



## Reconceptualizing Online Purchase Decision: The Strategic Role of Economic Benefit, Convenience, and Transaction Flexibility in Indonesia

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### Abstract.

Despite extensive research on online consumer behavior, existing studies largely emphasize purchase intention and isolate determinants such as price, trust, or perceived usefulness. Limited attention has been paid to how consumers integrate multiple evaluative dimensions in forming actual online purchase decisions, particularly in emerging digital markets. Addressing this gap, this study reconceptualizes online purchase decision as a multidimensional evaluative process by examining Indonesian's consumers lived experiences in e-commerce transactions. Using an exploratory qualitative design, data were collected from 30 active online shoppers through semi-structured interviews and analyzed via reflexive thematic analysis. The results identify three interrelated yet distinct dimensions shaping purchase decisions: Perceived Economic Benefit, Perceived Convenience, and Transaction & Access Flexibility. While economic benefit reflects utilitarian value optimization and cost efficiency, and convenience captures effort and time reduction, transaction and access flexibility emerges as a structurally distinct determinant representing perceived control through adaptive payment options, temporal accessibility, and mobile-based access. This study advances the literature by positioning transaction flexibility as an independent construct rather than a subdimension of convenience or trust. Theoretically, the findings integrate consumer value, technology acceptance, and transaction cost perspectives into a unified framework explaining actual purchase behavior. Managerially, the study highlights the strategic importance of designing flexible transaction systems alongside competitive pricing and seamless user experience in emerging e-commerce ecosystems.

**Keywords:** online purchase decision; perceived economic benefit; perceived convenience; transaction flexibility

## 1. INTRODUCTION

Development e-commerce in Indonesia has shifted consumer behavior from offline shopping to online shopping, driven by increased internet penetration, mobile device adoption, and digital service innovation (Fatmawati et al., 2023). Digital shopping

activities require consumers to conduct multidimensional evaluations, including aspects of value, ease of process, and transaction flexibility. Previous research has shown that the quality of the site, the reputation Marketplace, ease of transactions, prices, and consumer reviews are important predictors of perceived value and purchase intent (purchase intention) in Indonesia (Gunawan et al., 2019; Lusiana, 2015; Nurdianasari & Indriani, 2021).

Some literature suggests that perceived convenience, consumer attitudes, and site characteristics have a significant influence on Purchase behavior, in line with Technology Acceptance Model (TAM) (Davis, 1989; Venkatesh & Davis, 2000) and Theory of Planned Behavior (TPB) (Ajzen, 2012; Zerbini et al., 2022). Systematic studies confirm that online purchasing decisions are the result of complex variable interactions, including product and service quality, price, product information, consumer reviews, trust, and risk perception (Bupu et al., 2023; Gefen et al., 2003; Hsu et al., 2012; Kim et al., 2008; Pavlou & Gefen, 2004; Ponte et al., 2015; Sodikin, 2020). In the Indonesian context, empirical research supports these findings. Research by Lusiana (2015), demonstrate that perceived benefits, perceived risks, and consumer confidence affect participation in E-commerce in Indonesia. Study (Gunawan et al., 2019) found that brand image, price, and trust are important variables in online purchasing decisions in Jakarta and Tangerang. Study results (Nurdianasari & Indriani, 2021) emphasizes that perceived ease of transaction and the quality of service affects customer value which impacts the purchase decision. Recent studies (Tjahyono & Mahmud, 2024) confirming that site quality, risk perception, and trust contribute significantly to purchase decisions among Shopee Indonesia users.

Some of these studies have highlighted individual factors that influence purchase intent , but most still use a quantitative approach and focus on purchase intent, rather than actual purchasing behavior. In addition, transaction & access flexibility variables that reflect consumer control over transaction processes and flexible access to services have not been widely explored as independent constructs within a holistic conceptual framework. This gap shows the need to understand how consumers in Indonesia simultaneously evaluate the economic value, convenience, and flexibility of transactions in the online purchasing decision-making process.

The gaps that emerge in this literature demand an approach that is able to capture complex dynamics in more depth. The dominant quantitative approach has been effective

for testing relationships between variables, but it tends to be limited in exploring the cognitive processes, subjective interpretations, and meanings that consumers form during their digital experiences. Therefore, a qualitative approach was chosen because it provides methodological flexibility to explore consumer perceptions, motivations, and experiences holistically. This approach allows researchers to understand the decision-making process in depth by answering the questions of "how" and "why" consumers evaluate value, convenience, and flexibility simultaneously in a given context (Creswell & Poth, 2016; Gioia et al., 2013). In consumer behavior research, qualitative methods have proven to be effective in uncovering subjective meanings, experiential interpretations, and evaluative dynamics that often cannot be fully captured through structured variable-based quantitative approaches (Belk et al., 2012; Kozinets, 2019).

Further, in the dynamic context of e-commerce, a qualitative approach allows for the exploration of contextually emerging constructs, particularly when previous literature has tended to position variables such as transaction flexibility as part of another construct (e.g. convenience or trust) without in-depth conceptual exploration (Gioia et al., 2013). Thus, the use of qualitative methods in this study not only aims to gain a richer understanding of the online purchase decision process, but also opens up space for the development of conceptual models that are more contextual and relevant to e-commerce practices in Indonesia.

This research presents conceptual novelty by placing transaction & access flexibility as an independent strategic determinant, and focuses the analysis on actual purchase behavior, not just purchase intention. The urgency of this research is twofold. In practical terms, a richer understanding of the determinants of online purchase decisions can help e-commerce platforms improve the user experience, design pricing strategies, improve transaction flows, and increase conversions. Theoretically, this study closes the literature gap by presenting an integrative conceptual framework that is relevant to the dynamics of digital consumer behavior in Indonesia.

The main contributions of this research include: identifying and mapping the key determinants of online purchasing decisions in a multidimensional framework that goes beyond traditional purchase intent models; affirming the role of transaction & access flexibility as a significant independent construct in the context of e-commerce contemporary in Indonesia; and provides in-depth qualitative empirical insights into

consumer experience in online purchasing decision-making, expanding the theoretical foundations and practical implications for digital marketing strategies.

## **2. LITERATURE REVIEW**

The rapid expansion of e-commerce has transformed consumer decision-making into a complex, digitally mediated process. Although prior studies identify multiple determinants, most examine them in isolation. Dominant frameworks such as the Technology Acceptance Model (TAM) and trust-based models emphasize perceived usefulness, trust, and risk, but remain largely focused on behavioral intention, limiting their explanatory power for actual purchase decisions (Gefen et al., 2003; Kim et al., 2008).

From a value perspective, Consumer Value Theory highlights economic benefit as a key driver, particularly through price and promotions (Hsu et al., 2012; Parasuraman, A., Zeithaml, V. A., & Berry, 1988). However, empirical findings are inconsistent, suggesting that economic value alone is insufficient. Similarly, perceived convenience, rooted in perceived ease of use, has been widely validated (Davis, 1989; Venkatesh et al., 2003; Venkatesh & Davis, 2000), yet its conceptualization remains ambiguous and often overlaps with usability and accessibility. While Transaction Cost Theory explains efficiency gains through reduced search and effort costs (Williamson, 2008), it inadequately captures the structural flexibility of digital systems. Recent studies highlight a shift in e-commerce behavior, where consumers increasingly demand frictionless, flexible, and accessible transaction experiences beyond traditional economic considerations (Global Consumer Insights Pulse Survey, 2023). While convenience has been widely acknowledged, the structural role of transaction flexibility such as payment options and temporal accessibility remains underexplored and often conflated with other constructs. This gap is particularly evident in emerging markets, where digital infrastructure and mobile access significantly shape consumer engagement but have not been fully integrated into decision-making frameworks (Indiani et al., 2025). Moreover, although digital adoption is influenced by mobile access, payment systems, and platform adaptability, existing research primarily focuses on adoption rather than how these features are evaluated within actual purchase decisions.

These limitations reveal two key gaps: the dominance of intention-based models and the lack of conceptual clarity regarding transaction and access flexibility. Addressing this, the present study adopts a qualitative approach to examine how consumers in Indonesia simultaneously evaluate economic value, convenience, and flexibility. By integrating Consumer Value Theory, TAM, and Transaction Cost Theory, this study advances a more holistic framework and positions transaction & access flexibility as a distinct and strategic determinant in online purchase decision-making

### **3. METHODS**

#### **Research Design**

This study uses a qualitative approach with an exploratory design to deeply understand how consumers in Indonesia shape online purchasing decisions. This approach was chosen because it allows for the exploration of subjective meaning, evaluative processes, as well as simultaneous considerations that underlie the actual behavior of consumers in the context of e-commerce. In the study of digital consumer behavior, qualitative methods are considered effective for exploring experiences, interpretations, and logic of decision-making that cannot always be reduced to structured intervariable relationships as is prevalent in quantitative approaches (Belk et al., 2012; Creswell & Poth, 2016). In addition, this approach provides space for the development of constructs that emerge contextually through a systematic and rigorous inductive process (Gioia et al., 2013).

#### **Informant and Sampling Techniques**

This study involved 30 informants who are active consumers of e-commerce in Indonesia. This number is considered adequate in qualitative research because the main goal is not statistical generalization, but a depth of conceptual understanding to achieve sufficient information (Information Power), that is, when the data obtained is rich enough to answer the research objectives (Malterud et al., 2016). The data collection process is stopped when the interview no longer generates a new theme or category, in line with the principle data saturation in qualitative research (Guest et al., 2006). Sampling technique using purposive sampling, namely the selection of informants based on the criteria of relevance to the phenomenon being researched (Patton, 2015). Informants were selected based on the criteria: (1) have made at least three online purchases in the last six months,

(2) actively use e-commerce platforms, and (3) are at least 18 years old. This approach ensures that participants have a direct and reflective experience of the online transaction process, thus being able to provide rich and contextual data (Kozinets, 2019).

### **Data Collection Techniques**

Data is collected through semi-structured interviews that allow for flexible exploration of consumer experiences and considerations in making online purchasing decisions. This format provides a balance between the consistency of the question framework and the freedom for the informant to develop answers in depth (Creswell & Poth, 2016). The questions were focused on the evaluation of economic value, the perception of convenience, transaction flexibility and access, as well as the dominant factors influencing actual purchasing decisions.

### **Data Analysis Techniques**

Data analysis is carried out using thematic analysis with a reflexive approach as developed by Braun & Clarke (2019). The analysis process begins with data familiarization through transcription and repeated reading, followed by open coding to identify relevant units of meaning. The initial codes are then grouped into thematic categories that represent patterns of repeated meanings in the data. The next stage involves a process of reviewing, refining, and naming themes to ensure internal coherence and distinction between themes. This approach allows for the identification of conceptual structures that explain how consumers simultaneously evaluate value, convenience, and flexibility in shaping online purchasing decisions. To increase the credibility and rigor of the research, it is carried out Peer Debriefing, documentation of the analysis process (Audit trail), as well as discussions between researchers in the process of developing the theme. This practice is in line with the principle qualitative rigor in organizational and management research that emphasizes transparency, logical consistency, and traceability of the analysis process (Gioia et al., 2013).

With this methodological design, the research not only seeks to describe the factors that influence online purchasing decisions, but also to develop a deeper conceptual and contextual understanding of the dynamics of e-commerce consumer behavior in Indonesia.

#### 4. RESULTS AND DISCUSSION

The demographic characteristics of informants in this study were analyzed to provide an overview of the respondent profile that is a data source in the exploration of online purchase decisions. The distribution of informants is presented by gender and age category (Table 1). The presentation of this cross-tabulation aims to show the demographic composition more comprehensively and identify the dominance of certain groups in the study sample.

Table 1. Descriptive data of informants

Age Category	Female	Male	Total	Percentage
19–28 years old	21	5	26	86,7%
29–38 years old	1	1	2	6,7%
39–48 years old	1	1	2	6,7%
Total	23	7	30	100%

Source: Primary data

Based on Table 1, the majority of informants were in the age category of 19–28 years old (86.7%), which shows the dominance of the young age group in this study. In this category, female informants dominated (21 out of 26 people), while men numbered 5 people. In the age groups of 29–38 years and 39–48 years, the sex distribution is relatively balanced, consisting of one female and one male, respectively.

This composition indicates that the research sample mainly represents young female consumers, who demographically belong to groups with relatively high levels of digital technology adoption and e-commerce use intensity. The dominance of young people is also relevant to the characteristics of the Indonesian digital market, where the younger generation tends to be more active in online transactions and more responsive to digital service innovations. However, the existence of informants from the age group over 29 years still provides a variety of perspectives in understanding the process of evaluating online purchase decisions, thus enriching the depth of the qualitative findings of this study.

Based on the demographic profile that has been previously explained, the majority of informants in this study are women aged 19–28 years, who are included in the age group with a relatively high level of digital technology adoption and e-commerce use intensity. This characteristic is important because younger age groups tend to have more

intense digital experiences, higher efficiency expectations, and sensitivity to promotions and service flexibility.

To understand how this group of consumers shape online purchasing decisions, a qualitative analysis was conducted on respondents' statements that reflect their key considerations when making a purchase. The analysis followed the inductive data structure approach as proposed by Gioia (2013), enabling a systematic transition from informant-centric expressions to researcher-centric theoretical abstraction (Table 2).

At the first-order level, the findings were grounded in participants' own expressions, reflecting their lived experiences in online purchasing contexts. These expressions were then iteratively analyzed and categorized into second-order themes that capture the underlying patterns of meaning. Finally, these themes were distilled into three aggregate dimensions representing the core evaluative structure of online purchase decisions.

The first aggregate dimension, Perceived Economic Benefit, emerges from themes related to price advantage, promotional incentives, and cost efficiency. Participants consistently emphasized financial gains as a primary consideration in their decision-making process. The second dimension, Perceived Convenience, reflects the reduction of effort, simplicity of process, and time efficiency. This dimension captures how consumers value ease and practicality in digital transactions. The third dimension, Transaction & Access Flexibility, represents a structurally distinct construct encompassing temporal flexibility, payment options, and accessibility across devices and locations. This dimension highlights consumers' perceived control over the transaction process.

Together, these three aggregate dimensions form a coherent data structure that explains how consumers conduct multidimensional evaluations in shaping actual online purchase decisions.

Table 2. Data Structure of Online Purchase Decision (Gioia Method)

1st Order Concepts (Informant Terms)	2nd Order Themes	Aggregate Dimensions
Cheaper price, discounts, cashback, Flash sale, promotions Compare prices, lower cost	Price advantage and cost savings Promotional value Economic efficiency	Perceived Economic Benefit
Lazy to go out, no queue Practical, click and pay Faster, efficient	Reduction of effort Ease of use Time efficiency	Perceived Convenience

Buy anytime, 24-hour access	Temporal flexibility	Transaction & Access Flexibility
Multiple payment methods	Payment flexibility	
Access via mobile, anywhere	Accessibility	

Based on these analysis (Table 2), it can be seen that online purchasing decisions are formed through simultaneous multidimensional evaluations. The results of the analysis show that online purchase decisions are shaped by three main dimensions, namely Perceived Economic Benefit, Perceived Convenience, and Perceived Transaction & Access Flexibility. These three dimensions do not stand alone, but form a multidimensional evaluation that consumers make before making a purchase decision in the context of e-commerce. These findings show that online purchasing behavior is not solely influenced by trust factors or risk perceptions as discussed in the previous literature, but rather by a combination of economic benefits, process efficiency, and flexibility of transaction systems.

#### 4.1 Perceived Economic Benefit and Strengthening Utilitarian Values

The first dimension that is most dominant in the respondents' narrative is economic benefits. Statements such as: "the price is cheaper", "many promos and discounts", "there are flash sales", indicate that consumers rationally evaluate financial advantages as the main consideration in online purchase decisions.

This study expands the theory of consumption values by showing that in the modern e-commerce environment, the conditional value dimension (flexibility of access and payment) emerges as an independent determinant of actual purchase decisions (Sheth et al., 1991; Sweeney & Soutar, 2001). Recent studies also show that perceived economic value has a significant effect on online shopping behavior and is able to speed up the decision-making process (Zeqiri et al., 2023). However, in contrast to many previous studies that included economic benefits as part of perceived usefulness or perceived value within the TAM framework, this study shows that economic benefits appear explicitly and dominantly in consumer narratives as determinants of actual decisions. This reinforces the argument that in the context of high e-commerce competition, price and financial incentives are no longer just supporting factors, but central to decision evaluation. Thus, the conceptual contribution of this research is to emphasize the position of perceived economic benefits as a direct determinant of purchasing decisions, not just antecedent of purchase intentions.

## **4.2 Perceived Convenience as an Enabler of Actual Behavior**

The second dimension that appears consistently is convenience. Respondents stated: "lazy to leave the house", "more practical", "no need to queue", "just click and pay". These findings support the Technology Acceptance Model (TAM) (Davis, 1989; Venkatesh et al., 2003), especially the perceived ease of use construct which affects the adoption of technology and usage behavior. Recent research has also shown that convenience reduces cognitive burden and time costs thereby increasing the likelihood of an actual purchase (Petcharat & Leelasantitham, 2021). However, this study expands the theoretical understanding of TAM by showing that convenience is not only related to the convenience of digital systems, but also related to the lifestyle preferences and efficiency orientation of modern consumers. Convenience in this context is not just a technological attribute, but a practical motivation inherent in daily consumption behavior. The contribution of this research lies in strengthening the convenience dimension as a behavioral enabler, not just as a determinant of intention.

## **4.3 Transaction & Access Flexibility as an Independent Dimension**

The most interesting finding and at the same time showing the novelty of this research is the emergence of Transaction & Access Flexibility as an independent dimension. Respondents stated: "can buy at any time", "flexible purchase time 24 hours", "can pay via e-wallet, transfer, or Cash On Delivery".

Previous literature generally discusses payment methods in the context of trust, security, or quality of service. However, in this study, transaction flexibility emerged as a standalone motivation in the consumer narrative. From the perspective of Transaction Cost Theory (Huang & Benyoucef, 2015; Williamson, 2008), payment flexibility and 24-hour access lowers non-monetary transaction costs such as time, effort, and uncertainty costs. This increases perceived control and reduces psychological barriers in the settlement of transactions. Thus, this research makes a new theoretical contribution by separating transaction flexibility from convenience and positioning it as a determinant in online purchase decisions. This dimension expands the e-service quality framework and digital consumer behavior model which has so far emphasized trust and perceived risk.

Overall, this study proposes an integrative conceptual framework (Figure 1) that combines economic benefits, operational convenience, and transaction flexibility as determinants of online purchasing decisions. In contrast to previous research that tended

to focus on purchase intention, not purchase decision, testing variables separately, emphasizing trust and risk as the main factors. This study shows that actual purchasing decisions are shaped by simultaneous multidimensional evaluations. The novelty of this research lies in the integration of three dimensions in one decision framework, emphasis on purchase decision as an actual outcome, identification of transaction & access flexibility as an independent construct, strengthening constructs through evidence based on consumer narratives. Thus, this study not only confirms existing theories, but also expands the digital consumer behavior model with a more contextual and grounded approach.

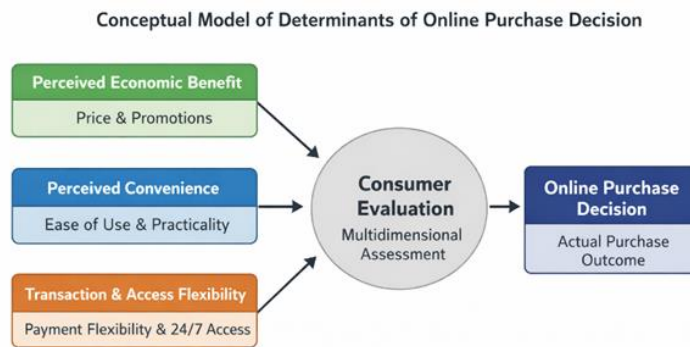


Figure 1. Conceptual Model of Determinants of Online Purchase Decision

This multidimensional approach allows companies to increase purchase conversions more effectively than strategies that focus on only one factor such as trust or usability. As a final affirmation of the theoretical and managerial implications that have been described, this study summarizes the three dimensions of the findings in one conceptual synthesis. This synthesis shows how perceived economic benefits, perceived convenience, and transaction & access flexibility form complementary evaluative structures in online purchase decisions. The following table 3 presents the conceptual meaning of each dimension along with its theoretical basis and strategic implications.

Table 3. Conceptual Synthesis of Online Purchasing Decision Dimensions

Dimensions	Conceptual Meaning	Theoretical Foundations	Managerial Implications
Perceived Economic Benefit	Rational evaluation of financial gain and cost	Consumer Value Theory; Transaction Cost Theory	Competitive pricing strategy, structured promotions, price

Dimensions	Conceptual Meaning	Theoretical Foundations	Managerial Implications
Perceived Convenience	efficiency relative to sacrifice	Technology Acceptance Model (Perceived Ease of Use)	comparison transparency
	Perception of ease and reduction of business in the transaction process		Simple interface design, minimization of purchase steps, optimization of system speed
Transaction & Access Flexibility	Perception of control and freedom in choosing time, payment methods, and transaction access	Perceived Behavioral Control; Extension of Transaction Cost Perspective	Multi-payment system, 24-hour access, mobile optimization

Overall, the synthesis confirms that online purchasing decisions are not shaped by a single factor, but rather by the integration of economic value, process efficiency, and flexibility of transaction systems. These findings expand on the literature that has tended to separate the dimensions of value and convenience, by showing that transaction flexibility has a strategic role as a determinant that increases consumer control in the digital environment. Thus, this study offers a more holistic and contextual conceptual framework in understanding the dynamics of online purchase decisions, especially in Indonesian consumers.

## 5. CONCLUSION

This study reveals that online purchase decisions are shaped by the integrated effects of Perceived Economic Benefit, Perceived Convenience, and Transaction & Access Flexibility. Consumers simultaneously evaluate value, efficiency, and control, indicating that purchase decisions extend beyond price considerations toward a multidimensional assessment process. The main contribution lies in establishing transaction and access flexibility as an independent construct that enhances perceived control and reduces transaction friction, rather than positioning it as a subset of convenience or trust.

By integrating Consumer Value Theory, Technology Acceptance Model, and Transaction Cost Theory, this study offers a more holistic framework for explaining actual purchase behavior. Managerially, e-commerce platforms must align pricing,

usability, and flexible transaction systems. Future research should validate this model quantitatively across broader contexts.

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