicates that perceived technical quality alone is insufficient to trigger transactions among Primajasa users without an intermediate psychological catalyst such as price. This outcome highlights a digital paradox where substantial internet accessibility ([\[APJII, 2025\]](#)) does not inherently lead to platform adoption in high-risk sectors.

This result diverges from findings in mature, low-risk e-commerce settings but aligns with research by [Trivedi and Yadav \(2020\)](#) and [Kassim and Asiah Abdullah \(2010\)](#) emphasize the conditional nature of the quality-purchase link. In the Indonesian intercity transport landscape, where online booking is still transitional for many students, users are hesitant to commit to a service solely based on platform aesthetics or speed. This suggests that while functional caliber is necessary to reduce friction ([Quach, Thaichon, & Jebarajakirthy, 2016](#)), it lacks the persuasive power to drive final commitment in high-stakes environments.

4.2.3 E-Trust Has a Direct Effect on Online Purchase Decisions

E-trust emerges as a powerful and direct determinant of purchase behavior. Consumers who perceive the Primajasa platform as competent and secure demonstrate a significantly higher inclination to complete transactions. This confirms that trust is a central psychological driver rather than a peripheral facilitator in the decision-making process. These findings resonate with those of [Hidayat et al. \(2021\)](#) and [Sunnyoto et al. \(2025\)](#), who confirmed that trust is a primary predictor of transactional willingness on digital platforms. Moreover, as noted by [Makur et al. \(2023\)](#), even when external social cues are present, internal platform trust remains the final gateway to commitment to the platform. For students facing financial risk aversion, reaching a specific trust threshold is a mandatory prerequisite before activating purchase behavior.

4.2.4 E-Trust Mediates the Effect Of E-Service Quality on Online Purchase Decisions

The study identifies a pattern of full mediation, implying that the impact of E-Service Quality on purchase decisions is entirely channeled through trust formation. This sequential psychological chain underscores that investments in digital quality yield behavioral returns only when user confidence is successfully cultivated.

This finding is corroborated by [Setyowati and Suryoko \(2020\)](#) and [Kassim and Asiah Abdullah \(2010\)](#), who established that without trust, superior service quality fails to be converted into transactions. The necessity of trust is even more pronounced in transport services because of the perceived risks of schedule irreversibility. Collectively, these results reinforce the findings of [Ginting et al. \(2023\)](#) and [Gazi et al. \(2025\)](#), concluding that e-trust occupies an indispensable position in the digital service ecosystem. Consequently, service providers must integrate technical improvements with trust-building initiatives to bridge the gap between digital access and actual platform adoption.

5. Conclusions

5.1. Conclusion

This study provides empirical evidence that E-Trust serves as the fundamental bridging mechanism between E-Service Quality and Online Purchase Decisions within Primajasa's intercity transport

services. The measurement model evaluation confirmed robust construct validity and internal consistency, supported by a satisfactory goodness-of-fit index ([Maskur, 2024](#)). The structural findings indicate that digital service excellence, specifically in web design and fulfillment accuracy, acts as a primary driver for cultivating consumer confidence ([Ginting et al., 2023](#)).

Significantly, the study identified a pattern of full mediation, as the direct relationship between service quality and purchase behavior was statistically insignificant ([Trivedi & Yadav, 2020](#)). This suggests that even digitally native students do not automatically convert high-quality service perceptions into transactional commitments without reaching the necessary trust threshold. In Indonesia's transitional digital transportation landscape, the development of psychological trust is an essential gateway for purchase realization ([Gazi et al., 2025](#); [Hidayat et al., 2021](#)). Consequently, technical platform improvements alone are insufficient to drive adoption unless they are paired with strategic trust-building initiatives ([Setyowati and Suryoko, 2020](#)).

5.2. Research Limitations

Several boundary conditions should be considered when interpreting the findings of this study. The sample was restricted to active students at Telkom University Bandung who had utilized Primajasa's airport route service, representing a demographic segment with relatively homogeneous digital literacy levels and geographic proximity to the service corridor. Purchase decision patterns and trust formation processes among older age cohorts, non-student populations, or users of alternative intercity routes may diver considerably from those observed here, constraining the generalizability of these findings to broader Primajasa user populations or the wider Indonesian intercity transportation market.

The cross-sectional research design constitutes an additional limitation because data were gathered at a single point in time. This approach adequately captures the structural relationships among constructs but remains unable to trace the temporal evolution of trust development or the progressive maturation of online purchase behavior as users accumulate repeated service experiences. Given that E-Trust is inherently a dynamic construct shaped by cumulative interactions, longitudinal designs would offer more nuanced insights into how trust trajectories influence purchasing patterns over extended periods. As the observations were confined to a single time point, the capacity to establish definitive cause-and-effect relationships among the constructs remains constrained, underscoring the value of repeated-measure designs in future studies.

The structural model was deliberately bounded to three core constructs to maintain theoretical parsimony and an analytical focus. While the model demonstrates strong explanatory power ($R^2 = 83.1\%$), expanding the theoretical framework with additional context-specific variables would yield a more nuanced understanding of the digital consumer journey in intercity transportation. Perceived Risk warrants particular attention as a priority candidate, given that intercity bus transactions carry inherent temporal irreversibility. Passengers face the potential consequences of delayed departures and non-refundable ticketing arrangements that amplify pre-purchase anxiety and heighten the psychological necessity of trust as a risk mitigation mechanism. Price Sensitivity also merits exploration, as the student demographic represented in this sample possesses relatively constrained purchasing power compared to general or executive traveler segments, rendering price-value evaluations a potentially significant moderating force in the service quality-trust-purchase chain. Future investigations incorporating these variables, alongside longitudinal designs and broader demographic sampling, will provide a more comprehensive portrait of online purchase behavior in high-stakes digital transportation environments.

5.3 Suggestions and Directions for Future Research

From a managerial perspective, digital transportation providers such as Primajasa should shift their view of e-service quality from a mere operational metric to a core trust-building tool. The full mediation effect discovered here implies that technical upgrades in system speed or interface aesthetics will not drive sales unless they successfully foster user confidence in the system. Therefore, providers must implement concrete trust-building initiatives, such as strengthening payment security frameworks and utilizing transparency signals, such as verified customer testimonials and explicit service guarantees.

As highlighted by [Makur et al. \(2023\)](#) and [Tiffany and Singagerda \(2025\)](#), integrating social cues with technical excellence is vital to transaction commitment. Furthermore, for the student demographic, specific interventions to reduce perceived risk, such as providing flexible rescheduling and efficient dispute resolution, are essential because of their significant risk aversion and limited budget. Digital transformation in this sector must prioritize reliability to ensure long-term adoption by digitally fluent users.

From an academic standpoint, future researchers are encouraged to broaden the current theoretical model by integrating Perceived Risk and Price Sensitivity as additional variables, considering their importance in the intercity travel context. Applying longitudinal research methods would also provide deeper insights into the temporal development of trust through successive service encounters. Lastly, conducting comparative studies across different transport providers, varied geographic routes, and broader demographics, including executive travelers, would enhance the generalizability of the E-Service Quality, E-Trust Purchase Decision framework.

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Author Contributions

ENAS, as the first author, assumed primary responsibility for the entire research process, encompassing initial conceptualization, construction of the literature review, research design formulation, field data collection, quantitative analysis, and drafting of the original manuscript. BP, as the second author, contributed through academic supervision, methodological guidance, validation of the analytical framework, and rigorous critical review and scholarly refinement of the manuscript. The interpretation of the research findings was conducted collaboratively by both authors, who jointly endorsed the final manuscript version prior to submission.

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