

Influential Elements in Consumer Decision-Making on E-Commerce Applications: A Study in North Minahasa

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ABSTRACT

This study investigates the key factors influencing consumer purchasing decisions through e-commerce applications in North Minahasa Regency, Indonesia. While prior research has largely concentrated on national and urban markets, limited empirical evidence exists regarding consumer behavior in regional contexts. Addressing this gap, the study employs an exploratory factor analysis approach using data collected from 152 respondents who meet specific e-commerce usage criteria. Principal component analysis revealed four dominant factors affecting purchasing decisions: Shopping Convenience, Technological Advancement, Attractive Features, and Social Influence. These factors together explain 70.92% of the total variance in consumer decision-making. Shopping Convenience emerged as the most influential, highlighting the importance of trust, security, and ease of use. The findings provide valuable insights for both academia and e-commerce stakeholders, particularly in optimizing marketing strategies and platform development to suit regional consumer needs. Limitations include geographical scope, sample diversity, and platform generalization. Future research is recommended to explore a broader demographic and additional influencing variables, such as environmental or technological innovations.

INTRODUCTION

The rapid advancement of the internet has transformed it into a vast and dynamic information network, playing a crucial role in global competitiveness (Economics and Statistics Administration, 2011). High-speed internet access has become essential for individuals and businesses, facilitating seamless global connectivity and revolutionizing commerce. The rise of e-commerce has eliminated geographical barriers, enabling businesses to expand their market reach beyond physical storefronts (Cui & Xinyu, 2024; Jin, 2024).

According to Asosiasi Penyelenggara Jasa Internet Indonesia (2024), the number of internet users in Indonesia reached 221,563,479 in 2024, representing 79.5% of the total population. The rapid expansion of internet access in Indonesia has played a major role in the growth of e-commerce. The easier access to the internet has encouraged more people to shop online, making e-commerce a popular way to buy things. The growth of the digital economy has also been supported by the widespread use of mobile phones and online financial services, pushing more transactions to happen online.

Jin (2024) points out that e-commerce has also emerged as a key driver of international trade by simplifying transactions and enhancing market transparency. Small and medium-sized enterprises particularly benefit from cross-border e-commerce, as digital marketplaces provide them with visibility, market access, and expanded customer reach (Orman & Teker, 2024).

Additionally, Zayats and Yakob (2024) mentioned that digital platforms facilitate direct connections between producers and consumers, reducing transaction time and enhancing efficiency.

The COVID-19 pandemic accelerated the adoption of e-commerce, as movement restrictions necessitated alternative means of conducting business. In response, Ratumbuisang et al. (2022) stated that an Android-based E-Market Information System was developed to facilitate online transactions. Indonesia witnessed a significant shift in consumer behavior, with e-commerce activity concentrated in regions such as Java and Sumatra (Purwanti, 2023). Despite the digital economy's potential, challenges persist, including regulatory compliance and unequal internet access (Putri & Ruhaeni, 2022).

The pandemic COVID-19 also led to the emergence of 21 million new digital consumers in Indonesia, accelerating the transition to online commerce (Google et al., 2021). Studies indicate that digital platforms played a vital role in sustaining businesses, with 28% of online sellers attributing their survival to these platforms (Ribek et al., 2023). Furthermore, Silajadja et al. (2023) found most sellers leveraged multiple e-commerce platforms to increase visibility and attract a broader customer base.

The resilience of micro, small, and medium-sized enterprises was evident during the pandemic COVID-19, as businesses increasingly relied on technology to navigate economic disruptions (Jauhari et al., 2022). Looking ahead, 69% of merchants plan to expand their use of digital marketing tools over the next five years to enhance customer engagement (Ayundyayasti et al., 2023).

Based on the findings of Badan Pusat Statistik (2025) in their *Statistik E-Commerce 2023* report, several key insights have been identified regarding the development of the e-commerce sector in North Sulawesi. The data indicate that the number of e-commerce businesses in the province was estimated at 20,366 in 2022. Many of these businesses utilize digital platforms as their primary means of operation. Social media is the most widely used channel, with 89.28 percent of e-commerce businesses leveraging it for marketing and sales. Additionally, instant messaging applications play a significant role in transactions, with 75.96 percent of businesses using these platforms to interact with customers and manage orders. This trend reflects the growing adoption of digital technology in commercial activities across North Sulawesi, contributing to the expansion of the region's digital economy.

PREVIOUS STUDY

Consumer decisions in e-commerce are influenced by multiple factors. According to Kotler et al. (2018), purchasing decisions are shaped by personal, psychological, and social factors. In the digital marketplace, these factors become even more intricate due to the interactive nature of online shopping experiences. Previous studies have identified several key factors influencing consumer repurchase intentions toward e-commerce platforms.

Trust, Security, and Quality

Trust and security are critical factors influencing consumer behavior in e-commerce environments. Studies have shown that trust significantly affects online purchasing decisions on digital platforms such as Dana and Lazada (Djaenudin & Prastowo, 2024; M. H. Napitupulu & Supriyono, 2022). Moreover, trust plays a universal role in shaping purchase decisions, regardless of consumers' socio-economic backgrounds (Handoyo, 2024). In addition to trust, security aspects are essential in encouraging purchase behavior (Shergill & Chen, 2005; Sulistyawati & Nursiam, 2019). Furthermore, Su et al. (2008) found that website quality alongside product and

service quality positively impact customer satisfaction, emphasizing the importance of a well-developed online platform in the e-commerce context.

Pricing

Price sensitivity and promotional strategies have been widely recognized as influential factors in shaping consumer purchasing behavior (Kiom & Handayati, 2022; Winarni et al., 2022). Consumers tend to be highly responsive to pricing strategies (Hongli, 2025), with discounts and promotions exerting a strong impact on their buying decisions (Jerab, 2025). Moreover, Peter and Olson (2013) mentioned perceived price plays a crucial role in affecting purchasing intentions.

Service Efficiency and Time-Saving Features

In addition to pricing, service efficiency and time-saving features are essential elements that drive customer satisfaction and loyalty. Quick processing times and real-time order tracking have been shown to positively influence customer satisfaction and purchasing intentions (Wiastuti et al., 2022; Zaheer et al., 2024). Furthermore, user-friendly interfaces and efficient service delivery contribute significantly to enhancing customer loyalty and encouraging repeat purchases (Imani & Windya Giri, 2024).

Payment Convenience and Information Availability

Easy payment options, along with transparent product and transaction information, have been identified as important factors that encourage buying behavior (Napitupulu & Kartavianus, 2014). Supporting this, a study on Lazada.co.id users by Damasta and Widayanto (2018) found that transaction ease significantly impacts customer satisfaction by directly affecting purchasing decisions. In recent years, the rise of electronic wallets has further emphasized the importance of convenience, with consumers increasingly favoring these payment methods due to their ease of use and accessibility (Maya et al., 2023).

Ease of use

Several studies highlight that perceived value, ease of use, usefulness, reliability, and functionality are major factors influencing user engagement with digital platforms (Delafruez et al., 2011; Lee et al., 2011). Among these, the perceived ease of use plays a significant role in shaping consumer satisfaction and decision-making processes (Tirta et al., 2024), while perceived usefulness and ease of use have been found to directly enhance platform usability (Arfina et al., 2023; Hanh & Thai, 2022). Technology usability continues to be a key element in improving the online shopping experience (Heijden et al., 2003).

Social influence and social proof

Social pressure has also been found to encourage the continuance of online shopping behaviors (Talal & Charles, 2011). Family and friends' reviews continue to play a pivotal role in influencing shopping behavior, with noticeable variations depending on cultural contexts (Balasudarsun et al., 2018). In Indonesia, social media influence has been shown to significantly affect consumer behavior and social identity, which in turn drives the growth of the digital economy (Frans Sudirjo et al., 2024). Consumers often rely on peer reviews and recommendations when making online purchases, highlighting the importance of social influence in the digital marketplace (Yadav et al., 2024).

Personalization

Mulyadi and Efawati (2024) found that Personalized experiences, tailored to individual preferences, have been shown to significantly drive consumer interest and engagement in online platforms.

Moreover, the provision of personalized product information and the integration of customer reviews contribute to improved shopping experiences, making consumers feel more informed and confident in their purchasing decisions (Hwang, 2025).

RESEARCH GAP

However, most of these studies focus on national or urban markets, with limited research specifically addressing e-commerce adoption in regional areas such as North Minahasa Regency. While internet accessibility and digital transformation have grown in this region, there is a lack of empirical research identifying the key factors influencing consumer purchasing decisions through e-commerce applications in North Minahasa. As North Minahasa continues to develop digitally, it is essential to investigate how local consumers interact with e-commerce platforms and what factors drive their purchasing decisions.

This study seeks to fill this gap by conducting a factor analysis to determine the key variables influencing purchasing decisions through e-commerce applications in North Minahasa Regency. By addressing this research gap, the findings will contribute to both academic literature and practical insights for e-commerce businesses aiming to optimize their strategies in regional markets.

Additionally, this research seeks to provide practical contributions for e-commerce platform managers and other stakeholders in North Minahasa. By understanding the factors that influence consumer purchasing decisions, e-commerce application providers can develop more effective marketing strategies that align with local consumer needs. For instance, by identifying consumer preferences for specific payment methods or desired security features, platform managers can enhance their competitiveness in an increasingly dynamic market.

This study aims to address the following question: What are the key factors influencing purchasing decisions through e-commerce applications in North Minahasa Regency?

METHODS

To identify factors influencing purchase decisions through e-commerce applications, exploratory factor analysis was done. This study employs a survey design in which data were collected through a self-developed questionnaire as the measuring instrument. To ensure the questionnaire validity content, the variables constructed were based on theoretical literature and in-depth interviews with eight individuals who use e-commerce applications. Each interview lasting between 20 to 30 minutes then recorded and transcribed. no new information emerged during the eighth interviews.

A total of 45 variables were generated from the in-depth interviews and literature review. These variables were converted into items in a questionnaire then evaluated to 60 respondents to test their validity and reliability.

To evaluate the strength and validity of the correlation between variables, Pearson correlation tests were conducted, where a significance value below 0.05 is considered acceptable (Illowsky & Dean, 2023). The analysis identified 22 valid items. Additionally, a Cronbach's alpha value of 0.95 demonstrated very high reliability, exceeding the threshold for acceptable reliability (need reference). The validated and reliable questionnaire was then distributed to respondents.

Respondent selection was based on specific criteria, including being over 18 years old and having experience using e-commerce applications. A total of 160 individuals participated in the study. However, based on respondent consistency analysis, 8 respondents were excluded due to

inconsistencies in their questionnaire responses. This left a final sample of 152 respondents for analysis.

Principal component analysis was employed as part of an exploratory factor analysis to address the first research question: what elements influence the decision of e-commerce application? Additionally, it helped answer the second question: which of these elements explains the greatest variance?

RESULTS AND DISCUSSION

Exploratory factor analysis was conducted using the principal factor extraction method and varimax rotation to identify factors by calculating eigenvalues of the matrix greater than 1.0. Kaiser-Meyer-Olkin or KMO measurement of the sample adequacy index (MSA) indicated that the sample data was suitable for factor analysis (KMO = 0.900). Additionally, Bartlett's test of sphericity provided statistically significant results ($p < 0.05$; Bartlett's Test = 0.001), demonstrating strong correlations among variables. All items had MSA values above 0.50, qualifying them for further analysis. The communalities results showed that all items had strong relationships (Extraction > 0.50).

A total of four factors were successfully extracted and tested for reliability using Cronbach's Alpha coefficients. Out of the 22 variables analyzed, 21 demonstrated high internal consistency and were well-defined based on their variables. Cronbach's Alpha reliability scores for these four factors ranged from 0.917 (highest) to 0.843 (lowest), as presented in **Table 1**.

Table 1: Cronbach's Alpha Measure of Internal Consistency

Factor	Conbrach's Aplha	Number of variables
Factor 1	0.917	8
Factor 2	0.897	5
Factor 3	0.879	5
Factor 4	0.843	3

The results of the principal components factor analysis are presented in **Table 2**, revealing that the factors collectively explain 70.915% of the total variance. The factor contributing the highest variance is Factor 1: Shopping Convenience, which accounts for 50.179%, while the factor contributing the lowest variance is Factor 4: Social Influence, at 4.812%.

Table 2: Percentage of Variance after Varimax Rotation

	Factor 1	Factor 2	Factor 3	Factor 4
Eigene Value	11.039	2.297	1.206	1.059
Variability %	50.179	10.443	5.481	4.812
Cumulative %	50.179	60.622	66.103	70.915

The factor loadings for each variable are shown in **Table 3**. According to (Hair et al., 2010), for a sample size of 85, a loading of at least 0.60 is needed to be considered statistically significant. This standard helps ensure that the factors and their loadings are reliable. To simplify interpretation, variables are arranged and grouped based on the magnitude of their loadings. One variable was excluded due to factor loadings below 0.45, leaving a total of 21 items for further analysis.

As shown in **Table 3**, Shopping Security ($r = .804$) has the highest loading for Factor 1, indicating it as an aspect of Shopping Convenience. The next highest loading for Factor 1 is Product Quality ($r = .742$), which is also related to Shopping Convenience. For Factor 2, Technological Advancement, the highest loadings are Technological Advancement Influence ($r = .789$) and Payment Options ($r = .731$). These two variables represent Technological Advancement. Availability of Essentials ($r = .735$) has the highest loading for Factor 3, which is associated with Attractive Features, along with Live Streaming Feature. Finally, for Factor 4, Social Influence, the highest loadings are from Relative Recommendations ($r = .796$) and Friend Recommendations, both of which reflect Social Influence.

Table 3: Factor Analysis After Varimax Rotation

	Factor 1	Factor 2	Factor 3	Factor 4
Shopping Convenience	.693	.289	.148	.240
Product Availability	.674	.395	.134	.219
Shopping Security	.804	.223	.166	.080
Online-Exclusive Availability	.643	.131	.437	.192
Product Authenticity	.739	.007	.467	.182
Product Quality	.742	.020	.405	.282
Affordable Prices	.621	.416	.171	.103
User-Friendly Interface	.568	.417	.381	.010
Fast Service	.415	.392	.527	.155
Attractive Features	.268	.332	.649	.135
Live Streaming Feature	.169	.146	.716	.296
Shopping for Essentials	.466	.144	.676	.287
Availability of Essentials	.357	.216	.735	.148
Flexible Shopping Hours	.110	.731	.340	-.161
Payment Options	.206	.833	.189	.067
Delivery Service Options	.156	.750	.302	.085
Ease of Use	.190	.727	.259	.323
Technological Advancement Influence	.188	.789	.049	.306
Friend Recommendations	.290	.209	.372	.715
Following Relative	.210	.174	.380	.796
Cost Efficiency	.350	.491	.121	.561
Shopping Practicality	.255	.709	-.078	.335

Therefore, Factor 1 can be described as (Shopping convenience) which includes the following factors: shopping convenience, product availability, shopping security, online-exclusive availability, product authenticity, product quality, affordable prices, and user-friendly interface. Factor 2 described as (Technological advancement) which includes fast service, attractive features, live streaming feature, shopping for essentials, and availability of essentials. Factor 3 described as (Attractive features) includes flexible shopping hours, payment options, delivery service options, ease of use, and technological advancement influence. And factor 4 (Social influence) includes friend recommendations, following relatives, cost efficiency, and shopping practicality.

The findings of this study align with and expand upon the factors identified in previous research on e-commerce purchase decisions. The four key factors identified in this study—Shopping Convenience, Technological Advancement, Attractive Features, and Social Influence—are consistent with and supported by the existing literature, as discussed below.

Factor 1 identified as Shopping Convenience aligns with prior studies that emphasize the critical role of trust and security in shaping online purchasing decisions. Trust significantly influences consumer behavior on digital platforms like Dana and Lazada (Djaenudin & Prastowo, 2024; M. H. Napitupulu & Supriyono, 2022; Sulistyawati & Nursiam, 2019), and plays a universal role across socio-economic groups (Handoyo, 2024). Security, particularly in transaction processes, is essential in fostering consumer confidence (Sulistyawati & Nursiam, 2019), while website design and platform security help build trust in the digital environment (Shergill & Chen, 2005). In addition to trust, the quality of websites and mobile applications including design, usability, and functionality strongly affects customer satisfaction and purchase decisions (Su et al., 2008). Price sensitivity also remains a major influence; consumers respond actively to promotional strategies and perceive affordability as a key factor driving purchasing intent (Hongli, 2025; Jerab, 2025; Peter & Olson, 2013). Thus, Shopping Convenience represents not only the functional ease of online shopping but also an integration of trust, platform and product quality, and competitive pricing that collectively shape consumer decisions in the e-commerce context.

Factor 2 labeled as Technological Advancement reflects the growing importance of technological capabilities in shaping the online shopping experience. Previous research supports this by highlighting that quick processing times and real-time order tracking positively influence customer satisfaction and purchasing intentions (Wiastuti et al., 2022; Zaheer et al., 2024). Furthermore, user-friendly interfaces and efficient service delivery have been shown to enhance customer loyalty and stimulate purchasing behavior (Imani & Windya Giri, 2024). Service quality, particularly the speed and responsiveness of digital platforms, as a key determinant of consumer confidence and online buying decisions (Kirom & Handayati, 2022; Winarni et al., 2022). Consequently, Technological Advancement signifies more than just the presence of digital tools; it reflects the strategic use of technology to deliver seamless, reliable, and engaging shopping experiences that meet modern consumer expectations.

Factor 3 identified as Attractive Features highlights the importance of functionality and user experience in encouraging online purchasing behavior. Research shows that convenient payment methods and access to clear product information are significant determinants of consumer decisions (Napitupulu & Kartavianus, 2014). For instance, a study on Lazada.co.id users found that the ease of transaction directly affects customer satisfaction through its influence on purchase decisions (Damasta & Widayanto, 2018). The widespread use of electronic wallets is also evidence of consumer preference for convenience and ease, both of which increase the likelihood of technology adoption in online shopping (Maya et al., 2023). Furthermore, factors such as perceived value, ease of use, and platform functionality have consistently been found to drive satisfaction and decision-making in e-commerce (Delafrooz et al., 2011; Lee et al., 2011; Tirta et al., 2024). Usability significantly affects platform effectiveness, with ease of use directly influencing consumer interest and engagement (Arfina et al., 2023; Hanh & Thai, 2022).

Factor 4 categorized as Social Influence emphasizes the strong role of social dynamics and interpersonal relationships in shaping online purchasing behavior. Social pressure has been found to significantly influence continued engagement in online shopping platforms (Talal & Charles, 2011), while reviews and recommendations from family and friends play a key role in shaping consumer decisions, with notable cultural variations (Balasudarsun et al., 2018). In the Indonesian context, social media exerts a powerful impact on consumer behavior and social identity further fueling the country's growing digital economy (Frans Sudirjo et al., 2024).

Moreover, peer reviews and online recommendations act as modern-day word-of-mouth, reinforcing the importance of social validation in the digital marketplace (Yadav et al., 2024). In addition to interpersonal influence, personalized shopping experiences and detailed customer reviews enhance the overall buying experience and increase consumer engagement (Hwang, 2025; Mulyadi & Efawati, 2024). Therefore, Social Influence not only captures the effect of personal networks but also the broader influence of social proof and personalization in driving online consumer behavior.

CONCLUSION

This study explored the factors influencing purchase decisions through e-commerce applications in North Minahasa Regency, identifying four key factors: Shopping Convenience, Technological Advancement, Attractive Features, and Social Influence. The study contributes to the growing body of knowledge on e-commerce by providing a localized perspective and emphasizing the role of technological and social factors in driving purchase decisions.

For businesses, these findings underscore the need to prioritize convenience, security, and technological innovation in their e-commerce platforms. Additionally, leveraging social influence and offering attractive features such as flexible payment and delivery options can enhance customer satisfaction and loyalty. While the study has limitations, it provides a foundation for future research to explore additional variables and expand the scope of inquiry. Ultimately, this research offers practical insights for e-commerce businesses and contributes to a deeper understanding of the factors that influence consumer decisions in the digital marketplace.

LIMITATIONS

While this study provides valuable insights into the factors influencing purchase decisions through e-commerce applications in North Minahasa Regency, it is not without limitations.

First, this study is limited to North Minahasa Regency, which may not fully represent the broader population of e-commerce users in Indonesia. Consumer behavior in other regions may differ due to cultural, economic, or infrastructure differences, limiting the generalizability of the results to other parts of the country.

Second, the sample size for this study may not fully capture the diversity of e-commerce users in North Minahasa Regency. Demographic factors such as age, income, education, and internet literacy could influence purchase decisions, and the sample may not have included a sufficient number of individuals from all relevant demographic groups to reflect these variations.

Third, the study does not differentiate between different e-commerce platforms, which could vary significantly in their features, user experiences, and target demographics. The general findings may not fully capture platform-specific preferences that influence purchase decisions.

Finally, this research looks at specific factors found in past studies and doesn't include other new influences, like environmental sustainability or AI's impact on shopping experiences. Future studies can improve this by covering more locations, using a more diverse sample, and adding more factors to better understand e-commerce consumer behavior.

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