Payment security and efficiency: Strengthening consumer trust in halal food purchases through Shopeefood user experience

Check for updates

[1]Ryan Putra Ardiyansyah, [2*]Muhammad Sholahuddin

[1,2] Management Department, Faculty of Economics and Business, Universitas Muhammadiyah Surakarta - Indonesia

e-mail:
[1]putraryan417@gmail.com
[2*]ms242@ums.ac.id *(corresponding author)*

ABSTRACT

This study aims to examine the effects of digital transaction security and payment system efficiency on consumer trust in ShopeeFood, while investigating the mediating role of user experience in the context of halal food purchases. An explanatory quantitative research design was employed using data collected from 150 ShopeeFood users who had purchased halal food through the platform. The data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS). The results indicate that both digital transaction security and payment system efficiency have positive and significant effects on consumer trust. Payment system efficiency also has a positive and significant effect on user experience. However, digital transaction security does not significantly influence user experience, and user experience neither has a significant effect on consumer trust nor mediates the relationships between digital transaction security, payment system efficiency, and consumer trust. These findings suggest that consumer trust in halal digital food delivery is driven primarily by functional aspects of secure transactions and reliable payment systems rather than by users' application experience. The study contributes to the literature on halal digital commerce by extending understanding of trust formation in online food delivery platforms and offers practical implications for platform providers seeking to strengthen consumer confidence through enhanced transaction security and payment reliability.

Keywords: *Consumer Trust; Digital Transaction Security; Efficient Payment System; Halal Food; User Experience*

INTRODUCTION

The development of the digital economy has significantly transformed consumer behavior, particularly in app-based food delivery services. In Indonesia, digital transactions continue to grow alongside increasing internet penetration and smartphone adoption, making food delivery platforms an integral part of urban lifestyles (Series et al., 2025). Platforms such as ShopeeFood play an important role in fulfilling daily consumption needs, including halal food demand among the Muslim-majority population (Salqaura et al., 2023). However, the rapid expansion of digital transactions has also increased risks related to data security and financial transactions (Ramayanti et al., 2024). Therefore, perceptions of digital transaction security and payment system efficiency have become important factors influencing consumer trust and online purchasing decisions (Dinh, 2024; Handoyo, 2024).

Digital transaction security and payment system efficiency have strategic importance in supporting the sustainability of the national digital economy (Ly & Ly, 2024). Within Indonesia's strategic research agenda, the development of reliable digital infrastructure is emphasized through the National Research Master Plan (RIRN) for Information and Communication Technology, which prioritizes system reliability, operational effectiveness, and user protection (Bappenas, 2022). The economic significance of reliable electronic payment mechanisms extends beyond transactional functions, as they contribute to technological diffusion and productivity improvements across business activities (Bappenas, 2022). This research also aligns with the fourth pillar of Asta Cita, which emphasizes science and technology advancement through secure and inclusive digital transformation. In halal food transactions, consumer confidence involves not only commercial considerations but also religious obligations and ethical consumption values (Koc et al., 2024). Stronger digital transaction safeguards have been shown to enhance trust toward online platforms and technology-based services (Handoyo, 2024). Furthermore, improved payment system performance contributes to higher consumer satisfaction and repurchase intention by reducing transaction complexity and processing time (Wilson et al., 2021). User experience also plays an important role in shaping perceptions of digital service quality and strengthening consumer trust (Alam & Muslima, 2024). However, previous studies have predominantly focused on general e-commerce and fintech contexts rather than halal food delivery services, leaving a research gap that requires further investigation (Cruz & Billanes, 2021; Ismail et al., 2025).

Although previous studies have examined digital transaction security and payment systems, limited attention has been given to user experience as an intervening mechanism in halal food purchasing behavior (Maalouf et al., 2025). Existing research also tends to overlook halal considerations as a factor influencing consumer trust, despite trust in halal consumption involving both functional and religious dimensions (Thomson, 2021). This gap highlights the need to understand trust formation within the halal digital ecosystem. Therefore, this study addresses the limited understanding of how digital transaction security and efficient payment systems influence consumer trust in halal food purchases through ShopeeFood. The scarcity of empirical studies examining user experience as a mediating mechanism limits theoretical explanations of trust formation and the development of data-driven strategies for improving customer retention and trust in digital platforms (Susanty et al., 2025).

If this problem is not addressed, consumer trust in digital food platforms may decline, which can reduce transaction intensity and user loyalty (Frank & Ishikawa, 2025). Theoretically, the absence of a comprehensive empirical model may also hinder the development of consumer trust studies in the halal digital economy, while poor user experience design can weaken the effectiveness of digital payment innovation (Aisyah et al., 2025). Accordingly, the present investigation evaluates how consumer confidence in halal food ordering via ShopeeFood is shaped by payment efficiency and transaction security, while assessing user experience as an intervening mechanism.

This study is expected to provide theoretical contributions by enriching the understanding of consumer trust formation in halal digital commerce through the integration of digital transaction security, payment system efficiency, and user experience as an intervening mechanism. Practically, the findings may assist digital food delivery platforms in developing more secure, efficient, and user-oriented services to strengthen consumer trust and sustainable engagement (Handoyo, 2024; Ismail et al., 2025).

LITERATURE REVIEW, RESEARCH FRAMEWORK, AND HYPOTHESES

Grand Theory: Theory of Trust in Digital Environments

The conceptual foundation of this study is derived from Digital Trust Theory, which views trust in technology-mediated transactions as a multidimensional construct generated through users' assessments of system integrity, technological credibility, and the effectiveness of digital interactions (Siagian et al., 2022). In electronic commerce settings, the existence of trust serves as a critical mechanism through which behavioral outcomes are formed, including purchase propensity, continued platform engagement, and the establishment of customer loyalty.

Recent scholarly discussions emphasize that confidence in digital environments cannot be attributed solely to cybersecurity features or technical reliability (Beheri, 2025). Instead, trust is progressively reinforced when consumers repeatedly encounter transaction processes characterized by convenience, consistency, perceived safety, and satisfactory user experiences, alongside adequate protection of personal information and operational stability of the platform (Handoyo, 2024). In application-based services, consumer trust emerges when the system can reduce perceived risk and increase users' sense of security (Siagian et al., 2022). Transaction security and payment system efficiency are also considered important determinants of consumer trust in modern e-commerce (Hossain et al., 2024).

Therefore, digital trust acts as a psychological bridge that connects service quality, transaction security, payment efficiency, and positive user experience with consumer trust in purchasing halal food through ShopeeFood (Putratama & Prihandono, 2025).

Digital Transaction Security, Efficient Payment System, Consumer Trust, and User Experience

Digital transaction security refers to the platform's ability to protect user information, prevent transaction risks, and ensure reliable online exchanges. In ShopeeFood, secure payment mechanisms and data protection are essential in reducing perceived risk and strengthening consumer trust (Handoyo, 2024; Hossain et al., 2024). An efficient payment system, characterized by speed, convenience, accessibility, and reliability, further enhances users' perceived value and transaction confidence (Ramayanti et al., 2024; Sharma et al., 2024).

Consumer trust represents users' confidence in a platform's credibility, security, and ability to provide consistent services. In digital commerce, trust is developed through positive experiences, perceived security, and reliable service performance, which subsequently influence purchase decisions and continued engagement (Alrawad et al., 2023; Handoyo, 2024). Furthermore, user experience, reflected through ease of use, interaction quality, and transaction convenience, strengthens trust by improving consumers' perceptions of platform reliability and service effectiveness (Syamsuddin et al., 2024; Tseng et al., 2023). Therefore, digital transaction security and payment efficiency are considered important factors influencing consumer trust through user experience in the context of halal food purchases on ShopeeFood.

The Effect of Digital Transaction Security on Consumer Trust

Within digital commerce environments, the establishment of consumer confidence is strongly contingent upon the perceived robustness of transaction protection mechanisms. Elements such as secure payment infrastructures, safeguards for personal information, and dependable verification procedures contribute to lowering uncertainty and mitigating the potential risks associated with online exchanges.

Empirical findings reported by Asaad et al. (2023) indicate that perceptions of transaction security exert a positive and statistically significant influence on trust toward e-commerce platforms and digital services. This relationship becomes particularly salient in the case of halal food purchasing through ShopeeFood, where confidence in the platform depends not only on commercial functionality but also on users' perceptions of system integrity and reliability. Consequently, stronger evaluations of digital security measures are expected to correspond with higher levels of consumer trust in the platform. Based on these theoretical arguments and empirical evidence, the following hypothesis is formulated:

H1: Digital transaction security has a positive effect on consumer trust in halal food purchases on ShopeeFood.

The Effect of an Efficient Payment System on Consumer Trust

An efficient payment system reflects ease of use, transaction speed, and the reliability of digital payment services. Payment efficiency can improve convenience and reduce consumers' psychological barriers in online transactions (Aisyah, 2025). Recent studies show that an efficient payment system has a significant effect on consumer trust and repurchase intention in e-commerce (Wang et al., 2023). In halal food delivery services, an efficient and secure payment system provides Muslim consumers with a sense of confidence when conducting transactions. Therefore, an efficient payment system is expected to increase consumer trust in ShopeeFood. Based on these theoretical arguments and empirical evidence, the following hypothesis is formulated:

H2: An efficient payment system has a positive effect on consumer trust in halal food purchases on ShopeeFood.

The Effect of Digital Transaction Security on User Experience

Digital transaction security affects not only trust but also user experience during interaction with digital platforms. A secure system can increase comfort, reduce anxiety, and create a more positive user experience (Alam, 2024). Studies from the last five years show that perceived security has a significant effect on the quality of user experience in digital services (Wang et al., 2023). In the context of ShopeeFood, strong transaction security allows users to focus on selecting and purchasing halal food without worrying about transaction risks. This indicates that digital transaction security has the potential to improve overall user experience. Based on these theoretical arguments and empirical evidence, the following hypothesis is formulated:

H3: Digital transaction security has a positive effect on user experience in halal food purchases on ShopeeFood.

The Effect of an Efficient Payment System on User Experience

An efficient payment system plays an important role in shaping a positive user experience. A fast, easy, and disruption-free payment process can increase user satisfaction and convenience when using digital applications (Alrawad, 2023). Empirical research shows that payment system efficiency has a significant effect on user experience and digital service satisfaction (Dinh, 2024). In halal food purchases on ShopeeFood, an efficient payment system enables users to complete transactions easily and safely, creating a pleasant interaction experience. Thus, payment efficiency is expected to improve user experience. Based on these theoretical arguments and empirical evidence, the following hypothesis is formulated:

H4: An efficient payment system has a positive effect on user experience in halal food purchases on ShopeeFood.

The Effect of User Experience on Consumer Trust

A positive user experience can strengthen consumer trust in a digital platform. Ease of navigation, transaction speed, and good interaction quality can improve perceptions of system professionalism and reliability (Alzaidi, 2022). Recent studies show that user experience has a positive and significant effect on consumer trust in e-commerce and social commerce (Younis & Zeebaree, 2025). In the context of halal food purchases, a good user experience can increase consumer confidence in the platform and the services offered. Therefore, user experience is expected to play an important role in building consumer trust in ShopeeFood. Based on these theoretical arguments and empirical evidence, the following hypothesis is formulated:

H5: User experience has a positive effect on consumer trust in halal food purchases on ShopeeFood.

The Mediating Role of User Experience in the Effect of Digital Transaction Security on Consumer Trust

Digital transaction security can increase consumer trust both directly and indirectly through user experience. A secure system creates a comfortable and risk-free user experience, which ultimately strengthens consumer trust (Asaad, 2023). Previous research shows that user experience can mediate the relationship between digital system factors and consumer trust (Quality et al., 2024). In the context of ShopeeFood, user experience is expected to become an important mechanism that explains how digital transaction security influences consumer trust. Based on these theoretical arguments and empirical evidence, the following hypothesis is formulated:

H6: User experience mediates the effect of digital transaction security on consumer trust in halal food purchases on ShopeeFood.

The Mediating Role of User Experience in the Effect of an Efficient Payment System on Consumer Trust

An efficient payment system not only has a direct impact on consumer trust but also affects user experience during the transaction process. A positive user experience then strengthens trust in the digital platform (Beheri, 2025). Recent research shows that user experience acts as a mediator between payment system quality and consumer trust (Misi et al., 2024). Therefore, in halal food purchases on ShopeeFood, user experience is expected to bridge the effect of an efficient payment system on consumer trust. Based on these theoretical arguments and empirical evidence, the following hypothesis is formulated:

H7: User experience mediates the effect of an efficient payment system on consumer trust in halal food purchases on ShopeeFood.

METHOD

This study uses a quantitative approach with an explanatory research design by Hair et al, (2019) to examine the causal relationship between digital transaction security, efficient payment systems, user experience, and consumer trust in halal food purchases through ShopeeFood. The research object was selected because ShopeeFood is widely used in Indonesia and provides various halal food options supported by digital payment services.

The population includes ShopeeFood users in Indonesia who have purchased halal food online, while the sample consists of 150 respondents selected through purposive sampling based on relevant criteria (Hair et al, 2019). The sample size was determined based on the minimum requirement for SEM-PLS analysis following the rule of thumb proposed by Hair et al. (2019), which suggests that sample adequacy should consider the number of indicators and structural relationships in the model. Accordingly, a sample of 150 respondents is considered sufficient to estimate the proposed relationships, including direct and indirect effects in the structural model.

The study examines four variables: digital transaction security, efficient payment system, user experience, and consumer trust in ShopeeFood halal food services. Data were collected through a structured web-based survey using five-point Likert scale questionnaires. The proposed model was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS, which is suitable for assessing complex relationships, latent constructs, and mediation effects. The analysis involved evaluating the measurement model, testing the structural model, and verifying the hypotheses through bootstrapping (Ghanad, 2023).

RESULTS AND DISCUSSION

Data Description

Respondent characteristics summarize the demographic profile and behavioral patterns of participants, as presented in Table 1.

Table 1
Respondent Characteristics

Characteristic	Category	Frequency (N)	Percentage (%)
Age	12–17 years	47	31.4
	18–24 years	70	46.6
	25–29 years	33	22.0
Gender	Male	83	55.0
	Female	67	45.0
Education Level	Senior High School	32	21.6
	Bachelor's Degree	37	24.8
	Master's Degree	13	8.6
	Doctoral Degree	5	3.2
	Diploma 1	23	15.3
	Diploma 2	14	9.2
	Diploma 3	26	17.3
Occupation	Student	47	31.3

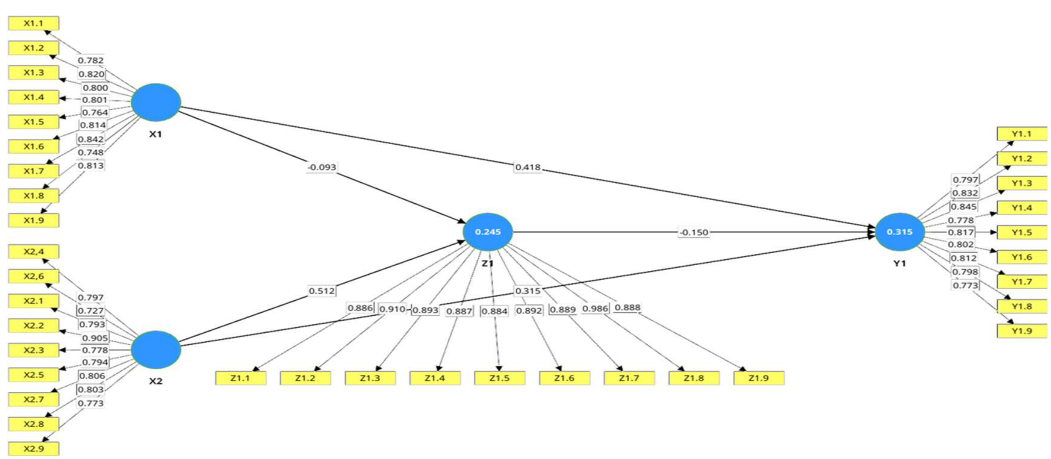
	University Student	44	29.2
	Employed	55	36.8
	Entrepreneur	4	2.7
E-commerce Application Usage	Often	92	61.6
	Sometimes	58	38.4
	Never	0	0.0
Type of Food Frequently Purchased	Halal Food	150	100.0
	Non-Halal Food	0	0.0
	All Types of Food	0	0.0
Monthly Income	< Rp 2,000,000	93	62.2
	Rp 2,000,000–Rp 5,000,000	45	29.7
	> Rp 5,000,000	12	8.1
Online Shopping Frequency	Every Day	0	0.0
	Several Times a Week	50	33.0
	Several Times a Month	100	67.0
	Rarely	0	0.0
	Shopee	150	100.0
	Tokopedia	0	0.0
	Lazada	0	0.0
	Bukalapak	0	0.0
Online Shopping Motivation	Low Price	58	38.9
	Shopping Convenience	47	31.4
	Product Variety	45	29.7

Source: Processed data, 2026

Based on Table 1, most respondents were aged 18–24 years, male, employed, and held a bachelor's degree. They were active Shopee users with halal food purchasing experience, mostly shopping several times a month. Most respondents earned less than Rp2,000,000 monthly, with low prices, convenience, and product variety as the main shopping motivations.

Outer Model Analysis

Before testing the structural model, the measurement model was evaluated to ensure the validity and reliability of the research instruments in measuring the latent constructs (Ghozali, 2021). The outer model results are presented in Figure 1.



Source: Primary data processed using SmartPLS, 2026

Figure 1
Outer Model

Validity and Reliability Assessment of the Measurement Model

Prior to structural model testing, the measurement model was assessed to evaluate construct validity and reliability (Ghozali, 2021). Convergent validity was examined through outer loading and Average Variance Extracted (AVE), while construct reliability was assessed using Cronbach's Alpha (CA) and Composite Reliability (CR). Indicators are considered valid when outer loading ≥ 0.70 and AVE ≥ 0.50, with CA and CR ≥ 0.70 indicating satisfactory reliability (Ghozali, 2021). The results are presented in Table 2.

Table 2
Results of Measurement Model Validity and Reliability Assessment

Variable	Indicator	Outer Loading	AVE	CA	CR
Digital Transaction Security	X1.1	0.782	0.638	0.929	0.941
	X1.2	0.820			
	X1.3	0.800			
	X1.4	0.801			
	X1.5	0.764			
	X1.6	0.814			
	X1.7	0.842			
	X1.8	0.748			
	X1.9	0.813			
Efficient Payment System	X2.1	0.797	0.638	0.929	0.940
	X2.2	0.727			
	X2.3	0.793			
	X2.4	0.905			
	X2.5	0.778			
	X2.6	0.794			
	X2.7	0.806			
	X2.8	0.803			
	X2.9	0.773			
Consumer Trust	Y1.1	0.797	0.650	0.933	0.944
	Y1.2	0.832			
	Y1.3	0.845			
	Y1.4	0.778			
	Y1.5	0.817			
	Y1.6	0.802			
	Y1.7	0.812			
	Y1.8	0.798			
	Y1.9	0.773			
User Experience	Z1.1	0.886	0.814	0.971	0.975
	Z1.2	0.910			
	Z1.3	0.893			
	Z1.4	0.887			
	Z1.5	0.884			
	Z1.6	0.892			
	Z1.7	0.889			
	Z1.8	0.986			
	Z1.9	0.888			

Source: Processed data, 2026

The measurement model assessment shows that all constructs meet the validity and reliability criteria. All indicators have outer loading values above 0.70, and AVE values exceed the minimum threshold of 0.50, indicating adequate convergent validity. Furthermore, the Cronbach's Alpha and Composite Reliability values for all constructs are above 0.70, confirming strong internal consistency reliability. Therefore, all measurement indicators are considered valid and reliable for further structural model analysis.

Discriminant Validity

Table 3 presents the outcomes of the Heterotrait–Monotrait Ratio (HTMT) analysis conducted to determine the extent to which the latent constructs exhibit adequate empirical distinctiveness (Ghozali, 2021).

Table 3
Discriminant Validity Test Results Using HTMT

Variable	Digital Transaction Security	Efficient Payment System	Consumer Trust	User Experience
Digital Transaction Security				
Efficient Payment System	0.285			
Consumer Trust	0.518	0.373		
User Experience	0.097	0.507	0.056	

Source: Processed data, 2026

Discriminant validity was assessed using the HTMT criterion, where values below 0.90 indicate adequate construct distinctiveness (Ghozali, 2021). As shown in Table 3, all HTMT values met the required threshold, confirming that the constructs represent distinct theoretical dimensions and are suitable for further analysis.

Multicollinearity Test

The multicollinearity test results based on the Variance Inflation Factor (VIF) values are presented in Table 4 (Ghozali, 2021).

Table 4
Multicollinearity Test Results

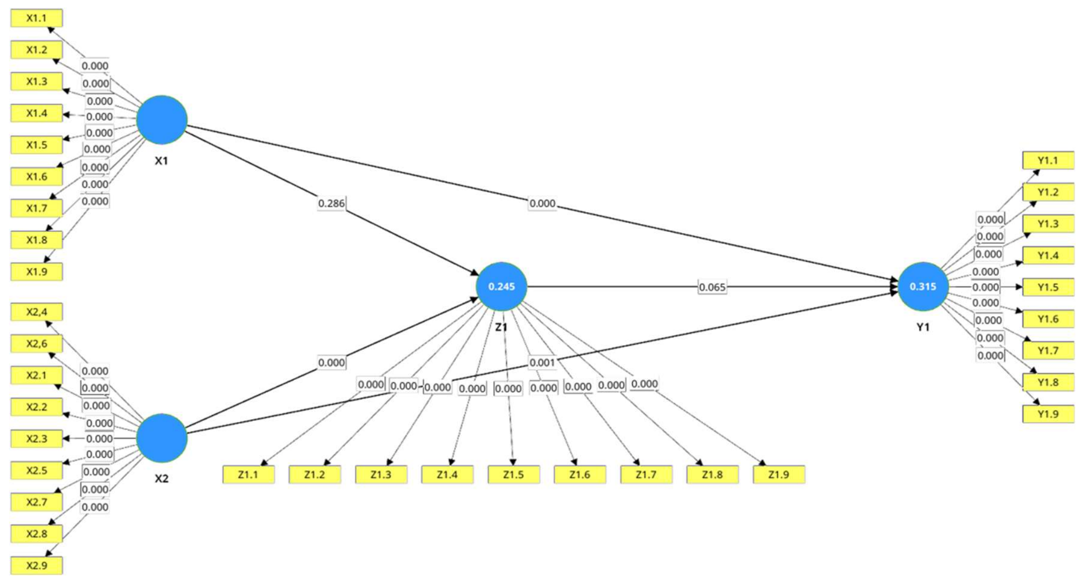
Variable	Consumer Trust	User Experience
Digital Transaction Security	1.089	1.078
Efficient Payment System	1.425	1.078
Consumer Trust		
User Experience	1.325	

Source: Processed data, 2026

Based on Table 4, all structural model variables have VIF values below 5.00, indicating the absence of multicollinearity. Therefore, the model is suitable for further hypothesis testing.

Inner Model Analysis

Evaluation of the structural component of the model focuses on examining the pattern and magnitude of causal linkages among latent constructs specified within the proposed framework (Ghozali, 2021). The inner model analysis evaluates the explanatory power and predictive capability of the structural model (Ghozali, 2021). The results are presented in Figure 2.



Source: Primary data processed using SmartPLS, 2026

Figure 2
Inner Model

R-Square

The R-Square test results, which assess the explanatory power of exogenous variables toward endogenous constructs (Ghozali, 2021), are presented in Table 5.

Table 5
R-Square Test Result

Variable	R-square	R-square adjusted
Consumer Trust	0.315	0.301
User Experience	0.245	0.235

Source: Processed data, 2026.

According to Ghozali (2021), R-Square measures the explanatory power of exogenous variables toward endogenous constructs. As shown in Table 5, Consumer Trust has an R-Square value of 0.315, while User Experience has 0.245, indicating that 31.5% and 24.5% of their variations are explained by the proposed model, respectively.

Q-Square

Predictive relevance of the structural model was assessed using the Q^2 statistic. A Q^2 value greater than zero indicates that the model has adequate predictive capability (Ghozali, 2021).

$Q^2 = 1 - [(1 - R^2\,Y1)\,(1 - R^2\,Z1)]$

$Q^2 = 1 - [(1 - 0{,}315)\,(1 - 0{,}245)]$

$Q^2 = 1 - (0{,}685 \times 0{,}755)$

$Q^2 = 1 - 0{,}517$

$Q^2 = 0{,}483$

The model's predictive performance was assessed using Q^2, which yielded a value of 0.483. Since the value exceeds zero, the structural model demonstrates adequate predictive capability (Ghozali, 2021).

Hypothesis Testing

Direct Effect Test

Hypothesis testing was conducted using bootstrapping to assess path coefficients, T-statistics, and p-values in evaluating the significance of structural relationships (Ghozali, 2021). The results of the direct effects analysis are presented in Table 6.

Table 6
Direct Effect Test Results

Variable	Hypothesis	Original sample	T statistics	P values
Digital Transaction Security -> Consumer Trust	H1	0.418	5.885	0.000
Digital Transaction Security -> User Experience	H3	-0.093	1.067	0.286
Efficient Payment System -> Consumer Trust	H2	0.315	3.237	0.001
Efficient Payment System -> User Experience	H4	0.512	8.332	0.000
User Experience -> Consumer Trust	H5	-0.150	1.846	0.065

Source: Processed data, 2026

Based on the direct effect analysis, Digital Transaction Security significantly influences Consumer Trust ($T = 5.885$; $p < 0.001$), while Efficient Payment System significantly affects both Consumer Trust ($p = 0.001$) and User Experience ($p < 0.001$). However, Digital Transaction Security does not affect User Experience, and User Experience does not significantly influence Consumer Trust ($p > 0.05$).

Indirect effect test

Mediation analysis was conducted using the bootstrapping approach to examine the role of User Experience as an intervening variable (Ghozali, 2021). The results are presented in Table 7.

Table 7
Indirect Effect Test Results

Variable	Hypothesis	Original sample	T statistics	P values
Digital Transaction Security -> User Experience -> Consumer Trust	H6	0.014	0.760	0.447
Efficient Payment System -> User Experience -> Consumer Trust	H7	-0.077	1.715	0.086

Source: Processed data, 2026

The mediation analysis in Table 7 shows that User Experience does not significantly mediate the relationship between Digital Transaction Security and Consumer Trust ($T = 0.760$; $P = 0.447$) or between Efficient Payment System and Consumer Trust ($T = 1.715$; $P = 0.086$). Since both P-values exceed 0.05, hypotheses H6 and H7 are not supported, indicating that User Experience does not act as a mediating variable in the model.

The Effect of Digital Transaction Security on Consumer Trust

Empirical testing provides statistical support for H1, demonstrating that Consumer Trust is significantly influenced by perceptions of Digital Transaction Security. The estimated path coefficient reached 0.418, accompanied by a t-value of 5.885 and a significance level of 0.000, thereby satisfying the criterion of $p < 0.05$. These findings suggest that improvements in the perceived robustness of transaction security mechanisms are associated with increased levels of trust toward the ShopeeFood platform. From the perspective of halal food e-commerce, trust formation appears to be closely linked to the platform's capacity to minimize uncertainty through effective safeguarding of personal information, dependable payment infrastructures, and credible authentication procedures. The presence of these security-related attributes contributes to risk attenuation, which subsequently enhances users' confidence when conducting digital transactions.

This finding supports Handoyo (2024), who stated that digital system security is an important determinant of consumer trust in e-commerce. It is also consistent with Nurhamidah (2025), who emphasized that Muslim consumer trust is not only functional but also related to normative and religious considerations. Theoretically, this result strengthens digital trust theory by positioning security as a key antecedent of trust. Practically, ShopeeFood needs to maintain transaction transparency and strengthen its security system to increase consumer trust in halal food services.

The Effect of Efficient Payment System on Consumer Trust

The statistical test shows that H2 is accepted, as Efficient Payment System has a positive and significant effect on Consumer Trust, with a coefficient of 0.315, a t-statistic of 3.237, and a p-value of $0.001 < 0.05$. This result indicates that an efficient payment system can strengthen consumer confidence in digital transactions. Easy access, fast payment processes, and reliable transaction systems create convenience and reduce psychological barriers when using ShopeeFood.

This finding is in line with Wang et al. (2023), who found that payment system efficiency can increase trust and reuse intention in e-commerce. Similarly, Hossain et al. (2024) stated that fast and reliable payment systems are essential in building consumer trust on digital platforms. Theoretically, this result reinforces digital trust theory, which views payment system quality as a direct antecedent of consumer trust. Practically, ShopeeFood should ensure that its payment system remains fast, stable, easy to use, and reliable, especially in halal food transactions that require both comfort and security.

The Effect of Digital Transaction Security on User Experience

Statistical evaluation failed to provide empirical support for H3, leading to its rejection. The relationship between Digital Transaction Security and User Experience was found to be statistically insignificant, as reflected by a path coefficient of -0.093, a t-value of 1.067, and a significance level of 0.286, which exceeds the accepted threshold of 0.05. These results indicate that improvements in transaction security are not associated with meaningful variations in the experiential perceptions of ShopeeFood users. A plausible interpretation is that security features have become institutionalized as standard platform attributes; consequently, their availability is often taken for granted rather than recognized as a source of experiential enhancement. Under such circumstances, the perceived quality of user experience is likely to be influenced more strongly by other dimensions of service interaction than by security provisions alone.

This result differs from Wang et al. (2023), who found that security affects user experience, but it is consistent with Alam & Muslima (2024), who explained that user experience is more strongly influenced by functional aspects such as ease of use, system speed, and application convenience. Theoretically, this finding indicates that in digital food delivery services, transaction security functions more as a supporting factor than as the main determinant of user experience. Practically, ShopeeFood should improve usability, navigation, transaction speed, and application comfort while maintaining security as a basic requirement.

The Effect of Efficient Payment System on User Experience

The statistical result confirms that H4 is accepted, meaning that Efficient Payment System has a positive and significant effect on User Experience, with a coefficient of 0.512, a t-statistic of 8.332, and a p-value of 0.000 < 0.05. This indicates that the more efficient the payment system is, the better the user experience felt by ShopeeFood users. A fast, simple, and smooth payment process can create convenience, reduce transaction obstacles, and increase user satisfaction when interacting with the application.

This finding supports Dinh (2024), who stated that payment system efficiency significantly affects user experience in digital services. It is also consistent with Sharma et al. (2024), who found that transaction speed and ease are key components in creating a positive user experience. Theoretically, this result confirms the role of payment systems as an important determinant of user experience in digital consumer behavior. Practically, ShopeeFood needs to optimize transaction speed, system stability, and payment method accessibility to provide a better user experience.

The Effect of User Experience on Consumer Trust

The result shows that H5 is rejected, because User Experience does not have a significant effect on Consumer Trust, with a coefficient of -0.150, a t-statistic of 1.846, and a p-value of 0.065 > 0.05. This finding indicates that a better user experience does not necessarily increase consumer trust in halal food purchases through ShopeeFood. Trust appears to be shaped more by fundamental factors such as transaction security, system reliability, and payment credibility rather than by subjective experience alone.

This result is not fully in line with Younis & Zeebaree (2025), who found that user experience affects consumer trust. However, it can be explained by Hanaysha et al. (2025), who emphasized that trust is more strongly influenced by security and system quality than by user experience. In the context of halal food e-commerce, trust also contains ethical and religious dimensions, so interface convenience alone may not be sufficient to build strong confidence. Therefore, ShopeeFood should combine user experience improvement with stronger security guarantees, reliable payment systems, and clear trust-building communication (Nivornusit et al., 2024).

The Mediating Role of User Experience in the Effect of Digital Transaction Security on Consumer Trust

The indirect effect test shows that H6 is rejected, because the mediation path from Digital Transaction Security to Consumer Trust through User Experience is not statistically significant, with a t-statistic of 0.760 and a p-value of 0.447 > 0.05. This means that User Experience does not mediate the relationship between Digital Transaction Security and Consumer Trust. In the context of halal food transactions on ShopeeFood, consumers tend to translate security aspects, such as data protection and secure payment systems, directly into trust without relying on application experience as an intermediary.

This result is also supported by the insignificant direct relationship between Digital Transaction Security and User Experience, which weakens the mediation mechanism. From a consumer behavior perspective, transaction security is perceived as a rational and normative factor rather than an emotional or experiential element. Theoretically, this finding supports the direct trust formation approach, where trust is built directly through perceived system security without passing through affective experience (Khatib et al., 2024). Practically, ShopeeFood should communicate its security guarantees more explicitly, such as through data protection assurance and transaction safety information.

The Mediating Role of User Experience in the Effect of Efficient Payment System on Consumer Trust

The indirect effect test indicates that H7 is rejected, because the mediation path from Efficient Payment System to Consumer Trust through User Experience is not significant, with a t-statistic of 1.715 and a p-value of 0.086 > 0.05. This result shows that User Experience does not act as a mediator in the relationship between Efficient Payment System and Consumer Trust. Although an efficient payment system can improve user experience, the indirect path is not strong enough to explain the formation of consumer trust through User Experience.

This finding suggests that consumers view fast, easy, and reliable payment systems as direct evidence of platform credibility, rather than as part of an emotional application experience. In other words, payment efficiency works more as a functional and utilitarian factor that directly supports trust. Theoretically, this result shows that User Experience does not always function as a mediator in digital trust models, especially when the independent variable is technical and utilitarian in nature (Ma, 2023). Practically, ShopeeFood should position payment efficiency as a direct trust-building instrument by maintaining transaction speed, system stability, and payment reliability.

CONCLUSION AND SUGGESTION

This study investigated how digital transaction security and payment system efficiency influence consumer trust in halal food purchases through ShopeeFood, with user experience examined as a potential mediating variable. The findings indicate that both digital transaction security and payment system efficiency significantly enhance consumer trust, while only payment system efficiency contributes positively to user experience. In contrast, digital transaction security shows no significant relationship with user experience, and user experience neither affects consumer trust nor mediates the influence of the two antecedent variables. These results imply that trust is shaped primarily by perceptions of security and payment effectiveness rather than experiential aspects of application usage. The study was limited to 150 ShopeeFood users, predominantly aged 18–24, and focused on two explanatory variables. Future research is encouraged to incorporate factors such as service quality, platform reputation, perceived risk, and halal certification transparency, while ShopeeFood should continue improving security disclosure and payment system reliability to strengthen consumer trust.

REFERENCES

Aisyah, M., Sesunan, Y. S., & Wicaksono, A. T. S. (2025). Customers' trust in Islamic banking post-cyberattack leads to digital service breakdowns in Indonesia. *Sustainable Futures*, *10*(January 2025), 101530. https://doi.org/10.1016/j.sftr.2025.101530

Alam, H., & Muslima, L. (2024). The impact of usability, security, and service quality on user satisfaction and experience in digital platforms: A correlation study. *Journal of Marketing and Consumer Research*, *93*, 56–66. https://doi.org/10.7176/jmcr/92-05

Alrawad, M., Lutfi, A., Almaiah, M. A., & Elshaer, I. A. (2023). Examining the influence of trust and perceived risk on customers intention to use NFC mobile payment system. *Journal of Open Innovation: Technology, Market, and Complexity*, *9*(2), 100070. https://doi.org/10.1016/j.joitmc.2023.100070

Alzaidi, M. S., & Agag, G. (2022). The role of trust and privacy concerns in using social media for e-retail services: The moderating role of COVID-19. *Journal of Retailing and Consumer Services*, *68*(May), 103042. https://doi.org/10.1016/j.jretconser.2022.103042

Asaad, W. H., Ali, Y. H., Sciences, C., & Allami, R. (2023). *Customers' Trust in E-payment: The Influence of Security and Privacy*. *6*(May), 113–125.

Beheri, T. (2025). Consumer trust in digital payment systems. *Journal of Information Systems Engineering and Management*, *10*(42s), 721–730. https://doi.org/10.52783/jisem.v10i42s.8179

Cruz, R. U., & Billanes, R. A. (2021). Non-Muslim Consumers Online Purchase Intention towards Halal Food in Manila. *Indonesian Journal of Halal Research*, *3*(2), 34–42. https://doi.org/10.15575/ijhar.v3i2.12757

Dinh, D. Van. (2024). Digital economy and the electronic payment behavior: An empirical analysis. *Transnational Corporations Review*, *16*(4), 200078. https://doi.org/10.1016/j.tncr.2024.200078

Economics, I., & Program, F. S. (2025). *Sale and Purchase Agreement (Al-Buyu') Smartphone Pre-order Case Study with Unclear Details*. *2023*.

Ellahi, R. M., Wood, L. C., & Bekhit, A. E. D. A. (2026). A multi-layer Industry 4.0 framework for ensuring halal integrity in NZ meat supply chains. *Food Control*, *182*(July 2025), 111880. https://doi.org/10.1016/j.foodcont.2025.111880

Fachrurrozie, Muhsin, Nurkhin, A., Mukhibad, H., & Daud, N. M. (2023). Determinants of halal food purchase decisions for Go Food and Shopee Food users. *Innovative Marketing*, *19*(1), 113–125. https://doi.org/10.21511/im.19(1).2023.10

Ferdyan Putri, Z. Q., & Efawati, Y. (2025). Exploring the Impact of Customer Data Security on Consumer Trust in Gojek's Digital Services. *International Journal Administration, Business & Organization*, *6*(1), 136–145. https://doi.org/10.61242/ijabo.25.332

Frank, B., & Ishikawa, H. (2025). Digital platforms for food waste reduction: The promise and pitfalls of food sharing apps. *Journal of Cleaner Production*, *535*(October). https://doi.org/10.1016/j.jclepro.2025.147050

Ghanad, A. (2023). An Overview of Quantitative Research Methods. *International Journal of Multidisciplinary Research and Analysis*, *06*(08), 3794–3803. https://doi.org/10.47191/ijmra/v6-i8-52

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2019). *A primer on partial least squares structural equation modeling (PLS-SEM)* (2nd ed.). Sage Publications.

Hanaysha, J. R., Ramadan, H. I., & Alhyasat, K. M. K. (2025). Exploring the impact of customer reviews, website quality, perceived service quality, and product assortment on online purchase intention: The mediating role of trust. *Telematics and Informatics Reports*, *19*(August), 100236. https://doi.org/10.1016/j.teler.2025.100236

Handoyo, S. (2024). Purchasing in the digital age: A meta-analytical perspective on trust, risk, security, and e-WOM in e-commerce. *Heliyon*, *10*(8), e29714.

https://doi.org/10.1016/j.heliyon.2024.e29714

Ismail, R. M., Jusop, M., Nor, M. M., Samah, N. A., & Tjoa, A. M. (2025). Enhancing consumer trust through sharia-compliant system quality in halal e-commerce platforms: A case study. *International Journal of Innovative Research and Scientific Studies*, *8*(4), 1439–1448. https://doi.org/10.53894/ijirss.v8i4.8096

Jabbour Al Maalouf, N., Sayegh, E., Makhoul, W., & Sarkis, N. (2025). Consumers' attitudes and purchase intentions toward food ordering via online platforms. *Journal of Retailing and Consumer Services*, *82*(November 2024), 104151. https://doi.org/10.1016/j.jretconser.2024.104151

Kalsum, U., & Wakil, A. (2025). The Influence of Payment System Digitalization on Consumer Transaction Efficiency in Urban Areas. *Nomico*, *2*(5), 81–91. https://doi.org/10.62872/2phk8t06

Khatib, M. El, Almansoori, A., & Alsuwidi, S. (2024). The importance of Trust in Digital Transformation and SMART Government Initiatives. *International Journal of Business Analytics and Security*, *4*(2), 2024. https://doi.org/10.54489/ijbas.v4i2.350

Koc, F., Ozkan, B., Komodromos, M., Efendioglu, I. H., & Baran, T. (2024). The effects of trust and religiosity on halal products purchase intention: indirect effect of attitude. *EuroMed Journal of Business*, *20*(5), 141–165. https://doi.org/10.1108/EMJB-01-2024-0004

Linamaningsih, I., Kusumaningrum, N., & Hutami, L. T. H. (2025). *The Influence of Perceived Ease of Transaction and Perceived Security of Transaction on Intention to Shop with Trust as An Intervening Variable Among Shopee Users* (Issue Icomb 2024). Atlantis Press International BV. https://doi.org/10.2991/978-94-6463-698-7_29

Ly, R., & Ly, B. (2024). Digital payment systems in an emerging economy. *Computers in Human Behavior Reports*, *16*(October), 100517. https://doi.org/10.1016/j.chbr.2024.100517

Ma, Y. (2023). Effects of interactivity affordance on user stickiness in livestream shopping ： identification and gratification as mediators. *Heliyon*, *9*(1). https://doi.org/10.1016/j.heliyon.2023.e12917

Mahpour, A., Mollajani, M., Baghestani, A., & Zamani, P. (2025). From interest to action: Analyzing the mediating and moderating factors in online shopping behavior using a structural equation modeling approach. *Telematics and Informatics Reports*, *20*(September), 100261. https://doi.org/10.1016/j.teler.2025.100261

Misi, T., Yendra, Y., & Marihi, L. O. (2024). Consumer Trust in Mediating the Impact of Service Quality on Purchase Decisions. *Advances: Jurnal Ekonomi & Bisnis*, *2*(6), 337–350. https://doi.org/10.60079/ajeb.v2i6.299

Nivornusit, R., Kraiwanit, T., & Limna, P. (2024). Food delivery competition in the digital economy: Price war strategy in a developing country. *Digital Business*, *4*(1), 100076. https://doi.org/10.1016/j.digbus.2024.100076

Nugroho, S. P., Lestari, N. S., Priyono, E., & T. (2023). Pengaruh Omnichannel Integration Quality Terhadap Niat Pembelian Dimediasi Consumer Trust Di Surakarta. *Determinasi: Jurnal Penelitian Ekonomi Manajemen Dan Akuntansi*, *1*(2), 13–25. https://doi.org/10.23917/determinasi.v1i2.41

Nurhamidah, U. (2025). Halal E-commerce and Muslim Consumer Behavior: A Literature Review. *Journal Corner of Education, Linguistics, and Literature*, *5*(001), 568–581. https://doi.org/10.54012/jcell.v5i001.618

Nurul Kholifah, M., Purwo Saputro, E., & Sholahuddin, M. (2023). Online Pasca Pandemi

Covid-19 Dimediasi Kepercayaan Pelanggan. *Borobudur Management Review*, *3*(1), 62–88. https://doi.org/10.31603/bmar.v

Pratama, B. J., & Mardalis, A. (2024). Pengaruh Brand Image Dan Influencer Endorsement Terhadap Purchase Intention Pada Smartphone Samsung. *Jurnal Bina Bangsa Ekonomika*, *2*(2), 17.

Putratama, R., & Prihandono, D. (2025). Pengaruh Kualitas Layanan Terhadap Kepuasan Konsumen Melalui Kepercayaan Pelanggan Sebagai Mediasi. *Jurnal Daya Saing*, *11*(3), 922–929. https://doi.org/10.35446/dayasaing.v11i3.2478

Quality, E., Karmelia, H., Sofia, K., & Dahlan, S. (2024). *JOSS : Journal of Social Science*. *3*(9), 1706–1725.

Rahman, R. A., Zahari, M. S. M., Hanafiah, M. H., & Mamat, M. N. (2021). Effect of Halal Food Knowledge and Trust on Muslim Consumer Purchase Behavior of Syubhah Semi-Processed Food Products. *Journal of Food Products Marketing*, *27*(6), 319–330. https://doi.org/10.1080/10454446.2021.1994079

Ramadhan, Z., & Faizi, F. (2023). Determinants of Purchase Decision on Halal Product: The Mediating Effect of Halal Certification. *Jurnal Ilmu Ekonomi Dan Bisnis Islam*, *5*(2), 187–214. https://doi.org/10.24239/jiebi.v5i2.180.187-214

Ramayanti, R., Rachmawati, N. A., Azhar, Z., & Nik Azman, N. H. (2024). Exploring intention and actual use in digital payments: A systematic review and roadmap for future research. *Computers in Human Behavior Reports*, *13*(August 2023), 100348. https://doi.org/10.1016/j.chbr.2023.100348

Rusni, R., Tahir, B., Jabir, M., Albar, E., & Umar Data, M. (2023). Pengaruh Viral Marketing, Turbo Marketing Melalui Trust Terhadap Repurchasing Decision Pengguna Tokopedia. *Benefit: Jurnal Manajemen Dan Bisnis*, *8*(1), 38–56. https://doi.org/10.23917/benefit.v8i1.1227

Salqaura, S. A., Sipayung, R. C., Amelia, W. R., & Royani, I. (2023). *Conceptualizing Halal Product in the Context of Culinary in the Digital Era : E-Commerce and Ride- Hailing Based*. *10*(March), 404–415.

Series, W. P., Budiman, J. A., & Giri, Y. (2025). *Contextualising Digital Platforms in the Informal Economy: Digital Development Working Paper no.114*.

Sharma, V., Jangir, K., Gupta, M., & Rupeika-Apoga, R. (2024). Does service quality matter in FinTech payment services? An integrated SERVQUAL and TAM approach. *International Journal of Information Management Data Insights*, *4*(2), 100252. https://doi.org/10.1016/j.jjimei.2024.100252

Siagian, H., Tarigan, Z. J. H., Basana, S. R., & Basuki, R. (2022). The effect of perceived security, perceived ease of use, and perceived usefulness on consumer behavioral intention through trust in digital payment platform. *International Journal of Data and Network Science*, *6*(3), 861–874. https://doi.org/10.5267/j.ijdns.2022.2.010

Siregar, F. A., & Hasibuan, A. N. (2022). *Muslim Consumer Behavior at Halal Product in Indonesia*. http://repo.uinsyahada.ac.id/958/1/Muslim Consumer Behavior_ISI.pdf

Susanty, A., Puspitasari, N. B., Jie, F., Akhsan, F. A., & Jati, S. (2025). Consumer acceptance of halal food traceability systems: a novel integrated approach using modified UTAUT and DeLone & McLean models to promote sustainable food supply chain practices. *Cleaner Logistics and Supply Chain*, *15*(October 2023), 100226. https://doi.org/10.1016/j.clscn.2025.100226

Syamsuddin, Togatorop, A. L., Karubaba, O. C., Sholahuddin, M. Z., & Prasetya, T. B. (2024). The Influence of Mobile Application User Experience, Service Quality, and Social Interaction on Customer Satisfaction Quantitative Research in the Online Service

Industry. *International Journal of Science and Society*, *6*(3), 83–98. https://doi.org/10.54783/ijsoc.v6i3.1225

Thomson, P. (2021). The problem with the "gap in the literature" | Impact of Social Sciences. *LSE Impact Blog*, 1–4. https://blogs.lse.ac.uk/impactofsocialsciences/2021/07/16/the-problem-with-the-gap-in-the-literature/

Wang, C., Liu, T., Zhu, Y., Wang, H., Wang, X., & Zhao, S. (2023). The influence of consumer perception on purchase intention: Evidence from cross-border E-commerce platforms. *Heliyon*, *9*(11), e21617. https://doi.org/10.1016/j.heliyon.2023.e21617

Wilson, N., Alvita, M., & Wibisono, J. (2021). The effect of perceived ease of useand perceived security toward satisfaction and repurchase intention. *Jurnal Muara Ilmu Ekonomi Dan Bisnis*, *5*(1), 145. https://doi.org/10.24912/jmieb.v5i1.10489

Younis, K. K., & Zeebaree, S. R. M. (2025). The Evolution of Consumer Trust in E-Commerce: Exploring Digital Strategies for Enhanced Loyalty. *Asian Journal of Research in Computer Science*, *18*(3), 295–313. https://doi.org/10.9734/ajrcos/2025/v18i3594