

“e-WOM, brand image, and e-purchase intention on Shopee: Reassessing e-trust as mediator”

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E-WOM, BRAND IMAGE, AND E-PURCHASE INTENTION ON SHOPEE: REASSESSING E-TRUST AS MEDIATOR

Abstract

Although conventional digital marketing literature positions electronic trust (e-trust) as a key mediator of online purchase intention, its role in mature social-commerce environments in developing countries remains uncertain. This study aims to assess the influence of electronic word-of-mouth (e-WOM) and brand image on e-purchase intention, with e-trust as a mediating variable, in the context of local products on the Shopee platform in Indonesia. A quantitative cross-sectional survey was administered to 246 Shopee consumers who had purchased or intended to purchase local products on the platform, and the data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings indicate that e-WOM and brand image positively and significantly influence both e-trust and e-purchase intention; however, e-trust, operationalized as ability, integrity, and benevolence, does not function as a significant direct predictor of purchase intention, nor as a mediating mechanism. The model explains 72.8% of the variance in e-purchase intention. These findings suggest that seller-level e-trust may not occupy the central mediating role assumed by conventional models in this context. Because the study does not measure platform-level trust or specific heuristic-processing mechanisms, explanations invoking social-affective heuristics or platform trust are offered as directions for future research rather than as direct empirical results. Practically, sellers of local products should prioritize active management of digital word-of-mouth and emotional brand narratives alongside, rather than instead of, trust-building efforts.

Keywords

e-purchase intention, e-WOM, brand image, e-trust,
local product, social commerce

JEL Classification

M15, M31, O32

INTRODUCTION

The accelerated diffusion of digital technologies has reshaped the structural foundations of contemporary commerce, particularly within emerging economies where digital adoption has outpaced the consolidation of stable theoretical frameworks for explaining online consumer behavior. Indonesia represents one of the most striking cases of this transformation: with approximately 215.63 million internet users in 2023 (Finaka, 2023), the country has become one of the world's largest digital marketplaces. Within this ecosystem, Shopee has consistently ranked as the most visited e-commerce platform in Indonesia, substantially outpacing competitors such as Tokopedia, Lazada, and Blibli (Statista, 2023). Crucially, this position has not been driven by transactional efficiency alone, but by the integration of community-oriented features, gamification, live streaming, and interactive social-feedback mechanisms – elements that distinguish social commerce from conventional, transactional e-commerce.

The scientific problem addressed in this study arises from a fundamental incongruence between the theoretical models customarily

used to explain online purchase behavior and the empirical realities of social-commerce platforms in developing markets. Existing models – largely formulated within Western, transactional e-commerce environments – position electronic trust as the central cognitive mechanism through which informational and brand-related stimuli are translated into purchase intention. The implicit assumption underpinning this view is that consumers engage in deliberate, rational evaluation of source credibility before forming purchase decisions. However, this assumption may not hold within social-commerce ecosystems characterized by high interactivity, dense social cues, and institutional safeguards provided by the platform itself. The unresolved scientific problem, therefore, concerns whether seller-level trust retains its mediating function in mature social-commerce environments, or whether direct pathways from e-WOM and brand image play the more decisive role. The empirical context of local products on Shopee Indonesia provides an informative setting in which this problem can be examined.

1. LITERATURE REVIEW AND HYPOTHESES

The scientific landscape surrounding online purchase behavior has consistently positioned e-purchase intention as the central outcome construct linking digital marketing stimuli to actual transactions. The construct denotes a consumer's expressed readiness to transact through digital channels and is widely treated as the most proximal antecedent of actual online buying behavior. Bahroni and Manggala (2023) operationalize it through multiple dimensions of consumer interest; the transactional, preferential, and exploratory dimensions are adopted here. Research on the construct spans hospitality repurchase (Yang et al., 2019), the mediating role of brand image between product quality and repurchase, and, in the Indonesian setting, the influence of e-WOM dimensions on Generation Z repurchase intention (Nuraeni & Manoarfa, 2022), consumer purchase interest driven jointly by e-WOM, trust, and perceived hedonic value (Calvin & Keni, 2024), and paylater-stimulated impulsive buying (Sari, 2021). More broadly, Li et al. (2025) show through the elaboration likelihood model that influencer interaction styles shape decision-making, and comparable European evidence documents the digital transformation of consumer behavior (Caetano, 2025). Collectively, this stream establishes e-purchase intention as a context-sensitive outcome whose antecedents cluster into informational stimuli (e-WOM), perceptual assets (brand image), and relational states (trust) – the constructs reviewed next.

Within this landscape, the informational stream of research centers on e-WOM: consumer-generated statements about products, brands, or sellers

circulated through internet-based channels, commonly decomposed into the intensity of communication, the valence of opinion, and the quality of content (Wafiyah & Wusko, 2023). A substantial body of work documents strong direct effects of e-WOM on purchase intention and decisions across diverse Indonesian and international settings (Hasena & Sakapurnama, 2021; Effendi & Defrizal, 2024; Al-Gasawneh et al., 2023; Fitri & Isa, 2024), and extends these effects to repurchase behavior in airline, ride-hailing, marketplace, and beverage contexts (Arif, 2019; Arumsari & Ariyanti, 2017; Saputra, 2021; Maduretno & Junaedi, 2021). Notably, several of these works model the effect of e-WOM as flowing through intervening states such as trust (Camelia & Tjokrosaputro, 2024; Riansyah et al., 2024) or brand image and brand trust, whereas others report substantial direct effects. From a dual-process perspective this divergence is theoretically meaningful: Filieri (2015) showed that consumers adopt review information through both informational and normative routes, and Rosillo-Díaz et al. (2024) demonstrated that heuristic–systematic cues such as review quantity and source credibility shape purchase intention through perceived product quality. Whether e-WOM requires a trust-based bridge or operates as a direct cue thus remains an open question – the first contradiction this study engages.

A parallel, perceptual stream of scholarship concerns brand image – the cumulative perceptions and associations a brand evokes in consumers' minds (Keller & Swaminathan, 2020) – which, following Aaker's (1996) framework, comprises recognition, reputation, and affinity (Nur Sania et al., 2022). A positive brand image has been linked to stronger purchase inten-

tion across varied settings, both directly and through e-trust (Bahroni & Manggala, 2023; Lukitaningsih et al., 2024; Sylvia & Ramli, 2023), and to post-purchase outcomes such as satisfaction-mediated repurchase (Apritama & Susila, 2023). A socially-oriented extension examines how brand meaning is constructed through endorsers and ambassadors on platforms, including Shopee and Instagram (Haiban & Rimadiaz, 2023; Herjanto et al., 2020; Fongo et al., 2025), while in service-continuance settings brand image sustains usage intention through e-trust and e-satisfaction (Suarantalla et al., 2025). Taken together, the literature treats brand image both as a direct driver of intention and as a builder of consumer trust – motivating the parallel direct and indirect paths examined here.

Standing between these stimuli and behavior in most existing models is e-trust – consumer confidence in the security, reliability, and credibility of digital platforms and the offerings transacted through them (Tirta Rizkianzah et al., 2025) – conventionally measured through perceived ability, integrity, and benevolence (Raymond et al., 2024). A substantial body of work assigns e-trust the role of central mediator between digital marketing stimuli and behavioral intention across hotel booking, visual social media marketing, cosmetics, telemedicine, and – directly within the Shopee ecosystem – online reviews and brand awareness (Rol & Alaeddinoğlu, 2025; Hasan et al., 2025; Anggraini & Sobari, 2023; Adirinekso, 2023; Maharani & Budiarti, 2024; Montolalu et al., 2024). Adjacent research links trust to perceived risk and to post-purchase loyalty (Mortimer et al., 2016; Garcia et al., 2020; Aura Aulia et al., 2025). However, a growing counter-stream questions the universality of this mediation logic: trustworthiness operates differently across platforms of different cultural origin (Tikhomirova et al., 2021), the antecedents and consequences of online trust differ between advanced and emerging markets (Quintus et al., 2024), and collectivist orientation and social-tie strength condition the trust mechanism linking e-WOM to purchase intention (Gvili & Levy, 2023). At the institutional level, platform governance can generate trust at the level of the platform itself (Sun & Qu, 2025), and a recent systematic review confirms that findings on trust in social commerce remain fragmented and context-

dependent (Asiri et al., 2025). The role of e-trust is therefore contested – the second contradiction this study engages.

Finally, the decision environment in which all of these mechanisms operate has itself been transformed: social commerce integrates community features, user-generated content, live streaming, and entertainment into the transaction process, producing a decision environment that differs qualitatively from conventional, transactional e-commerce. Macro-level evidence situates this shift within the rapid expansion of internet adoption in emerging markets (Radjamin & Hermawan, 2024), while micro-level studies show that information overload in live-streaming commerce reshapes how consumers process product and streamer cues (Zhang et al., 2023) and that platform promotional architectures influence cognition through cognitive-legitimacy mechanisms (Yu et al., 2024). Shopee-specific scholarship exists – on brand ambassadors (Haiban & Rimadiaz, 2023) and trust-mediated review effects (Montolalu et al., 2024) – yet it has not interrogated whether the trust-mediation logic inherited from conventional e-commerce survives in an environment where social cues are dense and institutional safeguards are supplied by the platform, and it has paid little attention to local products as a category.

In summary, the scientific landscape converges on three points: e-WOM and brand image are well-established antecedents of online purchase intention; e-trust has been the dominant explanatory bridge between these stimuli and behavior; and social commerce constitutes a structurally distinct decision environment. At the same time, the landscape contains two unresolved contradictions – between direct and trust-mediated pathways for e-WOM and brand image, and between universal and conditional readings of e-trust's mediating role – and the boundary-condition evidence accumulated so far derives almost entirely from conventional e-commerce or cross-cultural comparisons rather than from mature social-commerce ecosystems in developing markets. These unresolved issues justify continuing this line of research and define the specific direction of the present study: examining whether the trust-mediation logic holds for local products on Shopee, Indonesia's dominant social-commerce platform.

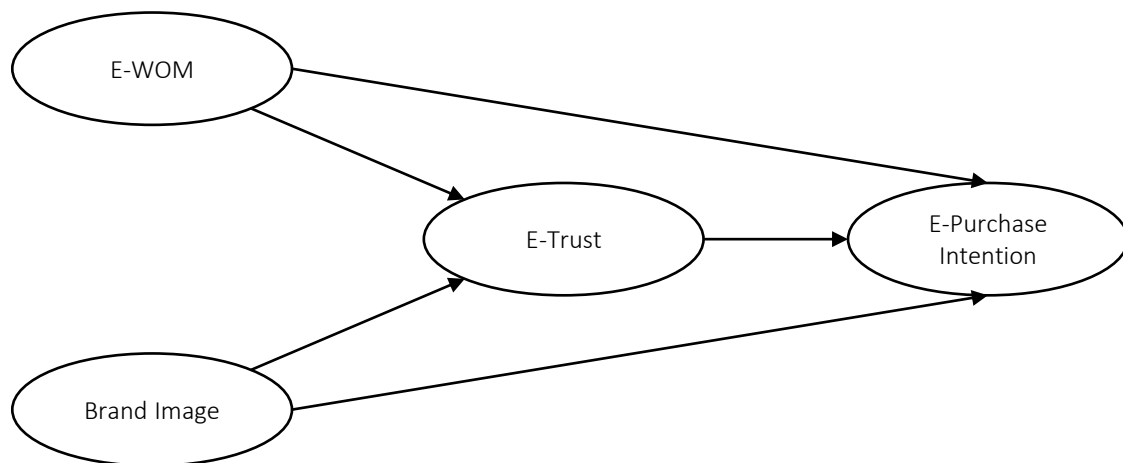


Figure 1. Conceptual framework

This study aims to assess the influence of e-WOM and brand image on the e-purchase intention of local products on the Shopee social-commerce platform in Indonesia and to examine whether e-trust mediates these relationships. Achieving this aim involves three intermediate tasks: (1) evaluating the direct effects of e-WOM and brand image on e-trust and on e-purchase intention; (2) testing the direct effect of e-trust on e-purchase intention; and (3) testing the indirect (mediating) paths from e-WOM and brand image to e-purchase intention through e-trust.

Drawing on the literature synthesized above, the following hypotheses are proposed:

- H1: e-WOM has a positive and significant influence on e-purchase intention.*
- H2: e-WOM has a positive and significant influence on e-trust.*
- H3: e-Trust has a positive and significant influence on e-purchase intention.*
- H4: Brand image has a positive and significant influence on e-purchase intention.*
- H5: Brand image has a positive and significant influence on e-trust.*
- H6: e-trust mediates the relationship between e-WOM and e-purchase intention.*
- H7: e-trust mediates the relationship between brand image and e-purchase intention.*

2. METHOD

This study employs a quantitative, explanatory research design (Sugiyono, 2021) to assess the influence of e-WOM and brand image on e-purchase intention, with e-trust as a mediating variable. A cross-sectional survey strategy was adopted, and Partial Least Squares Structural Equation Modeling (PLS-SEM) was used as the principal analytical technique due to its suitability for explanatory research involving complex models with multiple constructs and indirect effects (Hair et al., 2019).

In this study, local products are operationally defined as goods marketed on Shopee by Indonesian local brands and by micro-, small-, and medium-sized enterprise (MSME) sellers – as distinct from imported goods or global-brand offerings – spanning categories such as local fashion, food and beverages, and beauty products. This definition was communicated to respondents in the questionnaire preamble so that their responses referred to this category of products rather than to cross-border or global-brand purchases.

The population of this study consists of Indonesian Shopee users who had either purchased local products on the platform or expressed an explicit intention to purchase them. A purposive sampling technique was applied, with two inclusion criteria: respondents must have either (1) made at least one purchase of a local product on Shopee, or (2) demonstrated an explicit intention to purchase local products on Shopee. Data were collected through

an online questionnaire distributed via social media and consumer communities, yielding 246 valid responses. Because the sample combines actual purchasers with prospective purchasers, the constructs are interpreted as reflecting consumers' evaluations and intentions rather than exclusively post-purchase experience; this composition is revisited in the limitations.

The adequacy of the sample size was assessed using two complementary criteria. First, the ten-times rule (Hair et al., 2019) requires a minimum of ten times the largest number of structural paths directed at any single construct in the model; with three paths pointing to e-purchase intention, this rule yields a minimum of 30 observations. Second, the more rigorous inverse square root method (Kock & Hadaya, 2018) was applied: assuming a minimum absolute path coefficient of 0.20, 5% significance level, and a statistical power of 80%, this method yields a required minimum sample size of approximately 155. The obtained sample of 246 respondents exceeds both thresholds, providing adequate statistical power for structural model estimation and bootstrapping.

Participation was voluntary; informed consent was obtained from all respondents before completing the questionnaire, anonymity was guaranteed, and the data were stored confidentially and used exclusively for research purposes. The respondent profile is described as follows. Female respondents represented 54.1% of the sample and male respondents 45.9%. The dominant age group was 21–30 years (61.8%), followed by 31–40 years (23.6%). Geographically, 70.7% of respondents resided in Java, with the remainder distributed across Sumatra, Sulawesi, and Kalimantan. In terms of platform usage intensity, 78.5% of respondents accessed Shopee more than five times per month. The most frequently purchased categories of local products were fashion (42.3%), food and beverages (26.8%), and beauty products (17.9%).

The research instrument employed a seven-point semantic differential scale, with each item formulated using bipolar terms to capture the degree of correspondence between respondents' perceptions and each statement. The e-WOM construct was measured through the dimen-

sions of intensity, valence of opinion, and content (Wafiyah & Wusko, 2023). Brand image was measured through recognition, reputation, and affinity (Nur Sania et al., 2022). The e-trust construct was measured, at the level of sellers and their products, through ability, integrity, and benevolence (Raymond et al., 2024); platform-level trust was not measured. E-purchase intention was measured through transactional, preferential, and exploratory interest (Bahroni & Manggala, 2023).

The collected data were analyzed using SmartPLS software in two stages. The first stage evaluated the measurement model (outer model) through outer loadings, average variance extracted (AVE), composite reliability, Cronbach's Alpha, and the heterotrait-monotrait ratio (HTMT), with the 0.85 and 0.90 HTMT thresholds applied to assess discriminant validity (Henseler et al., 2015). The second stage evaluated the structural model (inner model) using path coefficients, t-statistics, p-values, R-square, F-square, and Q-square indices, with the standardized root mean square residual (SRMR) used to assess overall model fit (Hair Jr. et al., 2019). All constructs were modeled as reflective, and hypotheses were tested using bootstrapping with 5,000 resamples.

Interpretation criteria for descriptive achievement levels were defined in three categories: low (14.29%–42.86%), reflecting perceptions that are still low and require strategic improvement; medium (42.91%–71.49%), reflecting fairly good perceptions with room for improvement; and high (71.54%–100%), reflecting very good perceptions in which the strategies implemented have been effective. Achievement percentages were computed relative to the maximum attainable score across the 246 respondents.

To address the potential risk of common method bias inherent in self-reported, single-source data, both procedural and statistical remedies were employed (Podsakoff et al., 2003). Procedurally, respondents' anonymity was guaranteed, and questionnaire items were arranged to reduce consistency artifacts. Statistically, a full collinearity assessment was conducted following Kock (2015), with the results reported below.

3. RESULTS

Descriptive analysis of the research constructs was performed first to quantify participants' assessments of e-WOM, brand image, e-trust, and e-purchase intention. The average value of each dimension was compared with the predefined achievement categories – low, medium, or high – to indicate the strength of respondents' perceptions based on their experience with and intentions toward local products on Shopee.

As presented in Table 1, respondents' perceptions of all variables fall within the high category (all above 71.54%). The content dimension of e-WOM (87.7%) and the affinity dimension of brand image (88%) recorded the highest scores, while the three e-trust dimensions were uniformly high. These initial results indicate that local products on Shopee are generally perceived favorably by respondents.

The measurement model (outer model) was then evaluated for validity and reliability. Outer model

Table 1. Average achievement of research variable dimensions

Source: Research data (2026).

Variable	Dimension	Achievement	Category
e-WOM	Intensity	80.5	High
	Opinion valence	86.7	High
	Content	87.7	High
Average achievement (e-WOM)		85.1	High
Brand image	Recognition	86	High
	Reputation	87	High
	Affinity	88	High
Average achievement (brand image)		87	High
e-trust	Ability	86	High
	Integrity	86	High
	Benevolence	86	High
Average achievement (e-trust)		86	High
e-purchase intention	Transactional intention	83	High
	Exploratory intention	86	High
	Preferential intention	84	High
Average achievement (e-purchase intention)		84	High

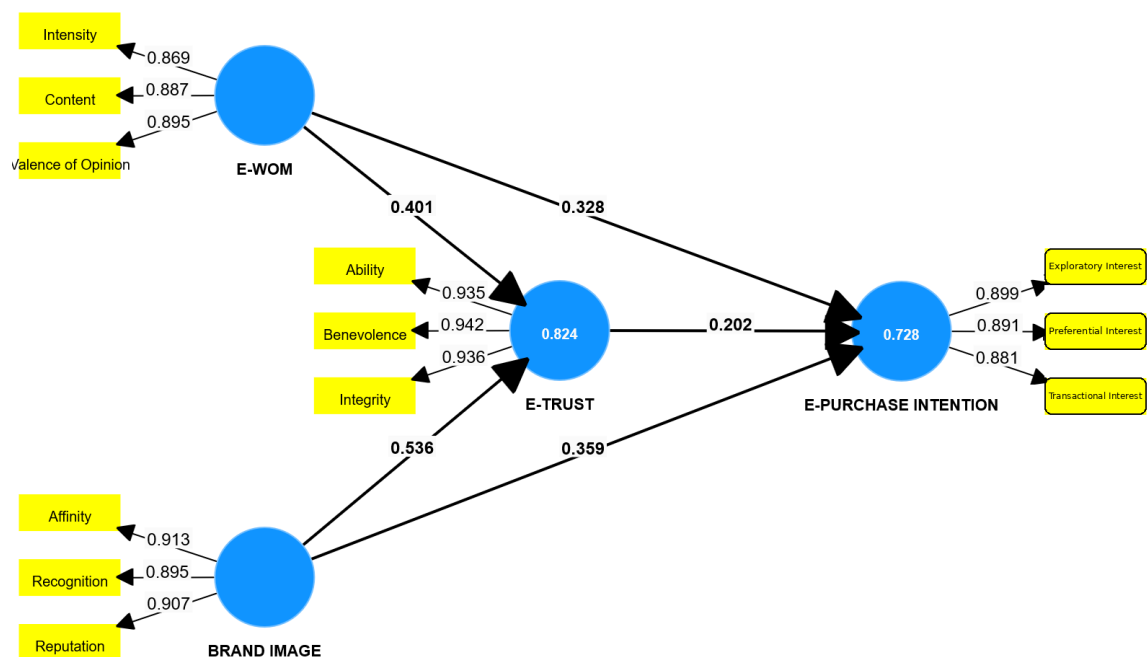


Figure 2. Graphical output of the structural model

Table 2. Outer loadings

Source: Research data (2026).

Dimension	e-WOM	Brand image	e-trust	e- purchase intention
Opinion valence	0.895			
Content	0.887			
Intensity	0.869			
Affinity		0.913		
Reputation		0.907		
Recognition		0.895		
Benevolence			0.942	
Integrity			0.936	
Ability			0.935	
Exploratory interest				0.899
Preferential interest				0.891
Transactional interest				0.881

Table 3. Composite reliability and AVE

Source: Research data (2026).

Variable	Cronbach's Alpha	Composite reliability (rho_c)	AVE
Brand image	0.889	0.931	0.819
e-purchase intention	0.870	0.920	0.793
e-trust	0.931	0.956	0.879
e-WOM	0.860	0.915	0.781

Table 4. Heterotrait-monotrait ratio (HTMT)

Source: Research data (2026).

Variable	Brand image	e-purchase intention	e-trust	e-WOM
Brand image				
e-purchase intention	0.826			
e-trust	0.787	0.806		
e-WOM	0.776	0.818	0.870	

testing covered convergent validity (AVE and outer loadings), discriminant validity (the Fornell-Larcker criterion and the HTMT ratio), and reliability (composite reliability and Cronbach's Alpha).

All outer loadings exceeded 0.70, ranging from 0.869 to 0.942 (Table 2). Composite reliability (rho_c) ranged from 0.915 to 0.956 and AVE from 0.781 to 0.879 (Table 3), confirming reliability and

convergent validity. Discriminant validity was supported for most construct pairs; however, as shown in Table 4, the HTMT value between e-WOM and e-trust reached 0.870, exceeding the conservative 0.85 threshold while remaining below the 0.90 criterion (Henseler et al., 2015). This indicates a degree of conceptual overlap between e-WOM and e-trust, which is taken into account when interpreting the structural results and is revisited in the limitations.

Table 5. Hypotheses testing (direct effects)

Source: Research data (2026).

Path	Original sample (O)	Sample mean (M)	Standard deviation	t-statistics	p-values
Brand image → e-purchase intention	0.359	0.353	0.104	3.446	0.001
Brand image → e-trust	0.536	0.537	0.086	6.202	0.000
e-trust → e-purchase Intention	0.202	0.206	0.108	1.871	0.061
e-WOM → e-purchase Intention	0.328	0.329	0.097	3.391	0.001
e-WOM → e-trust	0.401	0.398	0.081	4.978	0.000

Table 6. Mediation test (indirect effects)

Source: Research data (2026).

Path	Original sample (O)	Sample mean (M)	Standard deviation	t-statistics	p-values	Bootstrap 95% CI
e-WOM → e-trust → e-purchase Intention	0.108	0.113	0.066	1.644	0.100	[-0.021, 0.238]
Brand image → e-trust → e-purchase intention	0.081	0.080	0.042	1.917	0.055	[-0.002, 0.163]

Table 5 reports the path coefficients. Brand image significantly predicts e-purchase intention ($\beta = 0.359$, $t = 3.446$, $p = 0.001$) and e-trust ($\beta = 0.536$, $t = 6.202$, $p = 0.000$). e-WOM significantly predicts e-purchase intention ($\beta = 0.328$, $t = 3.391$, $p = 0.001$) and e-trust ($\beta = 0.401$, $t = 4.978$, $p = 0.000$). In contrast, the e-trust → e-purchase intention path is positive but non-significant ($\beta = 0.202$, $t = 1.871$, $p = 0.061$). Hypotheses *H1*, *H2*, *H4*, and *H5* are therefore supported, while *H3* is not supported.

Mediation was assessed with 5,000 bootstrap resamples and 95% bias-corrected and accelerated (BCa) confidence intervals (Hair et al., 2019). The indirect effect of e-WOM on e-purchase intention through e-trust was 0.108, with a 95% CI of [-0.021, 0.238]; because the interval includes zero, *H6* is rejected. The indirect effect of brand image through e-trust was 0.081, with a 95% CI of [-0.002, 0.163], which also includes zero, so *H7* is rejected. e-trust therefore does not function as a significant mediating mechanism in this sample.

Table 7. Model fit and explained variance

Source: Research data (2026).

Endogenous variable	R-square	Adjusted R-square	SRMR (model)
e-purchase Intention	0.728	0.725	0.044
e-trust	0.824	0.823	

As shown in Table 7, the model explains 72.8% of the variance in e-purchase intention (adjusted $R^2 = 0.725$) and 82.4% of the variance in e-trust (adjusted $R^2 = 0.823$). The SRMR of 0.044, below the 0.08 threshold, indicates an acceptable model fit.

Table 8. F-square effect sizes

Source: Research data (2026).

Variable	e-purchase intention	e-trust
Brand image	0.080	0.380
e-trust	0.026	
e-WOM	0.076	0.213

Table 8 reports the f^2 effect sizes. Brand image exerts a large effect on e-trust ($f^2 = 0.380$) and small effects of e-WOM ($f^2 = 0.076$) and brand image ($f^2 = 0.080$) on e-purchase intention are observed, alongside a moderate effect of e-WOM on e-trust ($f^2 = 0.213$). The effect of e-trust on e-purchase intention ($f^2 = 0.026$) only marginally exceeds the 0.02 threshold for a small effect, indicating a negligible practical contribution consistent with its non-significant path coefficient.

Table 9. Predictive relevance (PLSpredict)

Source: Research data (2026).

Variable	Q ² predict	RMSE	MAE
e-purchase intention	0.720	0.546	0.354
e-trust	0.825	0.431	0.286

Table 9 reports the PLSpredict results. The Q^2 predict values (0.720 and 0.825) are above zero, indicating predictive relevance, and the associated RMSE and MAE values are low, supporting the model's out-of-sample predictive accuracy (Hair et al., 2019).

Table 10. Full collinearity VIF

Source: Research data (2026).

Construct	VIF
e-WOM	2.45
Brand image	2.78
e-trust	2.91
e-purchase intention	2.33

Following the full collinearity approach (Kock, 2015), all VIF values ranged from 2.33 to 2.91 (Table 10), below the conservative 3.3 threshold, indicating that common method bias is not a serious concern. In sum, hypotheses *H1*, *H2*, *H4*, and *H5* are supported, while *H3*, *H6*, and *H7* are not supported.

4. DISCUSSION

This study set out to examine whether the trust-centric logic that dominates research on online consumer behavior holds within a mature social-

commerce environment. The results present a clear and internally consistent pattern. e-WOM and brand image each exert a strong, direct influence on the e-purchase intention of local products on Shopee, and each also contributes substantially to the formation of e-trust. e-trust itself, however – as operationalized at the seller and product level through ability, integrity, and benevolence – neither predicts purchase intention directly nor carries the influence of e-WOM and brand image as a mediating mechanism. In this sample, the informational and perceptual stimuli that consumers encounter appear to act on purchase intention largely through direct pathways rather than through the seller-level trust evaluation that conventional models place at the center of the process.

Placed against the prior literature, these findings are simultaneously confirmatory and disruptive. The direct effect of e-WOM on purchase intention is consistent with Camelia and Tjokrosaputro (2024), Hasena and Sakapurnama (2021), and Effendi and Defrizal (2024), while the strong direct effect of brand image agrees with Bahroni and Manggala (2023), Lukitaningsih et al. (2024), and Sylvia and Ramli (2023). The contribution of both stimuli to e-trust corroborates Maharani and Budiarti (2024) and Maduretno and Junaedi (2021). The point of departure concerns the role of e-trust. The absence of both a significant direct effect and a significant mediating function contrasts with Rol and Alaeddinoğlu (2025), Hasan et al. (2025), Anggraini and Sobari (2023), Mortimer et al. (2016), and Adirinekso (2023) – and, most pointedly, with Montolalu et al. (2024), who reported significant trust mediation on the same platform. These earlier studies were largely situated in conventional or transactional e-commerce, specialized service sectors, or earlier phases of platform development, whereas the present study examines a mature social-commerce ecosystem in a developing market.

Several explanations may account for this divergence, though each must be treated as a conjecture rather than a demonstrated result, because the mechanisms they invoke were not measured in the present model. First possible explanation is the operation of social-affective heuristics. Viewed through the heuristic–systematic processing perspective (Filieri, 2015; Zhang et al., 2023; Rosillo-

Díaz et al., 2024), platforms that fuse live streaming, gamification, and continuous social feeds may shift consumers from systematic information processing toward heuristic processing, in which an abundance of positive reviews and emotional brand affinity function as direct, sufficient cues for purchase. It must be stressed, however, that this study did not measure heuristic versus systematic processing, review diagnosticity, emotional arousal, social influence, or specific platform features such as live streaming, gamification, and community interaction. The heuristic account is therefore consistent with the observed pattern but is not established by it, and its confirmation requires studies that measure these processes directly.

A second possible explanation is a platform trust override, whereby trust migrates from the level of individual sellers and products to the level of the platform itself. Shopee's institutional safeguards – escrow-based payment, formal dispute resolution, and platform-level guarantees – may supply consumers with a baseline of ecosystem trust, so that seller-level trust judgments become less decisive. Crucially, platform-level trust was not measured in this study: the model operationalized trust solely at the seller and product level. The platform-trust-override account is therefore an interpretation consistent with the results, not a direct empirical finding, and it can be evaluated only by future research that measures platform trust and seller-level trust as distinct constructs (Sun & Qu, 2025; Tikhomirova et al., 2021). Further, more cautious consideration also tempers any interpretation that treats e-trust as substantively “redundant”: the HTMT value between e-WOM and e-trust (0.870) indicates a degree of empirical overlap between the two constructs. Part of the apparent weakness of the e-trust path may thus reflect measurement overlap rather than a purely substantive effect, and future studies should employ more sharply differentiated measures of the two constructs.

Interpreted with these caveats, the findings can be read in relation to the theoretical tradition they appear to qualify. Trust-centric models – in which trust, built from ability, integrity, and benevolence (Raymond et al., 2024), serves as the bridge between marketing stimuli and behavioral intention – predict the mediation that this study does not detect. One reading is that the result is anom-

alous; yet the convergence of the non-significant direct path and the two non-significant indirect paths argues against a mere artifact. Second reading is that trust-centric theory is simply wrong; this overreaches, since the theory has been confirmed repeatedly in conventional e-commerce, including in the studies reviewed above. Third and more measured reading is that trust-centric theory may be subject to scope conditions: where institutional safeguards and dense social cues characterize the decision environment, the seller-level trust mechanism may be less decisive. The present study cannot adjudicate among these readings, because the constructs that would distinguish them – platform trust and heuristic processing – were not measured. It can, however, raise the possibility that the trust-mediation logic is subject to boundary conditions in mature social-commerce settings, and it identifies the specific mechanisms that future research must measure to test that possibility (Gvili & Levy, 2023; Quintus et al., 2024; Asiri et al., 2025).

In synthesis, the results are consistent with a picture of displacement rather than disappearance:

in a mature social-commerce ecosystem, the work that seller-level trust is assumed to perform may be shared with, or partly supplanted by, the institutional architecture of the platform and the dense social cues – reviews, community signals, and brand affinity – that circulate through the environment. This interpretation is offered as a hypothesis rather than a demonstrated mechanism. For managers, the practical implication is more direct and does not depend on resolving these theoretical questions: because e-WOM and brand image show strong direct effects, sellers of local products on Shopee should invest in systematic review and community management – responding to reviews, encouraging photo and video testimonials, and cultivating community groups – and in emotionally resonant brand storytelling that draws on local origin and craftsmanship, exploiting the affinity dimension identified here as the strongest brand-image driver through interactive formats such as Shopee Live. These efforts should complement, rather than replace, ongoing attention to trust and service reliability.

CONCLUSION

This research aimed to assess the influence of e-WOM and brand image on e-purchase intention, with e-trust as a mediating variable, in the context of local products on the Shopee platform in Indonesia. The results show that e-WOM ($\beta = 0.328$) and brand image ($\beta = 0.359$) exert positive and significant direct effects on e-purchase intention and also strengthen e-trust ($\beta = 0.401$ and $\beta = 0.536$, respectively); however, seller-level e-trust – operationalized as ability, integrity, and benevolence – neither significantly affects e-purchase intention directly ($p = 0.061$) nor mediates the effects of e-WOM and brand image, with the model explaining 72.8% of the variance in e-purchase intention. It is concluded that, in this setting, e-WOM and brand image influence purchase intention primarily through direct pathways, while seller-level e-trust does not function as the central mediating mechanism that conventional models assume. Whether this reflects a genuine boundary condition of trust-centric theory – driven by social-affective heuristics or by a shift of trust to the platform level – cannot be established from the present data, because these mechanisms were not measured; the study therefore offers these as hypotheses for future research rather than as demonstrated conclusions. Practically, sellers of local products should prioritize active management of digital word-of-mouth and emotionally resonant brand narratives alongside continued attention to trust and reliability.

This study has several limitations that define an agenda for future research. First, it is cross-sectional and confined to a single platform (Shopee) in a single country (Indonesia), which constrains causal inference and generalizability. Second, e-trust was measured only at the seller and product level; platform-level trust, which is central to one of the interpretations advanced above, was not measured. Third, the mechanisms invoked to explain the results – social-affective heuristics, heuristic versus systematic processing, and specific platform features such as live streaming and gamification – were likewise not measured and remain conjectural. Fourth, the HTMT value between e-WOM and e-trust (0.870) indicates

some empirical overlap between these constructs, so part of the apparent weakness of the e-trust path may reflect measurement overlap. Fifth, the sample combined actual purchasers with prospective purchasers, and local products were treated as one broad category. Future research should therefore measure platform trust and seller-level trust as distinct constructs, incorporate direct measures of heuristic processing and platform features, refine the e-WOM and e-trust measures, distinguish buyers from intenders, disaggregate product categories and involvement levels, extend the design longitudinally, and compare Shopee with platforms such as Tokopedia, Lazada, and TikTok Shop.

DECLARATION OF GENERATIVE AI IN THE WRITING PROCESS

In preparing this manuscript, the authors used AI to assist with structural editing and language refinement. After using this tool, the authors reviewed and edited the content and take full responsibility for the content of the publication.

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CONFLICT OF INTEREST

The authors declare no conflict of interest regarding the publication of this manuscript.

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