

The Effect of Trust, Ease of Transaction, and Interface Display on Purchase Decisions with Customer Satisfaction as an Intermediate Variable in Blibli E-Commerce among Students at Sultan Syarif Kasim State University in Riau

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ABSTRACT

Trade and business have grown rapidly with the availability of cyber-based technology facilities. One of the online buying and selling applications in Indonesia is Blibli. This study aims to analyze the influence of trust, ease of transaction, and interface display on purchasing decisions with customer satisfaction as an intervening variable in Blibli e-commerce among students at Sultan Syarif Kasim Riau State Islamic University. The research method used is quantitative with a survey approach using a questionnaire distributed to 100 respondents who have used the Blibli application. The collected data was then analyzed using a structural equation model (SEM) with the help of SmartPLS version 4.0 software. The results of the study indicate that trust, ease of transaction, and interface display have a positive and significant effect on customer satisfaction. Trust and ease of transaction also have a positive and significant effect on purchasing decisions, while interface display has no effect on purchasing decisions. Customer satisfaction has a positive and significant effect on purchasing decisions. Furthermore, trust, ease of transaction, and interface appearance have a positive and significant effect on purchasing decisions through customer satisfaction.

Keywords: trust, ease of transaction, interface display, customer satisfaction, purchasing decisions, e-commerce

1. Introduction

The development of internet-based technology has driven rapid growth in the business sector, particularly through e-commerce platforms. Online commerce has now become an alternative for multinational companies and small businesses, allowing consumers to make purchases without having to visit a physical location (). Buying and selling transactions through online applications have changed the way sellers and buyers interact, allowing payments to be made anytime and anywhere, increasing convenience and efficiency in shopping (A.Baha & P.N Pasaribu, 2023). However, what has emerged is a phenomenon of increasing uncertainty and doubt among consumers regarding the security of transactions and the reliability of the products offered. Although the number of e-commerce users in Indonesia continues to increase, projected to reach 212.2 million users by 2023, there are **still challenges related to** consumer trust in online platforms (Blibli, 2024). One platform that stands out is Blibli, which since 2011 has implemented a managed

marketplace system to ensure product and service quality. Consumer trust, which is influenced by the accuracy of product information, is very important in purchasing decisions, especially when uncertainty often causes doubt (Risnawati et al., 2023).

In addition, ease of use and application interface design contribute significantly to user satisfaction (F Ghifary, 2022). However, a complicated or confusing interface can hinder the shopping experience, causing users to feel frustrated and likely to leave the platform (Mahardika, 2019; Totti Juniferdyaz et al., 2024). With the increasing public interest in e-commerce, understanding the factors that influence purchasing decisions and the challenges faced is becoming increasingly important to improve the online shopping experience.

2. Literature Review and Hypothesis

According to Ajzen and Fisben (1999), the Theory of Planned Behavior (TPB) posits three key elements that conceptually influence intention.

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Ajzen states that a person's intention to perform a behavior is influenced by three factors, namely: (1) attitude; (2) subjective norm; and (3) behavioral control.

A purchase decision is a process in which consumers recognize a need or problem, then seek information about a particular product or brand, and assess the extent to which each alternative can provide a solution, which ultimately leads to a purchase decision. Sarwani & Rohmah (2022) state that there are five indicators in purchasing decisions, including: (1) readiness to transact after understanding product details; (2) choosing to buy because of a particular brand; (3) making a purchase because it is in line with personal desires and needs; and (4) making a purchase based on recommendations from others.

According to Pranitasari et al. (2022), customer satisfaction is the feeling experienced when comparing product performance with expectations. Consumer responses regarding satisfaction with a product are closely related to the comparison between product performance and consumer expectations, and whether they feel a difference between product performance and those expectations. Customer satisfaction has several indicators, namely (1) meeting expectations; (2) willingness to revisit; (3) and willingness to recommend (Fauziah et al, 2024).

Consumer trust is a summary of all information obtained by buyers about an object, its attributes, and its benefits (Fitri & Susanti, 2023). Kotler (2016) states four indicators of consumer trust, namely: (1) perceived integrity; (2) perceived benevolence; and (3) perceived competence.

Ease of Transaction is defined as the level at which a person believes that the use of technology is easy and does not require much effort (Shabilla et al, 2022). This concept includes clarity of the purpose of using technology and the ability of the system to adapt to users. According to Suyar et al (2023), indicators of transaction ease include: (1) easy to learn; (2) controllable; (3) clear and understandable; (4) customizable; (5) displayable; and (6) easy to use.

Furthermore, Ayuni & Chusumastuti (2021) state that the interface display is a communication procedure between users and program systems, such as software, websites, or mobile phones, with mechanisms tailored to meet user needs. The interface display also includes settings to display tools that are suitable for users. Several indicators of interface variables, according to Wirapraja & Aribowo (2021), include: (1) simplicity of learning; (2) speed of users completing tasks; (3) low user error rates; (4) subjective user happiness; (5) long-term user retention.

The hypotheses in this study are:

- H1: Trust affects customer satisfaction with Blibi E-commerce among students at UIN Sultan Syarif Kasim Riau.
- H2: Ease of transaction affects customer satisfaction with Blibi E-commerce among students at UIN Sultan Syarif Kasim Riau

- H3: The interface display affects customer satisfaction with Blibi E-commerce among students at UIN Sultan Syarif Kasim Riau.
- H4: Customer satisfaction affects purchasing decisions regarding Blibi E-commerce among students at UIN Sultan Syarif Kasim Riau.
- H5: Trust affects Blibi E-commerce purchase decisions among students at UIN Sultan Syarif Kasim Riau
- H6: Ease of transaction affects Blibi E-commerce purchase decisions among students at UIN Sultan Syarif Kasim Riau
- H7: Interface display influences Blibi E-commerce purchase decisions among students at UIN Sultan Syarif Kasim Riau
- H8: Trust influences purchasing decisions through customer satisfaction with Blibi E-commerce among students at UIN Sultan Syarif Kasim Riau
- H9: Ease of transaction influences purchasing decisions through customer satisfaction with Blibi E-commerce among students at UIN Sultan Syarif Kasim Riau
- H10: Interface display influences purchasing decisions through customer satisfaction with Blibi E-commerce among students at UIN Sultan Syarif Kasim Riau

3. Research Method

The type of research used in this study is quantitative, aiming to test the formulated hypothesis (Sugiyono, 2019). The sample consisted of 100 respondents using non-probability sampling and purposive sampling techniques, namely students of UIN Sultan Syarif Kasim Riau who had shopped using Blibi e-commerce.

Data analysis was performed using the Partial Least Squares (PLS) technique with SmartPLS4.0 software. PLS was chosen because it can handle structural models with small to medium sample sizes and latent variables that are not normally distributed. The hypotheses in this study were tested using the bootstrapping method in PLS to see the significance of the paths between the independent and dependent variables. Hypothesis testing was conducted by looking at the t-statistics and p-values for each path.

4. Results and Discussion

a. Measurement Model (Outer Model)

The outer model was used to assess the validity and reliability of the model. Validity can be seen from convergent validity, discriminant validity, and Average Variance Extracted (AVE) values. Meanwhile, reliability can be seen from Cronbach's Alpha and Composite Reliability values.

1) Convergent Validity

In this testing stage, all statement items in the study must have statistically significant outer loading values. This is considered high for individual reflexive measures if correlated with

the measured construct above 0.70 (Hair et al., 2021).

Table 1: Convergent Validity

No	Variable	Indicator	Outer Loading	Results
1	Trust (X1)	X1.1	0,852	Valid
		X1.2	0,884	Valid
		X1.3	0,883	Valid
		X1.4	0,867	Valid
		X1.5	0,863	Valid
		X1.6	0,883	Valid
2	Ease of transactions (X2)	X2.1	0,850	Valid
		X2.2	0,856	Valid
		X2.3	0,792	Valid
		X2.4	0,773	Valid
		X2.5	0,711	Valid
		X2.6	0,721	Valid
		X2.7	0,752	Valid
		X2.8	0,843	Valid
		X2.9	0,776	Valid
		X2.10	0,777	Valid
		X2.11	0,733	Valid
		X2.12	0,801	Valid
3	Interface Display (X3)	X3.1	0,809	Valid
		X3.2	0,780	Valid
		X3.3	0,715	Valid
		X3.4	0,745	Valid
		X3.5	0,740	Valid
		X3.6	0,773	Valid
		X3.7	0,757	Valid
		X3.8	0,754	Valid
		X3.9	0,773	Valid
		X3.10	0,741	Valid
4	Customer Satisfaction (Z)	Z.1	0,901	Valid
		Z.2	0,909	Valid
		Z.3	0,909	Valid
		Z.4	0,765	Valid
		Z.5	0,842	Valid
		Z.6	0,832	Valid
5	Decision Purchase (Y)	Y.1	0,774	Valid
		Y.2	0,758	Valid
		Y.3	0,723	Valid
		Y.4	0,760	Valid
		Y.5	0,784	Valid
		Y.6	0,767	Valid
		Y.7	0,784	Valid
		Y.8	0,753	Valid

Source: Processed Data, 2025

From the table above, it can be seen that all indicators used in this study on the variables of trust (X1), ease of transaction (X2), interface display (X3), customer satisfaction (Z), and purchase decision (Y) show outer loading values greater than 0.7, so it can be concluded that the items used meet the validity criteria.

2) Discriminant Validity

In this test, the cross-loading value of a variable must be greater than the cross-loading value of the other variables that follow it. A research instrument can be considered valid if it meets these criteria.

Table 2. Discriminant Validity

Variable	X1	X2	X3	Z	Y
X1.1	0,852	0,582	0,649	0,644	0,706
X1.2	0,884	0,550	0,611	0,657	0,670
X1.3	0,883	0,544	0,610	0,659	0,672
X1.4	0,867	0,536	0,630	0,610	0,682
X1.5	0,863	0,579	0,641	0,649	0,709
X1.6	0,883	0,544	0,610	0,659	0,672
X2.1	0,462	0,850	0,632	0,633	0,696
X2.2	0,461	0,856	0,623	0,632	0,699
X2.3	0,486	0,792	0,567	0,603	0,670
X2.4	0,593	0,773	0,625	0,628	0,737
X2.5	0,494	0,711	0,522	0,550	0,586
X2.6	0,512	0,721	0,552	0,628	0,704
X2.7	0,449	0,752	0,555	0,574	0,606
X2.8	0,483	0,843	0,651	0,652	0,729
X2.9	0,506	0,776	0,591	0,620	0,696
X2.10	0,597	0,777	0,624	0,620	0,734
X2.11	0,453	0,733	0,505	0,522	0,556
X2.12	0,487	0,801	0,572	0,585	0,670
X3.1	0,573	0,614	0,809	0,638	0,670
X3.2	0,533	0,570	0,780	0,634	0,637
X3.3	0,506	0,481	0,715	0,520	0,496
X3.4	0,808	0,619	0,745	0,683	0,731
X3.5	0,521	0,610	0,740	0,662	0,643
X3.6	0,403	0,418	0,773	0,469	0,476
X3.7	0,537	0,654	0,757	0,635	0,659
X3.8	0,584	0,712	0,754	0,666	0,720
X3.9	0,403	0,418	0,773	0,469	0,476
X3.10	0,432	0,444	0,741	0,466	0,474
Z.1	0,619	0,678	0,647	0,901	0,708
Z.2	0,639	0,633	0,657	0,909	0,730
Z.3	0,639	0,633	0,657	0,909	0,730
Z.4	0,627	0,665	0,668	0,765	0,718
Z.5	0,663	0,664	0,711	0,842	0,787
Z.6	0,636	0,711	0,715	0,832	0,781
Y.1	0,608	0,613	0,594	0,667	0,774
Y.2	0,533	0,761	0,662	0,677	0,758
Y.3	0,542	0,693	0,603	0,645	0,723
Y.4	0,633	0,697	0,637	0,646	0,760
Y.5	0,640	0,624	0,587	0,655	0,784
Y.6	0,601	0,613	0,585	0,682	0,767
Y.7	0,640	0,624	0,587	0,655	0,784
Y.8	0,603	0,639	0,675	0,652	0,753

Source: Processed Data, 2025

Based on the table above, it shows that each indicator in the research variable tends to have a greater cross-loading value than other variables. It can be concluded that the indicators used in the study are valid, so the data in this study is feasible to proceed.

3) Average Variance Extracted (AVE)

The next test is Average Variance Extracted (AVE) to assess the validity of a model. A model is said to have high validity if it has an AVE value greater than 0.5 (Hair et al., 2021).

Table 3: Average Variance Extracted (AVE) Values

Variable	Average Variance Extracted (AVE)
Trust (X1)	0,760
Ease of Transaction (X2)	0,614
Interface Display (X3)	0,576
Customer Satisfaction (Z)	0,742
Purchase Decisions (Y)	0,582

Source: Processed Data, 2025

Based on the table above, it shows that the AVE values of trust (X1), ease of transaction (X2), interface display (X3), customer satisfaction (Z), and purchase decision (Y) are greater than 0.5, so it can be stated that each variable has good validity.

4) Cronbach Alpha and Composite Reliability

Reliability testing is measured using two criteria, namely composite reliability and Cronbach's alpha from the indicator block that measures the construct. Reliability testing is conducted to prove the accuracy and consistency in measuring the construct. The construct is declared reliable if the composite reliability and Cronbach's alpha values are above 0.70 (Ghozali & Latan, 2015).

Table 4 : Cronbach Alpha Value and Composite Reliability

Variable	Cronbach Alpha	Composite Reliability
Trust (X1)	0,937	0,937
Ease of Transaction (X2)	0,942	0,944
Interface Display (X3)	0,919	0,923
Customer Satisfaction (Z)	0,930	0,930
Purchase Decisions (Y)	0,897	0,898

Source: Processed Data, 2025

Based on the table above, the Cronbach's alpha and composite reliability values for each research variable are > 0.70. Therefore, it can be concluded that all variables in the study are reliable.

a. Structural Model (Inner Model)

The inner model is used to examine the Coefficient of Determination (R^2) and Hypothesis Test (Direct Effect and Indirect Effect). The inner model scheme can be seen in Figure 1 below:

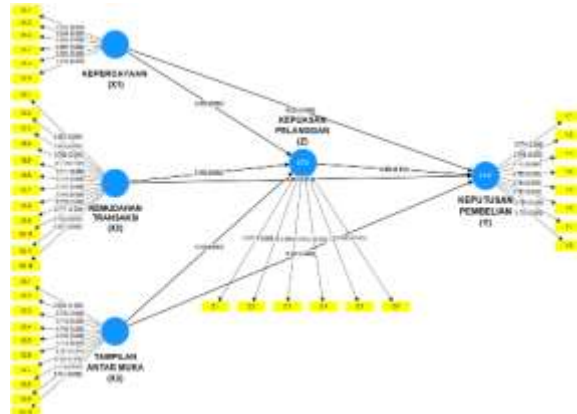


Figure 1: Structural Model (Inner Model)

1) R Square

The coefficient determination (R-square) is used to measure how much the dependent variable is influenced by the independent variable. Based on data processing using smartPLS 4.0, the following R-Square values were obtained:

Table 5 : R-Square

Variable	R-Square	R-Square Adjusted
Customer Satisfaction (Z)	0,736	0,728
Purchase Decisions (Y)	0,875	0,870

Source: Processed Data, 2025

Based on the data presented above, it is known that purchasing decisions can be explained by the variables of trust (X1), ease of transaction (X2), interface display (X3), and customer satisfaction (Z) by 72.8%, with the remaining 27.2% influenced by other variables that were not studied.

Meanwhile, customer satisfaction (Z) can be explained by the variables of trust (X1), ease of transaction (X2), and interface display (X3) by 87%, with the remaining 13% influenced by other variables not examined.

2) Hypothesis Test

To determine the structural relationship between latent variables, hypothesis testing must be performed on the path coefficients between variables by comparing the p-value with alpha (0.05) or t-statistic > 1.985. The P-value and t-statistic are obtained from the output in Smart PLS using the bootstrapping method. This test is intended to test 10 hypotheses, as follows:

Table 6 : Hypothesis Test Results

Variable	Original Sampel (O)	t Statistic	P Values	Results
X1 -> Z	0,292	3,098	0,002	Accepted
X2 -> Z	0,352	3,078	0,002	Accepted
X3 -> Z	0,314	3,195	0,001	Accepted
Z -> Y	0,293	2,842	0,004	Accepted
X1 -> Y	0,233	2,986	0,003	Accepted
X2 -> Y	0,414	2,526	0,012	Accepted
X3 -> Y	0,101	0,776	0,438	Rejected
X1 -> Z -> Y	0,086	2,070	0,038	Accepted
X2 -> Z -> Y	0,103	2,690	0,007	Accepted
X3 -> Z -> Y	0,092	2,083	0,037	Accepted

Source: Processed Data, 2025

The results of the hypothesis testing in this study are as follows: Pengaruh Kepercayaan terhadap Kepuasan Pelanggan.

a) The Effect of Trust on Customer Satisfaction.

The first hypothesis tests the direct effect of trust (X1) on customer satisfaction (Z), with a t-statistic of 3.098 > 1.985 and a p-value of 0.002 < 0.05. This proves that trust has a positive and significant effect on the e-Commerce BLIBLI customer satisfaction of students at Sultan Syarif Kasim State Islamic University. Therefore, Hypothesis 1 is accepted.

The results of this study are in line with the research conducted by Khasanah, K., & Aswad, M. (2024), which states that trust has a positive and significant effect on customer satisfaction.

b) The Effect of Ease of Transaction on Customer Satisfaction.

The second hypothesis tests the direct effect of ease of transaction (X2) on customer satisfaction (Z), with a t-statistic of 3.078 > 1.985 and a p-value of 0.002 < 0.05. This proves that ease of transaction has a positive and significant effect on the e-Commerce BLIBLI customer satisfaction of students at Sultan Syarif Kasim State Islamic University. Therefore, Hypothesis 2 is accepted.

The results of this study are in line with the research conducted by Muthohari, Z., & Senubekti, M. A. (2025), which shows that ease of transaction has a positive and significant effect on customer satisfaction.

c) The Effect of Interface Display on Customer Satisfaction.

The third hypothesis tests the direct effect of interface display (X3) on customer satisfaction (Z), with a t-statistic of 3.195 > 1.985 and a p-value of 0.001 < 0.05. This proves that the interface design has a positive and significant effect on the e-Commerce BLIBLI customer satisfaction of students at Sultan Syarif Kasim State Islamic University. Therefore, Hypothesis 3 is accepted.

The results of this study are in line with the research presented by Santri, S., & Kurniawati, A.

C. D. (2025), which states that there is a positive and significant effect of interface display on customer satisfaction.

The user interface of an application has a significant impact on user satisfaction. Users feel comfortable when using an application that has a simple, attractive, and easy-to-understand user interface (Totti Juniferdyaz et al., 2024).

d) The Effect of Customer Satisfaction on Purchase Decisions.

The fourth hypothesis tests the direct effect of customer satisfaction (Z) on purchasing decisions (Y), with a t-statistic of 2.842 > 1.985 and a p-value of 0.004 < 0.05. This proves that customer satisfaction has a positive and significant effect on the e-Commerce BLIBLI purchasing decisions of students at Sultan Syarif Kasim State Islamic University. Therefore, Hypothesis 4 is accepted.

The results of this study are supported by research conducted by Anjaya, F. A et al (2024), Azzam, F., et al (2024), Rafik, A., & Suardhita, N. (2023), Sundawan, R., & Sutirman, S. (2025), which states that customer satisfaction has a positive and significant effect on purchasing decisions.

e) The Effect of Trust on Purchasing Decisions.

The fifth hypothesis tests the direct effect of trust (X1) on purchasing decisions (Y), with a t-statistic of 2.986 > 1.985 and a p-value of 0.003 < 0.05. This proves that trust has a positive and significant effect on e-Commerce BLIBLI purchasing decisions among students at Sultan Syarif Kasim State Islamic University. Therefore, Hypothesis 5 is accepted.

The results of this study are in line with those of Rorie et al. (2022), Risnawati et al. (2023), and Sarwani et al. (2022), who stated that trust has a positive and significant effect on purchasing decisions.

f) The Effect of Ease of Transaction on Purchase Decisions.

The sixth hypothesis tests the direct effect of ease of transaction (X2) on purchase decisions (Y), with a t-statistic of 2.526 > 1.985 and a p-value of 0.012 < 0.05. This proves that ease of transaction has a positive and significant effect on the e-Commerce BLIBLI purchase decision of students at Sultan Syarif Kasim State Islamic University. Therefore, Hypothesis 6 is accepted.

The results of this study are supported by research by Sentosa et al (2023), Suyar et al. (2023), and Djan, I., & Adawiyyah, S. (2020), which states that ease of transaction has a positive and significant effect on purchasing decisions.

Ease of use in transactions is very important because if the features are complicated, the interface is confusing, or difficult to access, customers will not make e-commerce purchases (Maulana & Suryaningwulan, 2020).

g) The Effect of Interface Display on Purchasing Decisions.

The seventh hypothesis tests the direct effect of interface display (X3) on purchasing decisions (Y), with a t-statistic of 0.776 < 1.985 and a p-

value of $0.438 > 0.05$. This proves that ease of transaction does not affect the e-Commerce BLIBLI purchase decision among students at Sultan Syarif Kasim State Islamic University. Therefore, Hypothesis 7 is rejected.

The results of this study are in line with those of Kholilurrohman, F et al (2024), Amalya, R., & Usman, O. (2025), and Tarigan. A et al (2025), who stated that the interface does not affect purchasing decisions.

h) The Effect of Trust on Purchasing Decisions through Customer Satisfaction

The eighth hypothesis tests the indirect effect of trust (X1) on purchasing decisions (Y) through customer satisfaction (Z), with a t-statistic of $2.070 > 1.985$ and a p-value of $0.038 < 0.05$. This proves that trust has a positive and significant effect on purchasing decisions through customer satisfaction with BLIBLI e-commerce among students at Sultan Syarif Kasim State Islamic University. Therefore, Hypothesis 8 is accepted.

The results of this study are in line with the research conducted by Anjaya F.A et al (2024) and Azzam, F., et al (2024), which states that trust has a positive and significant effect on purchasing decisions through customer satisfaction.

i) The Effect of Ease of Transaction on Purchase Decisions through Customer Satisfaction

The ninth hypothesis tests the indirect effect of ease of transaction (X2) on purchasing decisions (Y) through customer satisfaction (Z), with a t-statistic of $2.690 > 1.985$ and a p-value of $0.007 < 0.05$. This proves that transaction ease has a positive and significant effect on purchasing decisions through customer satisfaction with BLIBLI e-commerce among students at Sultan Syarif Kasim State Islamic University. Therefore, Hypothesis 9 is accepted.

The results of this study are in line with the research conducted by Rafik, A., & Suardhita, N. (2023), which states that ease of transaction has a significant effect on purchasing decisions through customer satisfaction.

j) The Effect of Interface Display on Purchasing Decisions through Customer Satisfaction

The sixth hypothesis tests the indirect effect of interface display (X3) on purchasing decisions (Y) through customer satisfaction (Z), with a t-statistic of $2.083 > 1.985$ and a p-value of $0.037 < 0.05$. This proves that the interface design has a positive and significant effect on e-commerce purchase decisions on BLIBLI among students at Sultan Syarif Kasim State Islamic University through customer satisfaction. Therefore, Hypothesis 10 is accepted.

The results of this study are in line with the research conducted by Muhiban, A., & Putri, E. K. (2022), which states that the interface design has a positive and significant effect on purchasing decisions through customer satisfaction.

5. Conclusions

Based on the analysis conducted, the conclusions of this study are as follows:

1. Trust (X1) has a positive and significant effect on customer satisfaction (Z) with Blibli e-commerce among students at Sultan Syarif Kasim Riau State Islamic University.
2. Ease of transaction (X2) has a positive and significant effect on customer satisfaction (Z) with Blibli e-commerce among students at Sultan Syarif Kasim Riau State Islamic University.
3. Interface Display (X3) has a positive and significant effect on Customer Satisfaction (Z) with Blibli e-commerce among students at Sultan Syarif Kasim Riau State Islamic University.
4. Customer satisfaction (Z) has a positive and significant effect on purchasing decisions (Y) for Blibli e-commerce among students at Sultan Syarif Kasim Riau State Islamic University.
5. Trust (X1) has a positive and significant effect on purchasing decisions (Y) for Blibli e-commerce among students at Sultan Syarif Kasim Riau State Islamic University.
6. Ease of transaction (X2) has a positive and significant effect on the purchasing decision (Y) of Blibli e-commerce among students at Sultan Syarif Kasim Riau State Islamic University.
7. The interface display has no significant effect on the purchasing decision (Y) of Blibli e-commerce among students at Sultan Syarif Kasim Riau State Islamic University.
8. Trust (X1) has a positive and significant effect on Purchase Decision (Y) through Customer Satisfaction (Z) of Blibli e-commerce among students at Sultan Syarif Kasim Riau State Islamic University.
9. Ease of transaction (X2) has a positive and significant effect on the Purchase Decision (Y) through Customer Satisfaction (Z) of Blibli e-commerce among students at Sultan Syarif Kasim Riau State Islamic University.
10. Interface appearance has a significant effect on Purchase Decision (Y) through customer satisfaction with Blibli e-commerce among students at Sultan Syarif Kasim Riau State Islamic University.
11. Ease of transaction should be the main focus for Blibli, by paying attention to intuitive and attractive interface design and conducting regular customer satisfaction surveys.

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