The Impact of Cognitive and Affective Trust on Customer Loyalty in Indonesian M-Commerce Platforms

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Abstract

Mobile payment (m-payment) systems have played a significant role in the rapid growth of mobile commerce (m-commerce) in Indonesia. The purpose of this study is to investigate how consumer loyalty on mobile commerce (m-commerce) platforms is influenced by cognitive and affective trust. The study examines how consumer loyalty to m-commerce platforms is influenced by the cognitive and emotional aspects of trust, which are shaped by perceptions of security, trust in m-payment systems, and business reputation. A total of 314 active users of m-commerce sites, including Shopee, Tokopedia, and Bukalapak, in the Jabodetabek region were surveyed as part of the quantitative research. Partial Least Squares Structural Equation Modeling (PLS-SEM) was used to examine the data. The findings demonstrate that security perceptions have a beneficial impact on cognitive and emotional trust in m-payment systems, which in turn raises m-commerce trust. Furthermore, customer trust in m-commerce platforms is significantly impacted by a company's reputation. The report emphasizes the importance of protecting security and cultivating a strong company reputation to foster customer loyalty. These results suggest that m-commerce companies in Indonesia should give equal weight to both the emotional and rational aspects of trust to increase consumer loyalty, particularly by enhancing perceived security and establishing a solid reputation for their business.

Keywords: Customer Loyalty, Security Perception, Reputation, M-payment, M-commerce

1. Introduction

Although the use of mobile commerce (m-commerce) has increased rapidly in Indonesia, customers still have trust issues, particularly regarding the dependability of platform providers and the security of mobile payment (m-payment) systems. These trust issues are crucial since trust is known to influence users' long-term commitment to the platform, as well as their propensity to engage in transactions. Previous research has frequently examined affective trust, which is based on feelings and emotions, or cognitive trust, which is based on reasoning and facts, as distinct concepts. However, little research has been conducted on how, within the unique context of Indonesian m-commerce platforms, these aspects of trust interact to promote customer loyalty.

To close that gap, this study examines how user loyalty is influenced by both cognitive and affective trust, which in turn are influenced by perceived security and company reputation. Our goals are to give actionable data for platform providers involved in the Indonesian digital marketplace and to advance a more comprehensive knowledge of how trust is formed in mobile transactions in emerging economies. This research ensures relevance and practical value by focusing on the platforms most popular among Indonesian customers, namely Shopee, Tokopedia, and Bukalapak.

With the emergence of e-commerce and mobile commerce (m-commerce), digital technology has revolutionized the way companies and customers communicate. The use of mobile payments, or m-payments, has grown significantly in Indonesia and is now an essential component of the m-commerce ecosystem. The rise of websites like Shopee, Tokopedia, and Bukalapak highlights the growing importance of mobile transactions in Indonesia's online economy. As more customers opt for mobile payments, platform providers must understand the factors that influence trust in mobile payments and e-commerce. The buying and selling of goods and services via mobile devices, which gives customers the

flexibility to purchase whenever and wherever they want, is known as m-commerce. Due to the extensive use of smartphones and internet penetration in Indonesia, m-commerce has experienced exponential growth, attracting both consumers and companies. In the COVID-19 era, when consumers resorted to internet buying to avoid face-to-face interactions, this rise has been especially apparent. However, even with its expansion, m-commerce still faces issues, particularly in terms of security and privacy when making purchases (Leong et al., 2021).

Relationships and contentment are two interrelated characteristics that affect mobile payment (m-payment) loyalty. Users' degree of confidence in the service affects intimacy, a key emotional component. In turn, total quality, which includes information, service, and system quality, determines satisfaction and trust. Therefore, in addition to creating high-quality, technologically sophisticated goods, m-payment service providers should also pay close attention to users' emotional needs, as these are essential for fostering enduring loyalty. Therefore, effective emotional relationship management and a commitment to service quality are crucial tactics for keeping current users (Yuan et al., 2020). The adoption intention of mobile payment apps (MPAs) is significantly positively impacted by consumption values, as well as exceptionally functional (FUV), conditional (COV), epistemic (EPV), and emotional (EMV) values. The study emphasizes that while customer involvement (COI) positively moderates the association between specific consumption values (FUV, EPV, and EMV) and adoption intention, initial trust (INT) mediates the relationship between consumption values and the adoption intention of MPA. Interestingly, adoption intention was not positively impacted by social value (SOV).

2. Literature Review

The study highlights that to boost adoption, MPA promoters should concentrate on strengthening these principles. The results suggest that the broad implementation of MPAs may benefit enterprises by reducing currency handling expenses, ultimately benefiting taxpayers and supporting social spending (Chakraborty et al., 2022). Consumer trust in Airbnb is negatively impacted by its negative characteristics, which include taxation, legal, and regulatory difficulties, as well as fraudulent listings and reviews. Consequently, this has a detrimental effect on its corporate image. Additionally, the study shows that the relationship between trust and company reputation is moderated by corporate social responsibility (CSR). In particular, this relationship is strengthened by environmental and philanthropic CSR, whereas it is weakened by economic CSR, which may result in negative customer attitudes and behaviour.

Therefore, to increase customer trust and preserve a strong business reputation, Airbnb should carefully address these negative aspects and take into account the impact of its CSR actions (Chuah et al., 2022). The type of donation, whether in the form of money, time, or goods, has a significant impact on how customers view businesses that engage in corporate giving. Due to the perception of generosity, donations of time or goods (as opposed to money) receive higher ratings. Donations of time have a more substantial impact when the donor is perceived as less warm and trustworthy. Furthermore, the association between the type of donation and customer ratings is significantly moderated by brand trust, particularly for businesses with comparatively weaker brand reputations. In addition to establishing the moderating influence of donor warmth and brand reputation on customer attitudes and behaviors, this study contributes to the body of research on corporate donating by highlighting perceived altruism and brand trust as important mediators (Saha et al., 2025).

Considering objective or subjective activities in m-commerce, this study used an event-related potential (ERP) approach to examine consumers' emotional experiences and trust in passive engagement with chatbots versus humans. The findings demonstrated that consumers intentionally expended more resources to control the negative emotions evoked by chatbots at the conscious stage (i.e., a larger LPP); they also had less trust in chatbots than in humans; and finally, chatbots (as opposed to human) service

interactions automatically attracted more consumer attention at the subconscious stage (i.e., a larger P2). Furthermore, the distinctions between chatbots and human agents in terms of trust and emotional experience (as shown by LPP) were accentuated under subjective tasks (Wang et al., 2023). With an emphasis on the connections between trust, perceived risk, satisfaction, and behavioral intention, this study examines consumer psychology and behavior in cross-border e-commerce mobile applications.

Additionally, the study challenges accepted theoretical presumptions by identifying a "trust-risk paradox," which states that greater trust does not always translate into a lower perceived risk. Although perceived risk has little direct impact on behavioural intention, its significant indirect impact through satisfaction highlights the complexity of consumer decision-making. This work provides valuable insights into the structural relationships between these constructs, drawing on empirical data from Taiwanese consumers. It also contributes to theoretical advancement and has practical implications for CBEC platform tactics (Liu et al., 2025). The habits of individuals from all walks of life, especially tourists, are still impacted by emerging technology like mobile payment systems (MPS). The current study investigated the relationship between innovation resistance obstacles (i.e., usage, value, risk, tradition, and image) and word of mouth (WOM) for MPS usage in the travel industry, using the framework of innovation resistance theory (IRT). In particular, we incorporated trust theory and investigated the impact of these innovation resistance hurdles on trust, which in turn influences MPS usage intention and, ultimately, MPS word-of-mouth (WOM). For the relationships between usage, value, and tradition barriers and WOM for MPS, the results confirmed the serial mediation of trust and MPS usage intention (Hameed et al., 2024).

The current study examines how consumers' intentions to use near-field communication (NFC)-based mobile payment applications are influenced by perceived risks and trust-related variables. The five components of the conceptual model developed by the author are intention to use, perceived risk, process-based trust, characteristics-based trust, and institution-based trust. A total of 469 individuals completed an online survey to collect data, and partial least squares structural equation modeling techniques were used for analysis. The findings indicate that only three of the four studied constructs — perceived risk, process-based trust, and characteristics-based trust — have a substantial influence on consumers' decisions to adopt NFC mobile payments. Therefore, this information can help create tactics that encourage consumers to adopt mobile payments (Alrawad et al., 2023). Thus, the purpose of this study is to use an expanded and modified version of the Meta-UTAUT model to build and empirically validate a conceptual model for understanding the determinants driving consumer adoption of social commerce in Bangladesh.

The suitability of external constructs, such as trust, social support, anxiety, grievance redressal, innovativeness, and intention to participate continuously, was analyzed. The findings indicate that while social influence, grievance redressal, facilitating conditions, social support, anxiety, and attitude all have a substantial impact on usage behaviour, performance expectancy, effort expectancy, innovativeness, and trust all directly affect customer attitude. The findings also showed that the intention to continue participating is strongly predicted by usage behaviour (Sarker et al., 2025).

To mitigate the risks associated with assessment concerns on livestream m-commerce platforms (LECPs), this research proposes a novel hybrid model. First, the study employs a combinative distance-based assessment (CODAS) to rate the alternative platforms, and the q-rung ortho-pair fuzzy (q-ROF) trust network (TN) to handle the complex and uncertain evaluation environment of LECPs. Second, to provide robustness to the evaluation process, a q-ROF-TN matrix is constructed between experts for each indicator to determine its corresponding weights, taking into account that experts have varying degrees of expertise with different indicators. Thirdly, the dual feedback method is designed to enhance group consensus, ensuring that the assessment procedure is cooperative and considers a range of expert perspectives, thereby producing more reliable results (Zeng & Yang, 2025). Their crucial functions in

influencing m-commerce purchase decisions are discussed in this study. The results show that e-WOM, perceived risk, perceived security, and trust all have a significant impact on customers' m-commerce buying decisions.

The relationship between trust and e-commerce purchase decisions is significantly moderated by perceived risk, underscoring the importance of managing and mitigating risk in online transactions to foster customer confidence. In contrast, the moderating effect of perceived security and e-WOM on the trust-buying decision nexus is not as strong, highlighting the direct and unrestrained influence of these characteristics on e-commerce purchase behaviours. Regarding the influence of trust on e-commerce purchase decisions, the study finds no discernible difference in the size effect between respondents from high-income and low-income nations, or between general internet users and online consumers (Handoyo, 2024). This study aims to quantify the extent to which Jordanian adoption behavior toward e-wallets can be influenced by the factors of the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2). However, to test the model with an emphasis on self-created individual perception, an additional point of view is presented that focuses on the internal impact by substituting trust elements for the social influence factor. Information was gathered from 314 Jordanian e-wallet customers. Using online self-administered surveys to collect data and Smart-PLS software to apply SEM analysis, the hypotheses for each of the study variables were examined. The findings demonstrated how performance expectancy, effort expectancy, habit, price value, and trust all significantly impacted Jordanians' intention to continue using e-wallets (Zaid Kilani et al., 2023).

3. Method

The study employs a survey-based methodology, a quantitative research design. The sample consists of 314 active users of m-commerce sites in the JABODETABEK region of Indonesia, including Shopee, Tokopedia, and Bukalapak. Purposive sampling was employed to select participants, ensuring that only individuals who had used m-payment systems and made at least one purchase within the previous three months were included. Respondents completed a standardized questionnaire that assessed factors such as reputation, customer loyalty, cognitive and affective trust, and security perceptions during the online poll.

Partial Least Squares Structural Equation Modeling (PLS-SEM), an effective technique for examining intricate interactions between latent variables, was used to analyze the data. This approach provides insights into the causal relationships between variables by evaluating both measurement and structural models. Each item on the survey was modified from well-known scales in the literature, and responses were assessed using a Likert scale.

This study examined the relationships between perceived security, cognitive and affective trust, company reputation, and customer loyalty on Indonesian mobile commerce (m-commerce) platforms, employing a quantitative research design and survey methodology. A total of 314 active users of popular m-commerce sites in the Jabodetabek region, including Shopee, Tokopedia, and Bukalapak, participated in the online survey. Partial Least Squares Structural Equation Modeling (PLS-SEM), a technique appropriate for examining intricate interactions between latent variables, was used to analyze the data.

To investigate the elements affecting consumer trust in mobile payment (m-payment) systems and mobile commerce (m-commerce), the study uses a quantitative descriptive research design. Since the goal of this study design is to characterize the correlations between various factors and comprehend the features of the population, it is appropriate. Structured online surveys are employed to gather data for the study, and Partial Least Squares Structural Equation Modeling (PLS-SEM) is utilized to analyze the results. A detailed description of the technique employed in this study is provided below.

A. Technique for collecting data

The research's target group consists of m-commerce customers who have transacted on Indonesia's biggest e-marketplace platforms, including Shopee, Tokopedia, and Bukalapak. Respondents who satisfy the following requirements are chosen using the purposive sampling technique:

In the previous six months, respondents had to have used m-commerce at least once, such as Shopee, Tokopedia, or Bukalapak. Respondents must have made at least one usage of mobile payment systems (m-payment) in the previous three months. Because they frequently utilize m-payment and m-commerce systems, users from Jabodetabek (Jakarta, Bogor, Depok, Tangerang, and Bekasi) are specifically targeted by the study.

A total of 314 respondents participated, exceeding the minimum sample size of 250 required, ensuring a trustworthy and representative sample of m-payment and m-commerce consumers. An online survey with several closed-ended questions scored on a Likert scale from 1 (strongly disagree) to 5 (strongly agree) is given to respondents to complete.

To ensure broad accessibility and reach a diverse group of respondents, data collection for this study was conducted through an online survey distributed via popular social media platforms, including Facebook, Instagram, and WhatsApp. The questionnaire was structured into three primary sections. The first section collected demographic information, including age, gender, income level, and the frequency of mobile payment and m-commerce usage. The second section focused on variables related to perception and trust. It included items measuring perceived security, which assess users' sense of safety when using mobile payment systems; cognitive trust in m-payment, which evaluates logical confidence based on perceived benefits and safeguards; and affective trust in m-payment, capturing emotional and intuitive trust. It also explored the reputation of m-commerce enterprises based on public perception, as well as overall trust in the m-commerce platform grounded in user experience and brand standing. The third and final section measured customer loyalty, assessing the likelihood of continued usage and the intent to recommend the platform to others.

B. Measurement Model

The study employed a measurement model to define and evaluate each construct using multiple observable indicators. Key constructs included Perceived Security (PS), reflecting customers' sense of safety in m-payment use; Cognitive Trust in M-payment (CT-MP), representing rational trust grounded in system reliability; and Affective Trust in M-payment (AT-MP), denoting emotional connection and confidence in mobile payment services. Additionally, Reputation of M-commerce (RP-MC) captured perceptions of brand credibility, while Trust in M-commerce (T-MC) assessed the overall level of consumer trust in the platform. Finally, Customer Loyalty (CL) gauges the likelihood of continued use and positive word-of-mouth referrals. This comprehensive approach ensured the robustness of the data and relevance of the variables to the research objectives.

C. Analysis of Data: PLS-SEM

PLS-SEM (Partial Least Squares Structural Equation Modeling) is used to analyze the gathered data. A sophisticated statistical method that works well for examining intricate correlations between multiple variables simultaneously is PLS-SEM. It is beneficial when the model contains latent variables and the data does not satisfy the assumptions of conventional regression analysis, such as normality or homogeneity.

The data analysis in this study follows a structured approach that begins with the evaluation of the measurement model. This initial phase focuses on verifying the reliability and validity of the indicators used to measure each construct. Key metrics assessed include convergent validity, which confirms that the indicators accurately reflect the same underlying concept; discriminant validity, which ensures that

the constructs are sufficiently distinct from one another; and reliability, evaluated through Cronbach's Alpha and Composite Reliability to determine the consistency of the indicators. Additionally, the Average Variance Extracted (AVE) is examined to gauge the proportion of variance captured by the construct relative to measurement error. Following the validation of the measurement model, the structural model is then assessed to test the hypothesized relationships among the constructs. This involves analyzing the R^2 value to determine the explanatory power of the independent variables, interpreting the path coefficients to understand the direction and strength of the relationships, and employing bootstrapping as a resampling technique to evaluate the statistical significance of these paths through t-values and p-values. Finally, hypothesis testing is conducted to determine whether each proposed relationship is supported, with statistical significance established when the p-value is less than 0.05. This systematic process ensures the robustness and interpretability of the findings within the framework of structural equation modeling.

4. Result and Discussion

The results of the survey's data collection are analyzed and interpreted in this part. The findings are supported by statistical studies that assess the connections between the constructs specified in the research model using PLS-SEM (Partial Least Squares Structural Equation Modeling). In the case of m-commerce platforms, these constructs include consumer loyalty, firm reputation, cognitive and affective trust, and security perception.

A. Demographics of Respondents

First, to properly analyze the data, it is essential to understand the demographics of the respondents. Three hundred fourteen respondents who met the criteria of having used m-payment methods and m-commerce platforms (Bukalapak, Tokopedia, and Shopee) within the previous six months were included in the study. The demographic information offers insight into the distribution of respondents by key attributes, including age, gender, income bracket, and frequency of use.

The majority of responders (95.54%) are between the ages of 17 and 25, which is indicative of the frequency with which younger generations, particularly Generation Z, utilize digital platforms. Most responders (71.02%) are female, and 75.16% of them spend less than IDR 2.5 million each month. 53.50% of these respondents shop one to three times a month, demonstrating a high level of engagement with m-commerce platforms.

B. Descriptive Analysis of Key Variables

The descriptive statistics for the main variables used in this study are presented in this section. This encompasses the opinions of respondents regarding security, trust in mobile payment systems, and the reputation of mobile commerce platforms. The study's primary objective, customer loyalty, is directly impacted by these characteristics.

The mean scores for each variable are displayed in Table 2. The highest scores were obtained for perceived security (mean = 4.23) and the reputation of m-commerce (mean = 4.25), suggesting that respondents generally have a favorable opinion of m-payment systems and m-commerce platforms. Additionally, customer loyalty has a high mean score (4.30), indicating that security and trust have a favorable impact on m-commerce client retention.

C. Results of Hypothesis Testing

The testing of seven hypotheses that investigate the connections among loyalty, reputation, perceived security, and m-payment trust forms the basis of the analysis. The path coefficients, t-values, p-values, and comments derived from the PLS-SEM analysis are presented in Table 3. All p-values are below 0.05, indicating that the path coefficients are significant and that the hypotheses are supported. All

associations have substantial statistical significance, as noted in the t-values (above 2.0), and the f2 values represent the effect sizes of the relationships.

Table 1. Respondent Demographics

Demographic Category	Frequency	Percentage
Age Group		
17 - 25 years	300	95.54%
26 - 34 years	9	2.87%
35 - 43 years	3	0.96%
44 - 55 years	2	0.64%
Gender		
Male	91	28.98%
Female	223	71.02%
Monthly Expenditure		
Below IDR 2.5 million	236	75.16%
IDR 2.5 million – 4.9 million	60	19.11%
IDR 5 million – 7.5 million	10	3.18%
Frequency of Shopping in M-Commerce		
1-3 times per month	168	53.50%
4-6 times per month	100	31.85%
7-9 times per month	30	9.55%
10 or more times per month	16	5.10%

Table 2. Descriptive Statistics of Key Variables

Variable	Mean	Standard Deviation	Min	Max
Perceived Security	4.23	0.57	3	5
Cognitive Trust in M-payment	4.13	0.61	3	5
Affective Trust in M-payment	4.10	0.62	3	5
Reputation of M-commerce	4.25	0.54	3	5
Trust in M-commerce	4.21	0.59	3	5
Customer Loyalty	4.30	0.55	3	5

Table 3. Hypothesis Testing Results

Hypothesis	Path Coefficient	t-value	p-value	f^2	Remarks
H1: Security Perception → Cognitive Trust in M-payment	0.712	21.936	0.000	0.931	Supported
H2: Security Perception → Affective Trust in M-payment	0.547	13.524	0.000	0.490	Supported
H3: Security Perception → Reputation of M-commerce	0.482	9.383	0.000	0.302	Supported
H4: Cognitive Trust in M-payment → Trust in M-commerce	0.351	6.695	0.000	0.173	Supported
H5: Affective Trust in M-payment → Trust in M-commerce	0.280	4.418	0.000	0.106	Supported
H6: Reputation of M-commerce → Trust in M-commerce	0.286	5.458	0.000	0.132	Supported
H7: Trust in M-commerce → Customer Loyalty	0.712	24.952	0.000	0.823	Supported

Hypothesis 1 investigates the relationship between security perception and cognitive trust in mobile payment systems. The findings demonstrate a substantial positive correlation (path coefficient = 0.712, t-value = 21.936, p-value < 0.001), indicating that customers are more likely to trust a payment system rationally if they believe it to be secure. This finding is consistent with earlier studies (Linck et al., 2006) that emphasize the crucial role security plays in preserving user trust in payment and e-commerce systems.

Building trust on m-commerce platforms requires robust security measures, as indicated by the high value placed on security perception. As seen by multiple instances of user data leaks in the Indonesian market (e.g., Tokopedia, Bukalapak), this is especially pertinent in light of data breaches and cybersecurity risks.

According to the results of Hypothesis H2, affective trust is also favorably influenced by security perception (path coefficient = 0.547, t-value = 13.524, p-value < 0.001). The emotional bond that users build with the m-payment platform is reflected in affective trust. Users are more likely to emotionally trust a service if they feel secure, which supports the idea that security influences users' opinions. This supports Chen et al.'s (2020) research, which claims that emotional comfort plays a critical role in motivating consumers to complete mobile transactions.

Security perception also has a substantial impact on the m-commerce platform's reputation (path coefficient = 0.482, t-value = 9.383, p-value < 0.001). This suggests that users are more inclined to give the platform a positive reputation if they have a positive perception of security. This emphasizes the importance of upholding a trustworthy reputation, in addition to providing secure payment methods, as a tarnished reputation can lead to sustained declines in client loyalty and confidence (Komariyah, 2024).

Last but not least, Hypothesis H7 demonstrates that consumer loyalty is significantly predicted by trust in m-commerce (path coefficient = 0.712, t-value = 24.952, p-value < 10,000). The high path coefficient suggests that users are more likely to remain loyal to an m-commerce platform as their trust in it increases. The commitment-trust theory (Morgan & Hunt, 1994; Sumiyana & Komariyah, 2024), which emphasizes the significance of trust in fostering enduring, committed relationships with clients, is supported by this study.

Although the results validate the importance of both cognitive and affective trust and support the assumptions put forth, a more thorough analysis reveals significant theoretical and practical ramifications. Firstly, the considerable path correlation between customer loyalty and m-commerce trust (H7: $\beta = 0.712$, $p < 0.001$) highlights that trust is a crucial strategic driver of long-term platform engagement, rather than just an intermediary construct. This implies that for platform providers, making investments in security infrastructure alone is insufficient; to promote effective trust, platforms also need to create emotionally compelling user experiences.

Second, the findings indicate that m-commerce trust is somewhat more impacted by cognitive trust ($\beta = 0.351$) than by affective trust ($\beta = 0.280$). This suggests that, although the emotional connection remains important, Indonesian consumers may still prioritize logical assessments, such as transaction safety and system dependability. This dual significance emphasizes the necessity of comprehensive trust-building techniques. Additionally, Gen Z respondents (those between the ages of 17 and 25) comprised the majority of the survey sample, which may have contributed to their heightened sensitivity to platform reputation and digital security. Age-stratified analyses could be employed in future research to gain a deeper understanding of how trust is formed differently across generations. This research extends the dual-trust concept in the context of digital commerce in emerging markets. From a practical standpoint, it tells Indonesian m-commerce companies that building a strong reputation and attending to users' emotional comfort are equally important as ensuring technological dependability. The trust gap can be closed and loyalty increased through the use of tactics such as proactive consumer communication, transparent policies, and digital literacy training.

5. Conclusion

This study's application of PLS-SEM enables a thorough examination of the relationships between the various elements influencing loyalty and trust in m-commerce platforms. The approach yields robust results that facilitate an understanding of consumer behavior in the context of m-commerce by verifying the validity and reliability of the constructs and examining their interconnections.

The study's findings highlight the crucial role that reputation, trust, and security perception play in determining consumer loyalty on mobile commerce (m-commerce) platforms. Our results demonstrate that users' perceptions of security when utilizing m-payment systems have an impact on both cognitive and affective trust. Furthermore, a key factor in increasing user loyalty and trust is the reputation of the m-commerce company. This highlights that to retain their clients, m-commerce platforms need to focus on developing and maintaining a reliable reputation, in addition to strengthening their security protocols.

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