

Trust, Online Reviews, and Ratings as Drivers of Purchase Intention: Evidence from Generation Z Shopee Users in Greater Jakarta

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ABSTRACT

E-commerce growth in Indonesia has been accelerated by the rise of platforms such as Shopee, where trust and electronic word of mouth (e-WOM) play critical roles in consumer decision-making. While prior studies have examined reviews, ratings, and trust separately, few have integrated them into a unified model and tested their combined influence among Generation Z consumers. This digitally native cohort dominates online shopping. This study examines the impact of trust, online customer reviews, and online customer ratings on purchase intention, with gender serving as a potential moderator, in the context of Greater Jakarta. Using a quantitative approach and PLS-SEM analysis of survey data from 350 Shopee users, the results reveal that online customer reviews, ratings, and trust significantly and positively affect purchase intention, with online customer ratings exerting the most substantial effect. Unexpectedly, gender and its moderating effects were not significant, suggesting that male and female Gen Z consumers evaluate trust and e-WOM cues similarly. These findings extend the Theory of Planned Behavior and the Elaboration Likelihood Model by demonstrating how central (reviews, trust) and peripheral (ratings) cues jointly influence consumer intentions in an emerging market context. Practically, the study offers actionable implications for platforms and sellers, highlighting the need to strengthen trust-building mechanisms, ensure credible rating systems, and encourage authentic reviews. The research contributes by integrating trust and e-WOM variables into a single model, demonstrating their relevance in Indonesia, and revealing a generational shift in gender differences in online consumer behavior.

Keywords: E-commerce; Purchase Intention; Trust; Online Customer Reviews; Online Customer Ratings

Introduction

The rapid digital transformation in Indonesia has significantly reshaped consumer behavior, particularly in the e-commerce sector. Platforms such as Shopee have experienced exponential growth, attracting millions of consumers with their competitive pricing, convenience, and wide product assortment. Among these consumers, Generation Z, those born between 1997 and 2012, has emerged as a dominant force in shaping the future of digital commerce. Gen Z is characterized by their digital nativity, firm reliance on peer influence, and active engagement with online content, making them an essential consumer group for e-commerce platforms and brands (Ceci, 2025).

One of the most critical aspects of online consumer behavior is the role of trust. Trust reduces perceived risks in digital transactions and enhances willingness to engage in repeated purchases (Gefen et al., 2003). Alongside trust, online customer reviews and ratings serve as powerful forms of electronic word of mouth (E-WOM). They provide social proof and influence perceptions of product quality, credibility, and purchase decisions (Chevalier & Mayzlin, 2006a;

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Mudambi & Schuff, 2010). In many cases, reviews and ratings exert greater influence on consumer choices than traditional advertising, as they are perceived as authentic and experience-based (Filieri et al., 2018).

Research has also suggested that gender differences may moderate how consumers evaluate online trust signals. Studies indicate that men and women perceive online shopping risks differently and assign varying levels of importance to reviews and ratings (Bashir et al., 2020; Garbarino & Strahilevitz, 2004). This suggests that gender may serve as a significant moderating variable in the relationship between trust, reviews, ratings, and purchase intention.

Despite the growing body of literature on e-commerce and consumer trust, several research gaps remain. First, most studies on online customer reviews, online customer ratings, and trust have been conducted in Western contexts or on global e-commerce platforms. Research focusing on emerging markets such as Indonesia remains limited, particularly in the case of Shopee, which is the market leader in Indonesia's e-commerce industry. Second, while trust, reviews, and ratings have been examined independently, fewer studies have investigated their combined effects on purchase decisions. Third, the moderating role of gender in these relationships has not been extensively studied in the Indonesian context, especially among Gen Z consumers in Greater Jakarta, a demographic group that dominates online shopping and social media activity.

Accordingly, the purpose of this research is to analyze the influence of trust, online customer reviews, and online customer ratings on the purchasing decisions of Gen Z consumers in Greater Jakarta, with gender as a moderating variable. The findings are expected to contribute to both theory and practice by extending the literature on digital consumer behavior in emerging markets and by offering practical insights for e-commerce platforms and sellers on how to optimize trust-building strategies and consumer engagement.

Literature Review

Trust in E-Commerce

In e-commerce, trust is defined as a consumer's willingness to rely on an online platform or seller despite uncertainty and vulnerability, based on positive expectations of competence, integrity, and benevolence (Al-Mutairi & Siddiqui, 2023; Rosania & Wilujeng, 2023). Trust plays a critical role in reducing perceived risk, building confidence in transactions, and fostering purchase intention (Ngo et al., 2024). Prior studies highlight multiple perspectives: trust may emerge from institutional mechanisms such as secure payment systems and platform policies, from consumers' inherent disposition to trust, or from repeated positive experiences with sellers and platforms (C. Wang et al., 2023).

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Early research primarily focused on website quality, security, and technical safeguards. In contrast, more recent studies have expanded to include platform governance, seller reputation systems, and social proof mechanisms, such as reviews and ratings. Despite its centrality, the literature reveals ambiguity about whether platform-level trust in Shopee as a system or seller-level trust, especially in individual merchants, carries more weight in shaping consumer decisions. Moreover, while trust has been extensively studied in Western markets, less is known about its role in emerging economies, such as Indonesia, where consumers often face higher risks of counterfeit products and logistics failures. This creates a gap that justifies examining how trust interacts with online reviews and ratings in influencing the purchase intentions of Gen Z consumers in Greater Jakarta.

Online Customer Reviews

Online customer reviews are user-generated textual evaluations of products or services shared on digital platforms, functioning as a form of electronic word of mouth (Liu et al., 2024). Online customer reviews influence consumer decision-making by providing social proof and reducing information asymmetry between buyers and sellers. The literature has identified several key dimensions: the valence indicates positive or negative tone, volume means the number of reviews, and argument quality can be classified as depth, specificity, and credibility, all of which contribute to perceptions of review helpfulness and product trustworthiness (Ahn & Lee, 2024).

Drawing on the Elaboration Likelihood Model (ELM), reviews with strong arguments and detailed information appeal to central processors, while peripheral cues such as reviewer credibility or verified purchase status appeal to heuristic processors (Sussman & Siegal, 2003; Wang et al., 2025). Over time, research has evolved from examining simple star-count correlations to analyzing textual richness, authenticity, and the impact of contradictory reviews. However, controversy remains regarding the relative impact of negative versus positive reviews, with some studies suggesting negative information carries disproportionate weight, while others highlight context-dependent outcomes. Moreover, the majority of online customer reviews research has been conducted in developed economies, leaving a gap in understanding how Gen Z consumers in Indonesia, who heavily rely on peer-generated content, interpret and act upon online customer reviews on platforms such as Shopee.

Online Customer Ratings

Online customer ratings, typically expressed as numerical or star scores, summarize customer experiences and serve as easily interpretable quality signals in online marketplaces. Higher average ratings have consistently been associated with greater purchase likelihood (Chevalier & Mayzlin, 2006b), while the volume of ratings enhances perceived reliability, and the variance or dispersion signals product controversy and uncertainty (Donthu et al., 2021). Ratings

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also exhibit herding and anchoring effects, where early ratings disproportionately shape later ones and influence consumer perception (Ahn & Lee, 2024; Goffe et al., 2020).

Historically, ratings research began with aggregate star averages but has since expanded to include dynamic factors such as recency, variance, and platform-verified status. A persistent issue, however, is inflation bias, with many products clustering around high average ratings, which reduces their discriminative power. In emerging markets, inflated or manipulated ratings further complicate consumer judgment. Thus, while online customer ratings provide quick heuristic cues, their effectiveness may depend on how they interact with online customer ratings and trust mechanisms. The combined effect of textual reviews and numerical ratings on purchase decisions remains underexplored in Indonesia, especially among digitally active Gen Z consumers.

Purchase Intention

Purchase intention refers to a consumer's subjective likelihood of buying a product, often conceptualized as the immediate precursor to actual purchase behavior (Cabano & Minton, 2023; Pham et al., 2019). Within the Theory of Planned Behavior (TPB), purchase intention is shaped by attitudes, subjective norms, and perceived behavioral control, all of which are influenced by informational cues such as online customer reviews and ratings. In e-commerce contexts, trust also plays a central mediating role, as it reduces uncertainty and strengthens positive attitudes toward platforms and sellers (Gefen et al., 2000; Pavlou & Fygenson, 2006).

Over time, research on purchase intention has expanded from traditional marketing drivers to include platform-specific elements such as logistics reliability, return policies, and social proof mechanisms. Nonetheless, the intention-behavior gap remains a consistent challenge, as consumers may express an intention but fail to follow through due to situational constraints, such as promotions, shipping costs, or alternative offers. In Indonesia's competitive e-commerce landscape, where switching costs are low and promotions are frequent, understanding the antecedents of Gen Z's purchase intention is essential for building sustainable consumer loyalty.

Gender as a Moderating Variable

Gender differences have long been studied in consumer behavior, with evidence suggesting that men and women process information and perceive risks differently in online shopping contexts (Jin & Ryu, 2020). Women are often found to be more risk-averse and more likely to rely on social proof, such as reviews and ratings. In contrast, men are reported to prioritize efficiency and convenience (Fida et al., 2020). However, findings are not entirely consistent, as other studies highlight context-specific or diminishing differences in younger, digitally native populations such as Gen Z.

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This creates a research gap: it is unclear whether gender still plays a moderating role in shaping the effects of online customer reviews and ratings on trust and purchase intention in highly digitalized and socially networked contexts, such as Greater Jakarta. By testing gender as a moderating variable, this study responds to ongoing debates about whether gender-based differences persist or converge in the online marketplace, particularly within younger consumer cohorts who are shaping the future of digital commerce.

Methodology

Research Design

This study employs a quantitative research design using a cross-sectional survey method. The purpose is to examine the effects of trust, online customer reviews, and online customer ratings on purchase intention among Gen Z consumers, with gender as a moderating variable. A quantitative approach is appropriate as it allows hypothesis testing, statistical measurement of relationships, and generalization to the broader population of Gen Z e-commerce users in Greater Jakarta. Data will be analyzed using Structural Equation Modeling with Partial Least Squares (SEM-PLS), a method suitable for complex models involving multiple latent constructs and moderating effects.

Population and Sample

The population of this study consists of Generation Z consumers (born between 1997 and 2012) in Greater Jakarta who have made at least one purchase on Shopee within the past six months. A non-probability purposive sampling technique will be applied to target respondents who meet these criteria. To determine the sample size, this study follows Hair et al., (2022), who suggests at least ten times the largest number of structural paths directed at a construct in the model. Since the dependent variable, purchase intention, has three predictors trust, online customer reviews, and online customer ratings and one moderator (gender), the minimum sample required is at least 120 respondents. However, to increase statistical power and model reliability, a target of 350 respondents will be pursued.

Data Collection

Data will be collected through a structured online questionnaire distributed via Google Forms. Respondents will be recruited through social media platforms such as Instagram, TikTok, and WhatsApp groups that are popular among Gen Z. The questionnaire will begin with screening questions (age, location, Shopee usage) to ensure eligibility, followed by items measuring each construct on a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree).

Measurement of Variables

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The variables in this study were measured using items adapted from prior validated scales to ensure reliability and content validity. All constructs, except for gender, were measured using a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. The measurement items were translated and slightly modified to fit the Indonesian e-commerce context.

Trust was measured with three indicators adapted from Gefen et al., (2000) and Pavlou (2003). These items focused on consumer perceptions of Shopee's reliability, integrity, and competence as an online platform. Example statements included: "I believe Shopee provides reliable services" and "I feel confident that Shopee protects my personal information." This construct captures the degree to which Gen Z consumers perceive Shopee as a trustworthy environment for online transactions.

Online Customer Reviews were assessed using items adapted from Mudambi and Schuff (2010). The indicators captured the perceived helpfulness, informativeness, and credibility of product reviews posted on Shopee. Sample items included: "Reviews on Shopee help me make purchase decisions" and "Reviews provide useful details about product performance." These measures reflect the role of online customer review as textual forms of electronic word of mouth that reduce information asymmetry between buyers and sellers.

Online Customer Ratings were measured using indicators adapted from Chevalier and Mayzlin (2006) and Hong and Pittman (2020). These items assessed how respondents rely on numerical star ratings and their volume in evaluating product quality. Statements included: "I consider product star ratings before making a purchase" and "Products with more ratings appear more reliable." These measures capture the heuristic function of online customer ratings as quick, quantifiable cues for consumer decision-making.

Purchase Intention was measured with three indicators adapted from Hossain et al., (2025). Items assessed consumers' likelihood and willingness to buy products through Shopee in the future. Example items included: "I intend to purchase products from Shopee in the future" and "I am likely to buy a product I find attractive on Shopee." This construct reflects the dependent variable of interest, representing Gen Z consumers' readiness to engage in purchasing behavior.

Finally, Gender was included as a moderating variable and measured as a categorical demographic variable (male or female). Gender was self-reported by respondents and used to conduct moderation analysis in the structural model, in line with prior studies suggesting potential gender differences in online shopping risk perception and information processing (Garbarino & Strahilevitz, 2004; Bashir et al., 2020).

Results

Respondent Characteristics

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The study surveyed 350 Generation Z respondents (aged 18–26) in Greater Jakarta, with a balanced gender distribution (51.1% female, 48.9% male). Most were students (54.9%) and undergraduates (45.4%), reported monthly spending of 1–3 million IDR (37.7%), spent on average 21–40 minutes per day on Shopee (34.3%), and typically shopped one to three times per week.

Table 1. Respondent Characteristics

Characteristics	Category	Percentage (%)
Age	18-20	45.6
	21-23	20.4
	23-26	34
Gender	Female	51.1
	Male	48.9
Education	High School	30.3
	Diploma	15.4
	Undergraduate	45.4
	Postgraduate	8.9
Status	Student	54.9
	Employed	23.7
	Self-employed	10
	Other	11.4
Monthly Spending	<1M	33.4
	1â€“3M	37.7
	3â€“5M	15.7
	>5M	9.4
	Prefer not to say	3.7
Daily Shopee Platform Usage	<10 min	14.6
	10â€“20 min	24
	21â€“40 min	34.3
	41â€“60 min	16
	>60 min	11.1
Shopping Frequency	Once a week	23.1
	3 times a week	23.7
	Every day	6.6
	Once a month	23.4
	Twice a month	23.1

Measurement Model

The measurement model was evaluated in terms of indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. Table X presents the outer

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loadings for all reflective indicators. Most indicators demonstrated loadings above the recommended threshold of 0.70, ranging from 0.677 to 0.851. Two indicators, PI1 (0.641) and RV1 (0.677), were slightly below the ideal cutoff, but both exceeded 0.60 and were retained because their removal did not improve composite reliability or average variance extracted (AVE), and they were considered theoretically important. This decision aligns with the recommendation of Hair et al., (2022), who suggest retaining items above 0.60 when the overall construct validity is acceptable.

Table 2. Validity and Reliability Outputs

Items	Cronbach's alpha	Composite reliability	Average variance extracted (AVE)
Online Customer Review	0.909	0.928	0.649
Online Customer Rating	0.916	0.933	0.667
Purchase Intention	0.892	0.915	0.608
Trust	0.920	0.936	0.675

Internal consistency reliability was established, with Cronbach's Alpha values ranging from 0.892 to 0.920 and Composite Reliability (CR) values ranging from 0.915 to 0.936. All values exceeded the minimum criterion of 0.70, indicating strong reliability. Convergent validity was confirmed as AVE values were greater than the threshold of 0.50 for all constructs (0.608–0.675), demonstrating that each latent construct explained more than half of the variance of its indicators

Table 3. HTMT Outputs

Items	Gender	Online Customer Review	Online Customer Rating	Purchase Intention	Trust	Gender x Trust	Gender x Online Customer Review	Gender x Online Customer Rating
Gender								
Online Customer Review	0.170							
Online Customer Rating	0.113	0.816						
Purchase Intention	0.163	0.738	0.746					
Trust	0.123	0.819	0.765	0.713				
Gender x Trust	0.165	0.466	0.423	0.386	0.539			
Gender x Online Customer Review	0.224	0.589	0.448	0.428	0.432	0.796		
Gender x Online Customer Rating	0.137	0.459	0.568	0.422	0.400	0.742	0.785	

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Discriminant validity displayed at table 3 was assessed using the heterotrait–monotrait ratio of correlations (HTMT). All HTMT values ranged between 0.713 and 0.819, well below the conservative cutoff of 0.85 and the more liberal threshold of 0.90 (Henseler, 2021). This confirmed that each construct was empirically distinct. Collectively, these results demonstrate that the measurement model met the requirements of reliability and validity, and all constructs were suitable for inclusion in the structural model.

Structural Model

The structural model was assessed by examining path coefficients, their significance levels, explained variance (R^2), and predictive relevance (Q^2). Bootstrapping with 10,000 resamples was conducted to test the significance of the hypothesized relationships.

Table 4. Hypothesis Results

Hypothesis	Original sample (O)	T statistics	P values
H1 Trust -> Purchase Intention	0.274	4.039	0.000
H2 Online Customer Review -> Purchase Intention	0.213	3.559	0.000
H3 Online Customer Rating -> Purchase Intention	0.306	4.795	0.000
H4 Gender -> Purchase Intention	0.099	1.466	0.071
H5 Gender x Trust -> Purchase Intention	-0.151	1.260	0.104
H6 Gender x Online Customer Review -> Purchase Intention	0.119	0.967	0.167
H7 Gender x Online Customer Rating -> Purchase Intention	0.063	0.550	0.291

From the results of table 4 indicate that online customer reviews ($\beta = 0.213$, $t = 3.559$, $p < .001$), online customer ratings ($\beta = 0.306$, $t = 4.795$, $p < .001$), and trust ($\beta = 0.274$, $t = 4.039$, $p < .001$) all had significant and positive effects on purchase intention. This suggests that textual reviews, numerical ratings, and consumer trust each play important roles in shaping Gen Z consumers' likelihood of purchasing products on Shopee. Although gender was included as both a main effect and as an interaction term to test moderation, the results indicated that Gender and Purchase Intention ($\beta = 0.099$, $p = .071$), Gender and Trust ($\beta = -0.151$, $p = .104$), Gender and online customer reviews ($\beta = 0.119$, $p = .167$), and Gender and online customer ratings ($\beta = 0.063$, $p = .291$) were not statistically significant.

The model explained 54.9% of the variance in purchase intention ($R^2 = 0.549$), which represents a moderate to substantial level of explanatory power in the context of consumer behavior research (Hair et al., 2022). These findings suggest that the effects of reviews, ratings, and trust on purchase intention are consistent across male and female respondents in this sample. Effect size values (f^2) and predictive relevance statistics (Q^2) were not available in the exported

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output, but the significant and substantive path coefficients, combined with the moderate R^2 value, support the conclusion that the model has good explanatory capability.

Discussion

The results show that online customer reviews, online customer ratings, and trust significantly enhance purchase intention among Gen Z Shopee users in Greater Jakarta, while gender and its moderating effects were not significant.

The positive effect of online customer reviews ($\beta = 0.213$, $p < .001$) confirms that textual reviews provide credibility and reduce uncertainty, supporting earlier findings by Macheka et al., (2024). The stronger effect of online customer ratings ($\beta = 0.306$, $p < .001$) highlights the importance of simple, heuristic cues such as star ratings for Gen Z consumers, consistent with (Putranto et al., 2021). Similarly, the significant role of trust ($\beta = 0.274$, $p < .001$) underscores its importance in reducing perceived risks in online transactions, reinforcing the conclusions of (Ashiq & Hussain, 2024).

By contrast, gender ($\beta = 0.099$, $p = .071$) and its interactions with trust, reviews, and ratings were not significant. This suggests that male and female Gen Z consumers evaluate trust and e-WOM cues similarly, diverging from earlier studies by Garbarino & Strahilevitz that reported gender-based differences (Garbarino & Strahilevitz, 2004). The findings indicate that generational shifts may be leading to more homogeneous consumption patterns in online shopping.

In summary, this study confirms that both central cues (reviews and trust) and peripheral cues (ratings) jointly shape purchase intention in e-commerce. Practically, platforms should focus on trust-building measures, transparent rating systems, and credible reviews, while applying these strategies uniformly across genders.

Conclusion

This study contributes to the e-commerce literature by integrating trust, online customer reviews, and online customer ratings within a single model to explain purchase intention among Gen Z consumers in Greater Jakarta. The results extend the Theory of Planned Behavior Pavlou & Fygenson, (2006) and the Elaboration Likelihood Model Thomas et al., (2019) by showing that central cues for trust and reviews, and peripheral cues, including ratings, jointly shape consumer decision-making. The findings also add to ongoing debates on gender differences by providing evidence that such effects may be less relevant among digital-native cohorts.

For managers and e-commerce platforms, the results underscore the importance of maintaining consumer trust through secure payments, reliable logistics, and transparent return policies. Platforms should encourage authentic, high-quality reviews and safeguard transparent rating systems, as these are critical drivers of Gen Z purchase decisions. Since gender did not

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significantly influence the relationships, these strategies can be implemented uniformly across consumer groups.

This study has several limitations. The cross-sectional design restricts causal inference, and the focus on Gen Z consumers in Greater Jakarta limits generalizability to other age groups and regions. In addition, the study did not test mediating factors, such as satisfaction or perceived usefulness, which may explain how reviews and ratings influence purchase intention.

Future studies should employ longitudinal or experimental designs, expand samples to cover diverse demographics and geographic areas, and investigate additional mediators or moderators. Exploring platform-specific factors, such as gamification features, interface design, or promotional strategies, may also enrich understanding of how digital cues interact with trust and e-WOM to shape purchasing behavior.

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