Drivers of Purchase Intention in Cross-Border E-Commerce: The Role of Platform Quality and Trust

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HISTORY	ABSTRACT
	Purpose: The purpose of this study is to explore the factors influencing cross-border e-commerce consumers, particularly platform quality aspects such as information quality, system quality, and service quality, on purchase intention, with trust as a mediating factor. **Method:** This research employs quantitative methods. The measurement and structural models were evaluated using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the SmartPLS v.3.9 application to test the hypotheses based on data from a total of 280 respondents. **Result:** The study found that information quality, system quality, and service quality in cross-border e-commerce significantly influence trust and purchase intention. Customer trust mediates the effects of information quality and service quality on purchase intention, but it does not significantly mediate the effect of system quality. **Practical Implications for Economic Growth and Development:** This research provides strategic insights for cross-border e-commerce companies to enhance platform quality and consumer trust, which can lead to market expansion, promote digital economic growth, and support global e-commerce development. *Keywords: cross-border e-commerce, service quality, information quality, system quality, purchase intention, trust*

INTRODUCTION

The advancement of digital technology and globalization has driven transformative changes in business, particularly in e-commerce. Digital technology has streamlined commercial operations, enabling various transactions to be executed via the Internet (Wen et al., 2019). E-commerce has experienced rapid global growth, with revenues estimated to reach USD 5.8 trillion in 2023 and projected to grow to USD 8 trillion by 2027 (Oberlo, 2023). This growth has expanded global market access and fostered the rise of cross-border e-commerce (CBEC). The evolution of e-commerce has propelled commercial activities beyond national borders, resulting in a global phenomenon known as cross-border e-commerce (CBEC) (Ngan et al., 2023). CBEC refers to business activities involving participants from various countries, where individuals from different nations engage in commercial transactions on e-commerce platforms (Yang et al., 2023). Cross-border e-commerce plays a crucial role in driving international trade, providing consumers access to a wider range of goods and services worldwide (Mou et al., 2017; Wu & Wu, 2023).

The Asia-Pacific region is the largest CBEC market, accounting for over 40% of global cross-border sales (Kunz, 2023). China leads this market, with a value of USD 301.5 billion in 2021 (Michell, 2022). The cross-border e-commerce sector is gaining increasing attention, with approximately 20% of online shoppers in Southeast Asian countries making purchases from international retailers (Intelligence, 2023). In Southeast Asia, Indonesia has demonstrated the highest growth in the e-commerce sector, with 138 million people—roughly half the population—making online purchases (Kaplan, 2022). In 2020, cross-border e-commerce in Indonesia reached USD 4.5 billion, accounting for 14% of total e-commerce transactions (Syahrizka, 2021). With its large population and growing middle class, Indonesia has become a significant player in the global cross-border e-commerce market.

The rapid growth of cross-border e-commerce (CBEC) is driven by increasing consumer demand for a diverse array of products and services. A key factor in this growth is the quality of CBEC platforms, encompassing system, information, and service quality (Lu et al., 2022). High-quality platforms enhance user experience and foster trust, which is essential in consumer decision-making (Martin et al., 2015). However, building consumer trust is challenging due to the higher transaction risks and complexities associated with cross-border purchases compared to domestic e-commerce (Wang et al., 2022). To maintain consumer trust and satisfaction, CBEC platforms must continually enhance their quality and mitigate risks such as data breaches (Qi et al., 2020; Valarezo et al., 2018).

Several studies have investigated the impact of platform quality and trust on purchase intentions in cross-border e-commerce. These studies indicate that platform information, system, and service quality enhance perceived value, which in turn boosts purchase intentions. Trust mediates the relationship between perceived value and purchase intention (Han et al., 2023). Dimensions of platform quality, including system quality and information quality, positively influence customer trust and cross-border purchase intentions (Luo et al., 2019). Trust is a significant predictor of customer satisfaction and the intention to continue using cross-border e-commerce platforms. These findings highlight that information quality and system quality play critical roles in influencing trust, ultimately affecting purchase intentions in cross-border e-commerce (Ma et al., 2019).

Despite extensive research on cross-border e-commerce (CBEC) in established markets such as China (Lu et al., 2022), the United States, and the European Union (Luo et al., 2019), there is a notable gap in understanding how platform quality—specifically system, information, and service quality—affects consumer purchase intentions in the Indonesian market, which is rapidly emerging as a significant player in global e-commerce (Syahrizka, 2021). Existing research primarily focuses on larger markets like China, which leads CBEC globally (Michell, 2022), or on general consumer behavior without emphasizing the role of platform quality in influencing purchase decisions. Therefore, this study aims to address this gap by specifically exploring how elements of platform quality, alongside trust, influence consumer decisions in Indonesia. This research seeks to examine the impact of platform quality on purchase

intentions and considers the important role of trust as a mediator in understanding these dynamics.

METHOD

In this study, a quantitative method was employed to analyze potential correlations among variables, which were assessed through a questionnaire distributed to a specific population (Syahputra & Kurniawati, 2023). Data were collected via an online questionnaire from November 2023 to May 2024, resulting in a total of 296 respondents, of whom 280 met the criteria for analysis. The sample was selected to align with the research objectives in education and evaluation, using the questionnaire to explore the relationships between cross-border e-commerce platform quality, trust, and consumer purchase intentions in Indonesia. Constructs were measured on a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

The sample size was determined based on the methodology proposed by Hair et al. (2019) due to uncertainties regarding the population size. According to their formula, a representative sample size is calculated by multiplying the number of indicators by 5 to 10. In this study, with 4 variables and 5 indicators each, a total of 20 indicator questions were developed. Applying a 1:10 ratio, the calculated sample size was 200.

The model and the mediating effects of trust were tested using Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS version 3.9. The evaluation of the SEM-PLS model, which included bootstrapping to assess path significance, followed the guidelines established by Hair et al. (2019). This evaluation involved assessing both the measurement model and the structural model, as well as conducting hypothesis testing.

Table 1. Variables Measurement

Variables	Indicators	Statements	Sources
Information Quality	IQ1	This CBEC platform provides correct information about products/services	(Han et al., 2023)
	IQ2	This CBEC platform provides useful information about products/services	(Han et al., 2023)
	IQ3	This CBEC platform provides reliable information about products/services	(Han et al., 2023)
	IQ4	This CBEC platform provides enough information when I try to make a transaction	(Han et al., 2023)
System Quality	S1	I used this CBEC platform system with ease	(Han et al., 2023)
	S2	This CBEC platform system is equipped with useful features and functions	(Han et al., 2023)
	S3	The CBEC platform system is easy for me to use	(Han et al., 2023)
	S4	This CBEC platform system has a fast	(Han et al., 2023)

		response time for online processing	
Service Quality	SQ1	Customer service of cross-border e-commerce platforms can provide consumers with a better shopping experience	(Han et al., 2023)
	SQ2	This CBEC platform provides fast service to me	(Han et al., 2023)
	SQ3	The customer service of this CBEC platform provided me with individualized service to meet specific needs	(Han et al., 2023)
	SQ4	The logistics services provided by these CBEC platforms are reliable and fast	(Han et al., 2023)
Trust	T1	I recognize the trust of CBEC platform merchants.	(Han et al., 2023)
	T2	I am confident that this CBEC platform prioritizes my interests	(Qin et al., 2019)
	T3	This CBEC platform seems to keep its promises and commitments	(Han et al., 2023)
	T4	Online sellers demonstrate a consistent level of reliability	(Nurhetty & Sinuraya, 2022)
Purchase Intention	PI1	I want to shop on CBEC platforms	(Han et al., 2023)
	PI2	I will recommend CBEC platform shopping to my friends	(Al-Ramahi et al., 2012)
	PI3	I will likely purchase products on this CBEC in the future	(Dolgopolova et al., 2021)
	PI4	I will probably make another purchase from this CBEC platform if I need to buy cross-border products	(Huang & Chang, 2019)

Source: Compiled by the authors (2024)

Hypotheses Development

Information Quality, Purchase Intention, and Trust

The rapid development of information technology has made online commentary generated through user interactions a vital source for decision-making. The foundation of effective decision-making lies in the utilization of information, and the willingness to adopt this information is influenced by various factors, including information quality (Jiang et al., 2021).

Information quality can be understood through its key components: completeness, accuracy, usefulness, clarity, and reliability (Chen & Chang, 2018). It refers to the extent to which information aligns with individual user perspectives and meets their specific needs at any

given moment (Lin et al., 2020). According to research by Wirani et al. (2020), information quality is characterized by the provision of reliable and truthful information by sellers, ensuring that it reflects reality rather than being fictitious.

Building a trustworthy source of information for consumers is essential for fostering internet consumer trust (Zhao et al., 2020). Accurate information significantly influences online shoppers' purchasing decisions by enabling them to make consistent and informed choices (Davis et al., 2021). The quality of information produced by an information system directly affects the quality of its output; better information quality leads to more appropriate purchasing decisions. When information is conveyed accurately, consumers can make purchasing decisions more swiftly (Fadhillah et al., 2021).

H1: Information quality has a significant positive effect on trust
H4: Information quality has a significant positive effect on purchase intention
H8: Information quality has a significant positive effect on purchase intention through the mediation of trust

System Quality, Purchase Intention, and Trust

System quality refers to the technical and functional performance objectives that information systems strive to achieve. Key indicators of system quality include usability, dependability, flexibility, and response time (Han et al., 2023). Variables related to website systems, such as design, reliability, accessibility, convenience, and ease of use, are critical for measuring customer perceptions of website performance. Enhancing system quality can improve usability and increase purchase intentions for products from cross-border vendors (Saad et al., 2021).

The quality of platform systems warrants attention, as consumer trust can easily be undermined by poorly presented negative experiences (McKnight et al., 2017). When discussing system quality, it is important to clarify that its attributes encompass the processing quality of the information system itself, which includes both data and software, going beyond merely assessing the technical health of the system (Peters et al., 2016).

In the context of cross-border e-commerce, continuous improvements in system and website quality enhance user convenience and boost purchasing activities. Providing stable interfaces, efficient search functionalities, and easy navigation simplifies product discovery, enriches the customer experience, and fosters trust in the platform, thereby increasing perceived reliability (Luo et al., 2019). Enhancing users' perceptions of usability, security, and simplicity within system quality will further strengthen trust (Sarkar et al., 2020).

H2: System quality has a significant positive effect on trust
H5: System quality has a significant positive effect on purchase intention
H9: System quality has a significant positive effect on purchase intention through the mediation of trust

Service Quality, Purchase Intention, and Trust

Service quality refers to delivering services that meet predefined standards of control and excellence to satisfy clients. Most e-commerce platforms thrive by offering exceptional customer service, which is essential for attracting and retaining customers (Qalati et al., 2021). Customer service serves as the primary point of interaction between customers and online sellers; thus, high service quality can significantly enhance consumer trust and security on a platform (Luo et al., 2019). Effective online services can also increase customer trustworthiness (Handayani et al., 2021).

In the cross-border e-commerce market, researchers assess service quality by examining attributes such as user-friendliness, reliability, security, and responsiveness (Feng & Chen, 2022). When platforms feature reliable operational interfaces, efficient search functions, and convenient navigation, the search process becomes faster and easier, enabling users to

access product information with ease (Luo et al., 2019). High-quality service increases customer satisfaction, leading to repeat purchases and, consequently, increased revenue (Saad et al., 2021).

Research by Zuo & Gou (2023) further supports this, demonstrating that factors such as product cost performance, company service quality, and the overall shopping environment of the platform can stimulate consumers' purchase intentions in the agricultural products sector.

H3: Service quality has a significant positive effect on trust
H6: Service quality has a significant positive effect on purchase intention
H10: Service quality has a significant positive effect on purchase intention through the mediation of trust

Trust and Purchase Intention

Trust plays a crucial role in fostering positive relationships between sellers and buyers, reducing uncertainty and risk while increasing the likelihood of purchasing activities, which ultimately enhances client loyalty (Tran & Vu, 2019; Luo et al., 2019). In the context of online shopping, trust signifies a set of standards that instill confidence in customers, ensuring they do not feel taken advantage of by others. The level of trust customers have in a merchant and their products positively influences their likelihood of acquiring those products (Xue Yang, 2020), effectively accelerating consumer purchasing behavior.

Establishing a sense of trust between consumers, products, and sellers has been shown to have a positive impact on consumer satisfaction during purchases, which plays a vital role in increasing purchase intentions and facilitating buying behavior (Y. Han & Kim, 2021). Conversely, a lack of trust in e-commerce within emerging markets has been found to diminish the desire to buy online (Mainardes et al., 2019).

Consumer purchase intentions are influenced by various factors, with perceptions, beliefs, and attitudes also emerging as significant determinants (Mustafa et al., 2022). Purchase intention refers to the cognitive process through which individuals contemplate acquiring a specific product or service.

H7: Trust has a significant effect on purchase intention

Figure 1. Research Framework
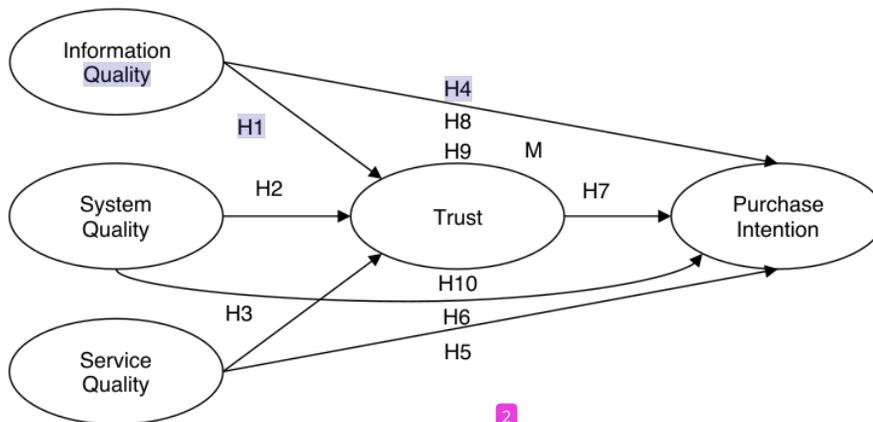
Source: Developed by the authors (2024)

RESULT AND DISCUSSION

Evaluation of the Measurement Model (Outer Model)

When evaluating the outer model, three key steps must be taken: the Convergent Validity test, the Discriminant Validity test, and the Reliability Validity test. The first step involves conducting the Convergent Validity test. To ensure that indicators are both reliable and valid for measuring latent variables, validity and reliability assessments are performed based on the measurement model results.

According to Hair et al. (2019), data is considered valid if the outer loading values of the latent variable indicators are greater than 0.7 in the significance test for convergent validity. However, Chin (1998) notes that indicators with factor loadings between 0.5 and 0.6 can still be deemed acceptable, provided that the relationships between the indicators and the variables are also considered.

Based on the data presented in Table 2, the indicators for Information Quality, System Quality, Service Quality, Trust, and Purchase Intention exhibit outer loadings greater than 0.7. The exceptions are IQ2 (0.650), S2 (0.689), SQ3 (0.680), PI2 (0.653), and PI3 (0.690). Despite these values being below 0.7, they still fall within the acceptable range of 0.6. Therefore, it can be concluded that the outer loadings meet the necessary criteria, confirming the validity of the study.

Table 2. Outer Loadings

	IQ	PI	SQ	S	T
IQ1	0.745				
IQ2	0.650				
IQ3	0.774				
IQ4	0.729				
PI1		0.792			
PI2		0.653			
PI3		0.690			
PI4		0.750			
S1				0.725	
S2				0.689	
S3				0.745	
S4				0.694	
SQ1			0.761		
SQ2			0.793		
SQ3			0.680		
SQ4			0.717		
T1					0.719
T2					0.729
T3					0.719
T4					0.763

Source: Processed data (2024)

The next evaluation focuses on the Average Variance Extracted (AVE). According to Ghozali and Latan (2015), an AVE value below 0.50 indicates a lack of validity. Table 3 reveals that Information Quality, System Quality, Service Quality, Trust, and Purchase Intention all have AVE values exceeding 0.50, suggesting that these constructs explain more than half of the variance in their respective indicators. This finding confirms convergent validity, demonstrating strong measurement quality for the model constructs. Consequently, the study's variables exhibit sufficient consistency and validity.

Table 3. Average Variance Extracted (AVE)

	AVE
IQ	0.527
PI	0.523
SQ	0.546
S	0.509
T	0.537

Source: Processed data (2024)

Following this, discriminant validity is assessed to determine whether a reflective indicator effectively measures its intended construct. Each indicator should show a strong correlation with its respective construct, while correlations with indicators from other constructs should remain low (Ghozali & Latan, 2015).

In the discriminant validity test, the Fornell-Larcker Criterion is employed. This method compares the square root of the AVE for each construct with the correlations among other constructs in the model. Table 4 demonstrates that the square root of the AVE for each variable is greater than the correlations with the other constructs. Therefore, the Fornell-Larcker Criterion confirms that the discriminant validity is acceptable and valid.

Table 4. Fornell-Larcker

	IQ	PI	SQ	S	T
IQ	0.726				
PI	0.575	0.723			
SQ	0.616	0.579	0.739		
S	0.619	0.601	0.684	0.714	
T	0.672	0.566	0.643	0.608	0.733

Source: Processed data (2024)

Reliability was assessed using both Cronbach's Alpha and Composite Reliability. According to Sekaran and Bougie (2016), reliability refers to the consistency of measurements, while Hair et al. (2019) suggest that values below 0.70 are generally considered acceptable, though values between 0.50 and 0.60 can also be deemed acceptable. Table 5 indicates that four variables exceed 0.70 in Cronbach's Alpha, while Purchase Intention, at 0.695, remains within the acceptable range. Most variables exhibit Composite Reliability below 0.70, with the exception of System Quality, which has a value of 0.679, also considered acceptable. Furthermore, the average Composite Reliability exceeds 0.80, indicating excellent reliability. Overall, the reliability testing meets the required standards, confirming that the constructs are both valid and reliable.

Table 5. Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability
IQ	0.700	0.708	0.816
PI	0.695	0.701	0.813
SQ	0.722	0.727	0.828
S	0.678	0.679	0.806
T	0.713	0.714	0.823

Source: Processed data (2024)

Structural Model Evaluation (Inner Model)

The R-squared (R^2) value was analyzed to determine the extent to which the independent latent variable affects the dependent latent variable. As shown in Table 6, the R^2 values for Purchase Intention and Trust are 0.463 and 0.550, respectively. According to Ghozali and Latan (2015), R^2 values are interpreted as follows: 0.67 indicates a "strong" model, 0.33 indicates a "moderate" model, and 0.19 indicates a "weak" model. Based on these criteria, both Purchase Intention and Trust are categorized as moderate.

Table 6. R^2 Value

	R^2	R^2 Adjusted
PI	0.463	0.455
T	0.550	0.545

Source: Processed data (2024)

According to Table 7, the path coefficients indicate that Information Quality, Service Quality, and System Quality have strong positive relationships with Purchase Intention, with values of 0.018, 0.000, and 0.031, respectively. Trust also demonstrates a strong positive relationship with Purchase Intention, as shown by a coefficient value of 0.000. Additionally, Information Quality, Service Quality, and System Quality exhibit strong positive relationships with Trust, with path coefficients of 0.002, 0.011, and 0.023, respectively. Overall, the path coefficients suggest a positive relationship among the variables.

Table 7. Path Coefficients

	Path Coefficients
IQ → PI	0.018
SQ → PI	0.000
S → PI	0.031
T → PI	0.000
IQ → T	0.002
SQ → T	0.011
S → T	0.023

Source: Processed data (2024)

Hypotheses Testing

The following table presents the direct effects of the independent variables on Purchase Intention (PI) and Trust (T).

Table 8. Direct Effect

	Path Coefficients	Standard Deviation (STDEV)	T Statistics (IO/STDEVI)	P Values
IQ → PI	0.018	0.082	2.377	0.018
IQ → T	0.000	0.060	6.475	0.000
SQ → PI	0.031	0.080	2.159	0.031
S → T	0.000	0.058	4.937	0.000
S → PI	0.002	0.084	3.088	0.002

| S → T | 0.011 | 0.067 | 2.561 | 0.011 |
| T → PI | 0.023 | 0.072 | 2.280 | 0.023 |

Source: Processed data (2024)

According to Table 8, the PLS bootstrapping results indicate that all examined relationships exhibit significant positive effects, with p-values less than 0.05.

Table 9 below presents the results of the indirect effects analysis, detailing the impact of Information Quality (IQ), Service Quality (SQ), and overall Service (S) on Purchase Intention (PI) through the mediating variable of Trust (T).

Tabel 9. Indirect Effect

	Standard Deviation (STDEV)	T Statistics (IO/STDEVI)	P-Values
IQ → T → PI	0.031	2.090	0.037
SQ → T → PI	0.024	2.004	0.046
S → T → PI	0.016	1.870	0.062

Source: Processed data (2024)

Table 9 indicates that the indirect effects of Information Quality (IQ) and Service Quality (SQ) on Purchase Intention (PI) through Trust (T) are statistically significant, with p-values of 0.037 and 0.046, respectively. In contrast, the indirect effect of overall Service (S) on Purchase Intention through Trust is not statistically significant, as reflected by a p-value of 0.062.

Discussion

Information Quality and Trust

The results indicate that Hypothesis H1 is accepted, demonstrating a significant relationship between Information Quality and Trust, as evidenced by a t-statistic of 6.475 (greater than 1.96) and a p-value of 0.000 (less than 0.05). This finding aligns with Luo et al. (2019), who assert that reliable information is crucial for building trust, emphasizing that relevant, complete, and fact-based information enhances trustworthiness. Additionally, Adyanissa et al. (2020) highlight that detailed product information significantly boosts customer satisfaction and trust on cross-border e-commerce platforms.

These findings suggest that the relevance and completeness of information can positively influence trust. The established relationship between Information Quality and Trust centers on the notion that accurate, relevant, and comprehensive information fosters trust. When consumers receive high-quality information—characterized by detail, factual accuracy, and reliability—they are more likely to feel confident in the platform or seller, thereby reducing uncertainty, a fundamental element in establishing trust.

System Quality and Trust

Hypothesis H2 is accepted, indicating a significant relationship between System Quality and Trust, with a t-statistic of 2.561 (greater than 1.96) and a p-value of 0.011 (less than 0.05). This finding is supported by Luo et al. (2019) and Sarkar et al. (2020), who assert that enhancing system usability, security, and navigation improves customer trust by facilitating

easier access to product information. Additionally, Adyanissa et al. (2020) emphasize that providing a high-quality system can increase trust and minimize customer distrust.

The study demonstrates that high System Quality—characterized by smooth navigation, robust security, and reliable access to information—positively influences Trust, particularly in cross-border e-commerce, where consumers heavily rely on system performance to assess platform credibility. Usability, security, and responsiveness emerge as critical indicators of platform reliability, ultimately fostering trust among users.

Service Quality and Trust

The result supports the acceptance Hypothesis H3, demonstrating a significant relationship between Service Quality and Trust, with a t-statistic of 4.937 (greater than 1.96) and a p-value of 0.000 (less than 0.05). This finding is consistent with Tran and Vu (2019), who suggest that higher service quality enhances trust by improving security. Luo et al. (2019) also indicate that good service quality, characterized by strong interactions between sellers and buyers, can elevate customers' perceptions of trust and security, ultimately strengthening customer relationships.

These results indicate that Service Quality builds Trust by reassuring customers of the platform's reliability and responsiveness. In the context of cross-border e-commerce, high-quality service—through robust security measures, personalized support, and effective customer interactions—plays a crucial role in reinforcing trust, which is essential for fostering long-term relationships.

Information Quality and Purchase Intention

Hypothesis H4 is accepted, indicating a significant effect of information quality on purchase intention, with a t-statistic of 2.377 (greater than 1.96) and a p-value of 0.000 (less than 0.05). Supporting this finding, Luo et al. (2019) highlight the importance of providing comprehensive product information through reliable platforms. They argue that such information allows customers to make informed comparisons, ultimately enhancing their online purchase intentions. Similarly, Saad et al. (2021) point out that platforms offering accurate and clear information facilitate product comparisons, fostering a positive intention to purchase among customers.

The quality of information plays a crucial role in shaping customer perceptions of both platforms and products. High-quality information minimizes risk and uncertainty, thereby increasing users' trust in the platform and their likelihood of completing a purchase. Furthermore, clear and reliable product information improves consumers' decision-making abilities, leading to a greater propensity to buy. Empirical evidence and existing literature consistently support the idea that accurate, clear, and trustworthy product information is essential for driving online sales.

System Quality and Purchase Intention

Hypothesis H5 is accepted, indicating a significant relationship between system quality and purchase intention, with a t-statistic of 3.088 (greater than 1.96) and a p-value of 0.002 (less than 0.05). Periodic improvements in system quality enhance convenience and comfort, which can boost purchase intentions and increase involvement in cross-border purchasing activities (Luo et al., 2019). Additionally, high system quality positively impacts customer trust in online stores and reduces perceived risks associated with online shopping (Saad et al., 2021). Putra (2021) notes that consumers in the digital era, who are well-versed in technology, prioritize factors such as comfort, security, and innovation, which significantly influence their intention to engage with e-commerce platforms.

The study underscores that system quality enhances user experience, security, and platform reliability, all of which directly impact trust. Empirical findings support the notion that trust mediates the relationship between system quality and purchase intention. Thus, system quality is vital in e-commerce, as it fosters trust and encourages purchasing intentions. A well-functioning system alleviates consumer anxiety and reduces perceived risks, making users feel more at ease, which in turn strengthens trust.

Service Quality and Purchase Intention

Hypothesis H6 is accepted, indicating a significant relationship between service quality and purchase intention, with a t-statistic of 2.159 (greater than 1.96) and a p-value of 0.031 (less than 0.05). Luo et al. (2019) assert that high service quality provided by cross-border e-commerce platforms can enhance customer satisfaction, which, in turn, leads to increased cross-border purchase intentions. Similarly, Saad et al. (2021) highlight that user satisfaction derived from high service quality directly influences purchase intentions, ultimately benefiting the company's financial performance.

These findings demonstrate that excellent service makes customers feel valued and understood, thereby increasing their likelihood of making a purchase. Satisfied customers are more likely to engage in repeat purchases and make recommendations, as service quality is closely linked to purchase intention. Strong statistical evidence underscores the critical role of customer service in shaping consumer behavior, particularly in cross-border e-commerce, where customer experience significantly affects purchasing decisions.

Trust and Purchase Intention

Hypothesis H7 is accepted, indicating a significant relationship between trust and purchase intention, with a t-statistic of 2.280 (greater than 1.96) and a p-value of 0.023 (less than 0.05). Singh and Srivastava (2018) emphasize that an individual's level of trust in electronic media plays a crucial role in shaping their tendency to engage in online purchasing. By enhancing trust-building elements such as system quality, information, and service, e-commerce platforms can increase consumers' purchase intentions and reduce the perceived risks associated with online transactions (Han et al., 2023; Ha et al., 2021). Implementing strategies like providing detailed product information, secure payment options, and customer reviews can significantly enhance trust in online purchases (Suprapto & Wijaya, 2023).

Additionally, this relationship is connected to brand trust; Clorina and Laulita (2023) note that a brand or company trusted by the public increases consumer purchase intentions due to the sense of security it provides when buying from a reputable source. The study reveals that transaction reliability, data security, and product legitimacy are essential factors influencing a consumer's readiness to make a purchase, all of which are strengthened by trust. When trust is established, purchase intentions are positively affected, supporting the acceptance theory. Therefore, to enhance consumer confidence and willingness to transact online, platforms must be transparent, secure, and reliable in building trust.

Information Quality on Purchase Intention with Trust as the Mediator

Hypothesis H8 is accepted, indicating a significant relationship between information quality and purchase intention mediated by trust, with a t-statistic of 2.090 (greater than 1.96) and a p-value of 0.037 (less than 0.05). This finding is supported by Luo et al. (2019) and Tang et al. (2021), who both assert that trust serves as a significant partial mediator in the relationship with information quality. Providing reliable product information is crucial; merchants must offer valuable and high-quality information about e-commerce systems to assist consumers in making informed buying decisions and building trust.

The study emphasizes that information quality is vital in shaping consumers' perceptions of products and platforms. High-quality information reduces uncertainty and perceived risks, increasing the likelihood that customers will trust the platform and complete their purchases. Furthermore, accurate and comprehensive information enhances consumers' ability to make informed decisions, ultimately boosting their purchase intentions.

System Quality on Purchase Intention with Trust as the Mediator

Hypothesis H9 is rejected, indicating an insignificant relationship between system quality and purchase intention mediated by trust, with a t-statistic of 1.695 (less than 1.96) and a p-value of 0.091 (greater than 0.05). The results of this hypothesis test align with Budi et al. (2024), who note that certain aspects of system quality, particularly website design, do not significantly influence trust and repurchase intentions, even if they contribute to an overall better website experience.

This finding is further supported by the observation that young, tech-savvy respondents tend to view ease of use, helpful features, and fast response times as standard expectations rather than trust-building factors affecting their purchase intentions. Additionally, many female respondents may prioritize information quality—such as user reviews and product displays—over system quality when considering trust and purchase intention.

Service Quality on Purchase Intention with Trust as the Mediator

Hypothesis H10 is accepted, indicating a significant relationship between service quality and purchase intention mediated by trust, with a t-statistic of 2.004 (greater than 1.96) and a p-value of 0.046 (less than 0.05). Luo et al. (2019) and Tang et al. (2021) found that high service quality enhances customer trust by facilitating access to product information, which, in turn, improves perceptions of both service quality and security. Fransiska and Candy (2023) emphasize that prompt, timely, and professional service is essential for building trust and significantly impacts purchase intentions. It is crucial to understand and explore the factors that influence consumer purchase intentions (Laulita & Erlinda, 2022). When customers have high trust in a platform, they are more likely to purchase products across various categories or brands offered on the same site.

The study indicates that platforms focusing on customer needs can effectively build trust, reduce perceived risks, and encourage repeat purchases. Trust enhances customers' confidence in the platform's reliability, fosters long-term relationships, and creates a positive cycle of increasing purchase intentions. In the context of cross-border e-commerce, service quality is particularly important due to challenges such as delivery and customer support. Excellent service not only enhances trust but also drives higher purchase intentions, providing a competitive advantage in the global market.

CONCLUSION

This study aims to examine how platform quality—specifically information quality, system quality, and service quality—affects trust and purchase intention in cross-border e-commerce. Additionally, the study seeks to determine the mediating role of trust in these relationships. The findings conclude that all dimensions of platform quality—information quality, system quality, and service quality—significantly impact both trust and purchase intention. High-quality service enhances customer trust and increases purchase intention. Furthermore, trust significantly influences purchase intention and mediates the effects of information quality and service quality on purchase intention. However, trust does not mediate the effects of system quality on purchase intention, as system quality has a strong direct impact on purchase intention, thereby diminishing the relative importance of trust as a mediator.

For cross-border e-commerce platforms, enhancing information, system, and service quality is essential for building trust and increasing purchase intention. While trust mediates the effects of information and service quality, the direct impact of system quality on purchase intention highlights the importance of maintaining high system standards. Platforms should prioritize robust system performance, quality customer service, and accurate information to foster trust and drive sales. Future research should explore additional factors that might influence the role of trust as a mediator in cross-border e-commerce, providing a more comprehensive understanding of the dynamics affecting trust and purchase behavior in this context.

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