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Trust in the Digital Era: Analysis of the Influence of Reputation and e-WOM on Fashion Purchasing Decisions on Shopee

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Abstract: This study aims to analyze the influence of reputation and electronic word of mouth on purchasing decisions for fashion products on Shopee, by considering the role of consumer trust as an intervening variable. Respondents involved in this study were 105 Shopee consumers who had purchased fashion products. The method used in this study is Structural Equation Modeling (SEM) with the help of Smart PLS software to test the influence between variables. The results of the study indicate that reputation does not affect consumer trust, and reputation does not affect purchasing decisions either directly or through consumer trust as an intervening variable. However, electronic word of mouth is proven to have a significant influence on purchasing decisions and electronic word of mouth has a significant influence on purchasing decisions through consumer trust. These findings provide insight into the importance of eWOM in influencing purchasing decisions on e-commerce platforms, and show that reputation does not play a major role in influencing trust and purchasing decisions on the Shopee platform in fashion products.

Keywords: Electronic Word of Mouth, Trust, Purchase Decisions, Reputation

INTRODUCTION

Based on data from the Indonesian Internet Service Providers Association (APJII), it is estimated that the number of internet users in Indonesia will reach around 221,563,479 people in 2024, from a total population of 278,696,200 people in 2023. A survey released by APJII revealed that the level of internet usage in Indonesia in 2024 reached 79.5%, up 1.4% compared to the previous period. This condition encourages very rapid growth in the business world, amidst increasingly tight and strong market competition. As a result, every company engaged in the goods and services sector is required to implement a more effective marketing system (Dewi et al., 2020).

E-commerce makes it easier for consumers to access information when they want to make a purchase. In this case, e-commerce remains the main choice for many people thanks to the various benefits it offers. From January to December 2023, Shopee recorded 2.3 billion cumulative visits, far surpassing other e-commerce platforms. In addition to maintaining its position as the platform with the most visitors, Shopee also recorded the highest visit growth of 41.39% during the year. Based on a survey conducted by the Alvara Research Center in March 2022, Shopee is the most popular e-commerce platform among young Indonesians. As many as 69.9% of respondents from generation Z and 64.2% from the millennial generation chose to shop

at Shopee. The huge potential of consumers in the e-commerce realm is the main reason for fashion business players to focus on sales through this channel (Majid & Sumadi, 2022).

The development of fashion in Indonesia has experienced rapid progress, driven by the creativity and innovation of young designers. Although a few years ago, this industry was dominated by the presence of foreign brands, now the situation has changed. The phenomenon of shopping for fashion products is increasingly pervasive among the people of Jombang, thanks to the increasing access to diverse online shopping. Especially among young people, interest in fashion has grown rapidly, creating strong shopping habits. When they see the latest clothing models, the impulse to buy often arises without prior planning (Aminudin, 2022).

In building a reputation, it is important for consumers to trust the company, especially in producing products that suit their desires and needs. Reputation is an image embedded in the name of a product or company, giving a deep impression and character. It functions as an identity that reflects how society and consumers assess the values that are owned (Herbig, Paul., Jhon, Milewicz., 1994) This trust is the main foundation in making purchasing decisions. To increase this trust, e-commerce must consistently maintain its reputation in order to provide comfort and security when shopping online. This is in line with previous findings from (Zalni & Abror, 2019). Reputation plays a very important role in building the trust of internet users when they make transactions online.

Electronic word of mouth is one of the important factors that can influence online purchasing decisions. Many consumers and others consider e-WOM, whether in the form of positive or negative reviews from potential or former customers about products, services, or companies, as a valuable source of information on the internet (Hennig-thurau, 2004). Various electronic media, such as digital information boards, discussion forums, websites, videos, mass media and review platforms, also support the development of e-WOM. This shows that consumer purchasing decisions in cyberspace are greatly influenced by e-WOM, which works based on the element of trust. The influence of e-WOM on purchasing decisions has been proven to be significant, making it one of the main factors in online shopping activities. Previous research by (Apriastuti et al., 2016) revealed that e-WOM has a major impact on purchasing decisions, especially on online shopping platforms such as Shopee. The results of the study indicate that reviews and recommendations delivered online can influence consumers in making their shopping decisions. E-WOM and trust have a very close relationship. Trust is often built through e-WOM, such as product reviews and recommendations. The higher the rating of a product on Shopee, the greater the level of consumer trust in the product. This makes it easier for consumers to recognize their needs, according to their respective preferences, which ultimately encourages

them to make purchasing decisions.

In every purchasing decision-making process, there is a main factor, namely trust, which plays a very crucial role. According to (Donavan et al., 2016), Consumer trust is all the knowledge possessed by consumers and all the conclusions that consumers make about objects, their attributes and benefits. Objects can be products, people, companies and anything in which a person has trust and attitudes. Trust serves as the main foundation in the business world, where transactions between two or more parties can only be established if there is mutual trust between them. In the online environment, trust is formed gradually, over time and the consumer's experience in repeat transactions. The level of consumer trust in an online store is often influenced by the popularity of the site. When shopping online, the most important factor that consumers must pay attention to is trust in the application or platform used. This is very relevant, considering that in digital transactions, consumers cannot interact directly with the seller. Therefore, online shopping is often considered to carry risks, including the potential for fraud. This is where the importance of popularity and high search rankings, which can provide more assurance for consumers on platforms such as Shopee.

The importance of purchasing decisions for e-commerce companies on Shopee, researchers are interested in conducting research on reputation on the Shopee marketplace, e-WOM which provides information on experiences related to services and products marketed and the trust built by Shopee. This raises questions about the extent to which these factors influence consumer purchasing decisions on Shopee. Therefore, researchers are interested in examining the influence of reputation and e-WOM on purchasing decisions through consumer trust on the Shopee marketplace.

METHOD

This study uses an explanatory quantitative approach to test the effect of reputation (X1) and electronic word of mouth (X2) on trust (Y1) as an intervening variable and purchasing decisions (Y2) on consumers of fashion products on Shopee in Jombang. Primary data collection was carried out through a questionnaire with a Likert scale, while secondary data was obtained from literature reviews and research journals. The research population was consumers of fashion products on Shopee in Jombang with varying numbers. Samples were taken using a purposive sampling technique with the following criteria: internet users aged at least 17 years, familiar with Shopee, have devices with internet access, and are domiciled in Jombang Regency. Based on SEM guidelines from (Hair Jr. et al., 2017), with 15 research indicators, a minimum of 105 respondents (7 × 15) are required.

Research variables include reputation with indicators of credibility, trust, reliability, and social responsibility. (Aryska & Kasmirudin, 2017); electronic word of mouth with indicators of intensity, positive valence, negative valence, and information content (Goyette et al., 2010); trust with indicators of ability, kindness, and integrity (Nurlaela Anwar, 2018); and purchasing decisions with indicators of need recognition, information search, alternative evaluation, and purchasing decisions (Rahmadi & Malik, 2018). Data analysis using Structural Equation Modeling (SEM) with SmartPLS 4.0 software. Model testing includes evaluation of the outer model (convergent validity, discriminant validity, composite reliability, and Average Variance Extracted) and inner model (R Square, effect size, and hypothesis testing). This study proposes seven hypotheses that test the influence between variables in the research model. The first hypothesis assumes that there is an influence of reputation on consumer trust on the Shopee platform. The second hypothesis states that electronic word of mouth has an effect on consumer trust. The third and fourth hypotheses test the direct influence of reputation and electronic word of mouth on purchasing decisions for fashion products on Shopee. The fifth hypothesis examines the influence of trust on purchasing decisions. Meanwhile, the sixth and seventh hypotheses investigate the mediating effect of trust in the relationship between reputation and electronic word of mouth on purchasing decisions. The hypothesis is accepted if the t-statistic value is greater than 1.96 for a two-way test at a significance level of 5%.

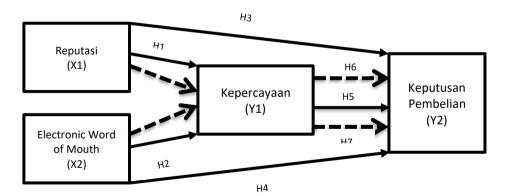


Figure 1. Conceptual Framework

RESULT

Outer Model

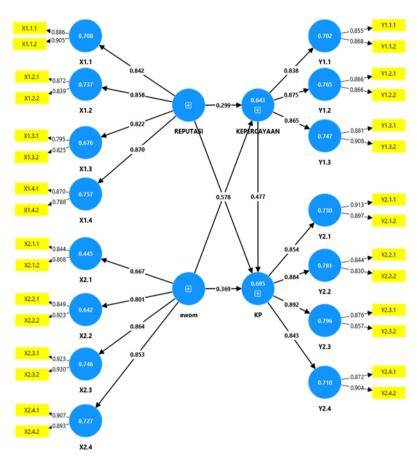


Figure 2. Outer Model

Table 1. Outer Loading, Avarage Variance Extracted, Composite Reliability, Cronbach's alpha

Variabel	Indikator	Outer Loading Faktor	AVE	Composite Reliability	Cronbach's alpha
	X1.1	0,886		0,895	0,865
Reputation	X1.2	0,905	0,517		
	X1.3	0,872			
	X1.4	0,839			
	X1.5	0,795			
	X1.6	0,825			
	X1.7	0,870			
	X1.8	0,788			
	X2.1	0,844		0,889	0,856
	X2.2	0,808	0,508		
TT	X2.3	0,849			
Electronic Word of Mouth	X2.4	0,923			
	X2.5	0,923			
	X2.6	0,930			
	X2.7	0,907			
	X2.8	0,893			
	Y1.1	0,855	0,564	0,886	0,845
Trust	Y1.2	0,868			
	Y1.3	0,866			
	Y1.4	0,866			
	Y1.5	0,881			
	Y1.6	0,908			
Buying Decision	Y2.1	0,913	0,575	0,915	0,894
	Y2.2	0,897			
	Y2.3	0,844			
	Y2.4	0,830			
	Y2.5	0,876			
	Y2.6	0,857			
	Y2.7	0,872			
	Y2.8	0,904			

Source: Data is processed $\overline{2024}$

Based on table 1, the outer loading results are used to evaluate validity. All existing variables and indicators show a loading factor value of more than 0.7. Therefore, the construct is declared valid and has met the established validity criteria. The AVE value for each construct in the model is above 0.5. Although some values are close to the threshold, this study recommends that indicators with loading scores between 0.5 and 0.7 not be deleted, as long as the AVE value still exceeds 0.5. Therefore, the results of this study indicate that the data obtained have convergent validity and are worthy of being continued to the next stage of analysis. The Composite Reliability value can be concluded that all constructs in this study are proven to be

reliable, because the composite reliability value is above 0.70. This indicates that all variables in the research model have good internal consistency. For the Cronbach's Alpha value, all variables are above 0.60. This indicates that each variable in this study has a high level of reliability. Thus, it can be concluded that all variables have met the criteria set for the reliability test.

Inner Model

R Square

Table 2. R-Square

Construct	R^2
Trust	0,636
Buying Decision	0,685

Source: Data is processed 2024

Based on table 2, the R-Square value for the trust variable is 0.636. This means that 63.6% of the trust variable is explained by reputation and electronic word of mouth, while the remaining 36.4% is influenced by other factors not included in this study. In contrast, the R-Square value for purchasing decisions is 0.685, indicating that 68.5% of purchasing decisions are influenced by reputation, electronic word of mouth, and trust, while the remaining 31.5% is caused by other variables that are also studied. *Effect size* (*f Square*)

Table 3. F-Square

Variabel	F square
Electronic word of mouth -> Trust	0,561
Electronic word of mouth->Buying Decision	0,171
Trust->Buying Decision	0,266
Reputation -> Trust	0,150
Reputation ->Buying Decision	0,005

Source: data in processed 2024

Based on table 3, it can be seen that electronic word of mouth has a very significant influence on consumer trust, with an F-square value of 0.561 indicating a large category. Meanwhile, the influence of electronic word of mouth on consumer purchasing decisions is in the moderate category, with an F-square value of 0.171. The trust variable also shows a moderate influence on purchasing decisions, with an F-square value of 0.266.

On the other hand, the reputation variable has a moderate influence on consumer trust, with an F-square value of 0.150, reputation also has a small influence on purchasing decisions, with an F-square value of 0.005. Thus, it can be concluded that electronic word of mouth has the most dominant influence on consumer trust.

Hypothesis Testing

Table 4. Summary of Hypothesis Testing Results

Hipotesis		Hasil	Keterangan
Н1	Reputation has no positive effect on trust.	Koef.Beta = 0,299 T-Statistics = 1,425 P-value = 0,154	Rejected
H2	Electronic word of mouth has a positive effect on trust.	F-value = 0,154 Koef.Beta = 0,578 T-Statistics = 2,974 P-value = 0,003	Accepted
Н3	Reputation has no positive influence on purchasing decisions.	Koef.Beta = 0,053 T-Statistics = 0,503 P-value = 0,615	Rejected
H4	Electronic word of mouth has a positive influence on purchasing decisions	Koef.Beta = 0,369 T-Statistics = 2,518 P-value = 0,012	Accepted
Н5	Trust positively influences purchasing decisions	Koef.Beta = 0,477 T-Statistics = 3,089 P-value = 0,002	Accepted
Н6	Reputation does not positively influence purchasing decisions through trust	Koef.Beta = 0,143 T-Statistics = 1,195 P-value = 0,232	Rejected
Н7	Electronic word of mouth positively influences purchasing decisions through trust.	Koef.Beta = 0,276 T-Statistics = 2,214 P-value = 0,027	Accepted

Source: Research result, 2024

The first test result shows that there is no positive influence between reputation and trust. The test produces a beta coefficient value of 0.299, a t-statistic of 1.425, and a p-value of 0.154. This value does not meet the significant criteria, because the t-statistic is not greater than 1.96 and the p-value is greater than 0.05. Therefore, the first hypothesis is rejected. The second test result shows a positive influence of electronic word of mouth on trust. The test result provides a beta coefficient value of 0.578, a t-statistic of 2.974, and a p-value of 0.003. This value meets the significant criteria (t-statistic> 1.96 and p-value <0.05). Thus, the second hypothesis is accepted. The third test result shows that there is no positive influence between reputation and purchasing decisions. The beta coefficient value of 0.053, t-statistic of 0.503, and p-value of 0.615 indicate insignificant results (t-statistic <1.96 and p-value> 0.05). Therefore, the third hypothesis is rejected.

The fourth test result shows a positive influence of electronic word of mouth on purchasing decisions. The test result gives a beta coefficient value of 0.369, t-statistic of 2.518, and p-value of 0.012. These results meet the significant criteria (t-statistic> 1.96 and p-value <0.05). Thus, the fourth hypothesis is accepted. The fifth test result shows that trust has a positive

influence on purchasing decisions. The beta coefficient value of 0.477, t-statistic of 3.089, and p-value of 0.002 meet the significant criteria (t-statistic> 1.96 and p-value <0.05). Therefore, the fifth hypothesis is accepted. The sixth test result shows no positive influence between reputation and purchasing decisions through trust. The beta coefficient value of 0.143, t-statistic of 1.195, and p-value of 0.232 do not meet the significant criteria (t-statistic <1.96 and p-value> 0.05). Thus, the sixth hypothesis is rejected. The results of the seventh test indicate a positive influence of electronic word of mouth on purchasing decisions mediated by trust. The beta coefficient value of 0.276, t-statistic of 2.214, and p-value of 0.027 meet the significant criteria (t-statistic> 1.96 and p-value <0.05). Therefore, the seventh hypothesis is accepted.

DISCUSSION

The Influence of Reputation on Trust

The results of the study indicate that reputation does not affect trust. There are several indicators that form the reputation variable, such as credibility, trust, reliability, and social responsibility. In terms of credibility, this is related to the extent to which the information conveyed can be accounted for and is accurate. Valid and clear sources of information play an important role in increasing this credibility. In the trusted indicator influenced by consumer trust is the basis of the reputation of a platform or company in the online world. Consumers who feel safe and confident in a product or company in the online world. Smooth, fast and safe online transactions will strengthen the company's reputation in the eyes of consumers. Conversely, if there are many complaints about failed transactions, the company's reputation will decline. In the reliability indicator in the business world, if a company consistently provides high-quality products without experiencing complaints, the company is considered reliable. In the social responsibility indicator in the reputation variable, it refers to the extent to which a company pays attention to and carries out its social obligations. Concern for the environment, socially responsible companies usually try to reduce negative impacts on the environment through environmentally friendly practices.

The results of this study show significant differences compared to previous research conducted by (Zalni & Abror, 2019), where reputation is proven to have a significant influence on trust. Therefore, it can be concluded that reputation in the Shopee marketplace does not have a positive influence on consumer trust in the fashion purchasing category in Jombang.

The influence of electronic word of mouth on trust

The results of this study indicate that the electronic word of mouth variable has a significant influence on consumer trust. In the context of electronic word of mouth, there are

several indicators that play an important role, namely: intensity, positive valence (positive opinions from consumers), negative valence (negative opinions from consumers), and the content of information from social networks. In the intensity indicator, how often someone shares experiences about fashion products through social media. Overall, the intensity indicator reflects the level of involvement and dissemination of information in digital networks, which can influence public opinion and purchasing decisions. In the positive valence indicator, positive user reviews give high ratings or comments that praise the product. When users clearly recommend the fashion product to others. The negative valence indicator refers to negative responses or feelings towards a fashion product. Negative reviews shared by consumers can create bad perceptions and influence the attitudes and behavior of others who read or hear the information. The content indicator refers to the type and quality of information shared by consumers through online platforms. The more detailed and informative the content shared, the greater the influence on other people's assessments. Trust begins to form based on considerations and accurate information from reviews, which play an important role in the online purchasing process. Therefore, consumers not only pay attention to the accuracy of information available in marketplaces such as Shopee, but also product descriptions and reviews from previous customers. All of these are one of the main factors that are persuasive in building consumer trust.

This finding is in line with previous research by (Nur & Octavia, 2022) The results of the study show that electronic word of mouth (eWOM) provides space for more open views, both positive and negative, thus increasing transparency. Consumers tend to trust information that not only highlights the good aspects, but also includes the bad side of a product.

The influence of reputation on purchasing decisions

The results of the study indicate that the reputation variable does not affect purchasing decisions. Thus, it can be concluded that Shopee consumers in Jombang who choose to buy fashion products are not influenced by the seller's reputation. Reputation is usually formed through the quality of service provided and the level of seller responsibility. However, in the context of e-commerce like Shopee, consumers are more likely to trust product reviews and ratings from previous buyers. They often look at this feedback rather than relying solely on the seller's reputation. Product reviews provide a clearer and more detailed picture of the quality, size, comfort, and overall purchasing experience. Therefore, consumers choose to rely on the experiences of others who have purchased the product rather than prioritizing the seller's reputation. Overall, fashion purchasing decisions on Shopee are influenced more by factors such as price, user reviews, fashion trends, and ease of product returns, rather than the company's reputation itself.

Research conducted by (Chen, Y., & Chang, 2021) showed that the influence of corporate reputation on purchasing decisions was insignificant. This study, conducted in the Taiwanese e-commerce market, revealed that although corporate reputation plays a role, there are other factors that are more influential, such as price and promotion. In some situations, consumers are even more attracted to attractive discount offers, even though the seller's reputation is not very good. This finding confirms that in certain contexts, corporate reputation is not the main factor that determines consumer purchasing decisions. If reputation does not show a significant influence, it means that factors such as brand reputation, seller reputation, or the platform itself are not strong enough to influence consumers in choosing a product. On a platform like Shopee, the reputation of the seller and the platform may not have much influence on purchasing decisions. Consumers tend to pay more attention to product reviews or prices, so seller reputation is considered less important. Although reputation is generally seen as a crucial aspect in purchasing decisions, in certain conditions, other factors such as electronic word of mouth and promotion can be more dominant, making reputation have no significant impact.

The influence of electronic word of mouth on purchasing decisions

The results of the study show that Electronic Word of Mouth (e-WOM) has a significant influence on consumer purchasing decisions in the Shopee marketplace. The information conveyed through e-WOM is very accurate, so it can influence consumers' mindsets and have an impact on their decision-making process. In addition, accurate information also plays a role in increasing consumer trust. Therefore, it can be said that e-WOM has a significant influence on consumer purchasing decisions for fashion in Jombang, which is caused by the high consumer trust in information provided by other users on online platforms. Thus, companies need to pay attention to and utilize e-WOM properly, either through processing reviews, testimonials, or interactions with consumers on digital platforms, in order to influence purchasing decisions for fashion products.

This finding is also in line with previous research by (Nur & Octavia, 2022) From the results of the study, it can be concluded that electronic word of mouth has an impact on purchasing decisions, which states that e-WOM in the Shopee marketplace has a positive impact on consumer fashion purchasing decisions in Jombang.

The Influence of Trust on purchasing decisions

The results of the hypothesis test regarding the influence of trust on fashion product purchasing decisions on Shopee show a positive and significant influence. This finding confirms how important trust is in online buying and selling transactions. The trust variable is proven to

have a significant influence on fashion purchasing decisions on Shopee. The level of consumer trust in this e-commerce platform plays an important role in influencing their choice to buy fashion products. When consumers have a high level of trust in product quality, service reliability, and transaction security on Shopee, their likelihood of making a purchase increases. This trust is influenced by various factors, such as product reviews, ease of payment process, and return policy. Therefore, Shopee needs to continue to maintain and improve elements that can strengthen consumer trust, in order to encourage an increase in the volume of fashion product purchases. The results of this study are consistent with previous findings (Umma, N., & Nabila, 2023). The study confirms that trust has a positive and significant impact on purchasing decisions. Thus, it can be concluded that the fifth hypothesis, which states that consumer trust in the Shopee marketplace has a positive effect on purchasing decisions for fashion products in Jombang, is proven true.

The influence of reputation on purchasing decisions through trust

The results of the study show that reputation does not have a significant influence on purchasing decisions through trust. Consumer trust in a product or company can actually play a bigger role than reputation itself. Although reputation can help shape a positive image, consumers often rely more on personal experiences and reviews from other users than on the reputation of the company. If consumer trust in a product or company is low, even a good reputation may not be enough to influence their purchasing decisions. Moreover, for certain types of products or services, a company's reputation may be less relevant. For example, in the case of very specific products, consumers tend to pay more attention to the quality of the product itself than to the reputation of the online platform where they transact. In a previous study conducted by (Virgo Simamora, 2017) found that corporate reputation influences consumer purchasing decisions with consumer trust as an intervening variable. In this study, corporate reputation does not have a positive effect on consumer purchasing decisions, which are influenced by consumer trust. Therefore, it is proven that reputation in the Shopee market does not have a positive impact on purchasing decisions based on consumer trust in Jombang fashion.

The influence of electronic word of mouth on purchasing decisions through trust.

The results of the study show that electronic word of mouth has a significant positive influence on purchasing decisions, especially through consumer trust. The findings are in line with the opinion of (Kotler, Philip, & Keller, 2016), which states that every marketing action carried out in various media increases brand equity and can increase sales in various ways, including growing positive assessments or feelings towards the brand. Previous studies (Eneizan,

B., Alsaad, A., Alkhawaldeh, A., Rawash, H. N., & Enaizan, 2020), shows that websites with good reputation and electronic word of mouth (e-WOM) have a positive and significant effect on customer purchasing decisions. The level of consumer trust can explain this influence. This decision-making process shows how consumers act after conducting research on product information and conducting in-depth evaluations. In addition, research conducted by Shamdasani (2013) shows that customers can evaluate the quality of content on a website based on its reputation. These results are supported by (Prasad, S., Gupta, I. C., & Totala, 2017), which states that customers are more likely to trust product reviews found on reliable websites. In addition, the study shows that e-WOM on the Shopee marketplace has a significant influence on purchasing decisions. Therefore, the seventh hypothesis, which states that e-WOM on the Shopee marketplace has a positive impact on purchasing decisions through consumer trust levels, is true.

CONCLUSION

This study produced several important findings regarding the factors that influence fashion product purchasing decisions on Shopee Jombang. The results show that reputation does not have a significant effect on trust or purchasing decisions, indicating that consumers do not always rely on platform reputation in forming trust or deciding to purchase. In contrast, electronic word of mouth (eWOM) has been shown to have a significant effect on consumer trust and purchasing decisions, where reviews and comments from other users are important considerations for consumers. Trust was also found to have a significant effect on purchasing decisions, confirming the importance of building trust in online transactions. Interestingly, trust does not act as a mediator in the relationship between reputation and purchasing decisions, but plays an important role in mediating the influence of eWOM on purchasing decisions. These findings indicate that in the context of fashion e-commerce in Jombang, electronic communication between consumers and the trust that is built are more decisive in determining purchasing decisions than platform reputation.

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