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CAN TRUST BE STREAMED? THE INFLUENCE OF DIGITAL VOICES ON GEN Z'S REPURCHASE INTENTION

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ABSTRACT: This study aims to examine the influence of online customer review, rating, and live streaming on trust and repurchase intention among Generation Z consumers in Padang, Indonesia. This paper contributes to digital marketing literature by exploring the mediating role of trust in e-commerce fashion purchases via Shopee. Using a quantitative approach, a purposive sampling method was applied to collect data from 200 Gen Z respondents who had purchased fashion products on Shopee within the last six months. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results reveal that online reviews and ratings significantly affect both trust and repurchase intention, while live streaming impacts trust but not directly repurchase intention. Trust also mediates the relationship between review and repurchase intention, and between live streaming and repurchase intention. These findings suggest that trust is a key driver of customer loyalty in digital commerce, especially among Gen Z.

Keywords: Online Review; Online Rating; Live Streaming; Trust; Repurchase Intention

INTRODUCTION

The rapid expansion of e-commerce in Indonesia has transformed consumer purchasing behavior, particularly following the COVID-19 pandemic. Online platforms such as Shopee have become central retail intermediaries, with more than 2.3 billion visits in 2023, making it the most popular marketplace in the country (Rania, 2024). The fashion category dominates this landscape, accounting for nearly half of Shopee's sales and reflecting global patterns in which visually driven, hedonic product categories thrive in online contexts (Katadata Insight Center, 2024; Park & Lennon, 2009). Fashion's dominance in e-commerce stems from its reliance on visual cues, its responsiveness to fast-changing trends, and its appeal to younger cohorts influenced heavily by social media and influencer marketing (Casaló, Flavián, & Ibáñez-Sánchez, 2020; Djafarova & Bowes, 2021).

Within this context, Generation Z—digital natives born between 1997 and 2012—represents a critical consumer segment. Gen Z constitutes nearly 28% of Indonesia's population and over 30% in urban centers like Padang (Sirclo, 2023; Langgam.id, 2021). Globally, this cohort is recognized for its technological fluency, high engagement with social media, and demand for authenticity and immediacy in brand interactions (Priporas, Stylos, & Fotiadis, 2017; Turner, 2015). Their willingness to adopt digital commerce is tempered by heightened expectations for transparency and trustworthiness, aligning with findings that younger consumers weigh online trust cues more heavily than older cohorts (Chaudhuri & Holbrook, 2001; Lim et al., 2020). Thus, the success of fashion e-commerce platforms hinges on their ability to provide mechanisms that build and sustain consumer trust.

Trust has long been considered a cornerstone of online exchange. Gefen, Karahanna, and Straub (2003) integrate trust into the technology acceptance model, showing that it reduces perceptions of risk in online shopping. Pavlou (2003) further demonstrates that trust enhances consumer acceptance of e-commerce by linking institutional assurances to behavioral intentions. Meta-analyses confirm the pivotal role of trust in shaping purchase and repurchase behavior, positioning it as both a direct antecedent and a mediator of loyalty (Floyd et al., 2014; Verma et al., 2022). Specifically in fashion, uncertainty over product quality, sizing, and authenticity elevates the salience of trust signals such as customer reviews, ratings, and live-streaming demonstrations (Chevalier & Mayzlin, 2006; Zhang, Qin, Wang, & Luo, 2022).

Customer reviews and ratings represent key forms of electronic word-of-mouth (eWOM), with extensive evidence showing their impact on sales, product evaluations, and brand trust (Chevalier & Mayzlin, 2006; Floyd et al., 2014; Qiu, Luo, Xiao, & Liao, 2024). Reviews provide detailed user-generated content, while ratings serve as quick heuristics, both functioning as signals that reduce information asymmetry (Filieri, 2015; Baek, Ahn, & Choi, 2012). Live-streaming, by contrast, adds interactivity and authenticity, allowing consumers to experience products in real time. Studies show that live commerce increases engagement, trust, and purchase intention by enhancing perceptions of transparency and social presence (Wongkitrungrueng & Assarut, 2020; Gu, Zhang, & Kannan, 2024). Together, these cues represent complementary mechanisms through which platforms foster trust and repurchase intention among Gen Z consumers.

This study examines how online customer reviews, customer ratings, and live-streaming features shape Gen Z consumers' repurchase intention for fashion products on Shopee, with trust as a mediating construct. Situating the research in Padang, a city with a digitally active youth population, we extend prior research in three ways. First, we integrate insights from eWOM, live commerce, and relationship marketing to conceptualize trust as a multi-object construct (platform, seller, and product). Second, we empirically test the joint effects of heterogeneous cues—reviews, ratings, and live-streaming—that have rarely been studied together in one model. Third, we provide emerging-market evidence on Gen Z consumers, who are underrepresented in e-commerce trust studies. This contributes to marketing theory by advancing understanding of how digital affordances build trust-based loyalty, while also informing platform and seller strategies for sustaining repurchase in competitive digital marketplaces.

THEORETICAL REVIEW AND HYPOTHESIS DEVELOPMENT

Online Customer Reviews and Trust

Online customer reviews function as a critical form of electronic word-of-mouth (eWOM) that reduces information asymmetry and increases the perceived credibility of sellers. Honest, informative, and relevant reviews not only improve product evaluations but also strengthen trust in sellers and platforms (Mudambi & Schuff, 2010; Filieri, 2015). The quality of review content—specifically its diagnosticity and perceived helpfulness—has been consistently linked to higher trust in online commerce (Baek, Ahn, & Choi, 2012; Chevalier & Mayzlin, 2006). Trust-building through reviews is especially salient in categories such as fashion, where product quality cannot be physically verified prior to purchase. Recent evidence also highlights that review credibility and volume amplify consumer trust, which in turn fosters repurchase intention (Qiu, Luo, Xiao, & Liao, 2024). Accordingly, we posit that online customer reviews exert a direct influence on consumer trust.
H1: Online customer reviews have a direct positive effect on trust.

Customer Ratings and Trust

Customer ratings serve as heuristic indicators of product quality and reliability. High average ratings, when perceived as authentic, act as simplified trust signals that consumers use to evaluate sellers and products quickly (Park & Lee, 2008; Floyd et al., 2014). Meta-analytic evidence confirms that aggregated rating valence significantly shapes consumer perceptions of trustworthiness and credibility (Zhu & Zhang, 2010). Ratings are particularly impactful for Gen Z consumers, who prefer fast and intuitive decision-making in digital shopping environments (Priporas, Stylos, & Fotiadis, 2017). However, ratings are only effective to the extent that consumers perceive the underlying system as credible and resistant to manipulation (Jiang et al., 2022). Therefore, we hypothesize that ratings directly influence trust in the e-commerce context.
H2: Customer ratings have a direct positive effect on trust.

Live Streaming and Trust

Live-streaming commerce introduces a new layer of interactivity and authenticity into online shopping. By enabling real-time interaction between sellers and consumers, live-streaming enhances transparency, reduces uncertainty, and strengthens consumer trust (Wongkitrungrueng & Assarut, 2020). Visual demonstrations and interactive communication increase perceptions of seller honesty and product credibility (Zhang, Qin, Wang, & Luo, 2022). Moreover, emotional presence and parasocial engagement during live sessions have been shown to enhance both trust and purchase intentions (Sun, Shao, Li, & Guo, 2019; Chen & Lin, 2018). These findings suggest that live-streaming serves as a powerful trust-building mechanism beyond traditional review and rating systems.
H3: Live streaming has a direct positive effect on trust.

Trust and Repurchase Intention

Trust has long been recognized as a cornerstone of relationship marketing and loyalty development. In digital contexts, where consumers cannot physically inspect products or sellers, trust reduces perceived risk and fosters long-term relational bonds (Gefen, Karahanna, & Straub, 2003; Morgan & Hunt, 1994). Prior studies confirm that trust exerts a significant positive influence on both purchase and repurchase intentions in online settings (Chen & Barnes, 2007; Verma, Sharma, Deb, & Maitra, 2022). Specifically, in high-involvement product categories such as fashion, trust is central to shaping repeat transactions and loyalty.
H4: Trust has a direct positive effect on repurchase intention.

Online Customer Reviews and Repurchase Intention

Beyond influencing trust, online customer reviews can directly shape repurchase behavior. Positive reviews increase consumer confidence and perceived value, which enhances the likelihood of repeat purchases (Chevalier & Mayzlin, 2006; Floyd et al., 2014). Reviews also function as ongoing reputational signals that reduce post-purchase dissonance, reinforcing loyalty and continuance intention (Filieri, 2015). Thus, we expect reviews to have a direct impact on repurchase intention.

H5: Online customer reviews have a direct positive effect on repurchase intention.

Customer Ratings and Repurchase Intention

Customer ratings, as aggregate evaluations, allow consumers to quickly gauge product quality and reliability, thereby shaping repurchase intentions. High ratings increase perceived product value and decrease uncertainty, making consumers more willing to repurchase (Park & Lee, 2008; Zhu & Zhang, 2010). Ratings also support consumers' confidence in repeat transactions by signaling consistent quality across purchases.

H6: Customer ratings have a direct positive effect on repurchase intention.

Live Streaming and Repurchase Intention

Live streaming creates immersive shopping experiences that foster emotional engagement and urgency in consumer decision-making. Research shows that technological affordances in live commerce strengthen purchase intentions through interactivity, social presence, and real-time product demonstrations (Sun et al., 2019; Wongkitrungrueng & Assarut, 2020). The transparency and authenticity generated during live sessions increase consumers' likelihood of returning for repeat purchases (Chen & Lin, 2018).

H7: Live streaming has a direct positive effect on repurchase intention.

Mediating Role of Trust

Trust is expected to serve as a critical mediating mechanism linking platform cues to repurchase intention. Reviews are more effective when consumers perceive them as trustworthy, thereby amplifying their impact on repurchase (Sen & Lerman, 2007; Qiu et al., 2024). Similarly, ratings influence repurchase only when the rating system itself is trusted (Jiang et al., 2022). In live streaming, trust mediates the relationship between interactivity and loyalty, as consumers rely on trust to translate perceived authenticity into repeat behavior (Chen & Lin, 2018; Zhang et al., 2022).

H8: Trust mediates the effect of online customer reviews on repurchase intention.
H9: Trust mediates the effect of customer ratings on repurchase intention.
H10: Trust mediates the effect of live streaming on repurchase intention.
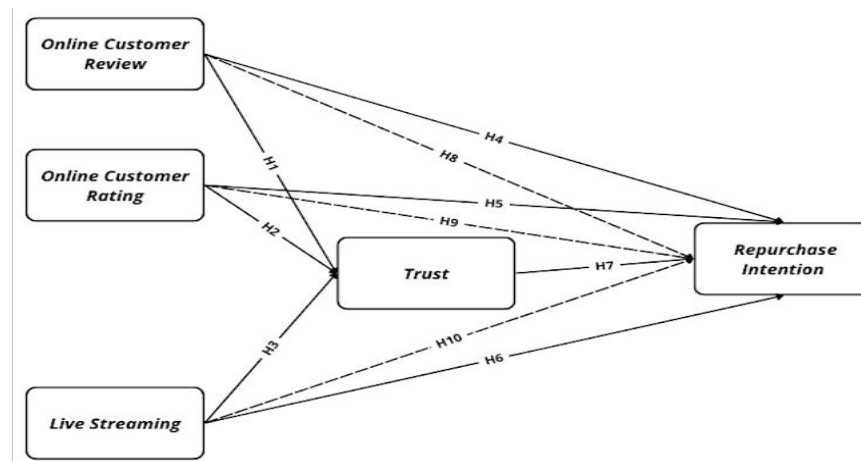

Figure 1. Conceptual Framework

RESEARCH METHOD

This study employed a quantitative, explanatory research design using a survey method to examine the relationships among online customer reviews, customer ratings, live streaming, trust, and repurchase intention among Generation Z consumers in Padang, Indonesia. The design is associative and causal-comparative, intended to test both direct and indirect effects between variables. A cross-sectional approach was adopted because the data were collected at a single point in time without any intervention or manipulation of variables (Hair, Black, Babin, & Anderson, 2010). The research context focused on Generation Z consumers who had purchased fashion products via Shopee within the previous six months, thereby ensuring that respondents had relevant and recent experience in the studied domain.

Sampling and Respondents

A purposive sampling technique was employed to ensure alignment with the research objectives. The eligibility criteria required respondents to (1) belong to Generation Z, defined as individuals born between 1997 and 2012 (Turner, 2015), (2) reside in the city of Padang, and (3) have experience purchasing fashion products through Shopee. This focus was justified given Gen Z's prominence in e-commerce adoption and their distinct behavioral patterns in digital consumption (Priporas, Stylos, & Fotiadis, 2017). The minimum sample size was determined using Hair et al.'s (2010) guideline of 5–10 times the number of indicators in the measurement model. With 40 indicators across all constructs, at least 200 respondents were required. To strengthen statistical power, the study targeted a larger sample size, consistent with recommendations for structural equation modeling (Cohen, 1992; Hair, Hult, Ringle, & Sarstedt, 2019).

Instrument Development

Data were collected using a structured online questionnaire distributed via social media channels (Instagram, WhatsApp), which are widely used by Indonesian Gen Z consumers (Lim, Ting, Bonaventure, Sendiawan, & Tanusina, 2020). The survey employed a five-point Likert scale ranging from 1 ("strongly disagree") to 5 ("strongly agree"). Measurement items for the constructs were adapted from validated scales in prior literature: online customer reviews from Chevalier and Mayzlin (2006) and Filieri (2015); customer ratings from Park and Lee (2008); live streaming from Sun, Shao, Li, and Guo (2019) and Wongkitrungrueng and Assarut (2020); trust from Gefen, Karahanna, and Straub (2003) and Morgan and Hunt (1994); and repurchase intention from Zeithaml, Berry, and Parasuraman (1996) and Chen and Barnes (2007). Items were translated and contextually adjusted to reflect the local Shopee shopping experience while maintaining conceptual equivalence. Prior to full deployment, the questionnaire was pre-tested with a small group of respondents to ensure clarity and content validity.

Data Analysis

The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0 software. PLS-SEM was chosen because it accommodates complex models with multiple latent constructs, is robust with smaller samples, and does not require strict multivariate normality (Hair et al., 2019). The analysis followed a two-stage process. First, the measurement model was evaluated by testing indicator reliability, internal consistency reliability (Cronbach's alpha and composite reliability), convergent validity (average variance extracted, AVE), and discriminant validity (Fornell–Larcker criterion and HTMT ratios) (Henseler, Ringle, & Sarstedt, 2015). Second, the structural model was assessed by estimating path coefficients, R^2 values, effect sizes (f^2), predictive relevance (Q^2), and model fit indices such as SRMR. Mediation effects were tested using a nonparametric bootstrapping procedure with 5,000 resamples, enabling robust significance testing of indirect effects (Preacher & Hayes, 2008).

RESULTS

Outer Model Measurements

The results of the discriminant validity test are presented in Table 1, which shows that each latent variable has a higher correlation with itself than with any other variable. These values confirm that each latent construct is unique and clearly distinguishable from the others, thereby meeting the criteria for discriminant validity.

Table 1. The Fornell-Larcker Criterion

Constructs	LS	OCRT	OCRE	RI	T
Live Streaming	0.84				
Online Customer Rating	0.636	0.807			
Online Customer Review	0.733	0.658	0.815		
Repurchase Intention	0.647	0.606	0.659	0.857	
Trust	0.778	0.646	0.728	0.664	0.818

Table 1 provides evidence that the constructs in this study fulfill the discriminant validity criteria, as indicated by the Fornell–Larcker assessment. Methodologically, this result implies that the square root of each construct's AVE exceeds its correlations with other constructs, demonstrating that the latent variables capture unique variance beyond what they share with related constructs. In practice, this safeguards the model against conceptual overlap and ensures that the structural paths reflect relationships between theoretically distinct constructs rather than artifacts of measurement redundancy. Establishing discriminant validity at this stage is critical, as it provides the foundation for robust hypothesis testing in the subsequent structural model analysis, enhancing both the reliability and interpretability of the findings (Henseler, Ringle, & Sarstedt, 2015). Next, Table 2 indicates that all instruments used demonstrate high internal consistency and are reliable for measuring the research variables.

Table 2. Reliability dan Validity Summary

Variable	α	ρA	CR	AVE
Online Customer Review (X1)	0.831	0.837	0.888	0.664
Online Customer Rating (X2)	0.732	0.737	0.849	0.652
Live Streaming (X3)	0.895	0.901	0.923	0.705
Trust (M)	0.876	0.885	0.91	0.669
Repurchase Intention (Y)	0.819	0.82	0.892	0.735

Note. α = Cronbach's Alpha; ρA = rho_A (Dillon–Goldstein's rho); CR = Composite Reliability; AVE = Average Variance Extracted. All values meet the recommended thresholds of α and CR > 0.70 and AVE > 0.50 (Hair et al., 2019)

Table 2 presents the results of the construct reliability and convergent validity assessment. All constructs demonstrate Cronbach's Alpha (α) and Composite Reliability (CR) values well above the recommended threshold of 0.70, confirming strong internal consistency reliability (Hair, Hult, Ringle, & Sarstedt, 2019). Likewise, the Average Variance Extracted (AVE) for each construct exceeds 0.50, indicating that more than half of the variance in the indicators is explained by the underlying latent variable (Fornell & Larcker, 1981). The rho_A values, which provide an additional reliability estimate, are also consistently above the minimum threshold of 0.70, reinforcing the robustness of the measurement model. Collectively, these results affirm that the measurement items employed in this study are both reliable and valid for capturing the intended constructs, thereby providing a solid foundation for subsequent structural model analysis.

Inner Model Evaluation

Table 5 presents the results of the structural model analysis, including path coefficients, t-values, p-values, and R^2 statistics. These results provide empirical evidence regarding the direct effects of online customer reviews, customer ratings, live streaming, and trust on

repurchase intention, as well as the explanatory power of the model in predicting the endogenous constructs.

Table 4. Summary of Path Coefficients

Path / Effect	β (O)	t-value	p-value
Direct Effects			
Online Customer Review → Trust (H1)	0.271	3.677	0
Online Customer Rating → Trust (H2)	0.167	2.149	0.032
Live Streaming → Trust (H3)	0.473	6.288	0
Online Customer Review → Repurchase Intention (H4)	0.24	3.233	0.001
Online Customer Rating → Repurchase Intention (H5)	0.188	2.96	0.003
Live Streaming → Repurchase Intention (H6)	0.166	1.896	0.059
Trust → Repurchase Intention (H7)	0.238	2.705	0.007
Indirect Effects (Mediation)			
Online Customer Review → Trust → Repurchase Intention (H8)	0.065	2.147	0.032
Online Customer Rating → Trust → Repurchase Intention (H9)	0.04	1.724	0.085
Live Streaming → Trust → Repurchase Intention (H10)	0.113	2.493	0.013
Explained Variance			
R² Repurchase Intention		0.538	
R² Trust		0.673	

Note. β (O) = Original Path Coefficient; RI = Repurchase Intention. Significance assessed at p < .05.

Table 5 summarizes the results of the structural model, showing both the direct and indirect relationships among the constructs. The analysis confirms that online customer reviews, customer ratings, and live streaming each exert significant positive effects on trust, with live streaming emerging as the strongest predictor. In turn, trust significantly enhances repurchase intention, underscoring its role as a central mechanism in the model. Direct paths also reveal that online customer reviews and customer ratings positively influence repurchase intention, whereas the effect of live streaming on repurchase intention is not statistically significant, suggesting its influence operates primarily through trust. The mediation analysis supports this view, as trust mediates the effects of online customer reviews and live streaming on repurchase intention, while the mediating effect for customer ratings does not reach significance. Together, the explanatory power of the model is substantial, with trust accounting for 67.3% of its variance and repurchase intention explained at 53.8%, both of which surpass the threshold for moderate to strong predictive capability in behavioral research (Hair, Hult, Ringle, & Sarstedt, 2019). These findings can be also inferred from the Figure 2

DISCUSSION

This study provides strong support for the notion that consumer-generated signals are foundational in building trust, a construct long recognized as central to relationship marketing and e-commerce loyalty. Online customer reviews confirm their role as the most persuasive cue, as their narrative content conveys authenticity, detail, and credibility. For Generation Z, a cohort skeptical of traditional advertising, reviews function as trusted testimonies that reduce perceived risk and enhance confidence in sellers and platforms (Mudambi & Schuff, 2010; Filieri, 2015; Chevalier & Mayzlin, 2006). Ratings, though also significant, serve a different function. Their simplicity offers an immediate heuristic of product quality but fails to capture the nuances of usage experience. This finding reinforces earlier arguments that while ratings streamline decision-making, consumers often require the contextual depth of reviews to fully extend trust (Sen & Lerman, 2007; Mudambi & Schuff, 2012). Live streaming emerges as the most powerful antecedent of trust, confirming that synchronous, interactive experiences resonate with Gen Z's preference for transparency and engagement (Wongkitrungrueng & Assarut, 2020; Zhang, Qin, Wang, & Luo, 2022).

Beyond their effects on trust, consumer-generated cues also exhibit differentiated impacts on repurchase intention. Reviews and ratings both directly encourage repeat purchasing. Positive reviews not only reinforce perceptions of quality but also reduce post-purchase dissonance, strengthening consumer loyalty over time (Chevalier & Mayzlin, 2006; Floyd et al.,

2014). Ratings similarly encourage repurchase by signaling the collective judgment of prior buyers and reducing uncertainty in product choice (Zhu & Zhang, 2010). Yet live streaming does not directly foster repeat purchases. Its value lies in shaping initial impressions and building relational bonds, but without accumulated positive experiences, live interactions alone are insufficient to guarantee loyalty (Sun, Shao, Li, & Guo, 2019). This distinction points to the need for platforms to complement live engagement with mechanisms that reinforce satisfaction after the first purchase.

Trust itself emerges as a decisive driver of repurchase intention, echoing longstanding theoretical claims that it is the foundation of relational exchange (Morgan & Hunt, 1994; Gefen, Karahanna, & Straub, 2003). In the context of Gen Z fashion consumers, trust in the platform and the seller appears not as a secondary facilitator but as the condition upon which repeat transactions rest. The findings confirm that once trust is established, consumers are more willing to engage repeatedly, thereby underscoring its mediating role in the loyalty process.

The mediation analysis clarifies how each cue functions. Reviews influence repurchase intention indirectly through trust, confirming that their power lies in deepening the credibility of sellers rather than simply promoting quality perceptions. This is consistent with evidence that high-quality, experience-based narratives create enduring trust and, in turn, long-term loyalty (Filieri, 2015; Qiu, Luo, Xiao, & Liao, 2024). Ratings, in contrast, do not generate a meaningful indirect effect through trust. Their numerical simplicity is insufficient to inspire deep-seated credibility, particularly in categories such as fashion where fit, texture, and aesthetics matter more than abstract star values (Sen & Lerman, 2007). Live streaming, however, demonstrates a significant indirect pathway through trust. By allowing consumers to see, question, and interact in real time, live streaming fosters emotional engagement and transparency, which translates into durable trust and eventual repurchase (Chen & Lin, 2018; Wongkitrungrueng & Assarut, 2020). For Gen Z consumers, this represents a distinct mechanism by which interactive digital affordances shape relational outcomes.

The findings advance both theory and practice. Theoretically, they refine the understanding of how consumer-generated cues operate differently in building trust and shaping loyalty. Reviews and live streaming are confirmed as robust trust-building mechanisms that also sustain repurchase through mediation, while ratings are validated only as direct but limited predictors. This layered pattern highlights that not all consumer cues are equal: their influence depends on the richness of information and the depth of engagement they provide. For practitioners, the results imply that platforms should invest in strengthening the visibility and credibility of reviews, while also innovating with interactive live-streaming formats that resonate with Gen Z's digital sensibilities. Ratings remain useful but should be integrated with richer content to avoid superficial impressions.

CONCLUSION AND FURTHER STUDY

This study demonstrates that consumer-generated signals function as critical trust-building mechanisms that shape loyalty in digital commerce. Reviews and ratings directly enhance both trust and repurchase intention, while live streaming strengthens trust but exerts its influence on loyalty indirectly. Trust itself emerges as the decisive construct, mediating the effects of reviews and live streaming and confirming its role as the linchpin of digital relational exchange. These findings refine theoretical understanding by showing that not all digital cues are equal: narrative-rich and interactive formats cultivate deeper credibility than heuristic-based signals. For managers, the results point to the need of priority over authentic reviews and interactive experiences.

The study is not without boundaries. Its focus on Generation Z consumers in Padang, the cross-sectional design, and its concentration on Shopee's fashion category limit the generalizability of the findings. Future scholars should broaden inquiry by testing these relationships across cohorts, geographies, platforms, and product categories, as well as employing longitudinal designs to capture loyalty dynamics over time. Additional mediators such as satisfaction and perceived value, alongside emergent digital factors such as influencer credibility, algorithmic personalization, and immersive media, present promising avenues for extending theory. Future research can move beyond documenting the salience of trust to examining how different digital affordances converge to sustain loyalty in marketplace.

CONFLICT OF INTERESTS

ETHICAL DISCLOSURE

This study was conducted in accordance with established ethical research standards. All participants were fully informed about the objectives of the research and provided voluntary consent through an informed consent process prior to participation. Participant confidentiality was rigorously protected, and all data were used exclusively for academic and research purposes.

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