

The Effect of Electronic Word of Mouth (E-WOM) and Rating on Purchase Decisions with Consumer Trust as a Mediating Variable: A Study of Generation Z on the Shopee Marketplace in Solo Raya

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ABSTRACT

This study aims to examine the effects of Electronic Word of Mouth (E-WOM) and product ratings on purchase decisions, with consumer trust as a mediating variable among Generation Z Shopee users in the Greater Solo area. A quantitative approach with an explanatory research design was employed. Data were collected from 200 respondents through a structured questionnaire and analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0. The results indicate that Electronic Word of Mouth (E-WOM) and product ratings positively and significantly influence both consumer trust and purchase decisions. Consumer trust also has a significant positive effect on purchase decisions and mediates the relationships between Electronic Word of Mouth (E-WOM), product ratings, and purchase decisions. These findings suggest that consumer trust plays an important role in translating digital information into actual purchasing behavior. The study contributes to the understanding of digital consumer behavior by supporting the Stimulus-Organism-Response (SOR) Theory and Signaling Theory in the context of e-commerce. Practically, the findings provide insights for marketplace managers and online sellers to strengthen consumer trust by encouraging credible online reviews and maintaining reliable product rating systems.

Keywords: Electronic Word of Mouth (E-WOM), Ratings, Consumer Trust, Purchasing Decisions, Generation Z.

I. Introduction

Over the past two decades, digital transformation has fundamentally reshaped consumer behavior and accelerated the development of the digital economy. Consumers are no longer passive recipients of marketing communications but actively search, evaluate, compare, and share information through online platforms. This transformation has strengthened the role of e-commerce as a technology-based marketplace that provides transparent information regarding product quality, prices, seller reputation, and consumer experiences, thereby reducing information asymmetry and enabling consumers to make more informed purchasing decisions (Dwivedi et al., 2021). In Indonesia, the rapid expansion of internet penetration and smartphone adoption has significantly accelerated e-commerce growth, with Shopee emerging as one of the country's leading marketplace platforms (Asih, 2024). According to Semrush data reported by Katadata 2025, Shopee recorded the highest website traffic among Indonesian e-commerce platforms during the fourth quarter of 2024, while the Indonesian Internet Service Providers Association (APJII) reported that Shopee was the most frequently accessed e-commerce platform in 2025, accounting for 53.22% of users. This dominance

is closely associated with the purchasing behavior of Generation Z, one of the most digitally active consumer groups, who extensively rely on online information before making purchasing decisions.

Electronic Word of Mouth (E-WOM) and product ratings have become essential sources of information that influence consumer behavior in digital marketplaces. E-WOM enables consumers to exchange experiences, opinions, and evaluations that are generally perceived as more credible than company-generated advertising, thereby reducing information asymmetry, minimizing perceived risk, and strengthening purchase intentions (Zhang & Wang, 2023); (Safitriani & Auliya, 2023). Similarly, product ratings provide quantitative signals regarding product quality and seller credibility, enabling consumers to evaluate products efficiently before purchasing (Sayfuddin & Chen, 2021). However, the influence of E-WOM and product ratings is not always direct because consumers first evaluate the credibility and usefulness of the available information before forming behavioral intentions. In this process, consumer trust becomes a critical psychological mechanism that transforms external information into purchasing decisions (Ahmad et al., 2025). Previous studies also indicate that positive reviews and ratings are more likely to affect purchasing behavior when they successfully strengthen consumer trust (Wahyuningjati & Purwanto, 2024).

The relationships among these variables can be explained through the Stimulus-Organism-Response (SOR) Theory. Within this framework, E-WOM and product ratings function as external stimuli, consumer trust represents the organism reflecting consumers' internal evaluations, and purchasing decisions constitute the behavioral response. In addition, Signaling Theory explains that product ratings serve as quality signals that reduce information asymmetry and facilitate trust formation in online transactions (Spence, 1973). The integration of these theoretical perspectives provides a comprehensive explanation of how digital information influences consumer purchasing decisions through the mediating role of consumer trust, particularly among Generation Z, who are highly familiar with digital technology and increasingly depend on online reviews and ratings when evaluating products (Ayuni, 2020). Despite the growing body of literature, several research gaps remain. Previous studies have predominantly examined the direct effects of either E-WOM or product ratings on purchasing decisions, while only limited research has investigated their combined influence within a single conceptual framework. Furthermore, empirical evidence concerning the mediating role of consumer trust remains insufficient, particularly in explaining how digital information is translated into purchasing behavior (Marjiyanto et al., 2025). Studies involving Generation Z Shopee users in the Solo Raya region are also scarce, despite the increasing adoption of digital commerce in this area. Existing studies generally focus on E-WOM, consumer trust, or digital marketing separately rather than examining the simultaneous relationships among E-WOM, product ratings, consumer trust, and purchasing decisions (Margitarino & Murwanti, 2025).

To address these gaps, this study proposes an integrated digital consumer behavior model that combines Electronic Word of Mouth (E-WOM) and product ratings as external information stimuli, consumer trust as the mediating mechanism, and purchasing decisions as behavioral outcomes within the Stimulus-Organism-Response (SOR) framework. Signaling Theory is incorporated to explain the role of product ratings as quality signals that reduce information asymmetry and strengthen consumer trust. The integration of these variables and theories within the context of Generation Z Shopee users in Solo Raya constitutes the primary novelty of this study and offers a more comprehensive explanation of online consumer decision-making. Theoretically, this study contributes to the digital consumer behavior literature by extending the application of Stimulus-Organism-Response Theory through the integration of Signaling Theory and consumer trust in explaining online purchasing decisions. Practically, the findings are expected to provide valuable insights for marketplace managers and online sellers in improving the credibility of online reviews and product ratings, strengthening consumer trust, and enhancing purchasing decisions among Generation Z consumers. Accordingly, this study aims to examine the effects of Electronic Word of Mouth (E-WOM) and product ratings on purchasing decisions, with consumer trust serving as a mediating variable among Generation Z Shopee users in the Solo Raya region.

II. Literature Review and Hypothesis Development

2.1. Stimulus Organism Response Theory and Signaling Theory

This study is grounded in the Stimulus-Organism-Response (SOR) Theory proposed by (Mehrabian & Russell, 1974) and complemented by Signaling Theory introduced by (Spence, 1973). According to the SOR framework, consumer behavior results from an internal psychological process triggered by external stimuli, in which Electronic Word of Mouth (E-WOM) and product ratings function as stimuli (S), consumer trust

represents the organism (O), and purchase decision constitutes the behavioral response (R). Signaling Theory further explains that, under conditions of information asymmetry in e-commerce, product ratings and online reviews serve as quality and credibility signals that help consumers evaluate products, reduce uncertainty, and strengthen trust before making purchasing decisions. Therefore, the integration of SOR Theory and Signaling Theory provides a comprehensive theoretical foundation for explaining how digital information influences purchase decisions through the mediating role of consumer trust in the context of Shopee marketplace transactions.

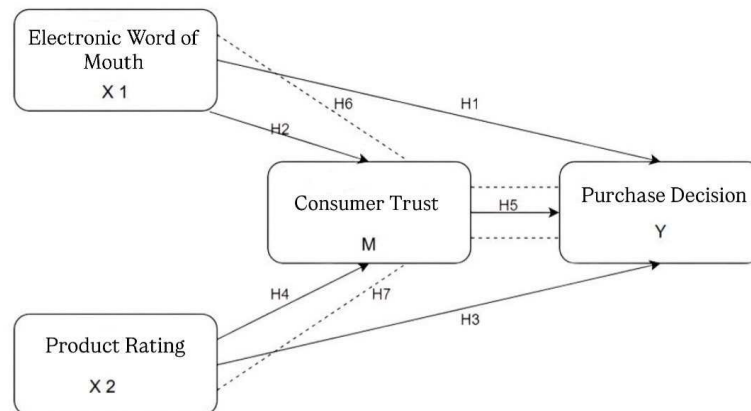


Figure 1. Research Framework

2.2. Electronic Word of Mouth (E-WOM)

Electronic Word of Mouth (E-WOM) refers to consumer-generated communication through digital media that contains experiences, opinions, recommendations, and evaluations regarding products or services, providing valuable information that helps consumers reduce uncertainty and make informed purchasing decisions (Ngo et al., 2024). In the e-commerce environment, E-WOM has become one of the most influential information sources because consumers increasingly rely on online reviews when evaluating product quality and seller credibility. Recent studies consistently indicate that credible and informative E-WOM positively influences consumer trust and purchasing decisions by improving information quality and reducing perceived risk in online transactions (Liu et al., 2024). Accordingly, E-WOM is recognized as an important determinant of consumer behaviour in digital marketplaces. According to (Ngo et al., 2024), the indicator of E-WOM consist of:

- a. Intensity
- b. Information Credibility
- c. Valence of Opinion
- d. Information Quantity
- e. Information Quality.

2.3. Product Rating

Product rating refers to consumers' evaluations of products expressed through a star-based scoring system that reflects their level of satisfaction after purchasing and using a product (Farki et al., 2016) In e-commerce, product ratings serve as an important source of information that enables consumers to quickly assess product quality and seller credibility before making purchasing decisions. Higher rating scores generally indicate better product quality and reliability, thereby reducing perceived risk and increasing consumer confidence in online transactions. Previous studies have demonstrated that product ratings function as an effective heuristic cue that simplifies consumers' evaluation processes and positively influences

purchasing decisions by strengthening perceptions of product quality and trustworthiness (Filieri et al., 2020). According to (Filieri et al., 2020), the dimensions of product rating consist of:

- a. Average Score
- b. Number of Ratings
- c. Rating Consistency
- d. Rating Distribution.

2.4. Consumer Trust

Consumer trust refers to consumers' confidence that an e-commerce platform or seller is capable of providing reliable products and conducting transactions securely, honestly, and consistently (Ingriana, 2024). In online shopping environments characterized by high uncertainty and limited physical interaction, trust plays a crucial role in reducing perceived risk and encouraging purchasing decisions. Previous studies have shown that consumer trust is strengthened by factors such as system reliability, seller reputation, secure transactions, and positive shopping experiences, which ultimately increase consumers' willingness to complete online purchases (Mofokeng, 2023). According to (Kotler & Keller, 2016), the dimensions of consumer trust consist of:

- a. Benevolence
- b. Ability
- c. Integrity
- d. Willingness to Depend

2.5. Purchase Decision

Purchase decision is the final stage of the consumer decision-making process in which consumers decide whether to purchase a product after evaluating available information and alternative choices (Nartea & Barrera, 2024). In the context of e-commerce, purchasing decisions are increasingly influenced by digital information, such as Electronic Word of Mouth (E-WOM), product ratings, and other online cues that help consumers evaluate product quality, reduce uncertainty, and strengthen confidence before completing a transaction. Previous studies have shown that purchasing decisions are shaped through a systematic process of information evaluation and are influenced by both internal and external factors in the online shopping environment (Kotler & Keller, 2016). According to (Kotler & Keller, 2016), the purchase decision process consists of five dimensions:

- a. Need Recognition
- b. Information Search
- c. Evaluation of Alternatives
- d. Purchase Decision
- e. Post-Purchase Behavior

Based on the developed conceptual framework, the research hypotheses are formulated as follows:

H1: Electronic Word of Mouth (E-WOM) has a positive effect on purchase decision.

H2: Electronic Word of Mouth (E-WOM) has a positive effect on consumer trust.

H3: Rating has a positive effect on purchase decision.

H4: Rating has a positive effect on consumer trust.

H5: Consumer trust has a positive effect on purchase decision.

H6: Electronic Word of Mouth (E-WOM) has a positive effect on purchase decision through consumer trust.

H7: Rating has a positive effect on purchase decision through consumer trust.

III. Research Method

This study employed a quantitative approach with an explanatory research design to examine the effects of Electronic Word of Mouth (E-WOM) and product ratings on purchase decisions through the mediating role of consumer trust among Generation Z Shopee users in the Greater Solo area. The study population comprised Generation Z consumers who actively use Shopee, and a total of 200 respondents were selected using purposive sampling based on the following criteria: aged 18-28 years, residing in the Soloraya, having made at least two purchases on Shopee within the previous six months, and having considered online reviews and product ratings before making a purchase. Data were collected through an online questionnaire using a five-point Likert scale, with measurement items adapted from validated previous studies. The proposed research model was analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0, as this approach is appropriate for simultaneously examining complex relationships and mediation effects between latent variables (Hair et al., 2021). The measurement model was evaluated through convergent validity, composite reliability, and Cronbach's alpha, whereas the structural model was assessed using the coefficient of determination (R^2), predictive relevance (Q^2), and bootstrapping procedures to test the proposed hypotheses at a significance level of P value < 0.05 (Hair et al., 2021).

IV. Results and Discussion

4.1. Research Result

To further analyze the relationship of study, this study employed Partial Least Squares–Structural Equation Modeling (PLS-SEM) using SmartPLS 4.0. The analysis was conducted to evaluate both the measurement model and the structural model in order to examine the relationships among Electronic Word of Mouth (E-WOM), product rating, consumer trust, and purchase decision. The measurement model was assessed through indicator reliability, convergent validity, and internal consistency reliability, whereas the structural model was evaluated using the coefficient of determination (R^2), predictive relevance (Q^2), path coefficients, and mediation effects. The overall PLS-SEM results are presented in Figure 2, while the detailed statistical results are reported in the subsequent tables.

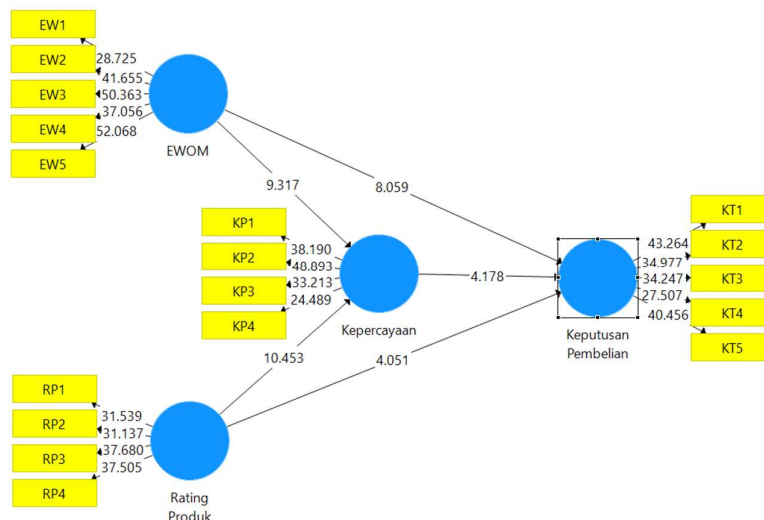


Figure 2. Output PLS-SEM

Before testing the proposed hypotheses, the measurement model was evaluated to assess the validity and reliability of the research constructs using the PLS-SEM approach (Hair et al., 2021). As presented in Table 1, all indicators met the recommended criteria, with outer loadings, Average Variance Extracted (AVE), Cronbach's Alpha, and Composite Reliability values exceeding the recommended thresholds. These findings confirm that all constructs are valid and reliable, indicating that the measurement model is appropriate for subsequent structural model evaluation and hypothesis testing (Hair et al., 2021).

Table 1. Construct Validity and Reliability Test (Outer Model)

Variable	Item	Loading Factor	Cronbach's Alpha	Cr	AVE	Keterangan
Electronic Word of Mouth	EW1	0,802	0,899	0,925	0,713	Valid & Reliabel
	EW2	0,837				
	EW3	0,870				
	EW4	0,828				
	EW5	0,882				
Rating Produk	RP1	0,825	0,856	0,902	0,698	Valid & Reliabel
	RP2	0,823				
	RP3	0,841				
	RP4	0,852				
Kepercayaan	KP1	0,840	0,842	0,894	0,678	Valid & Reliabel
	KP2	0,847				
	KP3	0,825				
	KP4	0,780				
Keputusan Pembelian	KT1	0,854	0,880	0,912	0,676	Valid & Reliabel
	KT2	0,827				
	KT3	0,806				
	KT4	0,782				
	KT5	0,840				

Based on Table 1, the measurement model demonstrates satisfactory convergent validity and internal consistency reliability. All indicators exhibit outer loading values above the recommended threshold of 0.70, indicating that each indicator adequately represents its respective construct. Furthermore, the Average Variance Extracted (AVE) values for all constructs exceed 0.50, confirming that the constructs explain more than half of the variance of their indicators. In terms of reliability, both Cronbach's Alpha and Composite Reliability (CR) values are greater than 0.70, indicating satisfactory internal consistency among the measurement items. These findings confirm that all constructs meet the recommended criteria for validity and reliability, suggesting that the measurement model is appropriate for subsequent structural model evaluation and hypothesis testing (Hair et al., 2021).

Table 2. R-Square (R^2) and Q-Square (Q^2)

Variable	R^2	Q^2
Consumer Trust	0,486	0,318
Purchase Decision	0,502	0,329

Based on Table 2, the structural model demonstrates satisfactory explanatory and predictive capabilities. The R^2 value of 0.486 indicates that 48.6% of the variance in Consumer Trust is explained by Electronic Word of Mouth (E-WOM) and Product Rating. Meanwhile, the R^2 value of 0.502 shows that 50.2% of the variance in Purchase Decision is explained by Electronic Word of Mouth (E-WOM), Product Rating, and Consumer Trust. Furthermore, the Q^2 values for Consumer Trust (0.318) and Purchase Decision (0.329) are both greater than zero, indicating that the proposed model has adequate predictive relevance. These findings suggest that the structural model has sufficient explanatory power and predictive capability to evaluate the proposed relationships and proceed with hypothesis testing (Hair et al., 2021). Overall, this model meets the established suitability criteria and is therefore suitable for further structural evaluation. The results of the hypothesis testing and mediation analysis are presented in Table 4.

Table 4. Hypothesis Test Result Table (Path Coefficient and Mediation)

Hypothesis	Path	β	T-Statistic	P-Value	Conclusion
H1	E-WOM $\rightarrow$ Purchase Decision	0,452	8,059	0,000	Supported
H2	E-WOM $\rightarrow$ Consumer Trust	0,469	9,317	0,000	Supported
H3	Rating $\rightarrow$ Purchase Decision	0,211	4,051	0,000	Supported

H4	Rating → Consumer Trust	0,508	10,453	0,000	Supported
H5	Consumer Trust → Purchase Decision	0,272	4,178	0,000	Supported
H6	E-WOM → Consumer Trust → Purchase Decision	0,128	3,698	0,000	Supported
H7	Rating → Consumer Trust → Purchase Decision	0,138	3,846	0,000	Supported

Taken together, these findings indicate that the majority of hypothesized relationships within the research model are statistically significant, confirming that both E-WOM and product rating shape purchase decision through two complementary pathways: a direct pathway and an indirect pathway mediated by consumer trust. The following discussion interprets these findings in relation to relevant theoretical perspectives and prior empirical research.

4.2. Discussion

While the preceding results identify the statistical relationships among the study's constructs, a deeper interpretation is required to understand how and why these relationships emerge within the context of Generation Z consumer behavior on the Shopee marketplace.

a. The Influence of Electronic Word of Mouth on Purchasing Decisions

The results indicate that Electronic Word of Mouth (E-WOM) has a positive and significant effect on purchase decisions, suggesting that consumers are more likely to purchase products when they are exposed to credible, relevant, and informative online reviews. For Generation Z consumers, who are highly accustomed to seeking information through digital platforms, E-WOM serves as an important reference for evaluating products and reducing uncertainty before making a purchase. This finding supports the Stimulus-Organism-Response (SOR) Theory, in which E-WOM functions as an external stimulus that shapes consumers' evaluations and ultimately influences their purchasing behavior. The finding is consistent with (Herniati et al., 2024) who reported that E-WOM significantly influences purchase decisions by strengthening consumers' perceptions of product quality. Therefore, E-WOM is not merely a source of information but also an important factor in encouraging online purchase decisions.

b. The Influence of Electronic Word of Mouth on Consumer Trust

The findings also reveal that Electronic Word of Mouth (E-WOM) has a positive and significant effect on consumer trust. This suggests that authentic and informative reviews help consumers reduce uncertainty and increase confidence in both the product and the seller before completing an online transaction. In the context of the SOR Theory, E-WOM acts as an external stimulus that influences consumers' internal psychological processes, leading to the development of trust. This result is in line with (Nur & Octavia, 2022), who found that E-WOM positively affects consumer trust on Shopee, and (Kholil et al., 2024), who reported similar findings across several Indonesian e-commerce platforms. Furthermore, the findings support (Rachmiani et al., 2024), who demonstrated that consumer trust mediates the relationship between E-WOM and purchase decisions. These results indicate that credible consumer reviews play an important role in strengthening trust, which subsequently encourages purchasing behavior.

c. The Influence of Product Ratings on Purchasing Decisions

The results show that product rating has a positive and significant effect on purchase decisions, indicating that consumers use product ratings as an important signal when evaluating product quality before making a purchase. Although ratings provide a quick and simple evaluation of previous consumers' experiences, they are generally considered alongside other sources of information, particularly online reviews. This finding supports Signaling Theory, which explains that product ratings function as quality signals that reduce information asymmetry and assist consumers in making purchasing decisions. The finding is consistent with (Sudaryanto et al., 2025), who found that product ratings positively influence purchase decisions in the ShopeeFood platform, as well as (Ningsih et al., 2023), who reported that higher product ratings strengthen consumers' confidence in purchasing skincare products through Shopee. Therefore, product ratings serve as an effective quality cue that supports consumer decision-making in online marketplaces.

d. The Effect of Product Rating on Consumer Trust

The findings indicate that product rating has a positive and significant effect on consumer trust, suggesting that higher and more consistent ratings strengthen consumers' confidence in both products and sellers. In online marketplaces, product ratings serve as an important quality signal that helps consumers evaluate product credibility and reduce perceived uncertainty before making a transaction. This finding supports Signaling Theory, which explains that ratings function as market signals that reduce information asymmetry between sellers and buyers. The result is consistent with (Firmansyah & Arif, 2023), who reported that customer ratings positively influence consumer trust in e-commerce, and (Yuni, 2023), who found that higher ratings enhance perceptions of product quality and seller credibility. Similarly, (Joy & Tjiptodjojo, 2024) confirmed that product ratings play an important role in strengthening consumer trust in online transactions. These findings indicate that product ratings are not only an evaluation tool but also an important mechanism for building consumer trust.

e. The Effect of Consumer Trust on Purchase Decision

The results demonstrate that consumer trust positively influences purchase decisions, indicating that consumers who have greater confidence in sellers and products are more likely to complete online transactions. Trust reduces consumers' perceptions of risk and uncertainty, enabling them to make purchasing decisions with greater confidence. This finding is consistent with the Stimulus-Organism-Response (SOR) Theory, where consumer trust represents the internal psychological process that translates external information into behavioral responses. The finding also supports previous studies by (Wahyuningjati & Purwanto, 2024), demonstrate that consumer trust is a significant determinant of online purchase decisions. Therefore, strengthening consumer trust is essential for encouraging purchasing behavior in e-commerce environments.

f. The Influence of Electronic Word of Mouth on Purchasing Decisions through Trust

The findings indicate that consumer trust significantly mediates the relationship between Electronic Word of Mouth (E-WOM) and purchase decision. This suggests that online reviews influence purchasing decisions not only directly but also indirectly by first strengthening consumers' trust in the product and seller. In the context of e-commerce, where consumers cannot physically evaluate products before purchase, credible reviews become an important source of information for reducing uncertainty and building confidence. This finding supports the Stimulus-Organism-Response (SOR) Theory, in which E-WOM acts as an external stimulus that influences the internal psychological state of consumers, represented by trust, before generating a purchasing response. The result is consistent with (Mahmud, 2024), who found that consumer trust mediates the relationship between E-WOM and purchase intention. Likewise, (Herniati et al., 2024) reported that consumers perceive online reviews as a credible source of information because they are based on the real experiences of previous buyers. Furthermore, (Qhotimah, 2025) demonstrated that consumer trust strengthens the influence of E-WOM on purchase decisions in the context of cosmetic products. These findings highlight that consumer trust is an important psychological mechanism through which E-WOM encourages online purchasing decisions.

g. The Mediating Role of Consumer Trust in the Relationship between Product Rating and Purchase Decision

The results also demonstrate that consumer trust significantly mediates the relationship between product rating and purchase decision. Product ratings provide quality signals that help consumers evaluate the credibility of products and sellers, thereby reducing uncertainty during online transactions. When consumers perceive product ratings as reliable, they are more likely to develop trust, which subsequently strengthens their purchasing decisions. This finding supports Signaling Theory, which explains that product ratings function as information signals that reduce information asymmetry between buyers and sellers. The result is consistent with (Joy & Tjiptodjojo, 2024), who found that product ratings indirectly influence purchase decisions through consumer trust. Similarly, (Miranda et al., 2026) reported that higher product ratings enhance consumer trust, which ultimately increases the likelihood of making a purchase. These findings suggest that consumer trust plays a crucial role in translating positive product ratings into actual purchasing behavior within online marketplaces.

V. Conclusion

This study confirms that Electronic Word of Mouth (E-WOM) and product ratings positively influence purchase decisions both directly and indirectly through consumer trust among Generation Z Shopee users in Soloraya. The findings indicate that consumer trust plays a significant mediating role in strengthening the effects of digital information on purchasing decisions, highlighting its importance in reducing uncertainty and encouraging online transactions. These results support the Stimulus-Organism-Response (SOR) Theory and Signaling Theory by demonstrating that online reviews and product ratings serve as external information cues that shape consumer trust and ultimately influence purchasing behavior. From a practical perspective, the findings suggest that Shopee and online sellers should improve product quality, maintain credible product information, and encourage consumers to provide authentic reviews and ratings in order to strengthen consumer trust and increase purchase decisions. This study is limited to Generation Z Shopee users in the Greater Solo area; therefore, future research is encouraged to examine broader populations and incorporate additional variables, such as product quality, price, service quality, and promotional activities, to provide a more comprehensive understanding of online purchasing behavior.

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