

The Influence of M-Commerce Ubiquity and Web Design on Brand Trust M-Commerce Usage Behavior in QRIS Application Users Moderated by Product Reputation

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ABSTRACT

The purpose of this research is to analyze the influence of M-Commerce Ubiquity and Web Design on Brand Trust and M-Commerce Usage Behavior on Qris application users moderated by Product Reputation. Data collection for this study was carried out by filling out questionnaires periodically and online. The number of respondents who were successfully obtained and processed the data was 231 respondents. Research respondents are users who make payments with Qris. The tool used for data processing is Amos. The results of this study indicate that M-Commerce Ubiquity has no effect on Brand Trust, Web Design has a positive effect on Brand Trust, Brand Trust has a positive effect on M-Commerce Usage Behavior, M-Commerce Ubiquity has a positive effect on M-Commerce Usage Behavior mediated by Brand Trust, and Product Reputation moderates the effect of Brand Trust on M-Commerce Usage Behavior is not supported.

INTRODUCTION

QRIS is part of the Indonesian Payment System Blueprint (BSPI) 2025, launched by BI and the Indonesian Payment System Association (ASPI) on August 17, 2019. QRIS has features that make it easier for users and merchants, namely QRIS Without Face-to-Face, QRIS Consumer Presented Mode, QRIS Between Countries. The convenience and variety of QRIS features support economic and digital financial inclusion and payment connectivity between countries. Bi.co.id recorded that as of June 2023 QRIS has reached 26.7 million merchants, with 91.4% of that number being MSMEs. In line with the development of the number of QRIS transactions throughout 2022, it was recorded at 1.03 billion transactions, or grew by 86% (year-on-year). Research links the credibility of mobile commerce with the trustworthiness of the system or application that manages it (Tan & Liew, 2022).

Ubiquity describes the availability of information at all times. Mobile ubiquity, a core feature of m-commerce, is evolving as technology advances and business models change (Elgammal et al., 2023). Mobile ubiquity uniquely differentiates it from in-store electronic commerce, leading to innovative usability, interaction and credibility values (Tan & Liew, 2022). There are many types of value in m-commerce that drive its popularity (Shaw et al., 2022). The addition of live-streaming features, m-commerce innovatively adds many aspects of value to enhance the consumer value proposition, such as social and learning value (Chen et al., 2023).

Increasingly, businesses and consumers are relying on m-commerce as the preferred commerce channel (Wasiq et al., 2022). In light of this, an opportunity arises for organizations to look for ways that they can better leverage m-commerce (Elgammal et al., 2023). A number of researchers have conducted

empirical and theoretical studies focusing on the consumer (Hanaysha, 2022) and firm (Iuga & Wainberg, 2024) levels.

M-commerce is also closely related to website layout. Website design refers to the process of creating a website that combines aspects of web page layout, content production, and graphic design that assist in developing positive interactions with web stores (Zhou et al., 2019). From the picture below, google is the most visits from Indonesians, after investigation this is due to the appearance of google and the need for this website is the main reason. After google with the highest number of visits at 1,987,927,161 visits, then followed by Youtube, Shinigami.id, and others.

1. Literature Review

M-Commerce Ubiquity

Ubiquity is the availability of information at any time and from anywhere (Akram et al., 2023). When consumers know that services, such as product purchases, can be done anytime and anywhere through mobile devices (Selem et al., 2023). So that consumers' worries and anxiety about their purchasing decisions will be reduced (Elgammal et al., 2023). On the other hand, brand trust associations that are considered as part of m-commerce can also be said to be a scenario of the trust transfer phenomenon (Elgammal et al., 2023). Ubiquity can also manifest cognitive and affective stimulation modes that affect consumers' internal states, known as organisms.

Website Design

Website design is the process of planning and developing a web interface that includes not only aesthetic aspects, but also functionality and user experience (Guo et al., 2023). An effective website design should consider various elements, such as layout, color, typography, and navigation, to create an intuitive and engaging experience for visitors (Saoula et al., 2023). Previous research shows that responsive design that can adapt to various screen sizes will be crucial in increasing user engagement, especially given the increasing use of mobile devices (Bartikowski et al., 2022). Website design should be optimized for mobile devices, focusing on elements such as responsiveness, loading speed, and intuitive navigation (Al-Gasawneh et al., 2021). Previous research has also found that users tend to abandon sites that are slow or difficult to navigate, so efficient design can increase visitor retention and reduce shopping cart abandonment rates (Nurlina Bangun & Aisyah, 2023).

Brand Trust

Brand trust is an important concept in marketing that refers to consumer confidence in a brand, which includes the expectation that the brand will fulfill its promises and standards (Haudi et al., 2022). Previous research has found that brand trust is formed through positive consumer experiences, product consistency, and transparency of communication from the brand (Salhab et al., 2023). Brand trust in m-commerce is becoming increasingly crucial as users often conduct transactions via mobile devices, which can raise doubts regarding data security and privacy (Albayrak et al., 2023). Other research also shows that consumer trust in brands on mobile platforms is influenced by several factors, including seamless user experience, quality customer service, and transparent data protection policies (Movahedisaveji & Shaukat, 2020). So consumers will tend to trust brands that have a good reputation and provide security guarantees in every transaction.

Product Reputation

Product reputation is a consumer's perception and assessment of the quality, reliability and value of a product or brand (Xu et al., 2024). Previous research shows that product reputation is strongly influenced by previous consumer experiences, reviews, and recommendations from others (Elgammal et al., 2025). Other research also suggests that reputation can be an important strategic asset, as it can increase customer loyalty and influence purchasing decisions (Cavazos et al., 2023). In addition, a good reputation

is often associated with consumer trust, which in turn can reduce the perceived risk of purchase (Han et al., 2021). This is in line with research showing that product reputation can serve as a barrier to competitors, as consumers tend to choose brands that already have a good reputation over new or lesser-known brands (Gong, 2024). Thus, building and maintaining a positive product reputation is critical to the long-term success of a company.

M-Commerce Usage Behavior

M-Commerce, refers to commerce transactions conducted through mobile devices, such as smartphones and tablets (Elgammal et al., 2023). Previous research shows that m-commerce usage behavior is influenced by various factors, including convenience, ease of access, and transaction speed (Prihantoro et al., 2018). While other research explains under users tend to prefer m-commerce because of the ability to shop anytime and anywhere, which provides more flexibility compared to traditional shopping (McLean et al., 2020). In addition, security factors also play an important role, in line with research conducted by Wen et al (2023) which revealed that concerns about data security can influence consumers' decisions to transact on mobile. In addition, elements of good app design and user experience, such as intuitive navigation and a fast checkout process, also contribute to the increased adoption of m-commerce (Bryant & Basu, 2023).

2. Hypothesis Development

With the research results above, the conceptual framework is as follows:

Figure 1. Conceptual Framework

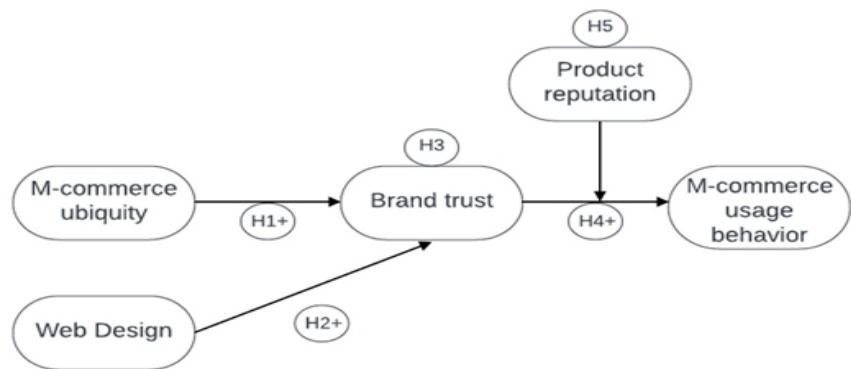


Figure 1. Conceptual Framework

Source: Data Processed, 2024

From this framework, a hypothesis can be formulated:

The Influence of M-Commerce Ubiquity on Brand Trust

The ubiquity feature of m-commerce studied by is searchability/reachability, which refers to the ability to reach a brand provider and conduct a thorough search and examination of products and services (Salem et al., 2023). Thus, m-commerce will be ubiquitous and credibly support consumers to reach a brand and form brand knowledge, which leads to brand trust. The relationship between the presence of m-commerce and brand trust explains that when m-commerce can encourage consumer trust, it can increase opportunities for organizations to effectively exploit their brand and product marketing (Elgammal et al., 2025). Brand trust signifies expectations of provider behavior and a psychological state that describes the level of acceptance of the brand (Cardoso et al., 2022). On this occasion, consumers will lead to the use of m-commerce. Based on the discussion above, the following hypothesis is proposed:

H₁: M-Commerce Ubiquity has a positive influence on Brand Trust

The Influence of Website Design on Brand Trust

Website design refers to the process of creating a website that incorporates aspects of web page layout, production content and graphic design that help in developing interactions with the web store (Giao et al., 2020). An attractive and creative website design helps customers to engage with the store positively. Today's customers are looking for more attractive and engaging website designs that help them to explore more in terms of hedonic and utilitarian value outcomes (Chaouali & Souiden, 2023). The information displayed on the website can also affect the user's level of enjoyment, which may lead to a repurchase (Albayrak et al., 2020). Based on the discussion above, the following hypothesis is proposed:

H₂: Website Design has a positive influence on Brand Trust

The Influence of M-Commerce Ubiquity and M-Commerce Usage Behavior mediated by Brand Trust

Brand trust is taken into account as a key outcome that should be expected to arise from socialcommerce exchanges (Ferraro et al., 2023). The interaction derived from social commerce will build the level of interaction with the consumer over the sales product. Trust shortens the psychological distance between consumers and m-commerce and explains the higher level of technology acceptance, such as m-commerce technology, which leads to more frequent use of m-commerce behavior (Kang & Kim, 2023). Service providers leverage the existence of m-commerce to influence consumers' trust in products and brands and encourage more frequent use of m-commerce behaviors (Zhai & Chen, 2023). Thus, usage behavior will continuously take place with the use of m-commerce. Based on the discussion above, the following hypothesis is proposed:

H₃: M-Commerce Ubiquity has a positive effect on M-Commerce Usage Behavior mediated by Brand Trust

The Influence of Brand Trust on M-Commerce Usage Behavior

The m-commerce brand trust association can be taken into account as a scenario of the trust transfer phenomenon (Kang & Kim, 2023). Brand trust is an organism, and it directly links m-commerce to its main goal, which is to reach brand providers (Elgammal et al., 2023). Brand trust expresses a psychological disposition of an organism that is shown to predict future behavior and intentions (Ebrahim, 2020). The habitual behavior and intention of an individual will determine the success of a brand trust. Based on the discussion above, the following hypothesis is proposed:

H₄: Brand Trust has a positive influence on M-Commerce Usage Behavior

The influence of Brand Trust and M-Commerce Usage Behavior moderated by Product Reputation

Reputation is an indicator of trust and a signal of credibility (Grewal & Stephen, 2019). So that it will leave an impression in the minds of consumers, companies with a reputation that offer high-quality and creative products and services are not easily rivaled. Product reputation, which is considered the foundation of a company's reputation, and its purpose is to gain consumer trust in products and related brands (Zhou et al., 2019). Product reputation becomes an investment in marketers' efforts to exploit and convey the importance that can encourage positive acceptance of the product (Hongsuchon et al., 2022). With the creation of a good product reputation, of course, it will also increase positive acceptance about the product. Based on the discussion above, the following hypothesis is proposed:

H₅: Product Reputation moderates Brand Trust on M-Commerce Usage Behavior

RESEARCH METHOD

In line with the formulation of the problem and research objectives, the positivistic paradigm using a quantitative approach is the right and appropriate method to answer the research questions that have been formulated. The sample of this study involved 231 respondents who were taken by proportional

cluster random sampling of respondents who had used, the intensity of use and what type of Qris was often used. Data analysis techniques to answer research questions using SEM that describes the direct and indirect effects of endogenous and exogenous variables.

Respondent Information

Based on the respondent profile table, through gender data, respondents in this study were dominated by men. From age category shows that those who often make payments with Qris are dominated by 31-36 years old. For the most frequent use of the Qris platform itself is Qris BCA. Users use Qris in a week as much as 1-5 times. From the employment category, it is dominated by private employees. The last education of respondents is dominated by S-1. And for income in a month is dominated by >Rp.8,000,001.

Table 1. Demografis Profile of Respondents

Category	Description	Frequency	Presentase (%)
Gender	Male	174	75.3%
	Female	57	24.7%
Ages	19 – 24 Years	19	8.2%
	25 – 30 Years	35	15.2%
	31 – 36 Years	57	24.7%
	37 – 41 Years	53	22.9%
	> 41 Years	67	29%
Latest Education	HIGH SCHOOL	16	6.9%
	Bachelor (S1)	192	83.1%
	Master (S2)	23	10%
Current Employment	Student	12	5.2%
	PNS	13	5.6%
	Private sector employee	188	81.4%
Income	Self-employed	18	7.8%
	< Rp.2.000.000	4	1.7%
	Rp.2.000.001 - Rp.4.000.000	16	6.9%
	Rp 4.000.001 - Rp.6.000.000	32	13.9%
	Rp 6.000.001 - Rp 8.000.000	37	16%
	> Rp.8.000.001	142	61.5%

Source: Data Processed, 2024

RESULTS AND DISCUSSION

Validity Test and Reliability Test

The validity test is a test conducted to test the quality of the questionnaire. Where a good questionnaire is one that can be used to measure what should be measured. Furthermore, where decision making in the validity test requires a factor loading value. Factor loading is the correlation of indicators with their latent constructs or is the output of factor analysis which is an analytical measurement tool. Validity in this study is > 0.35 (Hair et al., 2019).

This study uses a reliability test analysis can be used to measure the consistency of the measurement results of the questionnaire in repeated use. In conducting reliability testing, the desired Cronbach's alpha value must be more than 0.6 and the composite reliability value must be more than 0.7 (Hair et al., 2019). The composite reliability value shows how well a variable is reliable, while the Cronbach's alpha value is the lowest reliability measure of the variable.

Table 2. Validity and Reliability Test Results

Variables	Items	Outer Loading	Cronbach's Alpha
<i>M-Commerce Ubiquity</i>	MCU1	0.744	0.943
	MCU2	0.751	
	MCU3	0.705	
	MCU4	0.800	
	MCU5	0.654	
	MCU6	0.847	
	MCU7	0.808	
	MCU8	0.822	
	MCU9	0.798	
	MCU10	0.877	
	MCU11	0.828	
	MCU12	0.822	
Variables	Items	Outer Loading	Cronbach's Alpha
<i>Web Design</i>	WD1	0.860	0.866
	WD2	0.752	
	WD3	0.887	
	WD4	0.880	
Variables	Items	Outer Loading	Cronbach's Alpha
<i>Brand Trust</i>	BT1	0.922	0.934
	BT2	0.955	
	BT3	0.944	
Variables	Items	Outer Loading	Cronbach's Alpha
<i>Product Reputation</i>	PREP1	0.945	0.907
	PREP2	0.951	
	PREP3	0.884	
Variables	Items	Outer Loading	Cronbach's Alpha
<i>M-Commerce Usage Behavior</i>	MUB1	0.935	0.847
	MUB2	0.935	

Source: Data Processed, 2024

Based on the table above, the value of each outer loading is obtained for all indicators of each variable, where all outer loading values > 0.5, meaning that the validity in this study is met. Based on the table above, the Cronbach's alpha value and composite reliability value for each latent variable are obtained where all values are greater than 0.7, meaning that the reliability test in this study is fulfilled.

Descriptive Statistics

Descriptive Statistical Test can provide an overview of the data seen from the minimum, maximum, average (mean) and standard deviation values generated from this study. The variables used in this study include transformational leadership, training and development, and job satisfaction as independent variables, and job performance as the dependent variable. These variables will be tested descriptively as shown in the table below.

Table 3. Descriptive Statistics

<i>M-Commerce Ubiquity</i>	Mean	Min	Max	Std.Deviation
MCU1	4.606	3	5	0.5716
MCU2	4.653	3	5	0.5449
MCU3	4.424	2	5	0.6865
MCU4	4.567	2	5	0.5849
MCU5	4.484	1	5	0.7030
MCU6	4.528	3	5	0.5955
MCU7	4.567	2	5	0.5996
MCU8	4.523	3	5	0.5957
MCU9	4.558	2	5	0.6077
MCU10	4.536	3	5	0.5950
MCU11	4.584	3	5	0.5676
MCU12	4.545	3	5	0.5944
Total rata-rata	4.548			0.4744
<i>Web Design</i>	Mean	Min	Max	Std.Deviation
WD1	4.385	2	5	0.6747
WD2	4.342	3	5	0.6658
WD3	4.502	1	5	0.6716
WD4	4.480	2	5	0.6312
Total rata-rata	4.427			0.5584
<i>Brand Trust</i>	Mean	Min	Max	Std.Deviation
BT1	4.476	2	5	0.6903
BT2	4.428	2	5	0.6996
BT3	4.428	2	5	0.6870
Total rata-rata	4.444			0.6510
<i>Product Reputation</i>	Mean	Min	Max	Std.Deviation
PREP1	4.259	2	5	0.7472
PREP2	4.268	2	5	0.7614
PREP3	4.047	1	5	0.9520
Total rata-rata	4.192			0.7583
<i>M-Commerce Usage Behavior</i>	Mean	Min	Max	Std.Deviation
MUB1	4.220	2	5	0.8175
MUB2	4.467	2	5	0.6772
Total rata-rata	4.344			0.6990

Source: Data Processed, 2024

Based on the descriptive statistical table of m-commerce ubiquity, an average value of 4.548 is obtained, which means that the availability and accessibility of services anywhere and anytime allows consumers to shop flexibly, with full access. Then for the descriptive statistics of web design, an average value of 4.427 is obtained, which means that the appearance of the web used by consumers can make it easier for them to make transactions. Meanwhile, for the descriptive statistics of brand trust, an average value of 4,444 was obtained, this shows that consumer trust in the qris application is very good. Meanwhile, for the descriptive statistics of product reputation, an average value of 4.192 is obtained, this means that the qris application used by consumers has a good reputation. Finally, descriptive statistics for m-commerce usage behavior obtained an average value of 4.344, so it can be concluded that users always use the qris application when making payments.

Hypothesis Test

From the table of hypothesis test results below, the p-value is < 0.05 for each hypothesis, which means that all hypotheses in this study are accepted or supported, for more details can be seen in the following table.

Table 4. Hypothesis Test Results

Hypothesis	Estimate	P-Values
<i>M-Commerce Ubiquity has a positive influence on Brand Trust</i>	-0.293	0.004
<i>Website Design has a positive influence on Brand Trust</i>	1.321	0.000
<i>M-Commerce Ubiquity has a positive effect on M-Commerce Usage Behavior mediated by Brand Trust</i>	-0.218	0.000
<i>Brand Trust has a positive influence on M-Commerce Usage Behavior</i>	0.743	0.006
<i>Product Reputation moderates Brand Trust on M-Commerce Usage Behavior</i>	0.005	0.416

Source: Data Processed, 2024

H₁: M-Commerce Ubiquity has a positive influence on Brand Trust

Based on the processing results, the estimated coefficient value is -0.293, which means that increasing m-commerce ubiquity will decrease brand trust and conversely decreasing m-commerce ubiquity will increase brand trust. The sign of the estimated coefficient that is not in accordance with the theory shows that the hypothesis stating m-commerce ubiquity has a positive effect on brand trust is not proven. The results of this study are not in line with previous research which states that the relationship between m-commerce ubiquity and brand trust explains that when m-commerce can encourage consumer trust, it can increase opportunities for organizations to effectively utilize brand marketing as well as products (Elgammal et al., 2023).

H₂: Website Design has a positive influence on Brand Trust

Based on the processing results, the estimated coefficient value is 1.321, which means that increasing web design will increase brand trust and conversely decreasing web design will decrease brand trust. Meanwhile, the t-statistic value is 0.000, which means that the hypothesis that web design has a positive effect on brand trust is proven. The results of this study are in line with previous research which states that users today are looking for more attractive and interactive website designs, which help them explore more in terms of hedonic and utilitarian value result (Chaouali & Souiden, 2023).

H₃: M-Commerce Ubiquity has a positive effect on M-Commerce Usage Behavior mediated by Brand Trust

Based on the results of data processing, the estimated coefficient value is -0.218, which means that increasing brand trust will increase m-commerce ubiquity and will affect m-commerce usage behavior, conversely decreasing brand trust will decrease m-commerce ubiquity which will also have an impact on m-commerce usage behavior. While for the p-value of 0.000 which means that brand trust mediates the effect of m-commerce ubiquity on M-Commerce Usage Behavior is proven. The results of this study are in line with previous research which found that trust shortens the psychological distance between consumers and m-commerce, and explains higher levels of technology acceptance, such as m-commerce technology, which leads to more frequent use of m-commerce behavior (Kang & Kim, 2023).

H₄: Brand Trust has a positive influence on M-Commerce Usage Behavior

Based on the results of data processing, the estimated coefficient value is 0.743, which means that increasing brand trust will increase m-commerce usage behavior and conversely decreasing brand trust will decrease m-commerce usage behavior. Meanwhile, the p-value is 0.000, which means that brand trust

has a positive effect on m-commerce usage behavior. the results of this study are in line with previous research which found that brand trust is an organism, which directly connects m-commerce with its main purpose, namely reaching brand providers (Elgammal et al., 2023). Brand trust reflects an individual's psychological disposition that has been shown to predict future behavior and intentions (Ebrahim, 2020). The habitual behavior and intentions of an individual will determine the success of brand trust.

H₅: Product Reputation moderates Brand Trust on M-Commerce Usage Behavior

Based on the results of the hypothesis analysis, an estimated coefficient value of 0.005 was obtained, indicating that an increase in brand trust will enhance m-commerce usage behavior, moderated by product reputation. Conversely, a decrease in brand trust will lower m-commerce usage behavior, also moderated by product reputation. The p-value is 0.416, which means that product reputation does not significantly moderate the influence of brand trust on m-commerce usage behavior. This finding is inconsistent with previous research, which stated that reputation is an indicator of trust and a signal of credibility (Grewal & Stephen, 2019). Therefore, companies with a reputation for offering high-quality and creative products and services are not easily rivaled, as this leaves an impression in consumers' minds. Product reputation, considered the foundation of a company's reputation, aims to gain consumer trust in related products and brands (Zhou et al., 2019). Product reputation becomes an investment in marketers' efforts to leverage and convey the importance that can encourage positive acceptance of the product (Hongsuchon et al., 2022).

CONCLUSION

From the research results, several conclusions can be drawn. Firstly, the positive effect of m-commerce ubiquity on brand trust was not proven, while the positive effect of web design on brand trust was confirmed. Furthermore, brand trust positively influences m-commerce usage behavior, demonstrating a significant relationship. However, the mediation of brand trust on the effect of m-commerce ubiquity on m-commerce usage behavior was not supported, and product reputation did not moderate the relationship between brand trust and m-commerce usage behavior.

In terms of managerial implications, improvements are necessary in several aspects. For m-commerce ubiquity, enhancing the use of mobile internet for purchasing or seeking services is essential. In web design, technical aspects and the visualization of QRIS should align more closely with other QRIS systems. Regarding brand trust, it is crucial to improve convenience and satisfaction when making payments using the QRIS application. Additionally, product reputation should focus on ensuring that QRIS aligns well with consumers' lifestyles. Lastly, addressing the frequency of QRIS usage for payments is vital in enhancing m-commerce usage behavior.

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