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Trust as Mediator of Online Reviews, Price Perception, Website Quality, and Purchase Decisions

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Abstract–This study examines the influence of online reviews, price perception, and website quality on purchase decisions, with trust as a mediating variable among Generation Z Shopee users in Indonesia. This research adopts a quantitative approach using survey data collected from 250 respondents and analyzed using Partial Least Squares Structural Equation Modeling. The findings show that website quality has the strongest direct effect on purchase decisions ($\beta = 0.275$; $p < 0.001$), followed by price perception ($\beta = 0.227$; $p = 0.006$) and online reviews ($\beta = 0.225$; $p = 0.012$). Trust also has a significant effect on purchase decisions ($\beta = 0.191$; $p = 0.002$). Furthermore, trust significantly mediates the effects of online reviews ($\beta = 0.050$; $p = 0.045$), price perception ($\beta = 0.051$; $p = 0.048$), and website quality ($\beta = 0.050$; $p = 0.014$) on purchase decisions. The model explains 57.6% of the variance in purchase decisions and 45.4% of the variance in trust. These findings indicate that purchase decisions among Generation Z Shopee users are shaped by informational, economic, technological, and psychological factors. This study contributes to digital marketing and consumer behavior literature by providing empirical evidence on the mediating role of trust in e-commerce decision-making. Practically, the results suggest that e-commerce platforms should improve website quality, pricing strategies, and review credibility to strengthen consumer trust and purchasing behavior.

Keywords: Online Reviews; Price Perception; Website Quality; Trust; Purchase Decisions

1. INTRODUCTION

The rapid development of digital technology has significantly transformed consumer behavior, particularly in the context of online shopping. E-commerce platforms such as Shopee have become dominant marketplaces in Indonesia, offering convenience, accessibility, and a wide range of product choices. This transformation is especially evident among Generation Z, who are highly familiar with digital environments and rely heavily on online platforms for purchasing decisions (Simamora & Islami, 2023; Said et al., 2023). As digital consumers, Generation Z tends to seek information, compare alternatives, and evaluate product credibility before making purchasing decisions.

One of the key factors influencing online purchase decisions is the availability of information in the form of online reviews and electronic word of mouth (e-WOM). Online reviews allow consumers to gain insights into product quality and seller credibility based on other users' experiences. Previous studies have shown that online reviews significantly influence consumer purchase decisions, as they serve as a source of social proof and reduce uncertainty in online transactions (Wahyuningjati & Purwanto, 2024; Azis et al., 2025). Similarly, Nuha and Rachmad (2024) found that online customer reviews and ratings play a crucial role in shaping purchasing decisions among Generation Z users on Shopee. These findings highlight the importance of user-generated content in influencing consumer behavior in digital marketplaces.

In addition to online reviews, price perception is another important determinant of purchase decisions. Price perception refers to how consumers interpret and evaluate the fairness and affordability of a product's price. Generation Z consumers tend to be price-sensitive and often compare prices across different platforms before making a purchase decision (Eriyani & Amalia, 2025). Raissa and Liestyaningrum (2025) also emphasized that price is a critical factor influencing purchasing behavior, especially in online shopping environments where price transparency is high. Therefore, a positive price perception can enhance consumers' willingness to purchase products.

Another factor that plays a crucial role in online purchasing behavior is website quality. Website quality includes aspects such as ease of use, information quality, and system reliability, which influence consumers' overall experience when interacting with an e-commerce platform. A high-quality website can improve user satisfaction and facilitate the purchasing process, ultimately leading to higher purchase decisions (Fachry et al., 2025). Furthermore, Habibi and Susanti (2025) highlighted that perceived ease of use and perceived usefulness significantly influence purchasing decisions, particularly when supported by a reliable platform.

Despite the importance of these factors, trust has been identified as a critical variable that mediates the relationship between online stimuli and purchase decisions. In the context of e-commerce, trust refers to consumers' confidence in the platform, sellers, and transaction processes. Trust is particularly important in online environments where direct interaction between buyers and sellers is limited (Ilhamalimy & Ali, 2021). Several studies have demonstrated that trust plays a mediating role in influencing purchase decisions. For instance, Widya et al. (2025) found that trust mediates the

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relationship between online reviews and purchasing decisions among Shopee users. Similarly, Sudaryanto et al. (2025) showed that customer trust mediates the effect of e-WOM and online reviews on purchase decisions.

Moreover, Faradila et al. (2026) confirmed that online trust significantly mediates the relationship between customer experience and purchase decisions. This finding is consistent with previous research indicating that trust serves as a key mechanism through which various marketing stimuli influence consumer behavior. Samuel and Widjaja (2025) also emphasized that trust, online reviews, and ratings collectively drive purchase intentions among Generation Z users. In addition, Celestia et al. (2026) highlighted that trust not only mediates the influence of e-WOM but also enhances the overall perceived value, which ultimately leads to purchase decisions.

Although previous studies have examined the role of online reviews, price perception, website quality, and trust, most of them focus on partial relationships or specific variables. For example, some studies only analyze the effect of online reviews and trust (Nurhaliza et al., 2024), while others focus on digital service quality and trust (Fachry et al., 2025). Furthermore, there is limited research that integrates these variables simultaneously in a single model, particularly in the context of Generation Z users on Shopee. This gap indicates the need for a more comprehensive study that examines the combined influence of online reviews, price perception, and website quality on purchase decisions, with trust as a mediating variable.

In addition, the growing trend of social commerce and digital interaction has further emphasized the importance of trust in online transactions. As consumers increasingly rely on digital platforms, the role of trust becomes more critical in reducing perceived risks and enhancing purchase confidence (Young, 2024). Therefore, understanding how trust mediates the relationship between key marketing variables and purchase decisions is essential for both academics and practitioners.

Based on the above discussion, this study aims to analyze the effect of online reviews, price perception, and website quality on purchase decisions, with trust as a mediating variable among Generation Z Shopee users in Indonesia. This research is expected to contribute to the existing literature by providing a more comprehensive understanding of consumer behavior in e-commerce, as well as offering practical insights for businesses in designing effective digital marketing strategies.

2. RESEARCH METHODS

2.1 Research Design

This study adopts a quantitative research design using an explanatory approach to analyze the influence of online reviews, price perception, and website quality on purchase decisions, with trust acting as a mediating variable. The explanatory design is appropriate because this research aims to test causal relationships among variables and explain how independent variables influence the dependent variable both directly and indirectly. The quantitative method allows the researcher to measure perceptions and behaviors objectively through numerical data, which is essential in examining consumer behavior in digital environments.

2.2 Research Object, Location, and Time

The object of this study is Generation Z consumers who actively use the Shopee e-commerce platform in Indonesia. Generation Z is selected because this group represents digitally native consumers who are highly influenced by online information such as reviews, pricing, and platform experience in making purchase decisions. The research is conducted across Indonesia due to the nationwide accessibility of Shopee as a digital platform. Data collection is carried out online over a period of approximately two to three months to ensure sufficient data from active users.

2.3 Type of Research and Population and Sample

This research uses primary data obtained from respondents through an online survey. The population consists of all Generation Z Shopee users in Indonesia who have conducted at least one purchase transaction. Since the population size is unknown and widely distributed, this study employs a non-probability sampling method using purposive sampling techniques. Respondents are selected based on criteria such as being part of Generation Z, having experience using Shopee, and having made at least one purchase transaction.

The determination of sample size refers to the recommendation of Hair et al. (2021), which suggests that the number of samples in Structural Equation Modeling should be sufficient to ensure model stability and accuracy. Therefore, this study targets a minimum of 200 respondents, with the expectation that a larger sample size will enhance the reliability and robustness of the analysis.

2.4 Research Variables and Measurement

This study uses five variables: online reviews, price perception, website quality, trust, and purchase decision. Online reviews, price perception, and website quality are independent variables, trust is the mediating variable, and purchase decision is the dependent variable. Online reviews are measured using four indicators: review credibility, review clarity, review usefulness, and review influence. Price perception is measured using four indicators: price fairness, price-quality suitability, price competitiveness, and price affordability. Website quality is measured using five indicators: ease of use, information quality, visual design, system security, and access speed.

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Trust is measured using four indicators: platform trust, transaction security, system reliability, and seller honesty. Purchase decision is measured using four indicators: buying decision, purchase confidence, suitability with needs, and satisfaction with the decision.

This study employs five latent variables, namely online reviews, price perception, website quality, trust, and purchase decisions. Online reviews, price perception, and website quality are treated as exogenous variables, trust serves as the mediating variable, and purchase decisions represent the endogenous variable. Each construct is operationalized based on established theories and previous empirical studies in e-commerce and consumer behavior research. All variables are measured using a five-point Likert scale, ranging from strongly disagree to strongly agree. The operational definitions, indicators, measurement scales, and references used in this study are presented in Table 1.

Table 1. Operational Definition of Research Variables

Variable	Operational Definition	Indicators	Scale	References
Online Reviews (X1)	Consumer perceptions regarding the credibility, usefulness, and influence of reviews provided by other users on the Shopee platform before making purchase decisions.	Review credibility, review clarity, review usefulness, review influence	Likert 1–5	Wahyuningjati & Purwanto (2024); Nuha & Rachmad (2024)
Price Perception (X2)	Consumer evaluation of product prices in terms of fairness, affordability, competitiveness, and consistency with perceived product quality.	Price fairness, price-quality suitability, price competitiveness, price affordability	Likert 1–5	Eriyani & Amalia (2025); Fachry et al. (2025)
Website Quality (X3)	Consumer assessment of the quality of the Shopee platform, including usability, information quality, visual appearance, security, and system performance.	Ease of use, information quality, visual design, system security, access speed	Likert 1–5	Sudaryanto et al. (2025); Dhiza et al. (2026)
Trust (Z)	The level of consumer confidence in the Shopee platform, transaction process, system reliability, and seller integrity.	Platform trust, transaction security, system reliability, seller honesty	Likert 1–5	Nuha & Rachmad (2024); Sudaryanto et al. (2025)
Purchase Decisions (Y)	The consumer's decision to purchase products through Shopee based on confidence, suitability to needs, and satisfaction with the selected product.	Buying decision, purchase confidence, suitability with needs, satisfaction with decision	Likert 1–5	Fachry et al. (2025); Dhiza et al. (2026)

2.5 Research Hypotheses

This study proposes several hypotheses to examine the relationships among variables. Online reviews are expected to have a positive influence on trust and purchase decisions. Price perception is expected to positively influence trust and purchase decisions. Website quality is also expected to have a positive effect on trust and purchase decisions. Furthermore, trust is expected to positively influence purchase decisions. In addition, trust is hypothesized to mediate the relationship between online reviews, price perception, website quality, and purchase decisions among Generation Z Shopee users in Indonesia.

2.6 Conceptual Framework

The conceptual framework of this study explains the relationships among online reviews, price perception, website quality, trust, and purchase decisions. Online reviews, price perception, and website quality are positioned as exogenous variables that directly influence purchase decisions and indirectly influence them through trust. Trust functions as an intervening variable that strengthens or explains the relationship between the independent variables and the dependent variable. This framework reflects how digital information and platform quality shape consumer trust, which ultimately leads to purchase decisions in e-commerce environments.

Figure 1 illustrates the conceptual framework of this research, showing the direct and indirect relationships among the variables studied.

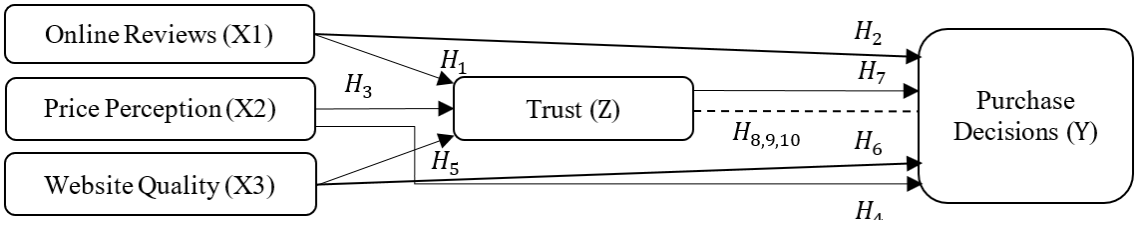


Figure 1. Research Conceptual Framework

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2.7 Data Analysis and Testing Techniques

This study employs Partial Least Squares Structural Equation Modeling as the main analytical technique. This method is suitable for analyzing complex relationships among multiple variables and for testing mediation effects simultaneously. The analysis process consists of two main stages, namely evaluation of the measurement model and evaluation of the structural model. The measurement model is evaluated to ensure the validity and reliability of the indicators used to measure each construct. Validity testing includes convergent validity and discriminant validity, while reliability testing ensures consistency of the measurement instruments. The structural model evaluation focuses on examining the relationships among variables, including direct and indirect effects. The mediation effect of trust is tested using a bootstrapping approach to determine whether the indirect relationships are statistically significant. The results of this analysis are expected to provide empirical evidence regarding the role of trust in influencing purchase decisions in the Shopee e-commerce context.

3. RESULTS AND DISCUSSION

3.1 Research Results

The respondent profile presented in Table 2 shows that this study involved 250 Generation Z Shopee users in Indonesia. Based on gender, female respondents formed the majority of the sample, totaling 155 respondents or 62%, while male respondents accounted for 95 respondents or 38%. This distribution indicates that female consumers were more dominant among the participants. The higher proportion of female respondents may reflect their active involvement in online shopping activities, particularly in evaluating products, comparing prices, reading reviews, and making purchase decisions through e-commerce platforms such as Shopee.

In terms of age, all respondents were included in the Generation Z category. Respondents aged 21–24 years represented the largest group, consisting of 100 respondents or 40% of the total sample. Meanwhile, respondents aged 17–20 years and 25–29 years each consisted of 75 respondents or 30%. This distribution shows that the respondents were young consumers who are generally familiar with digital technology, mobile applications, and online shopping platforms. Therefore, they are considered suitable for evaluating factors such as online reviews, price perception, website quality, trust, and purchase decisions in the context of e-commerce transactions.

Regarding monthly purchase frequency, 100 respondents or 40% stated that they made purchases on Shopee one to two times per month. Furthermore, 95 respondents or 38% made purchases three to five times per month, while 55 respondents or 22% purchased more than five times per month. These results indicate that most respondents were active Shopee users with sufficient online shopping experience. Their transaction frequency suggests that they have adequate exposure to product reviews, pricing information, website features, and seller performance, which are important elements in shaping consumer trust and purchase decisions.

The duration of Shopee usage further supports the relevance of the sample. A total of 135 respondents or 54% had used Shopee for one to three years, while 80 respondents or 32% had used the platform for more than three years. Only 35 respondents or 14% had used Shopee for less than one year. This means that most respondents had long enough experience to understand Shopee's transaction process, product information system, review features, payment security, and overall website quality. Overall, the respondent characteristics indicate that the sample is appropriate for examining purchase decisions among Generation Z Shopee users in Indonesia, because the majority of respondents had sufficient familiarity and experience with the platform.

Table 2. Respondent Profile

Characteristic	Category	Frequency (Persons)	Percentage (%)
Gender	Male	95	38
	Female	155	62
	Total	250	100
Age	17–20 years	75	30
	21–24 years	100	40
	25–29 years	75	30
	Total	250	100
Monthly Purchase Frequency	1–2 times	100	40
	3–5 times	95	38
	> 5 times	55	22
	Total	250	100
Duration of Shopee Usage	< 1 year	35	14
	1–3 years	135	54
	> 3 years	80	32
	Total	250	100

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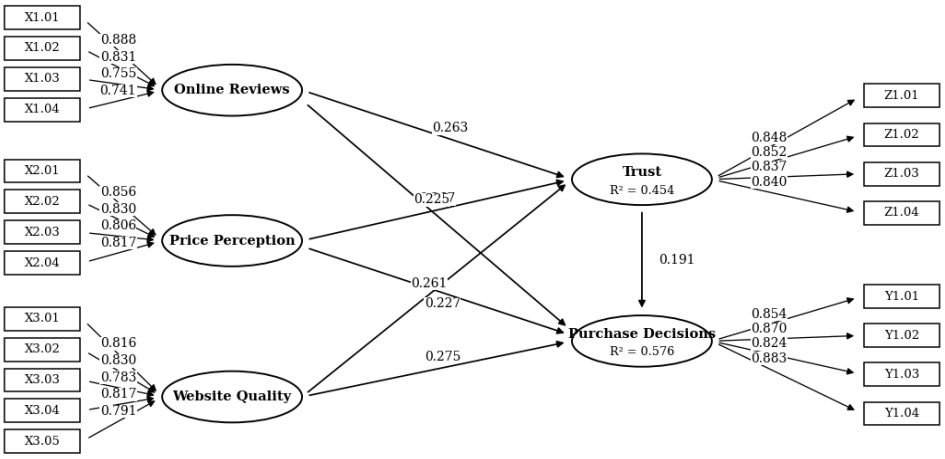


Figure 2. Structural Model and Path Coefficients

Table 3. Composite Reliability and Internal Consistency

Variable	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	AVE	Remark
Online Reviews	0.818	0.826	0.881	0.650	Reliable
Price Perception	0.846	0.847	0.897	0.684	Reliable
Website Quality	0.867	0.869	0.904	0.652	Reliable
Purchase Decisions	0.880	0.881	0.918	0.736	Reliable
Trust	0.866	0.867	0.908	0.713	Reliable

The measurement model demonstrates strong reliability and validity across all variables, as shown in Figure 2 and Table 3. Cronbach's Alpha values range from 0.818 to 0.880, exceeding the recommended threshold of 0.70, indicating good internal consistency. Composite reliability values are also above 0.80, confirming that all constructs are reliable. Furthermore, AVE values range from 0.650 to 0.736, exceeding the minimum requirement of 0.50, indicating adequate convergent validity. These results confirm that the measurement model is suitable for further analysis.

Table 4. R-Square Results

Variable	R Square	Adjusted R Square
Purchase Decisions	0.576	0.569
Trust	0.454	0.448

The R-square results indicate that the model has moderate explanatory power. Purchase Decisions have an R^2 value of 0.576, meaning that 57.6% of the variance in purchase decisions is explained by online reviews, price perception, website quality, and trust. Meanwhile, Trust has an R^2 value of 0.454, indicating that 45.4% of its variance is explained by online reviews, price perception, and website quality as shown in Table 4. These results suggest that the model has sufficient predictive capability in explaining consumer behavior in Shopee.

Table 5. Direct Effects (Path Coefficients)

Path Relationship	Original Sample (O)	T-Statistic	P-Value	Conclusion
Online Reviews → Purchase Decisions	0.225	2.526	0.012	Significant
Online Reviews → Trust	0.263	2.681	0.007	Significant
Price Perception → Purchase Decisions	0.227	2.730	0.006	Significant
Price Perception → Trust	0.267	2.888	0.004	Significant
Trust → Purchase Decisions	0.191	3.079	0.002	Significant
Website Quality → Purchase Decisions	0.275	5.035	0.000	Significant
Website Quality → Trust	0.261	4.262	0.000	Significant

The results indicate that all direct relationships are positive and statistically significant. Website Quality has the strongest effect on Purchase Decisions, followed by Price Perception and Online Reviews. Trust also significantly influences Purchase Decisions, confirming its important role in online transactions. Additionally, all independent variables significantly affect Trust, indicating that consumer trust is shaped by platform quality, pricing evaluation, and online reviews as shown in Table 5.

Table 6. Indirect Effects (Mediation Analysis)

Indirect Path	Original Sample (O)	T-Statistic	P-Value	Conclusion
Online Reviews → Trust → Purchase Decisions	0.050	2.004	0.045	Significant

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Indirect Path	Original Sample (O)	T-Statistic	P-Value	Conclusion
Price Perception → Trust → Purchase Decisions	0.051	1.973	0.048	Significant
Website Quality → Trust → Purchase Decisions	0.050	2.454	0.014	Significant

The mediation analysis shows that Trust significantly mediates the relationship between Online Reviews, Price Perception, Website Quality, and Purchase Decisions. All indirect effects are statistically significant. Since both direct and indirect effects are significant, the mediation can be classified as partial mediation. This indicates that the independent variables influence purchase decisions both directly and indirectly through trust as shown in Table 6.

3.2 Discussion

The findings demonstrate that purchase decisions among Generation Z Shopee users are influenced by a combination of informational, economic, technological, and psychological factors. The statistical results indicate that all proposed hypotheses are supported, suggesting that consumer purchasing behavior in e-commerce is shaped through a multidimensional evaluation process rather than by a single consideration. This result supports previous studies that emphasize the integration of digital information, perceived value, and platform experience in influencing consumer behavior (Simamora & Islami, 2023; Said et al., 2023).

The acceptance of H1 indicates that online reviews contribute significantly to the formation of consumer trust. For Generation Z consumers, online reviews serve not only as a source of product information but also as a mechanism for validating purchasing choices. Before completing a transaction, consumers frequently evaluate the experiences of previous buyers to reduce uncertainty regarding product quality and seller reliability. Therefore, reviews function as a trust-building mechanism that helps consumers assess potential risks associated with online transactions. This finding reinforces previous studies emphasizing the importance of electronic word-of-mouth in strengthening trust within digital marketplaces (Wahyuningjati & Purwanto, 2024; Azis et al., 2025; Sudaryanto et al., 2025).

The results also support H2, which proposes that online reviews positively affect purchase decisions. The influence of reviews on purchasing behavior can be explained by the role of social proof in online environments. Consumers tend to perceive products with favorable reviews as less risky and more likely to meet their expectations. As a result, reviews become an important reference point during the evaluation stage of the decision-making process. In the context of Shopee, the availability of detailed reviews, ratings, and customer feedback appears to facilitate consumer confidence when selecting products among numerous alternatives. Similar findings were reported by Nuha and Rachmad (2024), Wahyuningjati and Purwanto (2024), and Samuel and Widjaja (2025).

The positive relationship identified in H3 and H4 highlights the importance of price perception in e-commerce transactions. Consumers are not solely concerned with obtaining the lowest price; rather, they evaluate whether the price reflects the value offered by the product. When prices are perceived as reasonable and aligned with product quality, consumers are more likely to trust the seller and proceed with a purchase. This finding suggests that perceived fairness is a critical element in digital commerce, particularly for Generation Z consumers who have extensive access to price comparison tools and promotional information. These findings are consistent with previous studies conducted by Eriyani and Amalia (2025) and Nuha and Rachmad (2024), which demonstrated the significant role of price perception in shaping both trust and purchasing behavior.

The findings for H5 and H6 reveal that website quality plays a central role in shaping both trust and purchase decisions. Among the examined variables, website quality demonstrates the strongest direct effect on purchasing behavior. This result suggests that consumers place considerable emphasis on the overall shopping experience provided by the platform. Features such as ease of navigation, transaction security, system responsiveness, and information accuracy contribute to perceptions of platform professionalism and reliability. Consequently, website quality functions not only as a technical attribute but also as a strategic factor that influences consumer confidence and purchasing outcomes. This observation is consistent with the findings of Fachry et al. (2025), Young (2025), and Martio & Moko (2023), who emphasized the importance of digital service quality in e-commerce success.

The significant effect of trust on purchase decisions, as evidenced by H7, confirms the importance of psychological assurance in online transactions. Unlike traditional retail environments, online shopping involves inherent uncertainty because consumers cannot physically inspect products before purchase. Trust therefore becomes a critical mechanism that reduces perceived risk and increases consumers' willingness to engage in transactions.

Consumers who believe that the platform and sellers are reliable are more likely to complete purchases and maintain long-term relationships with the platform. This finding is aligned with the results reported by Audina (2024), Habibi and Susanti (2025), and Sudaryanto et al. (2025).

The mediation results associated with H8, H9, and H10 provide additional insight into the decision-making process of Generation Z consumers. Trust was found to partially mediate the effects of online reviews, price perception, and website quality on purchase decisions. This finding indicates that consumers do not respond directly to platform attributes alone. Instead, these attributes first shape trust, which subsequently strengthens the likelihood of purchase.

The presence of partial mediation further suggests that reviews, pricing, and website quality remain important determinants independently, while trust amplifies their overall impact on consumer behavior. Similar conclusions were obtained by Ilhamalimy and Ali (2021), Nurhaliza et al. (2024), Azis et al. (2025), and Celestia et al. (2026), who identified trust as a crucial intervening variable in online purchasing contexts.

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From a theoretical perspective, the study demonstrates that consumer decisions in digital marketplaces emerge from the interaction of multiple dimensions, including information quality, perceived economic value, technological performance, and psychological confidence. These findings support the view that e-commerce purchasing behavior cannot be fully explained through a single-factor approach. The results therefore extend previous consumer behavior and digital marketing studies by demonstrating the simultaneous contribution of informational, economic, technological, and psychological variables in explaining purchase decisions (Simamora & Islami, 2023; Said et al., 2023).

From a managerial perspective, the results imply that Shopee and other e-commerce platforms should focus on improving review credibility, maintaining transparent pricing policies, and continuously enhancing website performance. Such efforts are likely to strengthen consumer trust and, ultimately, increase purchasing activity among Generation Z users. Overall, the findings confirm that trust functions as a strategic mechanism connecting platform characteristics and consumer perceptions with actual purchasing behavior in highly competitive digital marketplaces.

4. CONCLUSION

This study concludes that online reviews, price perception, and website quality significantly influence purchase decisions among Generation Z Shopee users in Indonesia, both directly and indirectly through trust. Website quality has the strongest effect, showing that ease of use, information quality, security, and platform reliability are important factors in encouraging consumers to buy. Price perception also affects purchase decisions, indicating that Generation Z consumers consider price fairness, affordability, and value for money before purchasing. Online reviews contribute by providing useful information and social proof that reduce uncertainty in online shopping. Trust is proven to partially mediate the relationship between online reviews, price perception, website quality, and purchase decisions, meaning that these factors can directly influence consumers, but their effects become stronger when consumers trust the platform and sellers. The novelty of this study lies in integrating informational, economic, and technological factors with trust as a mediating variable in the context of Generation Z Shopee users. This study is limited to Shopee users and Generation Z respondents, so future research may examine other e-commerce platforms, broader age groups, or additional variables such as perceived risk, customer experience, and brand image.

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