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Understanding Digital Consumer Behaviour: Consumer Trust Mediating e-WOM Credibility, Responsiveness, Decisions, and Satisfaction

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Abstract

Purpose: This study examines the effects of e-WOM credibility and digital responsiveness on transaction decisions and customer satisfaction, with consumer trust as a mediating mechanism in e-commerce.

Research Methodology: A quantitative, explanatory, cross-sectional survey was conducted using purposive sampling of 210 e-commerce users. Data were collected through a five-point Likert questionnaire and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.

Results: Consumer trust significantly influences customer satisfaction ($\beta = 0.462$) and transaction decisions ($\beta = 0.418$). E-WOM credibility significantly affects consumer trust ($\beta = 0.466$) and transaction decisions ($\beta = 0.257$), but not customer satisfaction directly. Digital responsiveness significantly improves customer satisfaction ($\beta = 0.386$), but does not significantly affect trust or transaction decisions. Consumer trust significantly mediates the effects of e-WOM credibility on customer satisfaction ($\beta = 0.215$) and transaction decisions ($\beta = 0.195$).

Conclusion: Trust is a central mechanism in digital consumer behavior, while responsiveness primarily functions as a satisfaction-enhancing factor.

Limitation: The cross-sectional design, self-reported data, selected variables, and limited generalizability constrain the findings.

Contribution: The study extends the S–O–R perspective by demonstrating distinct pathways through which informational and service-related stimuli influence e-commerce outcomes.

Keywords: *Customer Satisfaction, Consumer Trust, Digital Responsiveness, e-WOM Credibility, Transactional Decision*

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1. Introduction

The rapid expansion of digital markets has transformed the way consumers interact, evaluate, and make purchasing decisions. In Indonesia, this transformation is particularly evident in the e-commerce sector, which has emerged as the largest digital market in Southeast Asia, supported by a growing internet economy valued at around US$90 billion (https://www.Statista.com). The number of e-commerce users has increased significantly from approximately 38 million in 2020 to around 65 million in 2024, reflecting a growth of nearly 69% (Databoks). In terms of transaction value, Indonesia e-commerce market reached approximately Rp487 trillion in 2024, growing by 7.3% compared to the previous year (Databoks). This growth indicates not only increasing digital adoption but also intensifying competition among platforms to attract and retain consumers. Figure 1 presents an overview of Indonesia's digital market growth from 2020 to 2024, demonstrating the increasing number of e-commerce users and transaction value that reflect the country's accelerating digital transformation.

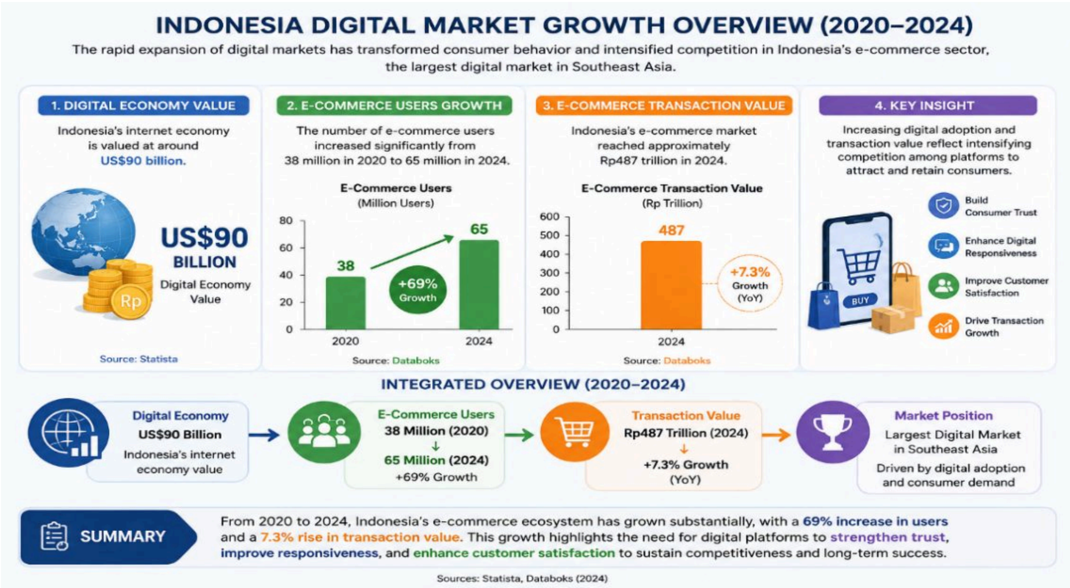

Figure 1. Indonesia digital market growth overview (2020-2024)

Transaction decisions and customer satisfaction remain important challenges in e-commerce due to uncertainty, information asymmetry, and perceived risk. Limited physical interaction increases consumer concerns about security, privacy, and seller reliability, making trust essential for completing transactions. Consequently, consumers may hesitate to purchase even when they are interested in a product.

In the Indonesian context, this phenomenon becomes even more evident. Empirical studies indicate that although consumers frequently engage with e-commerce platforms, their purchasing behavior is strongly influenced by psychological constructs such as trust and satisfaction. For instance, research involving Indonesian e-commerce users shows that customer satisfaction and trust significantly affect purchasing behavior and loyalty, highlighting that transactional outcomes are not purely driven by price or product attributes but by perceived reliability and confidence in the platform(Anora, Muchayatin, & Ginting, 2025) . Similarly, another study finds that customer satisfaction plays a mediating role in building long-term loyalty, suggesting that satisfaction is not merely an outcome but also a strategic driver of sustained engagement (Evelina et al., 2020).

Moreover, empirical evidence suggests that achieving customer satisfaction in e-commerce is complex and multidimensional. Factors such as website design, delivery performance, product variety, and reliability significantly influence satisfaction levels among Indonesian consumers (Wilson & Christella, 2019). However, these operational factors alone are insufficient without the presence of trust. Several studies highlight that trust acts as a fundamental determinant in online environments, influencing both satisfaction and purchasing decisions. For example, research conducted in Indonesia demonstrates that consumer trust significantly strengthens satisfaction and ultimately leads to customer loyalty in digital business contexts (Kurniadi & Rana, 2023). This indicates that trust is not only a direct predictor of behavior but also a critical mechanism that enhances the effectiveness of other service-related factors.

In addition, recent empirical findings reveal that the relationship between trust, satisfaction, and transaction behavior is often mediated and dynamic. A study examining repurchase intention in Indonesian e-commerce shows that customer satisfaction plays a dominant role in driving repeat purchases, while trust functions as a complementary factor within the decision-making process (Ailsa & Agus, 2025). This suggests that while trust reduces perceived risk, satisfaction reinforces positive experiences, both of which are necessary to sustain transaction continuity. Furthermore, other studies confirm that trust and satisfaction jointly influence purchasing behavior, emphasizing their interdependence in shaping digital consumer decisions (Safitri & Sriayominindita, 2025).

Table 1. Research gap from previous empirical researches

Author(s) & Year	Context & Sample	Variables	Key Findings	Research Gap
(Sudaryanto, Hanim, Dewi, Kartikasari, & Rusdiyanto, 2025)	Indonesia, marketplace users	e-WOM, trust, purchase decision	Trust mediates e-WOM → purchase decision	Does not include customer satisfaction and service responsiveness
(Zharfan & Kusuma, 2023)	Indonesia, e-commerce users	e-WOM, e-trust, repurchase intention	Trust strengthens repurchase intention	No analysis of initial transaction decision and satisfaction simultaneously
(Haq, Tseng, Cheng, & Chiu, 2024)	Social media users (Indonesia)	e-WOM valence, credibility, attitude, purchase intention	e-WOM credibility moderates purchase intention	Lacks trust as a central mediating mechanism
(Solikhah & Garad, 2024)	Online consumers	e-WOM, e-trust, innovation, purchase decision	All variables positively affect purchase decisions	Ignores customer satisfaction as an outcome
(Tanjung, Rahayu, & Widjaja, 2025)	Indonesian marketplace users	Website quality, trust, satisfaction, retention	Trust & satisfaction mediate retention	No role of e-WOM credibility or responsiveness
(Yuliana & Rinwantin, 2025)	Online merchants	Service quality, trust, e-satisfaction, e-WOM	Trust mediates service quality → satisfaction	Does not examine transaction decision behavior
(Ikhsan, Sari, Fernando, & Simarmata, 2025)	E-commerce platforms	Seller reputation, e-WOM, trust, satisfaction	Trust influences satisfaction via e-WOM	Missing transaction decision variable
(Saleem, Yi, Bilal, Topor, & Căpușneanu, 2022)	Online consumers (global)	Website quality, satisfaction, e-WOM	Satisfaction influences purchase intention	Trust not positioned as mediator
(Angel & Natadirja, 2021)	Blibli users (Indonesia)	e-WOM, trust, ease of use, purchase decision	All variables positively influence purchase decision	No satisfaction and no mediation structure
(Rahayu & Cahyani, 2023)	Tokopedia users	e-WOM, trust, brand image, purchase intention	Trust influences purchase intention	Does not integrate satisfaction or responsiveness

Previous studies, as shown in Table 1, often examine e-WOM credibility, digital responsiveness, and consumer trust separately, leaving limited understanding of how these factors interact within a single framework. Theoretically, it remains unclear whether informational and service-related stimuli influence consumer outcomes through the same mechanism. Empirically, findings on digital responsiveness and its effects on trust and transaction decisions are also inconsistent.

This study addresses these gaps by integrating e-WOM credibility, digital responsiveness, and consumer trust in an S–O–R framework. Its key contribution is demonstrating that e-WOM credibility primarily influences transaction decisions and satisfaction through consumer trust, whereas digital responsiveness mainly affects customer satisfaction directly.

Despite the growing body of literature, a significant research gap remains. Most prior studies tend to focus on trust and satisfaction as outcomes of service quality or system-related factors, without adequately examining the role of informational and interactional variables such as electronic word-of-mouth (e-WOM) credibility and digital responsiveness. In highly competitive digital markets, consumers increasingly rely on online reviews, ratings, and peer-generated content as primary sources of information. At the same time, the responsiveness of digital platforms reflected in the speed and quality of communication has become a critical determinant of user experience. However, the extent to which these factors influence transaction decisions and satisfaction through the mediating role of consumer trust remains underexplored.

Therefore, this study aims to address this gap by investigating: the direct and indirect effects of e-WOM credibility on transaction decisions and customer satisfaction through consumer trust, the influence of digital responsiveness on transaction decisions and satisfaction, both directly and mediated by trust, and the extent to which consumer trust acts as a key mechanism in strengthening transactional confidence in digital markets. By integrating these variables into a comprehensive framework, this study seeks to provide a more nuanced understanding of how trust mediates the relationship between digital stimuli and consumer behavior, addressing an important gap in contemporary e-commerce research.

2. Literature Review and Hypotheses Development

2.1 E-WOM Credibility

e-WOM credibility reflects how reliable and trustworthy consumers perceive online reviews and user-generated content. In digital commerce, credible e-WOM reduces uncertainty and supports consumer decision-making by providing accessible, experience-based information. Credible e-WOM increases consumer trust and influences purchase decisions by making online information more reliable and persuasive (Lady & Olivia, 2026). Source trustworthiness and information quality strengthen e-WOM credibility, influencing consumer attitudes and behavior. e-WOM becomes more effective when supported by strong trust mechanisms (Vianus & Haryono, 2026). Other empirical findings demonstrate that e-WOM not only affects purchase intention but also contributes to customer loyalty in digital platforms (Ramdan, Nurmala, Komariah, & Jhoansyah, 2025).

2.2 Hypotheses Development

2.2.1 The Impact of E-WoM Credibility and Digital Responsiveness on Customer Trust

e-WOM credibility strengthens consumer trust by providing reliable and accurate information. Under the S–O–R framework, credible e-WOM reduces uncertainty and perceived risk, thereby increasing trust in e-retailers. Similarly, studies in social commerce contexts confirm that engagement with e-WOM strengthens trust formation, which subsequently drives behavioral outcomes (Gvili & Levy, 2023). Furthermore, recent empirical findings highlight that e-WOM credibility facilitates trust transfer, where trust in information sources is transferred to the brand or platform (Wardhani & Roostika, 2025).

Additional studies also confirm that e-WOM significantly contributes to trust development and loyalty in e-commerce environments (Mahmud, Islam, Ali, & Mehjabin, 2020). The importance of credibility is further reinforced by research showing that information credibility directly influences information adoption and trust-building processes (Ngo, Bui, Chau, & Tran, 2022). A meta-analysis also identifies e-WOM as a key determinant of trust in digital purchasing behavior. Moreover, studies indicate that the quality and credibility of e-WOM significantly influence perceived usefulness, which subsequently enhances trust and purchase behavior. Finally, research in international contexts confirms that e-WOM credibility plays a mediating and strengthening role in shaping trust and consumer attitudes. Based on these arguments, it is hypothesized that:

H_1: E-WOM credibility has a positive and significant effect on consumer trust

Digital responsiveness builds trust by signaling reliability, reducing uncertainty, and improving online service quality(Gvili & Levy, 2023) . Responsive and consistent interactions strengthen trust between e-commerce platforms and users (Shidqi, Yuliati, & Kirbrandoko, 2021). Furthermore, empirical findings demonstrate that customer experience closely related to responsiveness significantly influences trust and engagement in online retail environments(Darniati, Mustari, Tadampali, Ahmad, & Nurwahida, 2026). Studies also reveal that responsiveness enhances perceived service quality, which in turn strengthens trust and satisfaction.

Responsiveness reduces perceived risk, increases consumer confidence, and strengthens trust in online transactions. It also reinforces the influence of e-WOM and other informational cues on consumer trust (Vianus & Haryono, 2026). In addition, service reliability and communication effectiveness represent important dimensions in developing trust within digital commerce environments (Parasuraman, Zeithaml, & Malhotra, 2005). Based on these arguments, it is hypothesized that:

H_2: Digital responsiveness has a positive and significant effect on consumer trust

2.2.2 The Impact of E-WoM Credibility and Digital Responsiveness on Transaction Decision

E-WOM credibility significantly influences transaction decisions by providing trustworthy information in digital markets. Under the S–O–R framework, credible e-WOM shapes consumer responses and increases purchase decisions ((Fakir & Miah, 2022). Similarly, research demonstrates that credible and high-quality e-WOM enhances consumers' confidence, thereby increasing the likelihood of making purchase decisions (Ahyani & Solihin, 2025). Further findings confirm that e-WOM has a direct and significant effect on purchase decisions through the development of consumer trust(Abror, Yulihasri, & Sulton, 2025).

H_3: E-WOM credibility has a positive and significant effect on transaction decision

Digital responsiveness reflects the speed and effectiveness of online interactions. It signals reliability, reduces uncertainty, builds customer confidence, and encourages transaction decisions. Timely responses and effective communication also improve user experience and increase purchase likelihood. Research on digital commerce highlights that customer interaction quality, including responsiveness, significantly contributes to purchase decisions by improving perceived service reliability and satisfaction (Solikhah & Garad, 2024). Furthermore, studies demonstrate that responsiveness reduces perceived risk and strengthens consumers' willingness to transact in online environments (Firmansyah & Arif, 2024).

Other empirical findings suggest that communication effectiveness and responsiveness enhance the impact of digital information on purchasing behavior (Nawir & Hendrawan, 2024). Additionally, literature on customer experience indicates that responsive service significantly influences behavioral outcomes, including purchase decisions, by improving trust and engagement (Darniati, Mustari, Tadampali, Ahmad, & Nurwahida, 2026). Responsiveness reduces perceived risk, increases consumer confidence, and strengthens trust in online transactions. It also reinforces the influence of e-WOM and other informational cues on consumer trust (Zhang et al., 2022). Based on these arguments, it is hypothesized that:

H_4: Digital responsiveness has a positive and significant effect on transaction decision

2.2.3 The Impact of E-WoM Credibility and Digital Responsiveness on Customer Satisfaction
Credible e-WOM aligns expectations with product performance, reduces uncertainty, and enhances customer satisfaction. Additionally, studies demonstrate that e-WOM contributes to satisfaction by enhancing perceived value and customer experience in online environments (Imanuel & Ruswanti, 2026). Strong and credible e-WOM enhances customer engagement, trust, and satisfaction, while also influencing satisfaction through perceived quality and brand perception (Perwira, Nugroho, & Wijaya, 2024; Beyari, & Garamoun, 2024.

Moreover, studies reveal that customer satisfaction is closely linked to online information and reviews, where positive and credible e-WOM enhances post-purchase evaluations (Luthfi & Bagariang, 2025). Additional research confirms that e-WOM and customer reviews significantly shape consumer perceptions and satisfaction in e-commerce settings (Wahyuningjati & Purwanto, 2024). Overall, these findings indicate that credible e-WOM not only influences pre-purchase decisions but also determines post-purchase satisfaction by shaping expectations and perceived performance. Based on these arguments, it is hypothesized that:

H_5: E-WOM credibility has a positive and significant effect on customer satisfaction

Responsiveness reduces perceived risk and uncertainty while improving communication efficiency, service reliability, and customer satisfaction(Gloor, Giacomelli, Saran, & Grippa, 2017). Digital responsiveness improves communication, reduces uncertainty, enhances customer experience, and increases customer satisfaction and loyalty(Sahlani & Ruswanti, 2024). Digital responsiveness enhances customer experience, engagement, and satisfaction, particularly in competitive markets where consumers expect prompt feedback. Therefore, responsiveness strengthens the relationship between service quality and customer satisfaction. Based on these arguments, it is hypothesized that:

H_6: Digital responsiveness has a positive and significant effect on customer satisfaction

2.2.4 The Impact of Customer Trust on Transaction Decision and Customer Satisfaction
Consumer trust is widely recognized as a critical determinant of transaction decisions in e-commerce environments characterized by uncertainty, risk, and lack of physical interaction. According to Trust-Based Decision Theory, trust reduces perceived risk and enhances consumers' confidence in completing online transactions. Empirical evidence strongly supports this relationship. A study in Indonesia confirms that trust significantly and positively influences consumers' purchase decisions in online marketplaces (Sopyan et al., 2023). Similarly, research demonstrates that consumer trust mediates and directly affects purchasing decisions, reinforcing its central role in digital commerce(Tanjung et al., 2025). Further studies reveal that trust significantly influences purchase decisions through its interaction with online reviews and perceived value (Haq, Tseng, Cheng, & Chiu, 2024). In addition, research on marketplace transparency shows that higher trust leads to stronger online purchase decisions. Moreover, studies confirm that trust derived from customer reviews significantly influences online purchase behavior (Shidqi, Yuliati, & Kirbrandoko, 2021).

H_7: Consumer trust has a positive and significant effect on transaction decision

Consumer trust enhances customer satisfaction by reducing uncertainty, reinforcing perceived reliability, and improving evaluations of digital experiences (Ailsa & Agus, 2025). Evidence also suggests that trust strengthens the relationship between service quality and satisfaction, highlighting its mediating role in customer evaluation processes. Additional findings confirm that trust not only influences purchase decisions but also enhances satisfaction through improved confidence in transaction. Moreover, studies highlight that trust built through credible information and service interactions significantly increases customer satisfaction. Finally, literature on digital consumer behavior emphasizes that trust is a core factor influencing satisfaction and long-term loyalty in e-commerce platforms.

H_8: Consumer trust has a positive and significant effect on customer satisfaction

Based on the theoretical arguments and empirical evidence presented above, Figure 2 illustrates the proposed research framework showing the relationships among e-WOM credibility, digital responsiveness, consumer trust, transaction decision, and customer satisfaction.

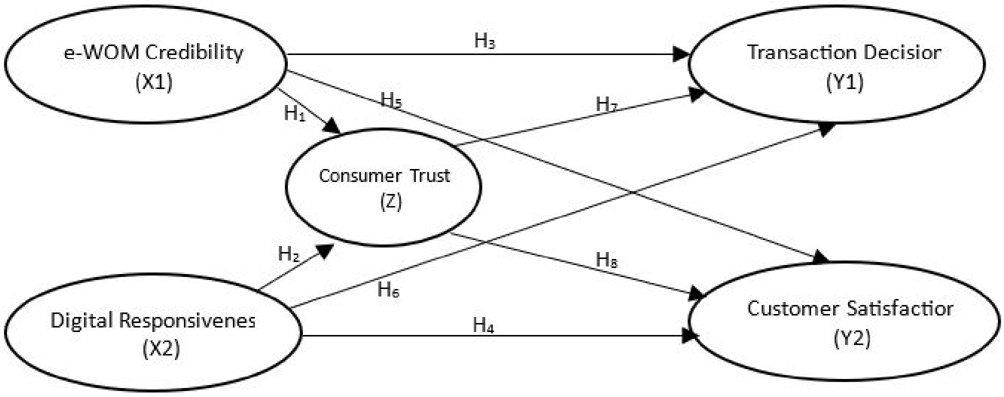

Figure 2. Framework model

2.3 Digital Responsiveness

Digital responsiveness is the ability to provide timely and effective online responses. It improves service quality, customer engagement, problem resolution, and overall customer satisfaction. For instance, research on communication behavior shows that higher responsiveness leads to increased customer satisfaction, emphasizing the importance of real-time interaction in digital services (Gloor, Giacomelli, Saran, & Grippa, 2017) . Responsiveness builds trust by signaling reliability and professionalism. In competitive digital markets, prompt responses reduce dissatisfaction, prevent transaction abandonment, and influence consumer perceptions and behavior. Additionally, responsiveness is closely linked to customer experience, which, together with e-WOM and trust, enhances engagement and satisfaction in online retail environments. Thus, digital responsiveness represents a dynamic and interaction-driven factor that plays a vital role in strengthening consumer relationships and influencing both transactional and post-transactional outcomes.

2.4 Consumer Trust

Consumer trust reflects consumers' belief that online sellers or platforms are reliable, honest, and capable. In e-commerce, trust reduces perceived risk and significantly influences purchase decisions. Trust is shaped by information quality, reputation, and service reliability. Credible online reviews strengthen consumer confidence and encourage purchasing behavior (Gefen, Karahanna, & Straub, 2003). A meta-analysis confirms that trust remains one of the most critical determinants of online consumer decision-making alongside perceived risk and security considerations(Aslam, Hamza, & Arif, 2018).

2.5 Transaction Decision

Transaction decisions represent consumers' choices to purchase products or services after evaluating alternatives. In e-commerce, these decisions are influenced by information quality, trust, perceived risk, e-WOM, and online reviews(Solikhah & Garad, 2024). Furthermore, research indicates that consumer trust mediates the relationship between e-WOM and purchase decisions, emphasizing its role in reducing uncertainty and facilitating transactions. Digital transaction decisions are more complex due to limited physical interaction and information asymmetry. Trust, perceived risk, and e-WOM strongly influence these decisions, highlighting their importance in digital consumer behavior. Additionally, studies demonstrate that both e-WOM and reputation significantly impact purchasing decisions, although their effects may vary depending on context and consumer perception. Therefore, transaction decision represents a critical behavioral outcome that reflects the effectiveness of digital marketing strategies and consumer trust-building efforts.

2.6 Customer Satisfaction

Customer satisfaction reflects consumers' evaluation of products or services by comparing expectations with perceived performance. In e-commerce, satisfaction supports retention, loyalty, and positive word-of-mouth and is influenced by e-WOM, trust, and service quality (Iffan, Syafei, & Cuong, 2024). Satisfaction influences repurchase intentions and long-term customer relationships. Effective communication and responsiveness further enhance customer experience and satisfaction (Fani, 2024). Additionally, studies highlight that trust and e-WOM jointly influence satisfaction, emphasizing the importance of credible information and reliable service in digital environments. Recent empirical findings confirm that satisfaction is closely associated with trust, perceived value, and service quality, reinforcing its role as a key outcome variable in e-commerce research . Moreover, customer satisfaction contributes to engagement and loyalty, making it a crucial factor for sustaining competitive advantage in digital markets (Sopyan, Yuliasih, & Kamar, 2022). Therefore, customer satisfaction represents a vital post-transactional outcome that reflects the overall success of digital service delivery.

3. Research Methodology

3.1 Research Design

This study employs a quantitative research approach with an explanatory design to examine the causal relationships among variables, namely e-WOM credibility, digital responsiveness, consumer trust, transaction decision, and customer satisfaction. Quantitative research is appropriate for this study because it allows for the testing of hypotheses and measurement of relationships between variables using statistical techniques (Memon, Thurasamy, Cheah, Ting, Chuah, & Cham, 2025). Specifically, this research adopts a cross-sectional survey design, where data are collected from respondents at a single point in time to analyze behavioral patterns and relationships among constructs (Walter & Andersen, 2016). The explanatory nature of this study aims to identify the influence of independent variables (e-WOM credibility and digital responsiveness) on dependent variables (transaction decision and customer satisfaction), with consumer trust as a mediating variable. The survey method is commonly used in quantitative research to generalize findings from a sample to a broader population and to examine relationships between psychological and behavioral variables.

3.2 Population and Sampling

The population of this study consists of e-commerce users who have experience conducting online transactions, particularly those who actively engage with digital platforms such as marketplaces or online retail applications (Memon, Thurasamy, Cheah, Ting, Chuah, & Cham, 2025). This population is relevant because they possess the necessary experience to evaluate e-WOM credibility, digital responsiveness, trust, and satisfaction. Due to the large and potentially undefined population size, this study employs a non-probability sampling technique, specifically purposive sampling. This technique is used to select respondents based on specific criteria, such as having experience purchasing products online, being exposed to online reviews (e-WOM) and having interacted with digital customer service or platform responsiveness. Purposive sampling is widely applied in e-commerce research to ensure that respondents meet the research requirements and can provide valid and relevant data. The sample size is determined based on SEM requirements, where a minimum sample of 100–200 respondents is generally recommended, although larger samples improve statistical power and model stability.

3.3 Data Collection

Data are collected using a structured questionnaire distributed online to respondents. The questionnaire consists of two main sections. Fisrt, demographic information (age, gender, online shopping frequency), Second, easurement of research variables, which all constructs are measured using a Likert scale (1–5) ranging from “strongly disagree” to “strongly agree.” The measurement items are adapted from previous validated studies to ensure reliability and validity. The use of Likert-scale questionnaires is common in quantitative and SEM-based research, as it allows for the measurement of latent variables through observable indicators (S. Chen & Ye, 2023).

3.4 Data Analysis

This study employs Partial Least Squares Structural Equation Modeling (PLS-SEM) using SmartPLS to analyze the data. PLS-SEM is chosen because it is suitable for complex models involving multiple variables, mediation effects, and latent constructs. Additionally, PLS-SEM is robust for relatively small sample sizes and does not require strict normal data distribution assumptions (S. Chen & Ye, 2023). PLS-SEM is widely used in e-commerce and consumer behavior research due to its ability to handle complex causal models and provide robust predictive analysis (Chang et al., 2021). Furthermore, bootstrapping procedures in SmartPLS allow for accurate hypothesis testing and mediation analysis

4. Results and Discussions

Table 2. Respondent Demographic

Characteristics	Categories	Frequency	Percentage (%)
Gender Distribution	Male	98	46.67
	Female	112	53.33
	Total	210	100
Age Group	18–25 years	85	40.48
	26–35 years	70	33.33
	36–45 years	35	16.67
	>45 years	20	9.52
	Total	210	100
Education Level	High School	40	19.05
	Diploma	30	14.29
	Bachelor Degree	110	52.38
	Postgraduate	30	14.29
	Total	210	100
Online Shopping Frequency	Rarely	30	14.29
	Occasionally	90	42.86
	Frequently	90	42.86
	Total	210	100
Monthly Online Shopping Expenditure (IDR)	< 500,000	55	26.19
	500,000 – 1,000,000	70	33.33
	1,000,001 – 2,000,000	50	23.81
	> 2,000,000	35	16.67
	Total	210	100
Preferred E-Commerce Platform	Shopee	85	40.48
	Tokopedia	60	28.57
	Lazada	35	16.67
	Others (Blibli, TikTok Shop, etc.)	30	14.29
	Total	210	100
Duration of Using E-Commerce	< 1 year	20	9.52
	1–3 years	75	35.71
	3–5 years	65	30.95
	> 5 years	50	23.81
	Total	210	100

The demographic characteristics of the respondents are presented in Table 2, which provides an overview of respondents' gender, age, education level, e-commerce usage frequency, monthly spending, preferred platform, and duration of online shopping experience. The demographic profile shows that most respondents were female (53.33%) and aged 18–25 years (40.48%), indicating strong participation from younger digital consumers. In terms of education, 52.38% held a bachelor's degree, suggesting that respondents were relatively educated and able to evaluate online information. Most respondents shopped occasionally or frequently (42.86% each), reflecting active engagement with e-commerce. Monthly spending was mainly IDR 500,000–1,000,000 (33.33%), indicating moderate purchasing activity. Shopee (40.48%) was the most preferred platform, followed by Tokopedia (28.57%). Most respondents had used e-commerce for 1–3 years (35.71%) or 3–5 years (30.95%), indicating sufficient experience with online transactions, reviews, and digital services.

4.1 Measurement Model

The proposed measurement model illustrating the relationships among the latent constructs and their respective indicators is presented in Figure 3 .

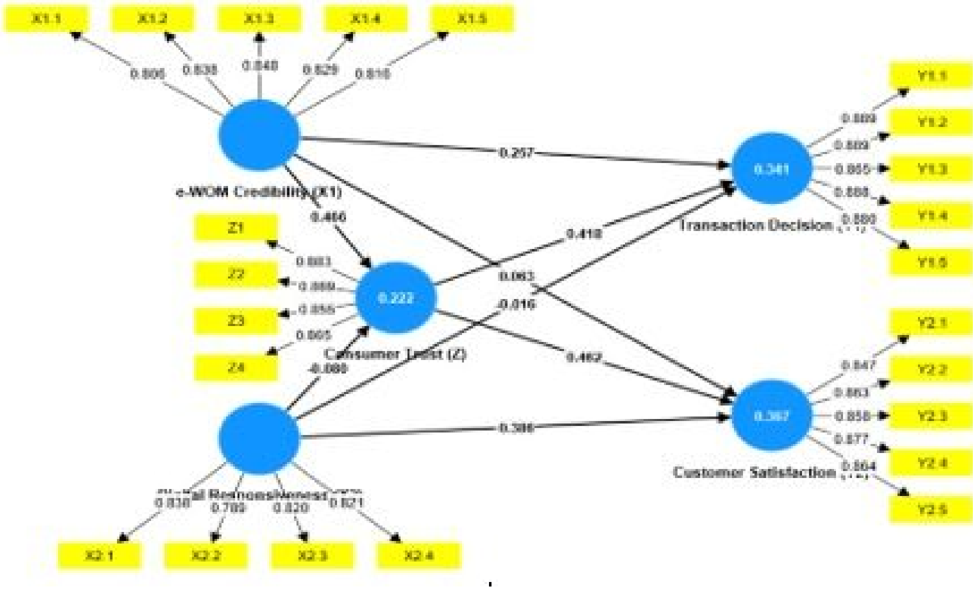

Figure 3. Measurement model

The assessment results of the reflective measurement model, including indicator reliability, convergent validity, internal consistency reliability, and multicollinearity evaluation, are presented in Table 3 .

Table 3. Reflective measurement model

Constructs	Indicators	Outer Loading	VIF	α	Composite Reliability	AVE
e-WOM Credibility (X_1)	X_1.1: Online reviews on this platform are trustworthy	0.806	2.123	0.885	0.916	0.685
	X_1.2: Online reviews provide accurate information	0.838	2.347			
	X_1.3: I believe the online reviews are credible	0.848	2.361			
	X_1.4: Online reviews are reliable sources of information	0.829	2.125			
	X_1.5: Reviews reflect real user experiences	0.816	1.931			
Digital Responsiveness (X_2)	X_2.1: The platform responds quickly to my inquiries	0.838	1.927	0.834	0.889	0.668
	X_2.2: Customer service provides timely assistance	0.789	1.705			
	X_2.3: The platform handles complaints effectively	0.820	1.726			
	X_2.4: Communication with the platform is responsive	0.821	1.890			
Consumer Trust (Z)	Z_1: I trust this platform	0.883	2.562	0.891	0.924	0.754
	Z_2: This platform is reliable	0.869	2.389			
	Z_3: This platform keeps its promises	0.855	2.268			
	Z_4: This platform is honest and secure	0.865	2.347			
Transaction Decision (Y_1)	Y_1.1: I decide to purchase products on this platform	0.889	3.067	0.929	0.946	0.778
	Y_1.2: I prefer this platform over others	0.889	3.132			

Constructs	Indicators	Outer Loading	VIF	α	Composite Reliability	AVE
Transaction Decision (Y_1)	Y_1.3: I feel confident making transactions here	0.865	2.839			
	Y_1.4: I intend to continue purchasing	0.888	3.059			
	Y_1.5: I complete transactions without hesitation	0.880	2.957			
Customer Satisfaction (Y_2)	Y_2.1: I am satisfied with my experience	0.847	2.423	0.913	0.935	0.743
	Y_2.2: The service meets my expectations	0.863	2.693			
	Y_2.3: I am happy with my purchase	0.858	2.480			
	Y_2.4: The platform provides a good experience	0.877	2.812			
	Y_2.5: Overall, I am satisfied	0.864	2.630			

The evaluation of the reflective measurement model demonstrates that all constructs meet the required criteria for validity and reliability. The outer loadings of all indicators exceed the threshold of 0.70, indicating strong indicator reliability and confirming that each item adequately represents its respective latent construct. Furthermore, all constructs achieve AVE values above 0.50, suggesting that more than half of the variance in the indicators is explained by the latent variables, thus establishing convergent validity. In terms of reliability, both Cronbach Alpha and Composite Reliability values exceed the recommended threshold of 0.70, indicating high internal consistency across all constructs. Notably, the constructs of transaction decision and customer satisfaction exhibit exceptionally high reliability levels. Additionally, the Variance Inflation Factor (VIF) values range between 1.705 and 3.132, which are well below the critical threshold, confirming the absence of multicollinearity issues.

Table 4. Discriminant validity of fornell larcker-criterion

Construct	Consumer Trust (Z)	Customer Satisfaction (Y_2)	Digital Responsiveness (X_2)	Transaction Decision (Y_1)	e-WOM Credibility (X_1)
Consumer Trust (Z)	0.868				
Customer Satisfaction (Y_2)	0.462	0.862			
Digital Responsiveness (X_2)	-0.074	0.353	0.817		
Transaction Decision (Y_1)	0.538	0.235	-0.044	0.882	
e-WOM Credibility (X_1)	0.465	0.283	0.013	0.451	0.828

The discriminant validity in the Table 4 of the measurement model was assessed using the Fornell–Larcker criterion, which requires that the square root of the Average Variance Extracted (AVE) for each construct exceeds its correlations with all other constructs in the model (Hair et al., 2021). The Fornell–Larcker criterion is fully satisfied, confirming strong discriminant validity. The square roots of AVE for all constructs Consumer Trust (0.868), Customer Satisfaction (0.862), Digital Responsiveness (0.817), Transaction Decision (0.882), and e-WOM Credibility (0.828) are higher than their inter-construct correlations. Thus, each construct is sufficiently distinct from the others.

The moderate-to-low correlations confirm that the constructs are empirically distinct, supporting adequate discriminant validity. However, the Fornell–Larcker criterion should ideally be complemented by the HTMT ratio for more rigorous assessment as shown in Table 5.

Table 5. Discriminant validity of HTMT

Construct	Consumer Trust (*Z*)	Customer Satisfaction (Y_2)	Digital Responsiveness (X_2)	Transaction Decision (Y_1)
Customer Satisfaction (Y_2)	0.511			
Digital Responsiveness (X_2)	0.090	0.400		
Transaction Decision (Y_1)	0.587	0.255	0.074	
e-WOM Credibility (X_1)	0.522	0.307	0.064	0.495

The discriminant validity of the constructs was further assessed using the Heterotrait–Monotrait ratio (HTMT), which is widely regarded as a more stringent and reliable criterion compared to traditional approaches. In line with established methodological guidelines, HTMT values should remain below the conservative threshold of 0.85 or the more liberal threshold of 0.90 to confirm that constructs are empirically distinct (Hair et al., 2021). The HTMT results show that all values range from 0.064 to 0.587, which are well below the recommended threshold. The highest value occurs between Consumer Trust and Transaction Decision (0.587), followed by e-WOM Credibility and Consumer Trust (0.522). Meanwhile, several relationships have very low HTMT values, including Digital Responsiveness with e-WOM Credibility (0.064). Overall, these findings confirm that the constructs are empirically distinct, with no substantial conceptual overlap. Therefore, discriminant validity is well established, supporting the reliability of the subsequent structural model analysis.

Table 6. Measurement of R-square

Construct	R-square	R-square adjusted
Consumer Trust (*Z*)	0.222	0.215
Customer Satisfaction (Y_2)	0.367	0.358
Transaction Decision (Y_1)	0.341	0.332

The explanatory power of the structural model was assessed using the coefficient of determination (R^2), which reflects the proportion of variance in endogenous constructs explained by their respective predictors. In the context of PLS-SEM, R^2 values of 0.25, 0.50, and 0.75 are commonly interpreted as weak, moderate, and substantial levels of explanatory power, respectively as presented in Table 6.

The R^2 results indicate that Consumer Trust has an R^2 of 0.222 (adjusted R^2 = 0.215), meaning that e-WOM credibility and digital responsiveness explain 22.2% of its variance, indicating relatively weak explanatory power. Transaction Decision shows an R^2 of 0.341 (adjusted R^2 = 0.332), while Customer Satisfaction has an R^2 of 0.367 (adjusted R^2 = 0.358). Both indicate moderate explanatory power, with the model explaining 34.1% and 36.7% of their respective variance. The small differences between R^2 and adjusted R^2 suggest model stability and limited overfitting. Overall, additional factors such as perceived risk, prior experience, and platform reputation may further explain consumer trust and behavior.

Table 7. Measurement of F-square (effect size)

Construct	Consumer Trust (*Z*)	Customer Satisfaction (Y_2)	Transaction Decision (Y_1)
Consumer Trust (*Z*)		0.262	0.206
Digital Responsiveness (X_2)	0.008	0.234	0.000

Construct	Consumer Trust (Z)	Customer Satisfaction (Y_2)	Transaction Decision (Y_1)
e-WOM Credibility (X_1)	0.279	0.005	0.078

The effect size (f^2) in Table 7 was examined to assess the relative contribution of each exogenous construct to the explanatory power of the endogenous variables. In PLS-SEM, f^2 values of 0.02, 0.15, and 0.35 are commonly interpreted as small, medium, and large effects, respectively, while values below 0.02 indicate a negligible contribution (Chinnaraju, 2025). This metric provides a more nuanced understanding of the model beyond statistical significance by revealing the substantive impact of each predictor on the endogenous constructs.

The f^2 results show that consumer trust has a moderate effect on customer satisfaction ($f^2 = 0.262$) and transaction decisions ($f^2 = 0.206$), confirming its central role in consumer behavior. Digital responsiveness has a moderate effect on customer satisfaction ($f^2 = 0.234$) but negligible effects on trust ($f^2 = 0.008$) and transaction decisions ($f^2 = 0.000$). Meanwhile, e-WOM credibility has a moderate effect on trust ($f^2 = 0.279$), but only a small effect on transaction decisions ($f^2 = 0.078$) and a negligible effect on satisfaction ($f^2 = 0.005$). Overall, the findings indicate that trust is the strongest driver, while e-WOM mainly builds trust and responsiveness primarily enhances satisfaction.

Table 8. Measurement of Q-square

Construct	Q^2predict	RMSE	MAE
Consumer Trust (Z)	0.208	0.899	0.729
Customer Satisfaction (Y_2)	0.184	0.912	0.734
Transaction Decision (Y_1)	0.188	0.909	0.758

The Q^2predict results in Table 8 confirm that the model has predictive relevance for all endogenous constructs, with positive values for Consumer Trust ($Q^2 = 0.208$), Customer Satisfaction ($Q^2 = 0.184$), and Transaction Decision ($Q^2 = 0.188$). Consumer Trust shows the highest predictive value, indicating relatively stronger prediction than the other constructs. The RMSE values range from 0.899–0.912, while MAE ranges from 0.729–0.758, indicating relatively stable prediction errors across constructs. Overall, the model demonstrates adequate and moderate out-of-sample predictive capability, supporting its usefulness in explaining consumer behavior in digital markets. However, additional factors may further improve predictive accuracy.

4.2 Discussion

The findings of this study provide a comprehensive understanding of how informational and service-related factors shape consumer behavior in digital markets, particularly through the mediating role of consumer trust. A central insight emerging from the analysis is the dominant role of trust as a core psychological mechanism influencing both transaction decisions and customer satisfaction. The strong and significant effects of consumer trust on both outcomes confirm that trust remains a fundamental determinant in online environments characterized by uncertainty and information asymmetry. This result is consistent with prior empirical evidence showing that trust significantly enhances purchase intention and online decision-making behavior (Amarullah et al., 2022). Moreover, trust has also been found to positively influence post-purchase evaluations such as satisfaction, as it reduces perceived risk and strengthens consumer confidence in the platform. In line with the Stimulus–Organism–Response (S–O–R) framework, trust can be conceptualized as the "organism" that translates external stimuli into behavioral and evaluative responses, thereby reinforcing its central position within digital consumer behavior models (Anora, Muchayatin, & Ginting, 2025).

The role of e-WOM credibility further strengthens the importance of informational quality in shaping trust and behavioral outcomes. The results show that e-WOM credibility has a strong and significant effect on consumer trust, as well as a direct impact on transaction decision. This finding aligns with prior studies demonstrating that credible online reviews significantly influence consumer trust and purchase intention in e-commerce contexts (Ngo, Bui, Chau, & Tran, 2022). Theoretically, credible e-WOM reduces uncertainty and provides diagnostic information that consumers use to evaluate products and platforms. Additionally, research in digital marketing confirms that e-WOM plays a crucial role in shaping consumer attitudes and engagement, particularly when perceived as credible and trustworthy(Fakir & Miah, 2022). The significant direct effect of e-WOM credibility on transaction decision suggests that consumers not only rely on trust formation but may also directly act on credible information when making purchase decisions, especially in environments where peer-generated content is highly influential.

However, the results reveal that e-WOM credibility does not have a significant direct effect on customer satisfaction. This finding indicates that satisfaction is not solely determined by pre-purchase informational cues but is more strongly influenced by post-purchase experiences. Previous empirical studies support this distinction, showing that while e-WOM significantly influences purchase intention, its direct effect on satisfaction is often limited (Sopyan, Yuliasih, & Kamar, 2022). Satisfaction tends to emerge from actual consumption experiences, including service quality, product performance, and platform usability. Therefore, although e-WOM credibility is crucial in shaping expectations and trust, it does not necessarily guarantee satisfaction unless the actual experience meets or exceeds those expectations. This finding highlights the importance of distinguishing between cognitive and affective outcomes in consumer behavior research.

The mediation analysis provides further insight into the mechanism through which e-WOM credibility influences outcomes. The results show that consumer trust significantly mediates the relationship between e-WOM credibility and both transaction decision and customer satisfaction. This indicates that trust acts as a key transmission channel through which credible information is internalized and translated into both behavioral and evaluative responses. This finding is consistent with previous studies demonstrating that trust mediates the relationship between e-WOM and purchase intention or decision-making. From a theoretical perspective, this supports the notion of trust transfer, where trust generated from external information sources (e-WOM) is transferred to the platform or seller, ultimately influencing consumer behavior. The strength of these mediation effects suggests that without trust, the impact of e-WOM credibility would be substantially weaker, reinforcing the importance of trust as a central construct in digital marketing models.

In contrast, the role of digital responsiveness presents a notably different pattern. The results indicate that digital responsiveness has a significant positive effect on customer satisfaction but does not significantly influence consumer trust or transaction decision. This suggests that responsiveness is primarily an experiential factor rather than a cognitive one. In line with prior studies, service-related attributes such as responsiveness are often associated with satisfaction because they directly affect consumers' interaction experiences with the platform. Timely responses, effective complaint handling, and responsive communication enhance the perceived quality of service, which in turn leads to higher satisfaction. However, these operational attributes may not be sufficient to build trust, which is more strongly influenced by perceived credibility, reliability, and risk reduction.

The absence of a significant relationship between digital responsiveness and consumer trust challenges some traditional assumptions in service quality literature. While responsiveness is often considered a dimension of service quality, its role in trust formation appears to be limited in digital contexts. This finding is consistent with studies suggesting that trust is primarily driven by informational and relational factors rather than operational efficiency alone(Gvili & Levy, 2023). Furthermore, the non-significant effect of digital responsiveness on transaction decision indicates that consumers may not directly translate responsive service into purchasing behavior. Instead, responsiveness may function as a hygiene factor important for maintaining satisfaction but not necessarily a driver of behavioral intention.

Mediation results show that consumer trust does not mediate the effect of digital responsiveness on transaction decisions or customer satisfaction. Responsiveness directly improves satisfaction, while e-WOM credibility mainly influences outcomes through trust. Overall, trust is the strongest predictor of transaction decisions and satisfaction. These findings extend the S–O–R framework by showing that informational factors such as e-WOM operate through trust, whereas service factors such as responsiveness can directly affect consumer outcomes.

4.3 Structural Model

The structural model illustrating the hypothesized relationships among the latent constructs and the results of the bootstrapping procedure are presented in Figure 4

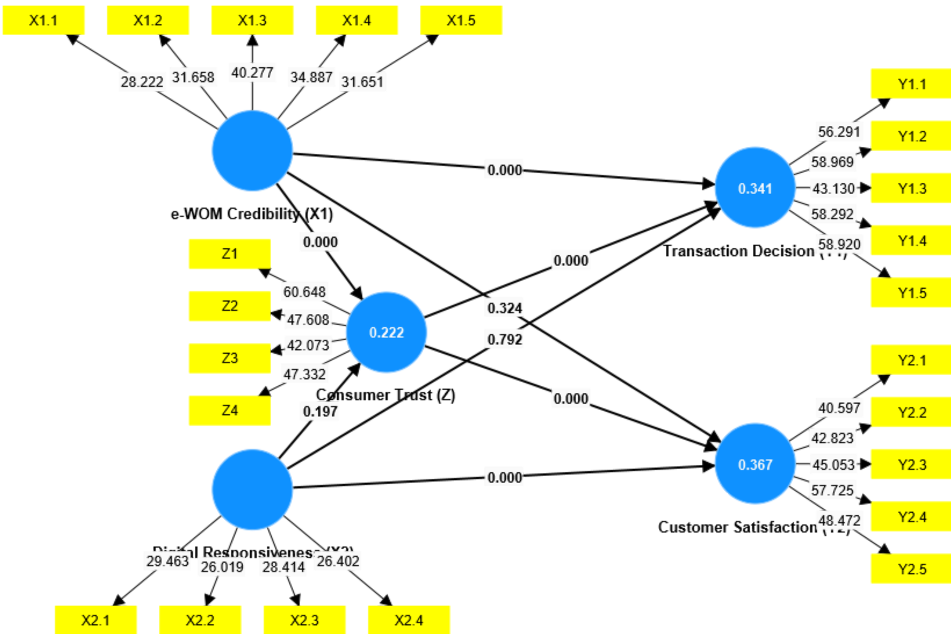

Figure 4. Structural model (bootstraping)

Table 9. Hypotheses testing (direct effect)

Construct	Original sample (O)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Result
Consumer Trust (Z) → Customer Satisfaction (Y_2)	0.462	0.064	7.252	0.000	Significant
Consumer Trust (Z)→ Transaction Decision (Y_1)	0.418	0.057	7.268	0.000	Significant
Digital Responsiveness (X_2) → Consumer Trust (Z)	-0.080	0.062	1.290	0.197	Not Significant
Digital Responsiveness (X_2) → Customer Satisfaction (Y_2)	0.386	0.052	7.448	0.000	Significant
Digital Responsiveness (X_2) →Transaction Decision (Y_1)	-0.016	0.062	0.264	0.792	Not Significant
e-WOM Credibility (X_1)→ Consumer Trust (Z)	0.466	0.051	9.133	0.000	Significant
e-WOM Credibility (X_1) → Customer Satisfaction (Y_2)	0.063	0.064	0.987	0.324	Not Significant
e-WOM Credibility (X_1)→ Transaction Decision (Y_1)	0.257	0.058	4.399	0.000	Significant

The structural model was evaluated through bootstrapping to examine the significance and direction of the hypothesized relationships. The results in Table 9 reveal a differentiated pattern of effects, indicating that not all predictors contribute equally to the endogenous constructs.

Consumer trust emerges as a central determinant within the model. Its effect on customer satisfaction is positive and highly significant ($\beta = 0.462$, $t = 7.252$, $p < 0.001$), suggesting that higher levels of trust substantially enhance consumers' evaluative judgments of their experience. Similarly, consumer trust exerts a strong positive influence on transaction decision ($\beta = 0.418$, $t = 7.268$, $p < 0.001$), indicating that trust plays a decisive role in shaping purchase behavior. These findings reinforce the view that trust functions as a key psychological mechanism linking perceptions of the platform to both behavioral and post-purchase outcomes.

In contrast, the role of digital responsiveness appears more selective. While its direct effect on customer satisfaction is positive and significant ($\beta = 0.386$, $t = 7.448$, $p < 0.001$), indicating that timely and effective platform responses enhance user satisfaction, its influence on consumer trust is negative and statistically insignificant ($\beta = -0.080$, $t = 1.290$, $p = 0.197$). This suggests that responsiveness alone may not be sufficient to build trust, which is likely shaped more strongly by informational and credibility-related cues. Furthermore, the effect of digital responsiveness on transaction decision is negligible and non-significant ($\beta = -0.016$, $t = 0.264$, $p = 0.792$), indicating that responsiveness does not directly translate into purchase decisions.

The findings also highlight the importance of e-WOM credibility, particularly in trust formation. The effect of e-WOM credibility on consumer trust is positive and highly significant ($\beta = 0.466$, $t = 9.133$, $p < 0.001$), making it one of the strongest relationships in the model. This underscores the critical role of credible online reviews in reducing uncertainty and fostering confidence in digital environments. In addition, e-WOM credibility has a positive and significant effect on transaction decision ($\beta = 0.257$, $t = 4.399$, $p < 0.001$), indicating that credible information directly influences consumers' willingness to engage in transactions. However, its direct effect on customer satisfaction is not statistically significant ($\beta = 0.063$, $t = 0.987$, $p = 0.324$), suggesting that satisfaction is shaped more by experiential factors and trust rather than pre-purchase informational cues.

Overall, the results point to a structurally coherent model in which consumer trust plays a mediating and central role. Informational quality, as reflected in e-WOM credibility, primarily drives trust and decision-making, while service-related attributes such as digital responsiveness contribute more directly to satisfaction. The presence of several non-significant paths further indicates that the relationships among constructs are not uniform, highlighting the importance of distinguishing between cognitive (trust), behavioral (decision), and affective (satisfaction) dimensions in digital consumer behavior.

Table 10. Indirect effect

Construct	Original sample (O)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Digital Responsiveness (X_2)→ Consumer Trust (Z) → Customer Satisfaction (Y_2)	-0.037	0.030	1.249	0.212
Digital Responsiveness (X_2) → Consumer Trust (Z) → Transaction Decision (Y_1)	-0.033	0.026	1.265	0.206
e-WOM Credibility (X_1)→ Consumer Trust (Z) →Customer Satisfaction (Y_2)	0.215	0.041	5.200	0.000
e-WOM Credibility (X_1) → Consumer Trust (Z)→ Transaction Decision (Y_1)	0.195	0.036	5.450	0.000

The mediating role of consumer trust was examined by assessing the indirect effects between the exogenous constructs and the outcome variables, shown in Table 10. The results reveal a contrasting pattern between e-WOM credibility and digital responsiveness in terms of their indirect influence through trust. Digital responsiveness does not significantly affect customer satisfaction or transaction decisions through consumer trust. The indirect effect on satisfaction is negative and insignificant ($\beta = -0.037$, $t = 1.249$, $p = 0.212$), as is its effect on transaction decisions ($\beta = -0.033$, $t = 1.265$, $p = 0.206$). Thus, consumer trust does not mediate these relationships.

e-WOM credibility has significant positive indirect effects on customer satisfaction ($\beta = 0.215$, $t = 5.200$, $p < 0.001$) and transaction decisions ($\beta = 0.195$, $t = 5.450$, $p < 0.001$) through consumer trust. Thus, trust significantly mediates the relationships, converting credible online information into satisfaction and purchase decisions. The mediation results reveal an asymmetric mechanism: e-WOM credibility influences outcomes through consumer trust, while digital responsiveness acts more directly. This highlights trust as a key mediator for informational factors in reducing uncertainty and supporting consumer decisions.

4.4 Research Limitations

This study has several limitations. Its cross-sectional design limits the ability to explain changes in consumer behavior over time. The use of self-reported data may also create response bias. In addition, the study examines only selected variables, while other factors such as perceived value, price, brand image, and perceived risk may also influence consumer behavior. The findings may have limited generalizability across different digital platforms and consumer groups. Finally, future research could examine other mediating factors, such as customer experience and perceived value.

4.5 Suggestions and Directions for Future Research

Future research should expand the model by incorporating other relevant factors, such as perceived risk, perceived value, platform reputation, customer experience, and brand image, to improve explanatory and predictive power. Researchers are also encouraged to examine alternative mediating variables, such as customer experience or perceived value, particularly because consumer trust did not mediate the relationship between digital responsiveness and the outcome variables. Future studies could use longitudinal designs to capture changes in consumer behavior over time and compare different e-commerce platforms or consumer groups. Additionally, larger and more diverse samples across regions would improve the generalizability of the findings. Finally, future research could explore whether digital responsiveness and e-WOM credibility interact or complement each other in influencing trust, transaction decisions, and customer satisfaction.

5. Conclusions

5.1 Conclusion

This study concludes that consumer trust plays a central role in explaining digital consumer behavior within e-commerce environments. The findings demonstrate that e-WOM credibility significantly strengthens consumer trust and directly influences transaction decisions, indicating that reliable and persuasive online information is essential in reducing uncertainty and encouraging purchase behavior. Furthermore, consumer trust significantly affects both transaction decisions and customer satisfaction, confirming its position as a key psychological mechanism that connects digital stimuli with consumer outcomes.

However, the effects of digital responsiveness appear to be more specific. Although digital responsiveness significantly enhances customer satisfaction by improving online service experiences, it does not significantly influence consumer trust or transaction decisions directly. This finding suggests that responsive digital interactions primarily function as a satisfaction-enhancing factor rather than the main driver of trust formation or purchasing decisions.

The study also highlights that e-WOM credibility does not directly influence customer satisfaction but contributes indirectly through consumer trust. Therefore, trust serves as an important mediating mechanism that transforms credible online information into stronger transaction confidence and positive post-purchase evaluations. Overall, this research extends the S–O–R perspective by demonstrating that informational stimuli (e-WOM credibility) and interactional stimuli (digital responsiveness) operate through different pathways in shaping consumer behavior. For e-commerce practitioners, strengthening credible online reviews and maintaining responsive digital services are essential strategies for building trust, improving satisfaction, and supporting sustainable consumer relationships.

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Author Contributions

The authors jointly contributed to the development and completion of this study. AS was responsible for conceptualizing the research, developing the theoretical framework, formulating hypotheses, designing the methodology, and collecting the data. TM and PP contributed to data processing, statistical analysis using PLS-SEM, interpretation of the findings, and discussion of the results. MR and KK contributed to the literature review, manuscript preparation, critical revision, and strengthening the theoretical and practical implications. All authors reviewed and approved the final manuscript and agreed to be accountable for the accuracy and integrity of the research.

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