

The Influence of Electronic Word of Mouth (E-WOM) and Consumer Trust on Purchase Decisions in the Shopee Marketplace Among Generation Z

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Abstract

the rapid growth of e-commerce has changed consumer purchasing behavior, particularly among generation z, who rely heavily on digital information before making purchasing decisions. electronic word of mouth (e-wom) and consumer trust have become two important factors influencing online purchasing behavior in marketplace platforms. this study aims to examine the influence of electronic word of mouth (e-wom) and consumer trust on purchase decisions in the shopee marketplace among generation z. this research employed a quantitative approach with an explanatory research design. data were collected through an online survey using a structured questionnaire distributed to generation z consumers who had previously made purchases through shopee. the sampling technique used was purposive sampling, and the data were analyzed using multiple linear regression analysis. the findings reveal that electronic word of mouth (e-wom) has a positive and significant effect on purchase decisions. likewise, consumer trust positively and significantly influences purchase decisions and emerges as the more dominant factor in shaping consumers' purchasing behavior. these findings indicate that although generation z actively uses online reviews, ratings, and recommendations as sources of information, their purchasing decisions are largely determined by their level of trust in the marketplace and sellers. this study contributes to the literature on digital consumer behavior and provides practical implications for e-commerce platforms and online sellers in developing strategies to improve consumer trust and effectively manage electronic word of mouth in order to encourage purchasing decisions.

Keywords: *electronic word of mouth (e-wom), consumer trust, purchase decision, marketplace, generation z, shopee.*

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Introduction

The development of digital technology has shifted consumer purchasing behavior from conventional transactions to electronic-based transactions through e-commerce platforms and marketplaces. In Indonesia, the continued growth of internet users has been accompanied by a high level of marketplace use as a means of online transactions, one of which is Shopee, which has become the e-commerce platform with the largest number of users in Indonesia in recent years. This phenomenon is further driven by the presence of

Generation Z, a group born and raised in the digital era, characterized as digital natives, with easy access to information, active on social media, and a tendency to rely on online information before making purchases. Generation Z no longer uses company advertisements as the sole source of information but instead trusts the experiences of other users conveyed through product reviews, ratings, comments, and online recommendations. This situation indicates that Electronic Word of Mouth (E-WOM) has become a key determinant in the purchasing decision-making process in marketplaces (Setiawardani & Widanti, 2025; Darniati et al., 2026).

Electronic Word of Mouth (E-WOM) is informal communication conducted by consumers through electronic media regarding their experiences, opinions, and evaluations of a product or service. Information conveyed through e-WOM is perceived as more objective than company promotions because it originates from actual consumer experiences. In the marketplace context, consumers can easily obtain information about product quality and seller reputation through product reviews and ratings. The more positive information received through e-WOM, the more likely consumers are to form a positive perception of a product and ultimately decide to make a purchase. Research by Solikhah and Garad (2024) shows that e-WOM has a positive and significant influence on consumer purchasing decisions on digital platforms. Similar findings were also expressed by Wahyuningjati and Purwanto (2024), who stated that online consumer reviews and recommendations can increase consumer confidence in making purchasing decisions on the Shopee marketplace. However, not all information circulating on the internet is trustworthy due to the prevalence of fake reviews, rating manipulation, and the use of anonymous accounts, which have the potential to reduce the credibility of the information received by consumers.

Besides e-WOM, another factor that plays a crucial role in online transactions is consumer trust. In online transactions, consumers cannot see and inspect the product directly, resulting in uncertainty regarding product quality, payment security, and seller credibility. Therefore, trust is a fundamental factor that can reduce perceived risk and increase consumer confidence in online transactions. According to the Commitment-Trust Theory of Relationship Marketing proposed by Morgan and Hunt, trust is the primary foundation for building long-term relationships between companies and consumers. Consumers who have a high level of trust in a platform will find it easier to conduct transactions and are more likely to make repeat purchases. Recent research shows that consumer trust has a positive influence on purchasing decisions on various e-commerce platforms, including Shopee, Tokopedia, and Lazada (Anggraini & Sobari, 2023; Solikhah & Garad, 2024). The relationship between e-WOM, consumer trust, and purchasing decisions in this study is primarily explained through the Information Adoption Model (IAM).

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argues that consumers adopt online information when it is perceived as useful and credible, and this adopted information subsequently influences their decision-making process. Within the marketplace environment, product reviews, ratings, and recommendations represent important sources of information that reduce uncertainty and facilitate purchasing decisions. Furthermore, consumer trust strengthens consumers' willingness to rely on such information and engage in online transactions, thereby increasing the likelihood of purchase decisions.

Although the Theory of Planned Behavior (TPB) has frequently been used to explain online purchasing behavior, the present study does not directly measure its core constructs, namely attitude, subjective norms, and perceived behavioral control. Therefore, TPB is employed only as a complementary theoretical perspective to provide broader behavioral context rather than as the primary theoretical framework underpinning the proposed research model. From this perspective, e-WOM may indirectly shape consumers' attitudes and perceived social influence, while consumer trust may enhance consumers' confidence in conducting online transactions. However, because these TPB constructs are not explicitly operationalized in this study, IAM serves as the principal theoretical foundation for explaining the proposed relationships.

Wahyuningjati and Purwanto's (2024) research found that e-WOM and consumer trust positively influence purchase decisions on Shopee. Conversely, Bogdan et al.'s (2025) research showed that the influence of e-WOM on purchase intentions is not always direct but rather mediated by other variables such as perceived value, brand trust, and customer engagement. Celestia et al.'s (2026) research also showed that consumer trust acts more as a mediating variable than as an independent variable that directly influences purchase decisions. These inconsistent findings indicate that the mechanisms through which e-WOM and consumer trust influence consumer purchasing decisions remain inconclusive, thereby requiring further empirical investigation. Generation Z is the generation that is most active in using the internet and marketplaces; however, their level of trust in online transactions still varies. Many Generation Z consumers report receiving products that do not match their descriptions, encountering fake reviews, or experiencing delivery delays, all of which reduce their trust in marketplace sellers. On the other hand, Generation Z continues to rely heavily on online reviews and recommendations before making purchasing decisions. This phenomenon reflects a paradox in digital consumer behavior, namely a high dependence on online information accompanied by varying levels of trust in its credibility. Therefore, examining the influence of e-WOM and consumer trust on purchasing decisions among Generation Z Shopee users is important for extending the application of the Information Adoption Model in the marketplace context and providing

practical implications for e-commerce platforms and online sellers in designing more effective digital marketing strategies.

Literature Review

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) is one of the most widely used theories to explain individual behavior in various contexts, including consumer behavior and online purchasing. This theory was first developed by Icek Ajzen as an extension of the Theory of Reasoned Action (TRA). TPB explains that a person's behavior is determined by behavioral intention, while this intention is influenced by three main constructs: attitude toward the behavior, subjective norms, and perceived behavioral control (Ajzen, 2020). According to TPB, attitude toward the behavior refers to a person's positive or negative evaluation of a behavior. In the context of online purchasing, positive reviews, high ratings, and recommendations from other users may contribute to favorable attitudes toward products and marketplaces, whereas negative reviews may reduce consumers' willingness to purchase (Sanny et al., 2020; Ngo et al., 2024).

Likewise, subjective norms describe the influence of important others, including online communities, influencers, and social media users, on consumers' behavioral intentions (Al-Adwan et al., 2023; Setiawardani & Widanti, 2025). Perceived behavioral control reflects consumers' perceptions regarding the ease and security of completing online transactions, which may be enhanced through trust in the marketplace and sellers (Nguyen et al., 2023). However, the present study does not directly operationalize or measure the three core TPB constructs (attitude, subjective norms, and perceived behavioral control). Therefore, TPB is not employed as the principal explanatory theory but rather as a complementary theoretical perspective that provides a general understanding of online consumer behavior. Its inclusion helps explain the broader behavioral context in which online information and consumer trust may influence purchasing decisions, although the causal relationships examined in this study are primarily grounded in the Information Adoption Model (IAM).

Electronic Word of Mouth (E-WOM)

Electronic Word of Mouth (E-WOM) is defined as any positive or negative statement made by potential, current, or former customers about a product or company that is widely accessible via the internet (Siddiqui et al., 2021). In the digital environment, E-WOM is a crucial source of information because it reduces information asymmetry between sellers and buyers. Information obtained through online reviews, product ratings, and recommendations from other users is considered more objective than traditional marketing communications because it derives from actual consumer

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experiences (Ngo et al., 2024). Recent research shows that information quality, source credibility, and review quantity significantly influence consumer perceptions of a product and drive purchase intentions and decisions (Bogdan et al., 2025; Setiawardani & Widanti, 2025). Furthermore, Generation Z is highly dependent on digital information, making E-WOM a primary reference source before making purchases in the marketplace (Darniati et al., 2026).

The Information Adoption Model (IAM) provides the primary theoretical foundation for explaining this relationship. IAM proposes that consumers are more likely to adopt online information when it is perceived as useful, credible, and of high quality. Once adopted, such information becomes an important basis for evaluating products and making purchasing decisions (Khwaja et al., 2020). Consequently, positive and credible online reviews reduce uncertainty, strengthen consumers' confidence, and increase the likelihood of purchase decisions, whereas misleading or unreliable information discourages information adoption and weakens consumers' willingness to purchase (Ngo et al., 2024). Therefore, IAM offers a more direct explanation of how E-WOM influences purchasing decisions in marketplace environments.

Consumer Trust

Consumer trust is a consumer's belief that a seller or service provider will act honestly, reliably, and fulfill promises made in a transaction (Al-Adwan et al., 2023). In online transactions, trust is a crucial factor because consumers cannot inspect products directly and face various risks, such as product nonconformity, fraud, and misuse of personal data (Chiu et al., 2022). A high level of trust reduces perceived risk and increases consumers' confidence in making purchases (Nguyen et al., 2023). Based on the Commitment-Trust Theory of Relationship Marketing, trust is the main foundation for building long-term relationships between companies and consumers. Consumers who have a high level of trust in e-commerce platforms tend to display positive attitudes, increase loyalty, and are more willing to make repeat purchases (Al-Adwan et al., 2023).

Within the IAM framework, consumer trust also plays an important role because trustworthy platforms and sellers increase consumers' confidence in the credibility of online information. As consumers perceive marketplace information to be more reliable, they are more likely to adopt that information when evaluating products and making purchase decisions. Accordingly, consumer trust complements IAM by strengthening the influence of adopted online information on purchasing behavior. Empirical research also shows that consumer trust has a significant influence on purchase intentions and purchase decisions on various e-commerce platforms in Southeast Asia (Nguyen et al., 2023; Solikhah & Garad, 2024). For Generation Z, trust in platforms and sellers is becoming increasingly important given that this group is highly sensitive to

data security and the credibility of information obtained online (Darniati et al., 2026).

Purchase Decision

Purchasing decisions are the process of selecting a product or service after consumers have conducted information searches, evaluated alternatives, and assessed expected benefits (Kotler & Keller, 2016). In the marketplace context, purchasing decisions are influenced not only by product attributes but also by psychological and social factors, such as online reviews, seller reputation, and platform trust (Ngo et al., 2024). Recent research shows that Generation Z consumers tend to conduct more in-depth information searches and utilize various digital sources before deciding to purchase a product (Bogdan et al., 2025). From the perspective of the Information Adoption Model (IAM), purchasing decisions are the result of consumers successfully adopting online information that is perceived as useful and credible. Product reviews, ratings, and recommendations help consumers reduce uncertainty and evaluate product quality before making a purchase. Furthermore, consumer trust strengthens confidence in the marketplace and sellers, thereby facilitating the use of adopted information in the final purchasing decision. Therefore, IAM provides the principal theoretical explanation for the relationships examined in this study, while TPB serves only as a complementary framework for understanding online consumer behavior.

The Influence of E-WOM on Purchasing Decisions

E-WOM provides relevant and credible information to consumers, thereby reducing uncertainty and increasing confidence in making purchases. According to IAM, the higher the quality and credibility of information, the more likely it is to be adopted and used in decision-making (Khwaja et al., 2020). Research by Ngo et al. (2024), Siddiqui et al. (2021), and Wahyuningjati and Purwanto (2024) demonstrated that e-WOM has a positive and significant influence on consumer purchasing decisions on e-commerce platforms. These findings indicate that the more positive reviews and recommendations consumers receive, the higher their likelihood of making a purchase on the Shopee marketplace. H1: Electronic Word of Mouth (e-WOM) has a positive and significant influence on purchasing decisions on the Shopee marketplace among Generation Z.

The Influence of Consumer Trust on Purchasing Decisions

Trust is a key factor determining the success of online transactions. Consumers who have a high level of trust in the platform and sellers tend to be more confident in making purchases because the perceived risk is lower (Nguyen et al., 2023). Research by Al-Adwan et al. (2023), Solikhah and Garad (2024), and Darniati et al. (2026) shows that consumer trust has a positive and significant influence on purchasing decisions on e-commerce platforms. Thus,

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the higher the level of consumer trust in Shopee and its sellers, the more likely consumers are to decide to make a purchase. H2: Consumer Trust has a positive and significant influence on purchasing decisions on the Shopee marketplace among Generation Z.

Research Method

This study uses a quantitative approach with an explanatory research design that aims to explain the causal relationship between the independent variables, namely Electronic Word of Mouth (E-WOM) and Consumer Trust, to the dependent variable, namely Purchase Decision in Shopee marketplace users from Generation Z. The quantitative approach was chosen because this study seeks to test the hypotheses that have been formulated based on theory and previous research through objective variable measurement and inferential statistical analysis (Hair et al., 2022). This study uses a survey method with an instrument in the form of a structured questionnaire distributed online through social media and digital platforms widely used by Generation Z. This study is cross-sectional, meaning data collection is carried out over a certain period of time without repeated observations of respondents (Sekaran & Bougie, 2021). The cross-sectional design is considered appropriate because the purpose of the study is to obtain an overview of the influence of E-WOM and consumer trust on purchasing decisions in the actual conditions of Shopee users among Generation Z. The sampling technique uses purposive sampling. The respondent criteria were: Belonging to the Generation Z category (born 1997–2012); Having made a purchase through the Shopee marketplace at least once in the last six months; Having read product reviews, ratings, or recommendations on Shopee before making a purchase; Willingness to complete the research questionnaire in full. The sample size was determined based on Hair et al.'s (2022) rule of thumb, which states that the minimum sample size in a study is 100. However, to increase statistical power and reduce the possibility of bias, this study targeted a minimum of 150 respondents.

Table 1. Variable Measurement Instrument

Variabel	Kode	Pernyataan	Sumber
E-WOM	EW1	I often read product reviews on Shopee before purchasing.	Goyette et al. (2010); Siddiqui et al. (2021); Ngo et al. (2024)
	EW2	I pay attention to product ratings before making a purchase.	
	EW3	Positive reviews from other users increase my interest in purchasing a product.	
	EW4	The information in the review section helps me make purchasing decisions.	
Consumer Trust	CT1	I trust that sellers on Shopee provide honest information about their products.	McKnight et al. (2002); Al-

Purchase Decision	CT2	I trust that Shopee has a secure transaction system.	Adwan et al. (2023)
	CT3	I trust that the product I purchased will match the description.	
	CT4	I trust that sellers on Shopee will fulfill their service promises.	
	PD1	I decided to purchase a product after reading other users' reviews.	
	PD2	I am confident in my decision to purchase a product from Marketplace.	Kotler & Keller (2016);
	PD3	I am willing to make repeat purchases from Marketplace.	Solikhah dan Garad (2024)
	PD4	I would recommend purchasing from Marketplace to others.	

Source: Data processed by researchers (2026).

Data analysis in this study was conducted using multiple linear regression and tested simultaneously with measurement model testing. The data analysis stages included descriptive statistical analysis to describe respondent characteristics, outer model testing consisting of convergent validity, discriminant validity, composite reliability, and Cronbach's alpha, and inner model testing including the coefficient of determination (R^2) and effect size (f). Hypothesis testing was conducted using a bootstrapping procedure with a 5 percent significance level. The hypothesis was accepted if the t-statistic value was greater than 1.96 and the p-value was less than 0.05 (Hair et al., 2022).

Data Analysis and Results Results

This study involved 150 respondents who were Shopee marketplace users from Generation Z. Based on gender, the majority of respondents were female, at 92 (61%), while 58 were male (39%). This indicates that Shopee users among Generation Z in this study are predominantly female. This is quite relevant considering that several previous studies have shown that women tend to be more active in online purchases and more frequently utilize features available on the marketplace, such as product reviews, promotions, and free shipping programs. Based on age, the majority of respondents were in the 20–22 age range, at 68 (45%). Furthermore, respondents aged 23–25 (35) were 24%, followed by respondents aged 17–19 (32) and 21%, aged 15–29 (10%). The distribution shows that the majority of respondents are in their early 20s, representing the Generation Z segment, which is highly active in using the internet, social media, and various e-commerce platforms to meet their daily needs. In terms of educational attainment, respondents were predominantly high school/vocational high school graduates (65 people) (43%), followed by bachelor's degree graduates (60 people) (40%). Furthermore, 18 respondents

(12%) had a diploma (D3), while only 7 (5%) had a postgraduate degree (S2). This composition indicates that the majority of respondents are still in secondary or tertiary education, which aligns with the characteristics of Generation Z as a productive age group, the majority of whom are still students.

Based on occupation, the majority of respondents were students (83 people) (55%). 34 respondents (24%) worked as private employees, while 16 respondents (10%) were entrepreneurs. Furthermore, respondents who work as State Civil Apparatus (ASN) numbered 6 people (4%), and respondents with other jobs numbered 11 people (7%). The dominance of respondents who are students or college students indicates that Shopee is one of the marketplaces widely used by young age groups who have a high level of technology adaptation and digital literacy. Based on the frequency of shopping on Shopee in last 6 Month, the majority of respondents make purchases 3-4 times per month, namely 61 people (41%). Furthermore, respondents who make purchases 1-2 times numbered 54 people (36%), respondents who shop 5-6 times numbered 22 people (15%), and respondents who shop more than 6 times in last 6 Month numbered 13 people (8%). These findings indicate that most respondents are active users of the Shopee marketplace and have sufficient experience in conducting online transactions.

Table 2. Characteristics of Research Respondents

Characteristics	Kategori	Frequency	Percentage (%)
Gender	Male	58	39
	Female	92	61
Age	17–19	32	21
	20–22	68	45
	23–25	35	24
	26–29	15	10
	High School/Vocational	65	43
	High School		
Education	Diploma (D3)	18	12
	Bachelor's Degree (S1)	60	40
	Postgraduate Degree (S2)	7	5
	College Student	83	55
	Private Employee	34	24
Works	Entrepreneur	16	10
	Civil Servant	6	4
	Other	11	7
Shopping Frequency on Shopee in last 6 month	1–2 times	54	36
	3–4 times	61	41
	5–6 times	22	15
	> 6 times	13	8

Source: Data processed using SPSS 25 (2026).

Descriptive statistics were used to provide an overview of respondents' perceptions of each research indicator, including the variables Purchase Decision (PD), Electronic Word of Mouth (E-WOM), and Consumer Trust (CT). Analysis was conducted based on the mean, median, minimum, maximum, and standard deviation. For the Purchase Decision variable, all indicators had an average value above 3.50, indicating that respondents tended to give a positive assessment of purchasing decisions on the Shopee marketplace. Indicator PD1 obtained an average value of 3.840 with a standard deviation of 0.694, indicating that respondents somewhat agreed that they made purchases after considering various information available on Shopee. Indicator PD2 had an average value of 3.767 and a standard deviation of 0.828, indicating that most respondents felt confident in their purchasing decisions. Furthermore, the PD3 indicator obtained the lowest average value for the purchase decision variable, namely 3.607 with a standard deviation of 0.782, indicating that although respondents tended to be willing to make repeat purchases, their level of agreement was still lower than the other indicators. Meanwhile, the PD4 indicator had an average value of 3.820 and a standard deviation of 0.784, indicating that respondents were quite willing to recommend Shopee to others. Overall, the average value for the purchase decision variable ranged from 3.607 to 3.840, indicating that respondents had a high tendency to purchase on the Shopee marketplace.

For the Electronic Word of Mouth (E-WOM) variable, all indicators had relatively high average values, above 3.90. The E-WOM1 indicator had an average value of 3.947 with a standard deviation of 0.773, indicating that respondents frequently paid attention to online information and reviews before making a purchase. The E-WOM2 and E-WOM3 indicators each achieved an average score of 3.907 with standard deviations of 0.778 and 0.742, respectively, indicating that respondents tend to consider reviews and recommendations from other users when making purchasing decisions. Meanwhile, the E-WOM4 indicator achieved the highest average score, at 3.993 with a standard deviation of 0.762, indicating that the information available in the reviews and ratings section on Shopee was considered very helpful by respondents in evaluating products before making a purchase. Overall, the high average score for the E-WOM variable indicates that Generation Z relies heavily on information obtained from other users through electronic media in the purchasing decision-making process.

For the Consumer Trust variable, all indicators showed the highest average scores compared to the other variables. The CT1 indicator achieved an average score of 4.013 with a standard deviation of 0.739, indicating that respondents have a high level of trust in sellers and the Shopee platform. The CT2 indicator had a mean score of 3.893 and a standard deviation of 0.685, indicating that respondents trust the security of the transaction system provided

by Shopee. Furthermore, the CT3 indicator obtained the highest mean score of all the research indicators, at 4.147 with a standard deviation of 0.647. This finding indicates that respondents strongly believe that products purchased through Shopee will match their descriptions and expectations. Meanwhile, the CT4 indicator had a mean score of 3.913 with a standard deviation of 0.739, indicating that respondents are quite confident that sellers on Shopee can fulfill their service promises.

Table 3. Descriptive Statistics

	Mean	Median	Min	Max	S. Deviation
PD1	3.840	4	1	5	0.694
PD2	3.767	4	1	5	0.828
PD3	3.607	4	1	5	0.782
PD4	3.820	4	1	5	0.784
E-WOM1	3.947	4	1	5	0.773
E-WOM2	3.907	4	1	5	0.778
E-WOM3	3.907	4	1	5	0.742
E-WOM4	3.993	4	1	5	0.762
CT1	4.013	4	2	5	0.739
CT2	3.893	4	2	5	0.685
CT3	4.147	4	2	5	0.647
CT4	3.913	4	1	5	0.739

Source: Data processed using SPSS 25 (2026).

Construct validity testing was conducted to determine the extent to which the indicators used in the study accurately measured the intended latent construct. In this study, construct validity was evaluated through factor loading (outer loading) and Average Variance Extracted (AVE) values. According to Hair et al. (2022), an indicator is considered to have convergent validity if its factor loading value is greater than 0.70, while a construct is considered valid if its AVE value is greater than 0.50.

Table 4. Construct Validity Test

Konstruk	Indikator	Faktor Loading	AVE	Status Validitas
E-WOM	EW1	0,834	0,881	Valid
	EW2	0,860		Valid
	EW3	0,848		Valid
	EW4	0,853		Valid
Consumer Trust	CT1	0,926	0,720	Valid
	CT2	0,955		Valid
	CT3	0,970		Valid
	CT4	0,901		Valid
Purchase Decision	PD1	0,827	0,704	Valid
	PD2	0,847		Valid
	PD3	0,860		Valid
	PD4	0,822		Valid

Source: Data processed using SmartPLS 3 (2026).

According to Table 4, all indicators in the Electronic Word of Mouth (E-WOM) variable have factor loading values ranging from 0.834 to 0.860. Indicator EW2 has the highest loading value, at 0.860, while indicator EW1 has the lowest loading value, at 0.834. All loading values are above the minimum required threshold of 0.70. Furthermore, the E-WOM variable has an AVE value of 0.881, indicating that more than 88.1% of the indicator's variance can be explained by the E-WOM construct. Therefore, all indicators in the E-WOM variable are valid and represent the construct being measured. For the Consumer Trust variable, factor loading values range from 0.901 to 0.970. Indicator CT3 has the highest loading value, at 0.970, while indicator CT4 has the lowest, at 0.901. These values indicate a very strong relationship between each indicator and the Consumer Trust construct. Furthermore, the Consumer Trust variable has an AVE value of 0.720, meaning that 72.0% of the indicator's variance can be explained by the measured latent construct. This value exceeds the minimum threshold of 0.50, indicating that all indicators in the Consumer Trust variable are valid and adequately measure the consumer trust construct. Furthermore, for the Purchase Decision variable, factor loadings ranged from 0.822 to 0.860. Indicator PD3 had the highest loading value, at 0.860, while indicator PD4 had the lowest, at 0.822. All indicators had loading values above 0.70, indicating that each indicator makes a strong contribution to explaining the purchase decision variable. Furthermore, the Purchase Decision variable had an AVE value of 0.704, meaning that 70.4% of the indicator's variance can be explained by the Purchase Decision construct. Thus, the Purchase Decision variable also meets the requirements for convergent validity.

Table 5. Construct reliability test

Construct	Cronbach's Alpha	Composite Reliability	1	2	3
Consumer Trust	0,871	0,912	0,849		
E-WOM	0,955	0,967	0,428	0,938	
Purchase Decision	0,861	0,905	0,627	0,449	0,839

Source: Data processed using SmartPLS 3 (2026).

Based on Table 5, the Consumer Trust variable has a Cronbach's Alpha value of 0.871 and a Composite Reliability of 0.912. These values indicate that the indicators in the Consumer Trust variable have excellent internal consistency in measuring the construct of consumer trust. Furthermore, the Electronic Word of Mouth (E-WOM) variable obtained a Cronbach's Alpha value of 0.955 and a Composite Reliability of 0.967. These values indicate a very high level of reliability, indicating that all E-WOM indicators have excellent ability to consistently measure the same construct. Meanwhile, the Purchase Decision variable has a Cronbach's Alpha value of 0.861 and a

Composite Reliability of 0.905, which also exceeds the minimum required threshold. Thus, all constructs in this study are deemed reliable and suitable for use in the next stage of analysis. In addition to testing reliability, Table 5 also shows the results of the discriminant validity test using the Fornell-Larcker Criterion. According to Fornell and Larcker (1981), discriminant validity is met if the square root of the AVE (diagonal value) for each construct is greater than the correlation values between the other constructs. Based on this table, the Consumer Trust variable has a square root of AVE of 0.849, which is greater than its correlation with E-WOM (0.428) and Purchase Decision (0.627). Furthermore, the E-WOM variable has a square root of AVE of 0.938, which is greater than its correlation with Consumer Trust (0.428) and Purchase Decision (0.449). The Purchase Decision variable has a square root of AVE of 0.839, which is greater than its correlation with Consumer Trust (0.627) and E-WOM (0.449).

Table 6. Research Hypothesis Testing

Hypothesis	Direct Effect	Conclusion	Effect Size (F ²)
Consumer Trust --> Purchase Decision	0.532 (0.000)	Signifikan	0.409
E-WOM --> Purchase Decision	0.222 (0.000)	Signifikan	0.071
R ²		0.434	

Source: Data processed by researchers (2026).

Based on Table 6, the Consumer Trust variable has a path coefficient of 0.532 with a p-value of 0.000. This value indicates that Consumer Trust has a positive and significant effect on Purchase Decisions. Therefore, the second hypothesis (H2), which states that Consumer Trust has a positive and significant effect on Purchase Decisions on the Shopee marketplace among Generation Z, is accepted. The path coefficient of 0.532 indicates that a one-unit increase in consumer trust will increase purchase decisions by 0.532 units, assuming other variables remain constant. This finding indicates that the higher the level of consumer trust in the Shopee platform and its sellers, the higher the consumer's tendency to make a purchase. The effect size (f²) value for the Consumer Trust variable is 0.409. According to Hair et al. (2022), an f² value of 0.02 indicates a small effect, 0.15 indicates a medium effect, and 0.35 indicates a large effect. Therefore, the f² value of 0.409 indicates that Consumer Trust has a large effect on Purchase Decisions. This result indicates that consumer trust is a dominant factor determining Generation Z's purchasing decisions on the Shopee marketplace.

The Electronic Word of Mouth (E-WOM) variable has a path coefficient of 0.222 with a p-value of 0.000. These results indicate that E-WOM has a positive and significant effect on Purchase Decisions. Therefore, the first hypothesis (H1), which states that Electronic Word of Mouth (E-WOM) has a

positive and significant effect on Purchase Decisions on the Shopee marketplace among Generation Z, is accepted. The path coefficient of 0.222 indicates that the more positive reviews, recommendations, and information consumers receive through electronic media, the higher their tendency to make purchases on the Shopee marketplace. However, the effect size (f^2) for the E-WOM variable is only 0.071, indicating a small effect on Purchase Decisions. This indicates that although e-WOM has a statistically significant influence, its contribution to increasing purchase decisions is relatively smaller compared to the influence of Consumer Trust. In other words, Generation Z does consider online reviews and recommendations before purchasing a product, but trust in the marketplace and seller remains a primary factor in making purchasing decisions. The test results show a coefficient of determination (R^2) of 0.434. According to Hair et al. (2022), an R^2 value of 0.25 can be categorized as weak, 0.50 as moderate, and 0.75 as strong. Therefore, an R^2 value of 0.434 indicates that the research model has moderate explanatory power. This means that the variables Electronic Word of Mouth (E-WOM) and Consumer Trust together explain 43.4% of the variation in Purchase Decisions, while the remaining 56.6% is explained by variables outside the research model, such as price, product quality, promotions, perceived risk, ease of use of the application, quality of e-services, and other factors not examined in this study.

The Influence of Electronic Word of Mouth (E-WOM) on Purchase Decisions

Research results show that electronic word of mouth (E-WOM) has a positive and significant influence on purchasing decisions on the Shopee marketplace among Generation Z. This finding indicates that the better the quality of reviews, ratings, comments, and recommendations consumers receive through digital platforms, the higher their likelihood of making a purchase. For Generation Z, information from fellow users is considered more objective and credible than information from companies because it is based on the real experiences of other users. Before making a purchase, consumers tend to seek and evaluate various information available in review sections and social media to reduce uncertainty and purchase risk. This finding aligns with research by Ngo et al. (2024), which found that the credibility of information in E-WOM plays a significant role in shaping consumer purchase intentions on digital platforms.

This research finding can be explained through the Information Adoption Model (IAM), which states that individuals will adopt information if it is perceived as useful, credible, and relevant to the decision-making process (Khawaja et al., 2020). In the marketplace context, quality online reviews can help consumers evaluate products and reduce information asymmetry between sellers and buyers. Therefore, the more positive and credible the information obtained through e-WOM, the more likely it is to be adopted and used as a

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basis for purchasing decisions. Although E-WOM significantly influences purchasing decisions, its effect size is relatively smaller than that of consumer trust. This finding suggests that E-WOM primarily functions as an information trigger rather than the final determinant of purchasing behavior. Generation Z actively searches for online reviews and recommendations because they are digitally literate and accustomed to comparing information from multiple online sources before making decisions. However, this generation is also highly aware of the existence of fake reviews, sponsored content, rating manipulation, and misleading product information. Consequently, although E-WOM successfully attracts consumers' attention and facilitates product evaluation, its influence tends to diminish when consumers question the credibility of the information.

This result extends the Information Adoption Model by demonstrating that information usefulness alone is insufficient to drive purchasing decisions in highly competitive marketplace environments. Rather, the effectiveness of E-WOM depends on consumers' confidence in the credibility of the information and the trustworthiness of the transaction environment. Therefore, the findings suggest that the role of E-WOM in digital commerce should be understood as facilitating information adoption during the early stages of the consumer decision-making process rather than directly determining the final purchase decision. From a theoretical perspective, this study contributes to the growing IAM literature by providing evidence that the impact of information adoption varies according to the characteristics of digital consumers. For Generation Z, who possess high digital literacy and extensive online shopping experience, consumers rarely rely solely on online reviews. Instead, they integrate information obtained through E-WOM with their own evaluation of seller credibility, platform security, and previous purchasing experiences before making a final decision. The findings of this study are consistent with the research of Meng et al. (2022), Siddiqui et al. (2021), and Ghosh (2025), who reported that E-WOM enhances information quality, reduces uncertainty, and positively influences consumers' purchasing intentions in digital environments.

The Influence of Consumer Trust on Purchase Decisions

The results of this study indicate that Consumer Trust has a positive and significant influence on purchasing decisions on the Shopee marketplace among Generation Z. This finding indicates that the higher a consumer's level of trust in the platform and seller, the higher their likelihood of making a purchase. In online transactions, consumers cannot see and inspect the product directly, thus facing various uncertainties and risks, such as product nonconformity, delayed delivery, and potential fraud. Therefore, trust is a crucial factor in reducing perceived risk and increasing consumer confidence

in online transactions. This finding can be explained by the Commitment-Trust Theory of Relationship Marketing proposed by Morgan and Hunt (1994), which states that trust is the primary foundation for building long-term relationships between companies and consumers. Consumers with a high level of trust in a platform will exhibit a more positive attitude and be more likely to make a purchase. In the marketplace context, trust is built through payment system security, product conformity to description, personal data protection, and the platform's ability to resolve consumer issues.

Compared with E-WOM, consumer trust demonstrates a substantially stronger influence on purchasing decisions because trust directly reduces the perceived risks inherent in online transactions. Unlike physical stores, marketplace transactions involve uncertainty regarding product quality, seller honesty, payment security, and delivery reliability. Even when consumers receive positive reviews, they may postpone or cancel their purchase if they doubt the credibility of the seller or the security of the platform. Therefore, trust functions as the final psychological assurance that transforms purchase intention into an actual purchasing decision. This finding is particularly relevant for Generation Z. Although this generation is highly familiar with digital technologies and frequently uses online marketplaces, they are also more critical and selective in evaluating digital information. Their extensive exposure to fake reviews, fraudulent sellers, and misleading online promotions has made them increasingly cautious when making purchasing decisions. Consequently, trust becomes more influential than E-WOM because it represents consumers' confidence that the transaction can be completed safely and that the expected product quality will be delivered.

Theoretically, these findings extend the Commitment-Trust Theory by demonstrating that trust remains the dominant determinant of purchasing decisions even in digital environments characterized by abundant online information. While IAM explains how consumers adopt online information, this study shows that information adoption alone does not necessarily translate into purchasing behavior unless accompanied by a sufficient level of trust. Accordingly, trust serves as the critical mechanism that converts adopted information into actual purchasing decisions. The findings are consistent with those of Al-Adwan et al. (2023), Nguyen et al. (2023), and Prahiawan et al. (2021), who found that consumer trust significantly enhances purchasing decisions by reducing perceived risk and increasing confidence in online transactions.

Conclusion

The results of the study indicate that both variables have a positive and significant influence on purchasing decisions. This finding indicates that the better the quality of information consumers obtain through reviews, ratings,

and recommendations from other users, the higher their likelihood of making a purchase. Furthermore, consumer trust in the platform and seller is also proven to be an important factor driving purchase decisions. This study also shows that Consumer Trust is a more dominant factor in influencing purchasing decisions than Electronic Word of Mouth (E-WOM). This indicates that although Generation Z actively utilizes digital information before making a purchase, their final decision is still heavily influenced by their level of trust in transaction security, seller credibility, and the reliability of the marketplace platform. From a theoretical perspective, these findings reinforce the Information Adoption Model (IAM) by demonstrating that the influence of online information on purchasing decisions depends not only on the usefulness and credibility of information but also on consumers' confidence in the transaction environment. The findings further suggest that, for Generation Z consumers, trust serves as the critical mechanism that transforms adopted online information into actual purchasing decisions.

From a managerial perspective, marketplace operators should not focus solely on increasing the quantity of online reviews but should prioritize improving the credibility and security of the marketplace ecosystem. Specifically, Shopee and similar e-commerce platforms are encouraged to strengthen fake-review detection systems using artificial intelligence, improve seller verification procedures to ensure the credibility of merchants, enhance transaction security through stronger payment protection and fraud prevention mechanisms, increase transparency by clearly identifying verified purchases and authentic reviews, and strengthen consumer protection policies by providing faster dispute resolution, clearer refund procedures, and more responsive customer service. These initiatives are expected to strengthen consumer trust, reduce perceived transaction risk, and ultimately encourage higher purchasing decisions among Generation Z consumers.

This study has several limitations. First, the study only involved respondents from Generation Z who use the Shopee marketplace, so the results cannot be generalized to other marketplace users or other generational groups. Second, this study only focused on two independent variables, namely E-WOM and Consumer Trust, so there are still various other factors that have the potential to influence purchasing decisions, such as price perception, product quality, promotion, e-service quality, risk perception, and ease of use of the application. Third, this study used a cross-sectional research design, so it only describes the conditions of respondents at a certain time period and is not able to capture changes in consumer behavior over time. Future studies are encouraged to examine whether the effectiveness of E-WOM varies according to the credibility of online reviews, digital literacy, or consumers' trust in marketplace platforms. Future research may also investigate mediating or moderating mechanisms involving perceived risk,

review authenticity, platform reputation, or consumer experience to obtain a deeper understanding of how online information and trust interact in shaping purchasing decisions across different digital commerce environments.

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