

FACTOR ANALYSIS OF GENERATION Z'S SKINCARE PURCHASING DECISIONS (A Study on the Shopee Marketplace)

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Abstract

The development of e-commerce has significantly transformed consumer behavior, particularly in purchasing skincare products through digital marketplaces. This study aims to determine the effect of Consumer Trust and Electronic Word of Mouth (E-WOM) on the Purchase Decision of Skintific Symwhite 377 Dark Spot Eraser Serum among Generation Z on Shopee. This research employs a descriptive and verification method with a quantitative approach. The sample consists of 100 respondents selected using a non-probability sampling technique, specifically purposive sampling. Data were collected through questionnaires and analyzed using path analysis with SPSS software. The results show that Consumer Trust has a positive but non-significant effect on Purchase Decisions, whereas E-WOM has a positive and significant effect on Purchase Decisions. In conclusion, Consumer Trust and E-WOM simultaneously exert a significant influence on Purchase Decisions, contributing a total of 54.4% to the variance.

Keywords:

Consumer trust, Electronic word of mouth (E-WOM), Generation Z, Purchase decision, Shopee

INTRODUCTION

The development of information and communication technology has brought significant changes to consumer behavior, particularly in the processes of information search and purchasing decision-making. From a marketing management perspective, this process is an integral part of the information search stage before consumers evaluate alternatives and determine their final choice (Kotler & Keller, 2016). According to a report by the Indonesian Internet Service Providers Association (2024), the internet penetration rate in Indonesia has exceeded 78% of the total population, indicating that the majority of society actively utilizes the internet for various activities, including purchasing decisions. Concurrently, trading activities have undergone a digital transformation through e-commerce platforms, with Shopee emerging as one of the most frequently accessed platforms in Indonesia, securing a 53.22% user share (GoodStats, 2025).

Generation Z, as the most active age group in digital transactions—accounting for 60% of total e-commerce users—heavily relies on digital review features or Electronic Word of Mouth (E-WOM) before deciding to purchase a product. According to Hennig-Thurau et al. (2004), E-WOM refers to any positive or negative statement made by potential, actual, or former consumers about a product or company, which is made available to a multitude of people via the internet. E-WOM acts as an interpersonal information source that is perceived to be more objective than conventional advertising (Litvin et al., 2008). In line with this trend, the cosmetics and personal care industry has become one of the most dominant product categories in Indonesia's digital market, with a projected revenue of US\$2.09 billion in 2024 and an annual growth rate of 4.73% (Statista, 2024).

Skintific has emerged as one of the brands successfully dominating the digital market, particularly on the Shopee platform, capturing a 9.07% market share in the facial moisturizer category (GoodStats, 2025). One of its flagship products, Skintific Symwhite 377 Dark Spot Eraser Serum, is marketed with the claim of being able to fade dark spots within 14 days. This claim has triggered a high volume of E-WOM across various digital platforms. Nonetheless, high market penetration does not always guarantee consumer satisfaction; indications of a gap have been found between the product's efficacy claims and the actual experiences of some users, as reflected in negative consumer reviews on Shopee. This condition potentially erodes consumer trust. According to Mayer et al. (1995), trust involves a party's willingness to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, which in the context of e-commerce encompasses the dimensions of the seller's ability, benevolence, and integrity.

The results of a pre-survey conducted among 30 Generation Z Shopee users indicated that the intensity of E-WOM exposure toward this product is exceptionally high (with the average score on the Strongly Agree scale reaching 59). However, responses regarding Consumer Trust showed a sharp polarization between respondents who highly trust the product and those who remain skeptical about the objectivity of the reviews and the realism of the product's benefit claims. This phenomenon diverges from several previous studies, such as Abror & Sulton (2025) as well as Agustina & Wasiman (2024), which consistently found that E-WOM and Consumer Trust significantly influence Purchase Decisions. This discrepancy between empirical field findings and prior research highlights an empirical research gap that requires further investigation.

Furthermore, a theoretical gap exists regarding the role of Consumer Trust in an impersonal marketplace ecosystem. Ganesan (1994) posits that trust is crucial in reducing risk perception, particularly in transactions involving high uncertainty. In high-involvement products like skincare, physical and financial risks become critical considerations due to concerns over counterfeit products, non-compliance with claims, and varying product effects on different skin types. This study argues that in the context of Shopee, E-WOM cannot stand alone; Consumer Trust serves as a defining filter. This aligns with the Elaboration Likelihood Model (ELM) by Petty & Cacioppo (1986), which states that consumers with high involvement tend to process information deeply via the central route; thus, information credibility and trust in the platform become primary determinants before an E-WOM message is adopted (Cheung et al., 2008). Without conviction in store credibility and information validity, positive reviews may not necessarily drive purchasing decisions. Based on this rationale, this study aims to determine the partial and simultaneous effects of Consumer Trust and Electronic Word of Mouth (E-WOM) on the Purchase Decision of Skintific Symwhite 377 Dark Spot Eraser Serum among Generation Z on Shopee.

METHODOLOGY

This study employed a quantitative approach using descriptive and verification methods. The descriptive method was used to describe the categories of respondents' responses regarding the Consumer Trust (X_1), Electronic Word of Mouth or E-WOM (X_2), and Purchase Decision (Y) variables. Meanwhile, the verification method was applied to test the hypotheses regarding the effects of Consumer Trust and E-WOM on the Purchase Decision of Skintific Symwhite 377 Dark Spot Eraser Serum products on the Shopee platform.

The population in this study consisted of Generation Z consumers who use Shopee and had previously purchased and used the product. Since the population size could not be determined precisely (unknown population), the sample size was set at 100 respondents based on calculations using the Cochran formula. The sampling technique employed was non-probability sampling with a purposive sampling approach. The researchers established specific sample criteria, namely consumers belonging to Generation Z, actively using the Shopee platform, and having direct experience purchasing and using the product under study.

The data used in this study were primary data collected directly from respondents through the distribution of a structured questionnaire. The data collection instrument was designed using a 5-point Likert scale, ranging from Strongly Disagree to Strongly Agree. The questionnaire consisted of a total of 46 statement items distributed proportionally across the three research variables, comprising 16 statements measuring Consumer Trust (X_1), 18 statements measuring E-WOM (X_2), and 12 statements measuring Purchase Decision (Y).

The data processing procedures and data analysis techniques in this study were conducted through several systematic stages using SPSS software. The initial stage involved testing the research instrument through validity and reliability tests to ensure that each statement item was valid and consistent. Subsequently, descriptive analysis was conducted by tabulating the questionnaire data to interpret the tendency of variable value categories based on the calculation of the continuum line. Finally, verification analysis was conducted using path analysis to examine the direction and significance of relationships among the variables, both partially and simultaneously.

RESULTS AND DISCUSSION

Respondent Characteristics and Instrument Testing

This study involved 100 Generation Z respondents who use Shopee and had previously purchased Skintific Symwhite 377 Dark Spot Eraser Serum. Based on gender, the majority of respondents were female, comprising 97 respondents (97%), while male respondents accounted for 3 respondents (3%). This reflects the characteristics of skincare products, which tend to be more widely preferred by female consumers. Based on age, the majority of respondents were in the 21–24 age range, consisting of 80 respondents (80%), followed by those aged 25–28 years with 11 respondents (11%), and those aged 17–20 years with 9 respondents (9%).

Validity and Reliability Tests

The validity test results indicate that all statement items for the Consumer Trust, Electronic Word of Mouth, and Purchase Decision variables have correlation values greater than the r -table value. Therefore, all statement items were declared valid and could be used in the study. The reliability test results are presented in Table 1 below.

Discussion

Table 1. Reliability Tests

Variabel	Cronbach's Alpha	Critical Value	Conclusion
Customer Trust (X1)	0,882	0,600	Reliable
Electronic Word of Mouth (X2)	0,880	0,600	Reliable
Purchase Decision (Y)	0,782	0,600	Reliable

Based on Table 1, the Cronbach's Alpha values for the three variables are above the threshold of 0.600. Therefore, all research instruments are declared reliable and suitable for further analysis.

Descriptive Analysis

Descriptive analysis was conducted to describe the condition of each variable based on the responses of 100 respondents. The results were subsequently interpreted using a continuum line with five categories: very poor, poor, fair, good, and very good. A summary of the descriptive analysis results is presented in Table 2.

Table 2. Descriptive Analysis Results

Variable	Average Score	Category
Consumer Trust	3,42	Good
Electronic Word of Mouth	3,24	Fair
Purchase Decision	3,53	Good

Based on Table 2, Consumer Trust in Skintific Symwhite 377 Dark Spot Eraser Serum is categorized as good, particularly as reflected in the aspects of product capability, reliability, information transparency, and a favorable brand impression. Electronic Word of Mouth is categorized as fair, indicating that reviews, ratings, and experiences shared by other users on Shopee are sufficiently helpful to respondents in obtaining information before making a purchase, although there is still room for improvement in terms of consumer engagement in providing reviews and the credibility of the information available. Meanwhile, Purchase Decision is categorized as good, indicating a positive tendency among respondents to purchase the product through Shopee, as reflected in aspects including product choice, choice of distributor, purchase timing, and payment method.

Correlation Coefficient Analysis

The relationships among the variables were analyzed using correlation coefficients with the assistance of IBM SPSS Statistics. The test results are presented in Table 3.

Table 3. Correlation Analysis Results

Relationship Between Variables	Correlation Value	Category
Consumer Trust (X ₁) — E-WOM (X ₂)	0.786	Strong
Consumer Trust (X ₁) — Purchase Decision (Y)	0.638	Strong
E-WOM (X ₂) — Purchase Decision (Y)	0.731	Strong

Based on Table 3, the correlation between Consumer Trust and E-WOM is 0.786, indicating a strong relationship and suggesting that these two variables are closely related in shaping consumer perceptions. The correlation between Consumer Trust and Purchase Decision is 0.638, while the correlation between E-WOM and Purchase Decision is 0.731. Both correlations are categorized as strong, indicating that digital reviews and consumer trust have an important relationship with Generation Z's purchase decisions on Shopee.

Coefficient of Determination Analysis

Table 4. Coefficient of Determination Test Results

R	R Square	Interpretation
0.738	0.544	54.4% of Purchase Decision is explained by Consumer Trust and E-WOM

The R Square value of 0.544 indicates that Consumer Trust and Electronic Word of Mouth jointly explain 54.4% of the variation in Purchase Decision, while the remaining 45.6% is influenced by other variables outside this study, such as price, product quality, brand image, promotion, and consumer personal preferences.

Path Analysis

Table 5. Path Analysis Results

Variable Relationship	Path Coefficient	Direct Effect	Indirect Effect	Total Effect
Consumer Trust → Purchase Decision	0.168	2.82%	7.91%	10.7%
E-WOM → Purchase Decision	0.599	35.88%	7.91%	43.7%

Based on Table 5, the path equation obtained is $Y = 0.168X_1 + 0.599X_2 + 0.675\varepsilon$. Consumer Trust contributes a total effect of 10.7% to Purchase Decision, consisting of a 2.8% direct effect and a 7.9% indirect effect through E-WOM. Electronic Word of Mouth contributes a total effect of 43.7%, consisting of a 35.9% direct effect and a 7.9% indirect effect through Consumer Trust. The total effect of both variables on Purchase Decision is 54.4%, while the remaining 45.6% is influenced by other factors outside the research model. These findings indicate that E-WOM has a considerably more dominant effect than Consumer Trust in driving Purchase Decisions.

Hypothesis Testing

Table 6. Partial Hypothesis Testing Results (t-Test)

Structural	Path Coefficient	t-Statistic	t-Table	P-Value	Decision
ρ_{YX_1} (Consumer Trust)	0.168	1.513	1.984	0.133	H_1 rejected
ρ_{YX_2} (E-WOM)	0.599	5.406	1.984	<0.001	H_2 accepted

Based on Table 6, the t-statistic for Consumer Trust (1.513) is lower than the t-table value (1.984), with a p-value of $0.133 > 0.05$. Therefore, H_0 is accepted and H_1 is rejected, indicating that Consumer Trust does not have a significant partial effect on Purchase Decision. Conversely, the t-statistic for Electronic Word of Mouth (5.406) is greater than the t-table value

(1.984), with a p-value of $<0.001 < 0.05$. Therefore, H_0 is rejected and H_2 is accepted, indicating that E-WOM has a significant partial effect on Purchase Decision.

Table 7. Simultaneous Hypothesis Testing Results (F-Test)

F-Statistic	F-Table	Significance	Decision
57.960	3.09	<0.001	H_0 rejected, H_1 accepted

The calculated F-statistic of 57.960 is greater than the F-table value of 3.09, with a significance value of $<0.001 (<0.05)$. Therefore, H_0 is rejected and H_1 is accepted. This demonstrates that Consumer Trust and Electronic Word of Mouth simultaneously have a significant effect on the Purchase Decision of Skintific Symwhite 377 Dark Spot Eraser Serum among Generation Z consumers on Shopee.

The Effect of Consumer Trust on Purchase Decision

The path analysis results indicate that Consumer Trust has a positive but insignificant effect on Purchase Decision. This means that although the level of consumer trust increases, it is not sufficiently strong to directly determine the Purchase Decision for Skintific Symwhite 377 Dark Spot Eraser Serum among Generation Z consumers on Shopee. This condition may occur because purchasing decisions for skincare products are influenced not only by trust in the brand or seller but also by other considerations, such as product suitability, price, promotions, digital reviews, and individual skin conditions. Generation Z consumers tend to be more critical in evaluating skincare products because the effects of product use may vary from one individual to another. Therefore, trust alone may not be sufficient to encourage a purchase decision.

The Effect of Electronic Word of Mouth on Purchase Decision

The results of the study indicate that Electronic Word of Mouth has a positive and significant effect on Purchase Decision. This finding suggests that reviews, ratings, comments, photos, and testimonial videos play an important role in encouraging Generation Z consumers to purchase Skintific Symwhite 377 Dark Spot Eraser Serum on Shopee. E-WOM provides experience-based information from other consumers, thereby facilitating potential buyers in evaluating the quality and effectiveness of a product before making a purchase. For Generation Z, digital information serves as an important reference because this group is highly accustomed to online platforms and tends to compare user experiences before making purchasing decisions.

The Simultaneous Effect of Consumer Trust and Electronic Word of Mouth on Purchase Decision

The simultaneous test results indicate that Consumer Trust and Electronic Word of Mouth jointly have a significant effect on Purchase Decision. This means that the combination of internal confidence in a product and external information obtained from online reviews contributes to shaping consumers' purchase decisions. Although Consumer Trust does not have a significant partial effect, its presence still supports the overall decision-making process when combined with E-WOM. Therefore, Skintific needs to maintain consumer trust while effectively managing reviews and digital interactions, as these two factors jointly can strengthen consumer confidence and encourage purchase decisions on Shopee.

CONCLUSION

Based on the research findings, it can be concluded that Consumer Trust, Electronic Word of Mouth, and Purchase Decision for Skintific Symwhite 377 Dark Spot Eraser Serum among Generation Z consumers on Shopee are generally in good condition, although Electronic Word of Mouth falls into the fair category. Partially, Consumer Trust has a positive but insignificant effect on Purchase Decision, indicating that trust alone is not sufficiently strong to directly determine consumers' decisions to purchase skincare products. In contrast, Electronic Word of Mouth has a positive and significant effect on Purchase Decision, demonstrating that reviews, ratings, and other consumers' experiences play an important role in encouraging purchase decisions. Simultaneously, Consumer Trust and Electronic Word of Mouth have a significant effect on Purchase Decision, with a total contribution of 54.4%. This indicates that internal trust and external digital information jointly contribute to the decision-making process of Generation Z consumers on Shopee.

For Skintific, it is recommended to maintain consistent product quality and communicate product benefit claims realistically, actively manage reviews and digital interactions on Shopee, and respond promptly to consumer complaints in order to strengthen consumer trust and maintain a positive product image. For future researchers, it is recommended to incorporate other variables, such as price, brand image, product quality, or perceived risk, to obtain a more comprehensive understanding of the factors influencing Purchase Decisions for skincare products on e-commerce platforms.

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