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When Does Technology Acceptance Translate into Purchase Intention? The Moderating Role of Trust in Indonesian Fashion E-Commerce

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ABSTRACT

Background: The rapid growth of fashion e-commerce in Indonesia has increased the importance of understanding the factors that encourage consumers' online purchase intentions. Although the Technology Acceptance Model (TAM) has consistently explained technology adoption, the extent to which technology acceptance translates into purchase intention remains unclear, particularly for high-uncertainty products such as fashion.
Research Gap: While previous studies have examined the influence of perceived usefulness, perceived ease of use, and trust on purchase intention in various e-commerce contexts, limited research has positioned trust as a moderating variable that conditions the relationship between technology acceptance and purchase intention, especially in Indonesian fashion e-commerce. The distinction between web quality and web credibility as separate evaluative pathways remains underexplored.
Novelty: This study offers a novel contribution by proposing a Conditional Technology Acceptance Model that tests trust as a boundary condition moderating the relationships between perceived usefulness, perceived ease of use, and purchase intention. It also distinguishes web quality as a cognitive pathway forming TAM beliefs and web credibility as an assurance pathway building trust, providing conceptual advancement beyond the additive TAM approach.
Method: This study employed a quantitative explanatory approach with a cross-sectional design. Data were collected from 111 Indonesian consumers who had purchased fashion products through e-commerce platforms using purposive sampling. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.
Results: The findings reveal that web quality significantly influences perceived ease of use ($\beta = 0.526$) and perceived usefulness ($\beta = 0.437$), while web credibility significantly enhances trust ($\beta = 0.450$). Perceived ease of use ($\beta = 0.355$), perceived usefulness ($\beta = 0.187$), and trust ($\beta = 0.257$) each have positive and significant effects on purchase intention. However, trust does not significantly moderate the relationships between perceived usefulness, perceived ease of use, and purchase intention.
Conclusion: Purchase intention in Indonesian fashion e-commerce is primarily driven by technology acceptance and trust as direct determinants rather than by the moderating effect of trust. Improving website quality and credibility is essential for strengthening consumers' purchase intentions and enhancing digital shopping experiences.

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INTRODUCTION

The rapid growth of global e-commerce has changed the landscape of the world's consumer behavior. Globally, e-commerce sales now account for around 19.5% of the world's total retail sales (Buck, 2025), which marks a fundamental shift from conventional transactions to online channels. One of the categories that dominates this ecosystem is the fashion industry, with global transaction value projected to contribute 30% to 35% to online fashion sales (Muhammad, 2025). This dominance shows that the fashion sector has strong consumer behavior dynamics and is greatly influenced by trust and acceptance of digital technology.

In Indonesia itself, the growth trend of e-commerce is no less massive, data shows that the number of e-commerce business units will reach 3.64 million in 2023 (Insaniya, 2025). A consumer survey revealed that around 58% of Indonesian consumers prefer to buy fashion products through e-commerce rather than physical stores (Ahdiat, 2022), so the need to understand the factors that determine online purchasing behavior is becoming increasingly strategic for industry players.

In understanding technology adoption behavior, Technology Acceptance Model (TAM) has become the most widely used theory. Two main constructs, perceived usefulness (PU) and perceived ease of use (PEOU) has been proven to influence the attitude and intention of users in adopting digital technology, including e-commerce. Previous research, such as Sumarliah et al. (2022) and Sarastila et al. (2021), showing that these two variables have a significant effect on online purchase intentions.

However, in the scope of the fashion industry, the acceptance of technology cannot always be translated directly into purchase intentions. Products in the fashion industry have a very high level of uncertainty, as consumers cannot physically feel, try, or assess the quality of the product before making a purchase. Recent research shows that there is a weak relationship between technology acceptance and purchase intent in the category of high-perceptual risk products in the absence of adequate risk mitigation factors (Bauman & Tuzhilin, 2022; Nguyen et al., 2023; Qiu & Zhang, 2024; Wang et al., 2023)

Under these conditions, the trust (Trust) has an important role, where Trust It serves as a risk reduction factor to lower risk perception and increase consumer confidence in e-commerce platforms. Empirical research shows that Trust has a positive influence on online fashion buying intentions (Sumarliah et al., 2022), as well as that aspect emotional trust Becoming the main determinant as an online fashion purchase decision (Wibiksono et al., 2025). These findings confirm that psychological factors cannot be ignored in explaining the behavior of digital consumers.

On the other hand, the literature on information systems and digital marketing also highlights the vital role Web Quality and Web Credibility as a different evaluative signal. Web quality deals with the functional and technical aspects of the platform that shape the perception of PU and PEOU, while Web Credibility reflects the perception of professionalism, integrity, and reliability of information that influences the formation Trust (Handoyo, 2024; Shaouf & Lu, 2022). This conceptual separation is crucial because both will affect the decision-making process through different psychological pathways.

Although many studies have examined the influence of PU, PEOU, trust, web quality, and web credibility on purchase intent, most studies still position trust as an independent variable or mediator. Research that places trust as a moderator variable that conditions the relationship between technology acceptance and purchase intention is still limited, especially in the context of Indonesian e-commerce fashion. In fact, theoretically, trust has the potential to strengthen or weaken the influence of PU and PEOU on purchase intentions.

However, although a number of studies have or have tested the relationship between perceived ease of use, perceived usefulness and Trust against purchase intention in various e-commerce contexts (Ernawati et al., 2025), there is a conceptual gap in the literature that explicitly places Trust as a boundary

condition (boundary condition) that moderates the relationship between technology acceptance and purchase intent, especially in the context of products that have high uncertainty such as fashion. Some other studies only evaluated Trust as a mediating variable or direct predictor, without testing how Trust by conditional weaken or strengthen the effects of perceived ease of use and perceived usefulness on purchase intention (Handoyo, 2024). In addition, this study clearly distinguishes two evaluative mechanisms of digital platforms, namely Web Quality as a cognitive pathway that forms the functional beliefs of TAM and Web Credibility as a path Insurance that builds Trust. By separating the two paths and testing the role of moderation Trust empirically, the study goes beyond the additive TAM approach and offers conceptual improvements in the form of Conditional Technology Acceptance Model in the context of Indonesian e-commerce fashion.

Based on this description, the purpose of this study is to explain when the acceptance of technology translates into purchase intent in fashion e-commerce in Indonesia, by placing trust as a moderator variable. This study also aims to examine the role of web quality and web credibility as factors that shape technology acceptance and consumer trust. Based on this description, the research hypothesis is formulated as follows:

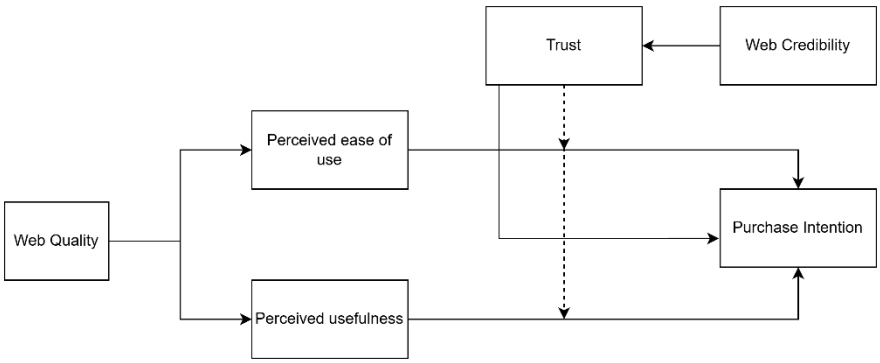

Figure 1 Research Model

H1: Web quality has a positive effect on perceived ease of use

H2: Web quality has a positive effect on perceived usefulness

H3: Web credibility has a positive effect on trust

H4: Perceived ease of use has a positive effect on purchase intention

H5: Perceived usefulness has a positive effect on purchase intention

H6: Trust has a positive effect on purchase intention

H7: Trust moderates the effect of perceived usefulness on purchase intention

H8: Trust moderates the effect of perceived ease of use on purchase intention

METHOD

This study uses an explanatory quantitative approach with a causal correlational design. This design was chosen to test the causal relationship between latent constructs as well as explain how the acceptance of technology can be translated into purchase intent in the context of e-commerce fashion. The explanatory approach is appropriate when the purpose of the research is to test hypotheses based on theory and estimate the strength of relationships between variables empirically, not just a description of phenomena (Sarstedt et al., 2022).

This research is cross sectional, i.e. data collection is collected at one point at a given time, it was chosen because it is suitable for observing consumer perceptions and intentions that are relatively stable in a given period and are commonly used in digital consumer behavior research and technology adoption (Sarstedt et al., 2022). This design allows for data collection efficiency while being valid for testing SEM-based structural models.

The research population is consumers in Indonesia who have purchased fashion products through e-commerce platforms, either through the Website or Shopee. This population was chosen because it is relevant to the research context and testing objectives of technology acceptance models in the digital fashion industry, with sampling techniques using purposive sampling, and respondent criteria: (1) be at least 18 years old, (2) have purchased fashion products online in the last 12 months, and (3) use an application-based or web-based e-commerce platform. This technique is used because the research requires respondents with specific experiences that fit the research variables, and this approach is commonly used in consumer behavior-based SEM research (J. Hair & Alamer, 2022).

Sample size determination refers to the PLS-SEM guidelines, based on 10-times rule (J. F. Hair et al., 2019), the minimum sample count is set ten times the maximum number of structural pathways leading to one endogenous construct, i.e. 10 x 4 = 40 respondents. However, since this rule is only a minimum limit, this study also refers to power analysis using the application of G-power, with a significance level of α = 0.05, Statistical power = 0.80, and assumptions effect size moderate.

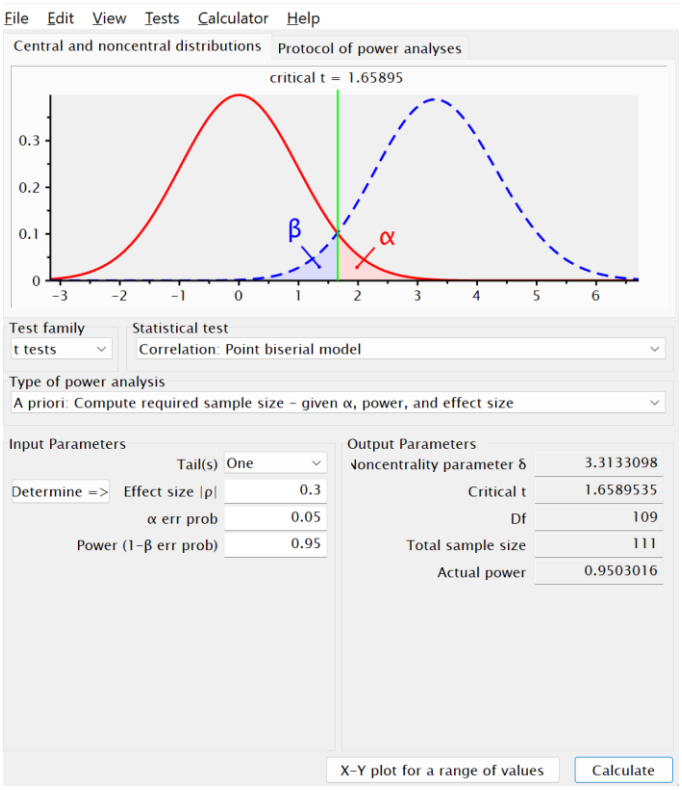

Figure 2 G-Power analysis

Thus, the results obtained for the minimum number of samples using the G-power tool were 111 respondents to ensure adequate statistical strength in hypothesis testing. Although this primary analysis uses SEM-PLS, the use of Power Analysis Simple correlation-based or regression remains considered relevant and recommended in the methodological literature. This is because PLS SEM basically estimates causal relationships based on latent construct regression. Therefore, Power Analysis used as a statistical minimum limit, while model evaluation and hypothesis testing still follow the specific guidelines of PLS-SEM. This combined approach increases methodological robustness and minimizes risk Type II Error, especially in models involving the moderation effect (J. F. Hair et al., 2019; Sarstedt et al., 2022).

The validity and reliability of the instrument were tested using a measurement model (Outer model) in PLS-SEM. Convergent validity is evaluated through the value of Outer Loading and average extracted variance (AVE), while the reliability of the construct was tested using Composite reliability and Cronbach's Alpha. Discriminant validity is tested using criteria heteroit-monotrait ratio (HTMT), in accordance with the latest methodological recommendations (Schuberth et al., 2023).

Data analysis was carried out using the Structural Equation Modelling based Partial Least Squares (SEM-PLS) with the help of SmartPLS software version 4. PLS-SEM was chosen because it is in

accordance with prediction-oriented research, is able to handle complex models with a moderation effect, and does not require normal data distribution (J. F. Hair et al., 2019; Sarstedt et al., 2022)

Hypothesis testing is carried out through the evaluation of structural models (inner models). The significance of the relationship between constructs was tested using a bootstrapping procedure with an adequate amount of resampling, the significance level used was $\alpha = 0.05$. The effect of trust moderation was tested by forming an interaction term between trust and each TAM variable (Perceived ease of use; perceived usefulness). All results are analyzed and reported according to the PLS-SEM reporting guidelines so that they can be replicated by other researchers.

RESULTS

Data Validity and Reliability

Testing of the measurement model in this study showed that all constructs met the criteria of validity and reliability. The internal reliability value exceeds the required limits, and the convergent validity achieved across the entire construct is achieved. The validity of the discriminant is also met, which indicates that there is no conceptual overlap between latent constructs.

Table 1 Reliability and Validity Table

Reliability and Validity Construct	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Perceived Ease of Use	0.831	0.84	0.887	0.663
Perceived Usefulness	0.823	0.826	0.883	0.653
Purchase Intention	0.824	0.826	0.883	0.654
Trust	0.843	0.847	0.895	0.68
Web Credibility	0.831	0.835	0.887	0.663
Web Quality	0.831	0.838	0.888	0.664

Overall, the results of the reliability and validity test show that the data of this study is very strong for further analysis. Internal consistency is evident with Cronbach's high Alpha and Composite reliability values (>0.7), as well as strong convergent validity can be seen from AVE (> 0.5) (J. Hair & Alamer, 2022), ensuring that the research instrument has been accurate and stable in measuring the phenomenon being studied.

Table 2 HTMT

HTMT	Perceived Ease of Use	Perceived Usefulness	Purchase Intention	Trust	Web Credibility	Web Quality	Trust x Perceived Usefulness	Trust x Perceived Ease of Use
Perceived Ease of Use								
Perceived Usefulness	0.475							
Purchase Intention	0.637	0.562						
Trust	0.622	0.466	0.621					
Web Credibility	0.628	0.524	0.677	0.534				
Web Quality	0.62	0.519	0.785	0.582	0.679			
Trust x Perceived	0.061	0.313	0.23	0.231	0.052	0.133		

Usefulness								
Trust x Perceived Ease of Use	0.336	0.06	0.162	0.393	0.119	0.244	0.067	

The discriminant validity test is carried out to ensure that each construct in the research model is empirically different from each other. Based on the HTMT criteria, the entire correlation value between variables in this study was below 0.85 (Henseler et al., 2014), with the highest correlation value recorded at 0.785 points. This proves that there is no problem of multicollinearity or overlap between constructs. Thus, it can be concluded that the validity of the discriminator in this study is met, so that the model can be continued to the hypothesis testing stage (structural test).

The predictive power of the model

This study used R-Squared to calculate the strength of the prediction model.

Table 3 R-Square adjusted

	R-square	**R-square adjusted**
Perceived Ease of Use	0.276	0.272
Perceived Usefulness	0.191	0.186
Purchase Intention	0.43	0.414
Trust	0.203	0.198

Based on the results of the determination coefficient test, the R-square value adjusted for the variable purchase inntention is 0.414. This value shows that the model has moderate predictive power in explaining consumer buying interest. Meanwhile, the perceived ease of use, trust, and perceived usefulness has an R2 value that ranges from 0.191 to 0.276. Even though these values belong to weak to moderate groups or categories (Chin, 1998), however, these results still make an empirical contribution to the understanding of factors that influence user behavior in the context of this study.

Hypothesis Test

The study had 8 hypotheses that were tested using SEM-PLS.

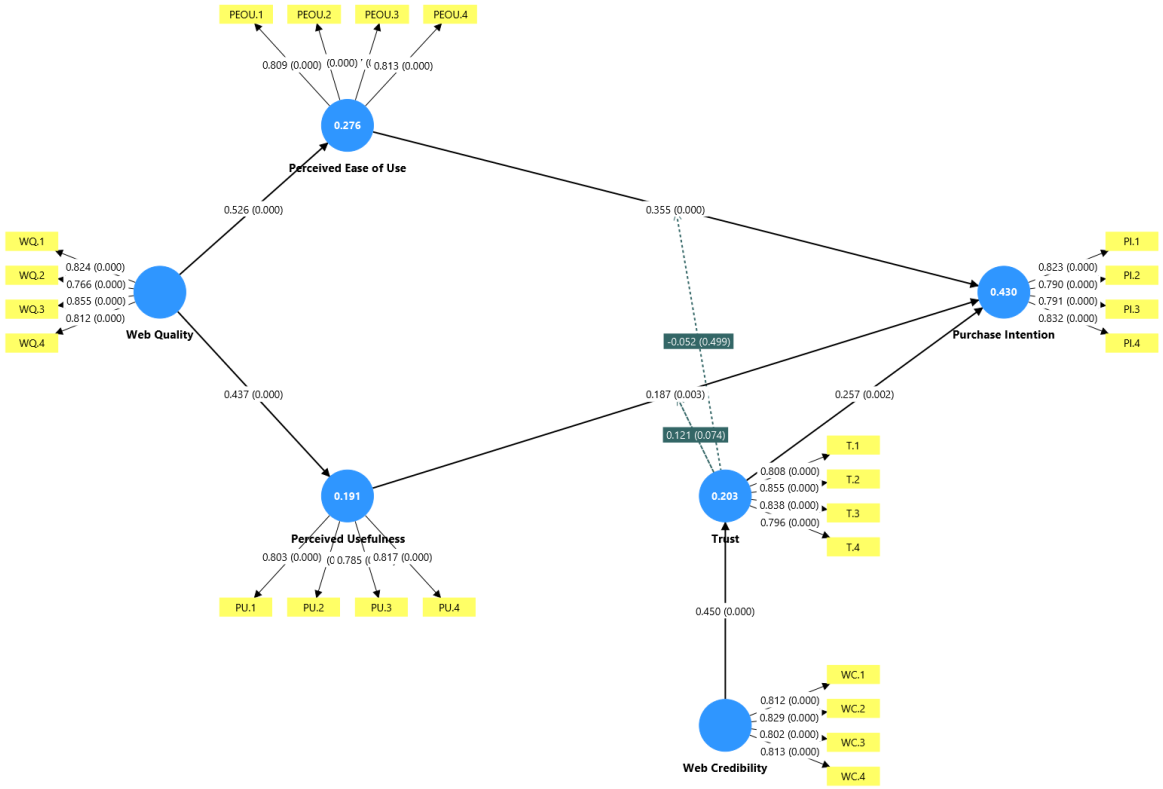

Table 4 Path Coefficients

Path coefficients	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Perceived Ease of Use -> Purchase Intention	0.355	0.355	0.077	4.583	0
Perceived Usefulness -> Purchase Intention	0.187	0.184	0.064	2.923	0.003
Trust -> Purchase Intention	0.257	0.267	0.081	3.163	0.002
Trust x Perceived Ease of Use -> Purchase Intention	-0.052	-0.057	0.076	0.676	0.499
Trust x Perceived Usefulness -> Purchase Intention	0.121	0.123	0.068	1.784	0.074
Web Credibility -> Trust	0.45	0.456	0.06	7.444	0
Web Quality -> Perceived Ease of Use	0.526	0.53	0.053	9.898	0
Web Quality -> Perceived Usefulness	0.437	0.443	0.067	6.48	0

Table 5 Total indirect effects

Total Indirect effects	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Web Credibility -> Purchase Intention	0.116	0.122	0.043	2.684	0.007
Web Quality -> Purchase Intention	0.268	0.271	0.052	5.193	0

Table 6 Specific Indirect

Specific Indirect	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Web Credibility -> Trust -> Purchase Intention	0.116	0.122	0.043	2.684	0.007
Web Quality -> Perceived Usefulness -> Purchase Intention	0.082	0.082	0.032	2.519	0.012
Web Quality -> Perceived Ease of Use -> Purchase Intention	0.187	0.189	0.049	3.776	0

The bootstrapping results show that perceived ease of use, perceived usefulness, and trust have a positive and significant effect on purchase intention. Web quality has a significant effect on perceived ease of use and perceived usefulness, while web credibility has a significant effect on trust. In contrast, the effect of trust moderation on the relationship between perceived ease of use and perceived usefulness with purchase intention was not significant. The bias-corrected confidence interval (BCa) indicates that all major direct paths have interval ranges that do not pass zero, so it is declared significant. In contrast, both trust moderation effects have intervals that cross zero, indicating the insignificance of the moderation effect. The results of the indirect effect test show that web credibility has a positive and significant influence on purchase intention through trust. In addition, web quality also has a significant effect on purchase intention indirectly through perceived ease of use and perceived usefulness. Based on the results of the F-square analysis, Web Quality has the most dominant influence in the research model, especially on Perceived Ease of Use ($f^2 = 0.382$) and Perceived Usefulness ($f^2 = 0.236$). Meanwhile, Web Credibility showed a moderate influence on Trust ($f^2 = 0.254$). On the other hand, the influence of Perceived Ease of Use, Perceived Usefulness, and Trust on Purchase Intention is relatively small. In addition, the Trust variable has not been shown to moderate the relationship between Perceived Ease of Use and Perceived Usefulness to Purchase Intention, as the value of f^2 interactions is below the substantive effect limit. The results of the specific indirect effects test showed that Trust significantly mediated the influence of Web Credibility on Purchase Intention ($\beta = 0.116$; $p < 0.05$). In addition, Perceived Usefulness and Perceived Ease of Use have also proven to be significant mediators in the relationship between Web Quality and Purchase Intention. The mediation path through Perceived Ease of Use showed the strongest indirect influence, indicating that ease of use is the main mechanism in explaining users' purchase intentions towards web-based systems. The results of the total effects analysis show that Perceived Ease of Use has the strongest total influence on Purchase Intention. In addition, Web Quality is proven to be a key variable that significantly affects Perceived Ease of Use, Perceived Usefulness, Trust, and Purchase Intention. In contrast, the role of Trust as a moderation variable has not been proven to be significant, so the main influence in the model is more dominated by direct and indirect paths through TAM constructs.

DISCUSSION

The findings show that consumers' intention to purchase fashion products through e-commerce is strongly related to how easy and useful they perceive the platform to be. Among the direct predictors, perceived ease of use has the strongest effect on purchase intention ($\beta = 0.355$), followed by trust ($\beta = 0.257$) and perceived usefulness ($\beta = 0.187$). This suggests that consumers are more likely to consider purchasing when the shopping process is simple, clear, and does not require unnecessary effort. In the context of fashion e-commerce, where consumers already face uncertainty because they cannot directly examine the product, an easy-to-use platform may reduce additional difficulties during the purchasing process.

Web quality also plays an important role in shaping consumers' perceptions of the platform. The significant effects of web quality on perceived ease of use ($\beta = 0.526$) and perceived usefulness ($\beta = 0.437$) indicate that a well-designed and functional website can improve both the convenience and practical value perceived by consumers. In other words, website quality does not necessarily encourage purchasing by itself, but it creates a better digital experience that makes consumers feel that the platform

is easier and more useful. This finding supports the basic logic of the Technology Acceptance Model and is consistent with previous studies showing that ease of use and usefulness are important determinants of online purchase intention.

The results also demonstrate that web credibility significantly increases trust ($\beta = 0.450$). Consumers are more likely to trust an e-commerce platform when the information presented appears reliable, professional, and convincing. Trust subsequently has a significant positive effect on purchase intention. This result is particularly relevant to online fashion shopping because consumers must make decisions without physically seeing or trying the product. Therefore, credible information, transparent product descriptions, reliable seller information, and consistent platform communication can help reduce uncertainty and strengthen consumers' confidence in making a purchase.

Interestingly, trust does not significantly moderate the relationship between perceived ease of use and purchase intention ($\beta = -0.052$; $p = 0.499$), nor does it significantly moderate the relationship between perceived usefulness and purchase intention ($\beta = 0.121$; $p = 0.074$). This means that trust does not substantially strengthen or weaken the effect of technology acceptance on purchase intention. Instead, trust appears to work as an independent driver of purchase intention. Consumers may therefore evaluate two aspects separately: whether the platform is easy and useful to use, and whether the platform can be trusted. Both considerations are important, but trust does not necessarily change how consumers respond to ease of use or usefulness.

The indirect effects provide further support for this interpretation. Web credibility influences purchase intention through trust ($\beta = 0.116$), while web quality influences purchase intention through perceived usefulness and perceived ease of use. The pathway through perceived ease of use is stronger, indicating that simplifying the online shopping process is one of the most effective ways to encourage purchase intention. Overall, the findings suggest that Indonesian fashion e-commerce platforms should not rely on trust alone. They need to combine a simple and functional shopping experience with credible information and reliable platform characteristics. This combination can strengthen both technology acceptance and consumer confidence, which ultimately contribute to higher purchase intention.

CONCLUSION

This study concludes that ease of use, usability, and trust are the main drivers of online fashion purchase intentions in Indonesia. Web Quality plays a crucial role as an early trigger for user cognition. However, trust does not function as a moderator, but rather acts as a stand-alone direct predictor in influencing purchasing decisions. For E-commerce practitioners, the main focus should be on improving website quality (Web Quality) to create an easy and efficient shopping experience, as ease of use is the strongest path to purchase intent. In building credibility, companies must continue to strengthen the credibility of the web to build trust, which proves to be an important foundation in digital transactions. Given that the role of Trust moderation is not significant, further research may consider other variables such as perceived risk or demographic factors as potential boundary conditions in the TAM model.

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AUTHOR CONTRIBUTION STATEMENT

Iskandarsyah Madjid served as the lead researcher, responsible for conceptualizing the research framework, designing the methodology, developing the theoretical integration of the Technology Acceptance Model (TAM) with trust as a moderating variable, and leading the data analysis using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The researcher contributed significantly to the literature review on technology acceptance, e-commerce consumer behavior, and the fashion industry context, as well as developing the hypotheses and interpreting the findings. Ichsan Akmal Mazas contributed substantially to the data collection process, including questionnaire development, survey distribution, respondent screening, and data validation. Muhammad Iqbal Fajri provided critical insights into the research design and theoretical framework, particularly in relation to web quality and web credibility as antecedents of technology acceptance and trust. Zikrul Rahmatillah participated in data analysis, including the measurement model assessment, structural model evaluation, moderation analysis, and mediation testing, as well as assisting with manuscript revision. Fakhrurrazi Amir contributed to the literature review, interpretation of findings, and refinement of the discussion section, particularly in relation to the non-significant moderation effects of trust. All authors reviewed and approved the final manuscript before submission.

AI DISCLOSURE STATEMENT

The researchers utilized Grammarly, an AI-assisted language support tool, to enhance grammar, sentence structure, and overall language clarity during the preparation of this manuscript. The tool was employed solely for language refinement purposes to improve readability and ensure grammatical accuracy. Additionally, the researchers used SmartPLS 4 software for statistical analysis, including measurement model assessment, structural model evaluation, moderation analysis, and mediation testing, as part of the standard quantitative research methodology. However, all intellectual content, including the research idea, study design, theoretical framework, hypothesis development, interpretation of findings, discussion, and conclusions, was entirely developed by the researchers based on original empirical data collected from Indonesian fashion e-commerce consumers. The AI tool did not contribute to the generation of ideas, data analysis (beyond the intended use of statistical software), or any substantive aspects of the research. The manuscript was carefully reviewed and revised by all authors to ensure accuracy, authenticity, and originality. The researchers assume full responsibility for all aspects of this publication, including its content, interpretations, and conclusions.

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CONFLICTS OF INTEREST

The researchers declare that there are no conflicts of interest associated with this research or its publication. No financial, personal, professional, or institutional relationships exist that could have inappropriately influenced the research design, data collection, analysis, interpretation, or presentation of findings. All authors have maintained objectivity and scientific integrity throughout the research process. The researchers affirm that the study was conducted with full transparency and that no competing interests have affected the outcomes or conclusions presented in this manuscript. Any potential influences have been disclosed to ensure the credibility and reliability of the research findings. The researchers further confirm that the interpretation of the non-significant moderation effects of trust was conducted impartially, based solely on empirical evidence and established methodological guidelines, without any external pressure or bias.

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