CONSUMER PERCEPTIONS OF TRANSACTION SECURITY IN DIGITAL MARKETING ON MARKETPLACE PLATFORMS

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Abstract
This study aims to examine consumer perceptions of transaction security in the context of digital marketing on marketplace platforms. Amid the rapid growth of e-commerce and the use of digital marketplaces such as Tokopedia, Shopee, and Bukalapak, the issue of transaction security is one of the key factors influencing consumer purchasing decisions. This study uses a systematic literature review method by analyzing various secondary sources such as scientific journals, articles, and research reports published between 2015 and 2024. The results of the study show that consumer perceptions of security are influenced by various factors, including personal experience, digital literacy, age, and the effectiveness of communication from the platform regarding transaction protection. Marketplaces that provide transparent security systems, buyer protection features, and responsive customer service tend to get positive perceptions from consumers. This finding confirms that perceptions of security not only have an impact on trust, but also have direct implications for purchasing decisions and consumer loyalty. Therefore, transaction security must be a strategic priority in the development of digital services by marketplace platforms.
Keywords: Consumer Perception, Transaction Security, Digital Marketing, Marketplace, Digital Literacy

INTRODUCTION

The development of information and communication technology has driven a major transformation in the business world, especially in marketing strategies. Digital marketing is becoming an increasingly dominant approach because it allows companies to reach consumers widely, quickly, and

efficiently. The presence of the internet and digital media has not only changed the way companies promote their products, but also the way consumers make purchases (Sulistyorini et al., 2023). One real form of digital marketing implementation is the emergence of various marketplace platforms that are now part of people's daily lives. Marketplaces such as Tokopedia, Shopee, Bukalapak, and Lazada have become the main place for consumers to shop online. This platform provides a space for sellers and buyers to make transactions without having to meet physically. The availability of complete products, competitive prices, and ease of access are the main reasons for the increasing use of marketplaces in Indonesia. According to the e-Conomy SEA report from Google, Temasek, and Bain & Company, the value of e-commerce transactions in Indonesia will reach more than USD 50 billion in 2024, with the majority coming from marketplaces (Basri & Yuswardi, 2023).

However, even though convenience and speed are the advantages of the marketplace, transaction security remains a crucial issue that cannot be ignored. In the context of digital marketing, consumer trust in the security system is a determining factor in purchasing decisions. Transaction security includes protection of personal data, secure payment methods, and transparent dispute resolution mechanisms (Jatmika, 2023). If this aspect is not handled seriously, it will risk reducing consumer interest in transacting online. Consumer trust is highly dependent on their perception of the security system provided by the platform. This perception is formed from personal experience, information from the media, reviews from other users, and the level of digital literacy they have. Consumers who feel that the marketplace system is able to keep their data and transactions safe tend to have higher loyalty and trust in the platform (Pujianto & Hartono, 2023). Conversely, consumers who have a negative perception of security will be reluctant to make purchases, even if the products offered are attractive and competitively priced.

The issue of digital security in the marketplace is not just a technical issue, but also concerns psychological perception and user experience. There are many cases of fraud, phishing, or user data leaks that have surfaced in the media, influencing people's perspectives on the security of online transactions. This phenomenon makes some consumers more vigilant, even tending to be reluctant to make transactions if they feel unsafe (Windasari & Hermawan, 2024). Therefore, understanding consumer perception is important to maintain the sustainability of digital businesses. Along with the increasing volume of digital transactions, marketplace platforms are required

to continue to update and improve their security systems. Implementing features such as two-factor authentication, data encryption, and buyer protection guarantees are steps that are now increasingly being used (Lima, 2022). However, even though technology has improved, consumer perception remains the main key in assessing the effectiveness of the system. If consumers do not understand or do not trust the existing mechanisms, the potential for losing trust remains high.

In this context, the study of consumer perceptions of transaction security becomes increasingly relevant and important. This study is expected to provide an overview of how consumers assess transaction security in digital marketing, especially on marketplace platforms (Santos, 2022). In addition, the results of the study can also be valuable input for digital business actors to design more effective security communication strategies and build long-term trust. By understanding consumer perceptions, marketplaces can formulate more targeted policies, both in technical and educational aspects. Security must not only be available, but must also be seen and felt by consumers. Therefore, this study seeks to examine in depth how consumer perceptions are formed, what factors influence them, and their implications for the sustainability of transactions in the digital marketing ecosystem.

RESEARCH METHOD

This study uses a literature review approach with the systematic literature review (SLR) method. The purpose of this approach is to collect, review, and analyze various previous research results that are relevant to the topic of consumer perceptions of transaction security in digital marketing on marketplace platforms. This literature review aims to provide an in-depth understanding by identifying patterns, trends, and gaps in existing research. Literature searches are carried out systematically through various scientific databases such as Google Scholar, ScienceDirect, Scopus, and ProQuest. The data sources in this study consist of scientific journals, conference articles, reference books, research reports, and other secondary data documents published between 2015 and 2024. The criteria for selecting literature include relevance to the topic, academic eligibility (peer-reviewed), and full accessibility to the contents of the article. After the literature was collected, a thematic analysis was carried out on the findings that emerged, by grouping data based on themes such as consumer perceptions, digital security factors, and purchasing behavior. This technique allows researchers to identify relationships between studies and compile a synthesis of theories that

support a comprehensive discussion of the topic (Earley, M.A.2014; Snyder, H.2019).

RESULT AND DISCUSSION
Digital Marketing Trends and Developments in the Marketplace

Digital marketing has undergone rapid evolution along with the growth of technology and changes in consumer behavior. Digital marketing is no longer limited to banner ads or email marketing, but has evolved into a complex and integrated strategy, including the use of social media, influencer marketing, search engine optimization (SEO), and the use of artificial intelligence for ad personalization. Marketplaces as part of the digital marketing ecosystem utilize various strategies to increase sales appeal, interaction, and conversion (Munaro et al., 2022). Marketplaces such as Tokopedia, Shopee, Bukalapak, and Lazada are the centers of e-commerce activity in Indonesia. They not only act as a place to buy and sell, but also as a digital marketing platform that provides paid advertising features (sponsored ads), discount campaigns, vouchers, and data-based promotions. These features are designed so that sellers can market their products more effectively, while providing a more attractive shopping experience for consumers (Hyman & Kostyk, 2022).

One of the main trends in digital marketing in the marketplace is the personalization of content and promotions. Through the analysis of user data such as search history, product preferences, and purchasing behavior, the marketplace system is able to automatically recommend appropriate products (Hyder & Nag, 2022). This increases the likelihood of transactions and gives the impression that the platform understands the needs of consumers individually. This strategy encourages user loyalty and increases the effectiveness of marketing campaigns.

In addition, the use of influencers and affiliate marketing is becoming an increasingly popular strategy. Marketplaces work with content creators and social media users to promote products more organically. Consumers tend to trust recommendations from figures they follow more than conventional advertising. Marketplaces also provide affiliate programs that allow anyone to earn commissions from product promotions, creating a broader and more participatory promotional ecosystem (Reis, 2022).

Gamification and interactivity are also part of the digital marketing trend in the marketplace. Features such as live streaming sales, quizzes with prizes, direct cashback, and games with points are increasingly being used to

increase consumer engagement (Chatzopoulou & Travers, 2022). This approach not only attracts attention but also extends the time consumers spend on the platform, which ultimately has a positive impact on sales conversion rates.

In recent years, automation and artificial intelligence (AI) have also been increasingly integrated into marketing strategies in the marketplace. This technology is used for price optimization, product trend prediction, 24/7 chatbot services, and real-time customer behavior analytics. By utilizing big data, platforms can develop faster and more accurate marketing strategies according to market dynamics (Sang, 2024). These trends show that digital marketing on marketplace platforms continues to innovate and develop dynamically. The main focus of this development is to create a safe, comfortable, and relevant shopping experience for consumers (Sobande, 2022). However, as digital interactions become more complex, the issue of transaction security is also in the spotlight. Therefore, consumers' understanding of the security systems underlying the marketing and purchasing process is crucial to maintaining trust and loyalty amidst increasingly fierce platform competition.

Consumer Perception of Transaction Security

Consumer perception of transaction security in the marketplace is a crucial aspect that greatly influences purchasing decisions. In the context of digital marketing, this perception refers to consumers' beliefs or views regarding the extent to which online transaction systems can protect their personal data, financial information, and the integrity of their purchases. When consumers feel safe, they tend to be more trusting and loyal to the platform they use. Conversely, negative perceptions of security can raise concerns, even prompting consumers to avoid online transactions (Gilliam et al., 2022).

A positive perception of transaction security usually arises when consumers have a good experience during a transaction, such as a smooth payment system, no data leaks, and responsive refund or refund services. Marketplace platforms that provide double authentication (2FA), data encryption, and guaranteed buyer protection can create a sense of security for users. Consumers who feel that their rights are well protected will form the perception that transactions on the platform are low risk (Kurtzke, 2023).

Conversely, negative perceptions often arise due to bad experiences or unclear security procedures. For example, consumers who have been victims

of online fraud, received incorrect goods, or lost funds without a clear explanation from the marketplace will be more skeptical of digital security (Raafi'udin* et al., 2024). News about data leaks or cyber attacks can also influence negative perceptions, even if consumers have never experienced the incident directly.

Several factors influence the formation of consumer perceptions of transaction security. One of them is personal experience. Consumers who have positive experiences will be more confident in system security, while those who have experienced losses tend to be more cautious. In addition, age can also play a role, where younger consumers are usually more familiar with digital technology and tend to trust online systems more than older consumers (Bassyouny, 2024). The level of digital literacy is also an important determining factor. Consumers with good digital knowledge and skills are better able to understand security mechanisms, read signs of potential fraud, and use the protection features provided (Suryopratomo & Jaelani, 2022). On the other hand, consumers with low digital literacy may not be aware of security risks or do not know how to protect themselves when transacting online. Therefore, digital literacy is an important aspect in forming a realistic perception of transaction security.

External sources of information, such as reviews from other users, news, social media, and marketing campaigns also influence consumer perceptions. Negative reviews from other users can reduce trust in security, even though the consumer's personal experience is not necessarily bad (Mendonça & Teixeira, 2022). Conversely, positive testimonials or security guarantees from the platform can build the perception that online transactions in the marketplace are quite trustworthy and worth using. Thus, consumer perceptions of transaction security are greatly influenced by a combination of individual experience, digital understanding, and the influence of the information environment. Marketplaces that want to build and maintain consumer trust need to not only improve the technical aspects of security, but also actively educate and communicate security guarantees clearly and consistently. This is important so that consumer perceptions remain positive and loyalty to the platform can be maintained amidst increasingly fierce industry competition.

Comparison of Marketplace Platforms Based on Consumer Perception

Consumer perceptions of transaction security on marketplace platforms can vary greatly from one platform to another. This difference is

influenced by each platform's security policy, user experience, and customer service capabilities in handling problems. Several literature studies show that although large marketplaces such as Tokopedia, Shopee, and Bukalapak have fairly sophisticated security systems, the level of consumer trust in transaction security is not always the same, and is highly dependent on their actual experience when transacting (Zhang & Hänninen, 2022).

Tokopedia is described in several literatures as having a fairly good reputation in terms of transaction security. A study by Rahmawati and Hidayat (2021) revealed that Tokopedia users considered the escrow system and buyer protection implemented to be quite effective in providing a sense of security. The positive user experience is reinforced by clear communication about the refund mechanism and the existence of two-factor authentication (2FA). User trust is also driven by the appearance of the application interface which is considered transparent and easy to understand, thus giving the perception that the transaction process is well supervised (Jain et al., 2022).

Meanwhile, Shopee is considered superior in terms of handling complaints and guaranteeing consumer protection. Based on findings in a study by Yuliana and Nugroho (2022), the "Shopee Guarantee" feature and the speed in processing refunds and returns are the main factors that shape users' positive perceptions of security. Shopee is also active in educating consumers through social media campaigns and application notifications that discuss how to transact safely. This indirectly increases users' digital literacy and strengthens the perception that Shopee has a responsive security system that cares about customers.

On the other hand, Bukalapak in several studies received a perception that tended to be neutral or even negative regarding aspects of transaction security. This is mainly related to the user experience in the refund process which is considered slow, as well as the lack of a quick response from customer service in handling fraud cases. A study by Santoso (2020) shows that user perceptions of security at Bukalapak are influenced by the lack of real-time information regarding transaction status and the absence of advanced security features such as 2FA or consistent security notifications.

Perceptions of security are also influenced by demographics and user backgrounds. Tokopedia is more widely used by older and professional consumers, who tend to value stability and clarity of procedures. While Shopee is more popular among young, dynamic users, and they feel more comfortable with features that are fast and easy to use, including in the context of problem solving. Therefore, even though both platforms have

technically equivalent security systems, consumer perceptions can vary greatly depending on the user profile (Anderson & Manis, 2022).

In addition, there is a trend where consumers tend to judge security from the overall user experience, not just the technical features. For example, even though Lazada has implemented an AI-based fraud detection system, not all consumers know or understand the feature. This shows that effective security education and communication to users is an important part of forming a positive perception. Platforms that only rely on technical systems without communicating their functions to users tend to get less trust (Purwati, 2024).

From this comparison, it can be concluded that the success of forming a positive perception of transaction security depends not only on the technology applied, but also on clear communication, responsive customer service, and consistent user experience. Marketplaces that are able to align technical and non-technical aspects tend to be more trusted by consumers. Therefore, a holistic approach that includes technology, education, and user experience is key to winning consumer trust in the digital era.

Implications of Security Perceptions on Purchasing Decisions

Consumer perceptions of transaction security in the marketplace have a significant influence on purchasing decisions. Security is one of the main factors considered by consumers when deciding to buy products online. If consumers feel that the platform they use is safe and able to protect their personal data and funds, they will be more confident in continuing the purchasing process. Conversely, if there are doubts about security, consumers will tend to cancel the transaction or switch to another platform that is considered more trustworthy (Lima, 2022).

Literature studies show that security is part of trust building in e-commerce. Trust is an important element in the digital world because consumers cannot interact directly with sellers or products. Therefore, the sense of security felt by consumers greatly determines whether they feel comfortable making transactions. According to Kotler & Keller (2020), trust in transaction security will affect the conversion rate on digital platforms, which ultimately has a direct impact on sales volume.

Another implication is that perceived security can affect consumer loyalty. Consumers who feel safe when making transactions tend to make repeat purchases and recommend the platform to others. This loyalty is an important asset for marketplaces because it creates long-term consumers.

Marketplaces that are unable to build a good perception of security are at risk of losing consumers permanently, especially if there has been an incident of fraud or data leaks that were not handled transparently (Jang, 2022).

Perception of security also has implications for consumer information-seeking behavior. Consumers who doubt the security of a platform tend to look for more information before buying, such as reading reviews, comparing prices on other platforms, or even contacting the seller directly to ensure the authenticity of the product (Jajang & Amalia, 2022). This can prolong the purchasing process and reduce the level of spontaneity of transactions which is usually the main strength in online shopping.

Furthermore, negative perceptions of security can cause psychological effects in the form of anxiety or uncertainty that cause consumers to avoid digital transactions altogether. This is especially true for consumer groups with low digital literacy or those who have had bad experiences (Silva, 2022). As a result, the potential of the digital market cannot be maximized optimally because some consumers are reluctant to use e-commerce services due to fear of security risks.

On the other hand, the positive implication of good security perception is the increasing adoption of other digital features, such as digital wallets, online installment services, and cross-border purchases. When consumers trust the platform's security system, they are more open to trying new features that make transactions easier (Piranda et al., 2022). This shows that security is not only a protector, but also an enabler for the expansion of wider digital services in the marketplace. Overall, consumer perceptions of transaction security are not just subjective opinions, but have direct consequences for purchasing decisions, loyalty, and the overall user experience. Therefore, marketplace platforms need to place security as an integral part of their business strategy, not only through technological improvements, but also through education, transparency, and effective communication to consumers. That way, trust will be built and purchasing decisions can continue to increase over time.

CONCLUSION

Based on the literature review that has been conducted, it can be concluded that consumer perceptions of transaction security in marketplace platforms play an important role in shaping trust, comfort, and purchasing decisions. Findings from various studies show that security aspects, such as payment protection, account verification, data encryption, and dispute

resolution systems, greatly influence how consumers assess a marketplace. Factors such as personal experience, digital literacy, age, and social influence also shape these perceptions. Marketplaces that are able to convey security guarantees clearly and effectively tend to gain positive perceptions and higher loyalty from consumers.

In addition, comparisons between platforms show that Tokopedia and Shopee generally have a higher level of security trust compared to other marketplaces such as Bukalapak or Lazada, mainly due to responsive customer service and more proactive transaction protection features. Positive perceptions of security not only drive purchasing decisions but also increase retention and adoption of other digital features. Therefore, for marketplace platforms, security is not just a technical issue, but a strategic element that must be continuously improved to maintain and expand the user base.

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