



Brand Trust as a Mediating Mechanism in E-Commerce Purchase Decisions: Evidence from Generation Z Shopee Users

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ABSTRACT

This study examines the mediating role of Brand Trust in the relationship between Digital Payment, Online Reviews, Transaction Convenience, and Purchase Decisions among Generation Z Shopee users in South Tangerang, Indonesia. A quantitative survey was conducted involving 400 respondents selected through purposive sampling. Data were analyzed using Structural Equation Modeling (SEM) with LISREL 8.72. The results indicate that Digital Payment, Online Reviews, and Transaction Convenience significantly influence Brand Trust. Transaction Convenience has the strongest effect on Brand Trust ($\beta = 0.503$), while Brand Trust significantly affects Purchase Decision ($\beta = 0.863$). Furthermore, Brand Trust mediates the effects of Digital Payment, Online Reviews, and Transaction Convenience on Purchase Decision. These findings highlight the importance of strengthening Brand Trust to enhance consumer purchase decisions in e-commerce platforms.

INTRODUCTION

Globally, e-commerce's explosive expansion has drastically changed consumer buying habits. Shopee has become one of the most popular e-commerce sites in Indonesia, especially among Generation Z customers. When looking for information, assessing items, and making decisions about what to buy, Generation Z customers rely heavily on digital technology and online platforms since they are digital natives. As a result, elements like online reviews, digital payment, and transaction convenience have grown in significance in influencing consumer behaviour in e-commerce settings.

Online shopping is made easier by digital payment systems, which provide customers quick, safe, and practical ways to complete transactions. In the meantime, internet reviews have emerged as a vital information source that aids buyers in assessing the quality of products and lowering uncertainty prior to making purchases. According to earlier research, shoppers regularly depend on customer evaluations to evaluate the legitimacy of products and make well-informed purchases. Additionally, transaction convenience improves customers' buying experiences by cutting down on the time and effort needed to complete a purchase, which boosts confidence and happiness with online transactions. It is often acknowledged that trust and buying decisions in e-commerce settings are significantly influenced by online reviews.

Previous studies have examined the relationships between digital payment, online reviews, transaction convenience, trust, and purchase decisions in various e-commerce contexts. For example, Hidayat et al. (2021) found that consumer trust significantly influences online purchase decisions. Similarly, Taufik and Pratama (2023) reported that digital payment systems positively influence consumers' purchase intentions, while Puspita et al. (2024) found that digital payment and online reviews contribute to consumer behavior in e-commerce settings. Furthermore, Ayuwandani et al. (2024) highlighted the importance of trust in shaping consumer behavioral outcomes.

There are still a number of research gaps in spite of these efforts. First, research on the impact of internet reviews on customer behaviour and buying decisions has yielded mixed results. The usefulness of online reviews may rely on aspects including review legitimacy, review quality, and customer attributes, according to certain research that revealed considerable beneficial benefits. Additionally, studies show that buyers may doubt the veracity of internet evaluations, especially if they are fraudulent or controlled.

Second, the majority of earlier research has mostly concentrated on how digital payments, online reviews, and transaction convenience directly affect customer behaviour. The mediating function of brand trust in elucidating how these elements eventually impact purchase decisions has received little consideration. Despite the widespread recognition of trust as a crucial factor influencing online customer behaviour, there are still few empirical studies that present Brand Trust as an intervening mechanism. Trust is often cited as a critical component that lowers perceived risk and motivates customers to make purchases online.

Third, few studies have integrated Digital Payment, Online Reviews, and Transaction Convenience into a single comprehensive model to explain Purchase Decisions through Brand Trust, particularly among Generation Z Shopee users. Most prior studies examined these variables separately, making it difficult to understand their combined influence on consumer decision-making within e-commerce platforms.

Because consumers are unable to visually verify things before making purchases, brand trust has grown in importance. Customers can overcome uncertainty thanks to trust, which also boosts confidence in online transactions and raises the possibility that they will make a purchase. Thus, a key concern in e-commerce research continues to be comprehending the processes by which trust is established and shapes customer behaviour.

Therefore, the purpose of this study is to investigate how Brand Trust mediates the link among Generation Z Shopee customers in South Tangerang, Indonesia, between Digital Payment, Online Reviews, Transaction Convenience, and Purchase Decisions. By creating and testing an integrated model that identifies Brand Trust as a crucial mediating mechanism connecting digital service qualities to consumer purchase decisions, this study adds to the body of knowledge on e-commerce.

LITERATURE REVIEW

Brand Trust and Purchase Decision

Customers' desire to depend on a brand because they have faith in its dependability, integrity, and capacity to keep its word is known as brand trust. Because they are unable to physically check things before making purchases, buyers in e-commerce contexts are more hesitant. As a result, trust plays a crucial role in lowering perceived risk and motivating customers to make purchases online. In internet commerce, consumer behaviour and purchasing intentions are significantly influenced by trust, according to Gefen et al. (2003).

Prior research has repeatedly shown how crucial trust is in shaping consumer behaviour. While Ayuwandani et al. (2024) revealed that trust increases customers' desire to buy and repurchase items through digital platforms, Hidayat et al. (2021) found that consumer trust has a substantial impact on online purchasing decisions. Customers are more inclined to make purchases when they trust a brand because they are more likely to think that the company will provide high-quality goods and satisfying services. Therefore, higher levels of Brand Trust are expected to positively influence consumers' Purchase Decisions.

H1: Brand Trust has a positive and significant effect on Purchase Decision.

Digital Payment and Brand Trust

The term "digital payment" describes electronic payment methods that help users finish transactions quickly, safely, and easily. According to Davis's (1989) Technology Acceptance Model (TAM), customers are more likely to embrace technology that they find practical and user-friendly. Secure and easy-

to-use digital payment methods improve customer satisfaction and platform confidence in e-commerce environments.

Digital payment methods have an impact on consumers' trust in online transactions, according to earlier research. Customers are more inclined to make purchases online when they believe that payment methods are reliable and safe, according to Pavlou (2003). Furthermore, trust is crucial in promoting technology adoption and online shopping behaviour, according to Gefen et al. (2003). Customers are more inclined to trust a platform and the companies that operate inside it when they believe that payment mechanisms are safe, dependable, and convenient.

Accordingly, Digital Payment is expected to positively influence Brand Trust.

H2: Digital Payment has a positive and significant effect on Brand Trust.

Online Reviews and Brand Trust

Online reviews are an example of electronic word-of-mouth (e-WOM), which gives consumers information about goods and services based on past customers' experiences. Online evaluations are crucial for lowering information asymmetry and assisting customers in assessing goods prior to making purchases.

Reputable and educational reviews increase consumers' trust in products and online platforms, according to earlier research. Online reviews have a big impact on how customers evaluate products and make purchases, according to Filieri (2022). In a similar vein, Agag et al. (2024) found that customer perceptions and behavioural intentions in digital contexts are significantly shaped by electronic word-of-mouth (e-WOM). Positive evaluations boost customers' trust in the business by offering social confirmation of the product's quality and the seller's legitimacy.

Therefore, Online Reviews are expected to positively influence Brand Trust.

H3: Online Reviews have a positive and significant effect on Brand Trust.

Transaction Convenience and Brand Trust

Transaction Convenience refers to the ease, flexibility, and efficiency experienced by consumers during the purchasing process. Consumers generally prefer platforms that offer simple procedures, multiple payment options, fast transaction processing, and accessible customer support. Convenient transaction processes reduce consumers' effort and create positive shopping experiences.

Transaction convenience contributes to positive shopping experiences by reducing consumers' effort and increasing perceived ease of use. According to Davis (1989), ease of use is an important determinant of technology acceptance. Consumers tend to develop greater confidence in platforms that provide efficient, flexible, and user-friendly transaction processes. Therefore, convenient transaction experiences are expected to strengthen Brand Trust in e-commerce environments.

Accordingly, Transaction Convenience is expected to positively influence Brand Trust.

H4: Transaction Convenience has a positive and significant effect on Brand Trust.

The Mediating Role of Brand Trust

One significant psychological mechanism that connects customers' assessments of e-commerce services with their purchase behaviour is brand trust. Customers are more confident, less hesitant, and more inclined to make purchases when they have trust. By enhancing customers' perceptions of security, dependability, and service quality, digital payment, online reviews, and transaction convenience may increase confidence in online settings.

Prior research has highlighted how crucial trust is to lowering uncertainty and promoting online shopping. While Pavlou (2003) showed that trust mediates customers' acceptance of e-commerce systems by lowering perceived risk, Gefen et al. (2003) discovered that trust substantially impacts consumers' willingness to engage in online transactions. These findings suggest that consumers' evaluations of payment systems, reviews, and transaction processes may indirectly influence Purchase Decisions through the development of Brand Trust.

Therefore, Brand Trust is expected to mediate the effects of Digital Payment, Online Reviews, and Transaction Convenience on Purchase Decision.

H5: Brand Trust mediates the effects of Digital Payment, Online Reviews, and Transaction Convenience on Purchase Decision.

This study suggests that digital payments, online reviews, and transaction convenience help build brand trust, which in turn affects customers' purchase decisions, based on the body of current literature and theoretical viewpoints. As a result, Brand Trust is seen as a mediating factor that connects these factors to Purchase Decision. Figure 1 displays the study's conceptual framework.

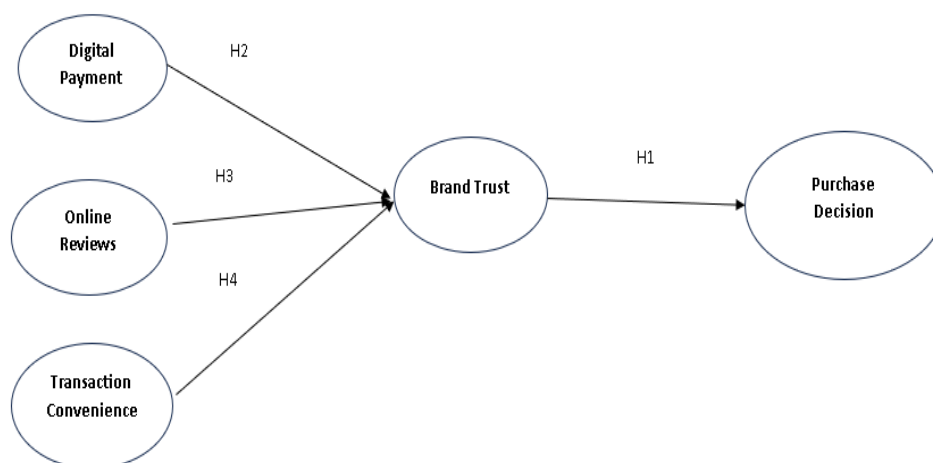


Figure 1. Conceptual Framework

METHODOLOGY

This study used a descriptive and explanatory survey design with a quantitative research methodology. In South Tangerang, Indonesia, Generation Z Shopee consumers participated in the study. Generation Z customers between the ages of 15 and 29 who had previously used Shopee for online shopping made up the target demographic.

To choose respondents who fit the predefined criteria, a purposive sample approach was used. The Slovin formula was used to calculate the sample size, which came out to 400 responders. A systematic questionnaire using a five-point Likert scale, from 1 (strongly disagree) to 5 (strongly agree), was used to gather the data.

Five latent variables digital payment, online reviews, transaction convenience, brand trust, and purchase decision were investigated in this study. To guarantee content validity, the measuring indicators were modified from well-known research in the domains of digital marketing, consumer behaviour, and e-commerce.

Structural Equation Modelling (SEM) using LISREL 8.72 was used to analyse the data. Measurement model evaluation, including validity and reliability testing, was the first step in the analytical process. This was followed by structural model evaluation using goodness-of-fit analysis and hypothesis testing. The efficiency of Brand Trust's mediating function in elucidating the connections between Digital Payment, Online Reviews, Transaction Convenience, and Purchase Decision was also investigated.

RESULT AND DISCUSSION

Respondent Profile

A total of 400 valid questionnaires were collected from Generation Z Shopee users in South Tangerang. The respondents consisted of active Shopee users aged between 15 and 29 years who had experience purchasing products through the platform.

Measurement Model Evaluation

All measurement indicators satisfied the necessary requirements, according to the validity and reliability tests. The standardised loading factors showed sufficient convergent validity, above the suggested cutoff. Additionally, all constructs attained acceptable levels of Average Variance Extracted (AVE) and Construct Reliability (CR), demonstrating the validity and reliability of the measuring methodology.

Goodness of Fit Evaluation

The suggested model attained a satisfactory degree of fit, according to the Structural Equation Modelling (SEM) study. The majority of goodness-of-fit indexes met the suggested cutoff points. Chi-Square/df of 2.711, RMSEA of 0.075, NFI of 0.976, NNFI of 0.980, and CFI of 0.983 were the results of the model. These findings show that the suggested model is appropriate for hypothesis testing and accurately depicts the observed data.

Table 1. Goodness of Fit Evaluation

Fit Index	Value	Criteria	Result
χ^2/df	2.711	< 3.00	Good Fit
p-value	0.066	> 0.05	Good Fit
RMSEA	0.075	< 0.08	Good Fit
NNFI	0.980	> 0.90	Good Fit
NFI	0.976	> 0.90	Good Fit
IFI	0.983	> 0.90	Good Fit
CFI	0.983	> 0.90	Good Fit

The goodness-of-fit results indicate that the structural model achieved an acceptable fit. Most fit indices met the recommended criteria, including $\chi^2/df = 2.711$, RMSEA = 0.075, NFI = 0.976, NNFI = 0.980, and CFI = 0.983. Therefore, the model was considered suitable for hypothesis testing.

Structural Model and Hypothesis Testing

The structural model was evaluated to investigate the links between the latent variables and test the suggested hypotheses after the measurement model and goodness-of-fit evaluation verified that the suggested model was appropriate. In SEM, structural model assessment is used to ascertain the strength and direction of the links between constructs as well as if the empirical evidence supports the proposed associations.

Table 3 displays the outcomes of the hypothesis test. The results show that every hypothesis put forward is validated. Brand trust was found to be positively and significantly impacted by digital payment, online reviews, and transaction convenience. Additionally, purchase decisions are positively and significantly impacted by brand trust. The findings further support Brand Trust's mediating function in explaining how Digital Payment, Online Reviews, and Transaction Convenience Affect Purchase Decisions.

Table 2. Hypothesis Testing Results

Hypothesis	Structural Path	Path Coefficient (β)	Result
H1	Brand Trust → Purchase Decision	0.863	Supported
H2	Digital Payment → Brand Trust	0.207	Supported
H3	Online Reviews → Brand Trust	0.236	Supported
H4	Transaction Convenience → Brand Trust	0.503	Supported
H5	Brand Trust mediates the effects of Digital Payment, Online Reviews, and Transaction Convenience on	0,179	Supported

	Purchase Decision		
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The findings indicate that Brand Trust is positively and significantly impacted by Digital Payment ($\beta = 0.207$). Additionally, brand trust is positively and considerably impacted by online reviews ($\beta = 0.236$). Brand trust is most strongly impacted by transaction convenience ($\beta = 0.503$). Additionally, Purchase Decision is positively and significantly impacted by Brand Trust ($\beta = 0.863$).

The structural model's explanatory power was assessed by looking at its coefficient of determination (R^2). The percentage of variance in an endogenous variable that can be accounted for by its predictor variables is shown by the R^2 value. Greater explanatory power of the model is shown by higher R^2 values.

Table 3. Coefficient of Determination (R^2)

Endogenous Variable	R^2
Brand Trust	0.632
Purchase Decision	0.745

Digital Payment, Online Reviews, and Transaction Convenience account for 63.2% of the variation in Brand Trust, as seen by Table 4's R^2 value of 0.632. Additionally, the R^2 value for Purchase Decision is 0.745, meaning that 74.5% of the variance in Purchase Decision can be explained by Brand Trust. These findings imply that the suggested paradigm has a significant capacity for explanation.

Mediating Effect of Brand Trust

According to the mediation research, the link between digital payment, online reviews, transaction convenience, and purchase decision is significantly mediated by brand trust. Improvements in digital payment methods, online review quality, and transaction ease all lead to higher brand trust, which in turn improves customers' purchase decisions, according to the indirect effect coefficient of 0.179. These results validate that Brand Trust serves as a crucial psychological mechanism that connects customers' assessments of e-commerce services to their purchase decisions.

The results validate the mediating function of brand trust in the association between online reviews, digital payment, transaction convenience, and purchase decision. The findings imply that advancements in digital payment methods, the calibre of online evaluations, and transaction ease all support increased brand trust, which in turn influences customers' decisions to buy. Transaction Convenience is the antecedent variable that contributes most to the development of brand trust.

The results show that among Generation Z Shopee customers, digital payment significantly and favourably affects brand trust. This finding implies that customers' trust in the market is bolstered by safe, practical, and dependable digital payment technologies. Because customers must have faith in the payment method before completing transactions, payment systems are an essential point of contact between platforms and consumers in the context of e-

commerce. Customers are more inclined to trust a platform and the brands it offers when they believe digital payment methods are safe, effective, and simple to use. This result is in line with the Technology Acceptance Model (TAM), which suggests that people are more likely to embrace technology that they believe to be practical and simple to use. Additionally, whereas Pavlou (2003) showed that trust lowers perceived risk and motivates customers to participate in e-commerce transactions, Gefen et al. (2003) highlighted that trust is a crucial element affecting online consumer behaviour. As a result, safe and dependable digital payment methods are crucial to building brand trust.

Additionally, it was discovered that brand trust was positively and significantly impacted by online reviews. This outcome demonstrates that internet reviews serve as a valuable information source that helps customers assess items before making judgements about what to buy. When evaluating the quality of products and the legitimacy of brands, Generation Z customers frequently depend significantly on information produced by their peers. While deceptive or untrustworthy ratings may erode customers' confidence, positive and trustworthy reviews build trust. This result is in keeping with Filieri's (2022) emphasis on the significance of internet reviews in influencing customer assessments and purchase decisions. In a similar vein, Agag et al. (2024) emphasised how important electronic word-of-mouth (e-WOM) is in shaping consumer attitudes and intentions for behaviour in online settings. As a result, reliable internet evaluations greatly aid in the growth of brand trust.

Transaction Convenience had the greatest impact on Brand Trust among the antecedent factors ($\beta = 0.503$). This result suggests that customers place a high value on transaction procedures that are straightforward, quick, adaptable, and simple to finish. Customers in Generation Z are more likely to trust systems that reduce effort and complexity during transactions and demand flawless purchasing experiences. Consequently, in digital markets, transaction ease plays a crucial role in enhancing brand trust. This result is also in line with Davis's (1989) TAM paradigm, which contends that consumers' adoption of technology is positively impacted by perceived ease of use. Customers get more trust in the platform and the brands it offers when they encounter easy and effective transaction procedures. According to the study's powerful influence, one of the key factors influencing Generation Z customers' confidence is transaction ease.

The findings also show that Purchase Decision is strongly positively impacted by Brand Trust ($\beta = 0.863$). According to this research, customers are more likely to finish transactions when they have faith in the marketplace's dependability, legitimacy, and integrity. Trust acts as a mechanism that lowers perceived risk and boosts confidence in purchase decisions in fiercely competitive e-commerce environments where customers have many options. This outcome is in accordance with research by Hidayat et al. (2021), which found that customer trust had a big impact on judgements about what to buy online. The results corroborate Pavlou's (2003) claim that customers' desire to participate in electronic commerce is mostly determined by their level of trust.

As a result, brand trust continues to play a significant role in shaping consumer purchase decisions in online marketplaces.

Most significantly, this study supports the idea that brand trust mediates the link between online reviews, digital payments, transaction convenience, and purchase decisions. The results show that these three characteristics don't only directly affect customers' decisions to buy; instead, they help build trust, which in turn motivates consumers to make decisions. This finding supports the claim that trust serves as a crucial psychological mechanism connecting customers' assessments of e-commerce services to their purchase decisions. According to Gefen et al. (2003) and Pavlou (2003), trust lowers perceived risk and ambiguity, which makes it easier for customers to accept online transactions. By combining Digital Payment, Online Reviews, and Transaction Convenience into a unified framework and proving that Brand Trust is the primary mechanism by which these elements impact Purchase Decisions among Generation Z Shopee customers, the current study builds on earlier research.

Overall, by showing that Brand Trust is a key mechanism by which Digital Payment, Online Reviews, and Transaction Convenience impact Purchase Decisions, this study adds to the expanding body of research on e-commerce customer behaviour. The results offer empirical proof that trust is strategically important in transforming favourable customer experiences into real purchase behaviour. From a management standpoint, the findings indicate that payment security, review credibility, and transaction ease should be given top priority by e-commerce platforms as tactical measures to boost customer confidence and promote buy choices. The results indicate that e-commerce sites, especially Shopee, have to give top priority to tactics that enhance Brand Trust. Platform providers should consistently increase transaction efficiency, streamline purchase processes, and improve customer support services since Transaction Convenience had the greatest impact on Brand Trust. Furthermore, upholding safe digital payment systems and enforcing more stringent review verification procedures will boost customer confidence and promote more robust purchase decisions among Generation Z customers.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

This study investigated the mediating role of Brand Trust in the relationship between Digital Payment, Online Reviews, Transaction Convenience, and Purchase Decisions among Generation Z Shopee users in South Tangerang, Indonesia. The findings reveal that Digital Payment, Online Reviews, and Transaction Convenience positively and significantly influence Brand Trust. Among these factors, Transaction Convenience exerts the strongest effect on Brand Trust.

The results further demonstrate that Brand Trust positively and significantly influences Purchase Decisions. Moreover, Brand Trust serves as an effective mediating mechanism through which Digital Payment, Online Reviews, and Transaction Convenience affect consumers' Purchase Decisions.

These findings highlight the importance of trust as a key factor in shaping consumer behavior within e-commerce environments.

Overall, this study contributes to the e-commerce literature by providing empirical evidence that Brand Trust plays a central role in explaining how digital service attributes influence Purchase Decisions among Generation Z consumers.

Recommendations

Based on the findings, e-commerce platforms, particularly Shopee, should prioritize strategies that strengthen Brand Trust through improvements in transaction convenience, payment security, and the credibility of online reviews. Since Transaction Convenience was found to have the strongest influence on Brand Trust, platform providers should continuously simplify transaction procedures and enhance customer support services to improve user experience.

Furthermore, Shopee should maintain a secure digital payment environment and implement stricter review verification mechanisms to ensure the reliability of consumer-generated information. These efforts are expected to increase consumer confidence and encourage stronger Purchase Decisions.

Researchers are urged to include other factors including perceived risk, customer happiness, customer experience, and customer loyalty in future studies. To improve the findings' generalisability, future research may additionally look at various e-commerce platforms and demographic groupings.

FURTHER STUDY

Research Limitations

When evaluating the results, it is important to take into account the many limitations of this study. First, only South Tangerang, Indonesia's Generation Z Shopee consumers were included in the study. As a result, customers from various age groups, geographical locations, or cultural backgrounds might not be able to properly apply the findings.

Second, the cross-sectional research approach used in this study recorded respondents' opinions at one particular moment in time. As a result, the research was unable to track shifts in customer trust and purchasing patterns across time.

Third, only digital payments, online reviews, transaction convenience, brand trust, and purchase decisions were included in the study. The study model did not account for other variables that may affect consumer purchase behaviour, such as perceived risk, customer happiness, customer experience, and brand loyalty.

Lastly, the study used self-reported questionnaire data, which might be skewed by respondent bias and individual perspectives.

Suggestions for Future Research

To increase the generalisability of the results, further research is urged to broaden the study's scope by include participants from other generations, geographical areas, and cultural situations.

To gain a more thorough understanding of consumer purchase behaviour in e-commerce environments, researchers may also expand the suggested model by adding variables like perceived risk, customer satisfaction, customer experience, electronic word-of-mouth (e-WOM), brand loyalty, and perceived value.

Future study may also compare various e-commerce platforms, such as Tokopedia, Lazada, TikTok Shop, and Blibli, to find differences in the factors that influence brand trust and purchase decisions.

Lastly, it is advised to use mixed-method and longitudinal techniques to gain a greater understanding of how customer trust evolves over time and how changing digital technologies affect online marketplace purchasing behaviour.

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