

## Research Article

# The Role of Customer Review Towards Gen-Z Customer Trust with the Transformation of Consumer Behavior as a Moderating Variable and Shopping Experience as an Intervening Variable

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**Abstract.**

This research examines how online customer reviews (OCR) affect customer trust, with consumer behavior transformation (TPK) as a moderating variable and customer experience online (CEO) as an intervening variable. The study surveyed 185 Gen Z respondents, aged 17 or older, who shop on platforms like Shopee and Tokopedia. Using SEM PLS analysis, the study found that OCR positively influences customer trust, while TPK moderately enhances this effect. However, CEO has a weak impact on trust and cannot mediate the OCR-trust relationship. TPK also has a direct positive impact on customer trust.

**Keywords:** online customer review, customer experience online, customer trust, transformation of consumer behavior

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**Published:** 8 August 2025

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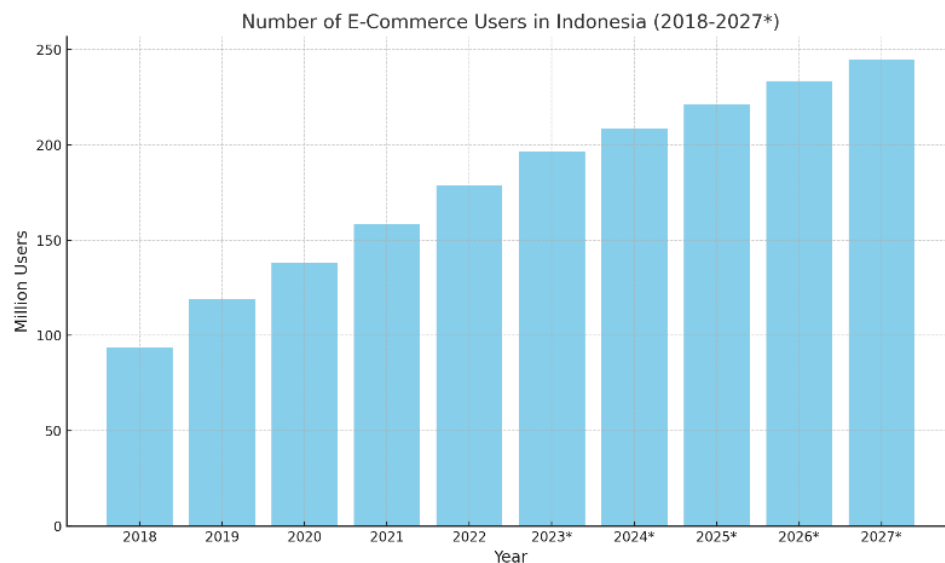
Selection and Peer-review under the responsibility of the 6th ICTESS: Education and Social Science Conference Committee.

## 1. Introduction

The development of digital technology has created various new opportunities in business, one of which is e-commerce websites. Electronic commerce conducts all buying and selling activities electronically using the internet, and one such business model is a marketplace. Some advantages of doing business on a marketplace include that sellers can focus on their business while all website management activities are handled by the platform itself. Another advantage, according to [1], is that 80% of consumers use marketplaces and e-commerce platforms to research products they plan to buy. There are ten e-commerce platforms with the largest visitor numbers in Indonesia, including Shopee, Tokopedia, Bukalapak, Lazada, Blibli, Bhinneka, Orami, Ralali, JD ID, and Zalora.

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The number of e-commerce visitors has been steadily increasing, and according to data from Statista Market Insights, the number of e-commerce visitors has been rising since 2018 and is predicted to reach 244.67 million by 2027 [2].



Source: Statista Market Insights (\*Projected)

However, after the restrictions on human mobility due to COVID-19 began to be lifted, consumers started to return to conventional shopping. This is evident from the decline in e-commerce visitors since the beginning of 2023. According to data from SimilarWeb, Shopee's website received only 143.6 million visits in February 2023. This figure represents a decrease of around 16% compared to January 2023 and a 25% drop from the end of 2022. The number of visitors to Tokopedia and Blibli's websites also decreased for two consecutive months in January and February 2023. Although Lazada and Bukalapak saw an increase in early 2023, their visitor numbers declined again in February 2023 [1]. To prevent further declines in visitors, e-commerce platforms are undertaking various efforts. Some promotional mixes used by e-commerce to boost sales and increase brand awareness include product discounts, combining multiple items at special prices (such as 'Bundles Blast' campaigns), free shipping vouchers, special limited-time offers (like Shopee flash sales), exposure when users share details about their purchases on social media, live streaming where merchants can host virtual product launch events, share information about new products, and interact with customers in real-time, the use of popular stars, influencers, or well-known bloggers as brand ambassadors, cash prizes, store discounts, and many other forms of promotion.

Online customer reviews, as part of electronic word of mouth (e-WoM) or online reviews, while not part of promotions, serve as an important reference for consumers. According to [3], word of mouth or information shared from one consumer to another is crucial for maintaining the continuity and success of online stores on marketplaces. Meanwhile, [4] states that the service provided by the company significantly impacts consumer satisfaction, and satisfaction has a positive influence on the type of reviews given by consumers. Online customer reviews are important because some products, such as fashion items and electronics, can only be evaluated for their usefulness after they have been used. Consumers rely solely on product descriptions, making online reviews very helpful in the decision-making process. For practitioners, online reviews can be used as free promotion to increase sales. [5] mentions that the presence of a review feature on every e-commerce platform is part of e-WoM. The reviews given by buyers on e-commerce platforms are based on their experiences and knowledge of a product or service. The information provided by buyers in the review feature can include product reviews, seller responses, and shipping speed.

What consumers write on e-commerce platforms reflects their personal experiences and is not controlled by the company. Consumers share information in the form of satisfaction or dissatisfaction with product quality or service. This causes online reviews to raise awareness among potential consumers and be considered a reliable source of information. According to [6], online customer reviews have a positive and significant influence on customer trust in the Bukalapak marketplace.

Post-pandemic COVID-19, there has been a change in consumer behavior globally, including in Indonesia. According to Peter Hohtoulas, PwC Indonesia Tax & Legal Services Advisor, some of these changes include a high concern for personal finances, which limits purchases of what are considered non-essential items. The high cost of online shipping has led consumers to return to in-person shopping [7]. Although some consumers prefer to return to in-person shopping, many still enjoy shopping online. [8] states that the satisfaction and success of shopping obtained by consumers can raise their standards of expectations. The shopping experience is one of the crucial factors in the decision-making process.

There are many benefits for businesses when conducting online marketing in marketplaces. For example, research by [9] states that the use of social media for marketing communication has a positive effect on consumer trust and a direct impact on consumer loyalty, ultimately leading to an intent to purchase from that store. [10] indicates that consumer buying behavior, measured by frequency, necessity, method of payment,

price, and product/service availability, shows differences in frequency before and after the pandemic, as online purchases were very high during the pandemic. Necessity, method of payment, price, and product/service availability do not show significant differences; consumers continue to purchase their needs regardless of the pandemic.

[11] notes that factors affecting the credibility of online customer reviews or reviews conducted by online buyers depend on the reader's personal experiences and specific review content, suggesting a reciprocal relationship between review usefulness and review credibility. Meanwhile, research by [12] shows that a company's ability to leverage online customer reviews impacts company performance. [13] highlights a significant influence between the strategies implemented by a company and consumer trust. Information exchange and recommendation strategies are positively related to customer trust. Customer trust also has a positive effect on the long-term relationship between buyers and suppliers and mediates the relationship between company strategies and long-term buyer-supplier relationships.

Research by [14] indicates that before the COVID-19 pandemic, online shopping was merely an option, but now it has become a necessity. This change in consumer behavior is supported by numerous online services such as apps and websites that offer various conveniences for consumers. Meanwhile, [15] states that consumer behavior, brand image, and promotion significantly influence purchasing decisions in an online store on a marketplace.

Research by [16] suggests that in the service industry, consumer trust positively affects consumer commitment, loyalty, and sales effectiveness. In contrast, research by [17] examines factors like the TAM (Technology Acceptance Model), M-Serqual (mobile service quality factors), and Personalization and Privacy in enhancing customer trust. The results show that TAM factors (ease of use and perceived benefits), M-Serqual factors (interface quality, interaction quality, and information quality), and personalization are positively related to customer trust.

Based on this background, the research problem is: "How do consumers respond to the influence of online customer reviews on customer trust, and does the use of consumer behavior transformation as a moderating variable enhance or weaken this influence? How does this influence change when shopping experience is used as an intervening variable?"

This study aims to measure and analyze consumer responses in the form of the influence of online customer reviews on customer trust. By using consumer behavior

transformation as a moderating variable and shopping experience as an intervening variable, the study seeks to determine whether there is a strengthening or weakening of this influence and whether there are differences in the direct and indirect effects.

Consumers engaging in transactions on marketplaces require product information to minimize negative post-transaction impacts. One way to obtain this information is by looking at customer reviews. Online Customer Reviews (OCR) are features on online marketplace platforms that have evolved from e-WOM (electronic Word of Mouth), previously known in online media. OCRs contain knowledge and experiences from other consumers who have purchased the product before. The information shared by consumers in OCRs can include product reviews, seller responses, shipping speed, and ratings .

Research [19] indicates that OCRs can be used to measure the reputation and credibility of marketplaces and help build consumer trust. Additionally, [20] suggests that credibility can implicitly shape the image of a product, thereby potentially increasing or decreasing the product's perceived value. [21] states that the indicators used to measure OCRs on online marketplaces include: 1) Perceived Usefulness: the perceived benefits consumers gain from customer reviews; 2) Source Credibility: the trust consumers place in the credibility of the source and information provided in OCRs; 3) Argument Quality: the persuasive strength of the arguments in OCR information; 4) Valence: the positive or negative nature of statements in OCR messages; 5) Volume of Review: the number of consumers interested in previous purchases.

Customer trust is crucial in building good relationships, especially in online sales where direct interaction between sellers and buyers is not possible. According to [22], the dimensions of customer trust include: 1) Ability, which refers to professionalism, honesty, openness, and care; 2) Benevolence of business, which relates to consumer welfare, goodwill, generosity, and kindness; 3) Integrity, which refers to consistency between words and actions, honesty, and fairness.

“Consumer behavior encompasses all direct and indirect actions and behaviors carried out by consumers to acquire goods or services at a specific place and time [23]. According to [24], consumer behavior is the process of considering, choosing, purchasing, utilizing, and evaluating products that will be consumed.”

The transformation in consumer behavior has been significant since the COVID-19 pandemic. This is reflected in the use of information technology as a reference source for information. Consumers have experienced a shift in purchasing methods, from initially

direct purchases to online shopping. [25] states that changes in consumer purchasing methods have resulted in an exponential increase in online purchases while also altering decision-making patterns. [26], [27], and [28] state that the transformation of consumer behavior in the decision-making process depends on several factors. These factors include: 1) the characteristics of the products displayed on e-commerce platforms, 2) the level of comfort in using the website, 3) the availability of product information in the digital realm, and 4) the potential savings obtained through comparison between direct and online purchases.

Customer Experience Online is defined as a form of experience where consumers gain comfort and ease in conducting transactions online [29]. Theory [30] defines experience as a perception, feeling, and thought that consumers have when they encounter a product in the market and engage in consumption activities. According to [31], the determinants of Online Shopping Experience consist of four factors: 1) experience in online shopping, 2) feeling competent when shopping online, 3) feeling comfortable when using e-commerce, and 4) perceiving e-commerce as easy to use.

According to [32], customer experience is described as a combination of experiences based on consumer activities in consuming or using a good or service, whether the experience leaves a positive impression or not. Building and delivering a good impression in the customer's mind not only impacts customer satisfaction but can also have a larger impact, such as creating a repurchase intention. Meanwhile, according to [33], customer experience is categorized into three dimensions: 1) sensory experience, which affects the consumer's senses, 2) emotional experience, where mood and emotions determine the outcome when making a purchase—if the consumer's mood is good, it will increase satisfaction, and 3) social experience, where social experience impacts an individual and can change their social behavior; the more positive the experience, the better the quality of their social interactions. Meanwhile, according to [34], customer orientation, customer advocacy, and customer knowledge have a positive impact on customer loyalty. In addition, customer trust only moderates the relationship between customer knowledge and customer loyalty. Although Gen Z and millennials are both young generations who grew up with digital technology, there are subtle differences in shopping. According to a survey by Populix in 2023, millennials are an impulsive shopper, while gen Z always does research first.

2. Method and Hypothesis

2.1. Method

In this study, the SEM PLS (Structural Equation Models Partial Least Squares) approach is used to analyze the effect of Online Customer Reviews on Customer Trust, with Consumer Behavior Transformation as a moderating variable and Shopping Experience as an intervening variable. The use of SEM PLS is for several reasons, namely: non-normal data, small sample size, formative measure and focus on prediction. The sample size consists of 185 respondents, and the sampling method used is non-probability sampling with a purposive sampling approach combined with convenience sampling.

The SEM PLS model used to test the relationships between the analyzed variables is illustrated as follows:

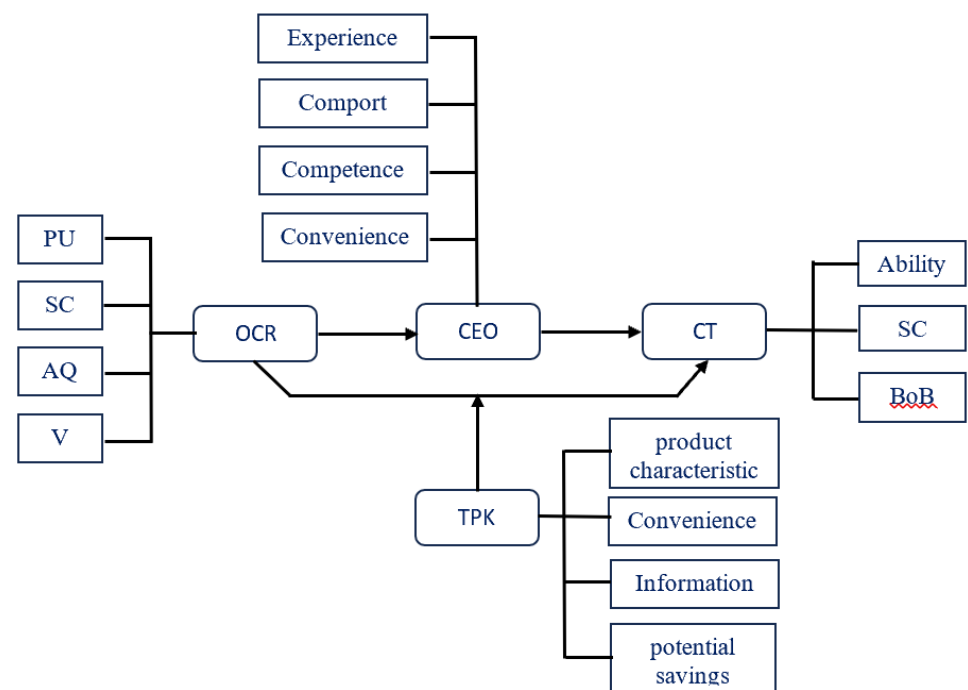


Figure 1: Structure Model Data Analysis.

The Data Analysis Model Structure in Figure 1 represents a causal model or influence relationship used to test the proposed hypotheses. The SEM PLS analysis method is employed because it can identify the dimensions of a construct and simultaneously measure the influence or degree of relationship between the variables whose dimensions have been identified.

The population in this study consists of customers who have shopped on one of the marketplaces in Indonesia, such as Shopee, Tokopedia, and others. The target population is Gen Z individuals, with a minimum age of 17 years.

The primary data used in this study is intended to test the validity of the theory regarding consumer responses, specifically the impact of Online Customer Reviews on Customer Trust. It also examines whether using Consumer Behavior Transformation as a moderating variable enhances or weakens this effect and how this influence is impacted when using Shopping Experience as an intervening variable. Data were collected during May and June 2024 from the target population, which includes customers who have shopped on marketplaces in Indonesia, totaling 185 users. Questionnaires were randomly sent to selected respondents across Indonesia.

## 2.2. Hypothesis

Online Customer Review (OCR) is a feature found on Online Marketplace Platforms, which is an evolution of e-WOM (electronic Word of Mouth) that was previously known in online media. OCR contains the knowledge and experiences of consumers who have previously purchased a product. The information shared by consumers in OCR can include product reviews, seller responses, delivery speed, and ratings [18].

Customer Experience Online (CEO) is a form of experience where consumers gain comfort and ease in conducting online transactions [29]. According to [30], experience is a perception, feeling, and thought that consumers have when they encounter a product in the market and engage in consumption activities. According to [31], the determinants of Online Shopping Experience consist of four factors: 1) having experience in online shopping, 2) feeling competent when shopping online, 3) feeling comfortable when using e-commerce, and 4) perceiving e-commerce as easy to use.

H1: There is an influence between the OCR variable and the CEO variable.

Research by [19] states that OCR can be used to measure the reputation and credibility of a marketplace and assist in the process of building consumer trust (CT). Meanwhile, [21] states that the indicators for measuring OCR on a marketplace consist of: 1) Perceived Usefulness (PU), which refers to the benefits perceived by consumers from customer reviews; 2) Source Credibility (SC), which refers to consumer trust in the credibility of the source and information provided in the OCR; 3) Argument Quality (AQ), which refers

to the strength of the persuasive argument in the OCR information; and 4) Valence (V), which refers to the positive or negative nature of the statements in the OCR messages.

H2: There is a direct and significant influence between OCR and CT.

According to [35], a moderating variable refers to a factor that alters or influences the relationship between two different variables. A moderating variable can either strengthen or weaken the relationship between independent and dependent variables. Consumer Behavior Transformation (TPK), according to its theory, is suspected to moderate the relationship between Online Customer Review (OCR) and Customer Trust (CT).

Customer trust (CT) is crucial in building a good relationship, especially in online sales where direct meetings between sellers and buyers are not possible. According to [22], the dimensions of customer trust consist of: 1) Ability, which refers to professionalism, honesty, openness, and care; 2) Benevolence of business, which refers to consumer welfare, good intentions, generosity, and kindness; and 3) Integrity, which refers to the alignment between words and actions, consistent behavior, honesty, and fairness.

.H3: Consumer Behavior Transformation (TPK) moderates the influence of Online Customer Review (OCR) on Customer Trust (CT)

Customer Experience Online (CEO) serves as an intervening variable that explains the relationship between the independent variable and the dependent variable. This occurs when the variable Customer Experience Online (CEO) mediates the influence of Online Customer Review (OCR) on Customer Trust (CT).

H4: Customer Experience Online (CEO) mediates the influence of Online Customer Review (OCR) on Customer Trust (CT).

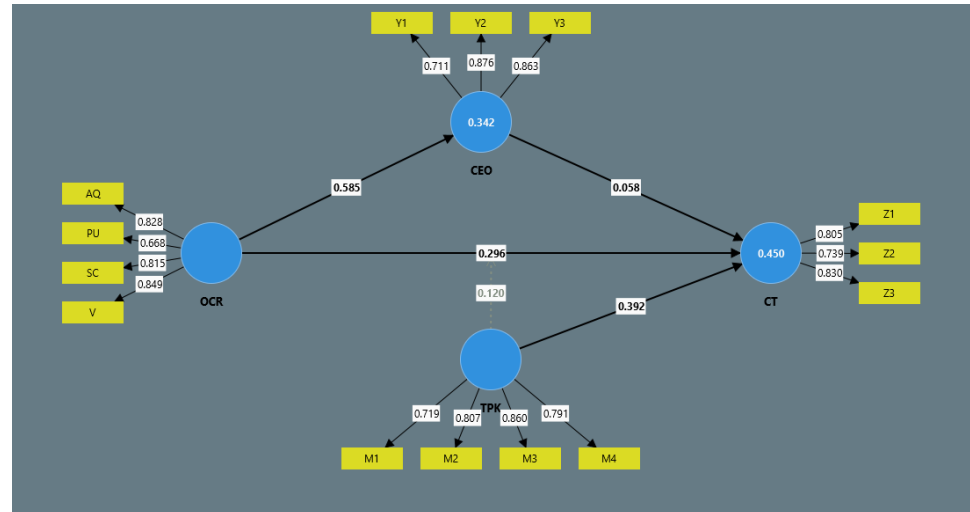
According to [26], [27], and [28], Consumer Behavior Transformation (TPK) in the decision-making process depends on: 1) the characteristics of products displayed on e-commerce platforms, 2) the level of comfort in using the website, 3) the availability of product information in the digital realm, and 4) the potential savings obtained through comparison between direct and online purchases.

H5: The TPK variable has a positive and significant influence on CT.

### 3. Result

The results of the instrument validity test showed that the answers of all respondents representing all research variables had a validity coefficient (CR) > 0.7. The indicators

for all variables in this study are feasible or valid. The reliability test is carried out on statement items that are included in the valid category. These results indicate that reliable statement items have a standardized loading factor value  $> 0.5$ . All variables measured have good validity and reliability values with  $AVE > 0.5$  and  $CR > 0.7$ . The measurement model and structural model of the research can be seen in Figure 2.



**Figure 2:** The structural model of the research.

Based on Figure 2, the data analysis results show that the outer loading values for all indicators of variables X (OCR), Y (CEO), and Z (CT) are greater than 0.5, indicating that all indicators are considered valid.

**TABLE 1:** Construct reliability and validity.

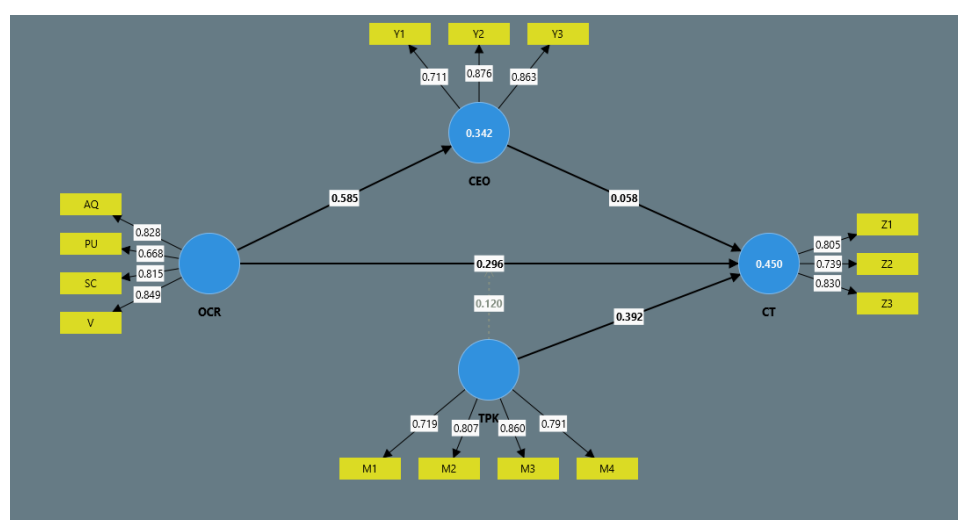
	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
CEO	0,752	0,765	0,859	0,672
CT	0,701	0,701	0,835	0,628
OCR	0,801	0,814	0,871	0,629
TPK	0,807	0,808	0,873	0,633

Based on the results above, it can be seen that the AVE (Average Variance Extracted) values for each variable are greater than 0.5, thus meeting the criteria for discriminant validity. This means that the variables CEO, CT, OCR, and TPK are all valid. Furthermore, the Cronbach's alpha values for each variable—CEO, CT, OCR, and TPK—are greater than 0.60, indicating that each of these variables is reliable.

Based on Figure 2 and Table 2 above, the results of the MRA and Path Analysis are summarized as follows:

TABLE 2:

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
CEO -> CT	0,058	0,057	0,087	0,663	0,507
OCR -> SEO	0,585	0,589	0,061	9,571	0,000
OCR -> CT	0,296	0,293	0,079	3,748	0,000
TPK -> CT	0,392	0,400	0,090	4,372	0,000
TPK x OCR -> CT	0,120	0,113	0,037	3,296	0,001

**Figure 3:** Structural Model / Inner Model.

1. OCR → CEO = 0.585 (positive), P Values 0.000 < 0.05 (significant)\*\*: This result indicates that OCR as an exogenous variable significantly affects the CEO variable, although the effect is relatively low.
2. OCR → CT = 0.296 (positive), P Values 0.000 < 0.05 (significant)\*\*: This result shows that the exogenous variable OCR directly explains the endogenous variable CT.
3. TPK x OCR → CT = 0.120 (positive), P Values 0.001 < 0.05 (significant)\*\*: This indicates that the variable TPK can moderate the relationship between OCR and CT. However, the mediating effect is not very large and can be categorized as low.
4. CEO → CT = 0.058 (positive), P Values 0.507 > 0.05 (not significant)\*\*: This means that CEO does not mediate the relationship between OCR and CT.

5.  $TPK \rightarrow CT = 0.392$  (positive), P Values  $0.000 < 0.05$  (significant)\*\*: This result shows that the moderating variable TPK directly explains the variable CT, although the effect is relatively low.

TABLE 3: R Square.

	R-square	R-square adjusted
CEO	0,342	0,338
CT	0,450	0,438

This means that the ability of the exogenous variable to explain the CEO variable is 0.338 or 33.8%, indicating that OCR only explains 33.8% of the variance in the CEO variable, while the remaining 66.2% is explained by other exogenous variables not measured in this study. Furthermore, the variables CEO and TPK together explain 43.8% of the variance in the CT variable (weak), meaning that CEO and TPK only account for 43.8% of the variance in CT, with the remaining 56.2% explained by other variables not measured in this study.

TABLE 4: Model Fit (Goodness of fit).

	Saturated model	Estimated model
SRMR	0,079	0,089
d_ULS	1,037	1,735
d_G	0,334	0,431
Chi-square	385,584	443,300
NFI	0,716	0,673

TABLE 5: F-square (effect size).

	f-square
CEO -> CT	0,003
OCR -> CEO	0,519
OCR -> CT	0,085
TPK -> CT	0,109
TPK x OCR -> CT	0,041

Based on the goodness of fit numbers from the table above, it is observed that the SRMR (Standardized Root Mean Square Residual) is less than 0.10, which indicates that the model produced in this analysis meets the goodness of fit criteria, as the value of 0.089 is less than 0.10.

Based on the data analysis results in Table 5, the effect sizes are as follows: The effect of CEO on CT is very weak and not significant, while the effects of OCR and TPK on CT are also low. The moderating effect of (TPK x OCR) on CT is similarly low, with an f-square value not exceeding 0.15. The only strong effect size observed is between OCR and CEO.

## 4. Discussion

### 4.1. The effect of the Online Customer Review (OCR) variable on Customer Experience Online (CEO)

In online purchases on marketplaces, consumers cannot see the products they are buying directly. They can only rely on product or service descriptions from the producers. To avoid mistakes in decision-making, consumers can easily conduct product research through online customer reviews. According to the Global Web Index (GWI) in the Digital 2022 Global Overview Report, 67.5% of Indonesians conduct product research before shopping for products on marketplaces. Research is done across all age groups, although it is more common among women.

In Indonesia, there are quite a few e-commerce platforms like Shopee, Tokopedia, and Lazada, which compete fiercely against each other. To win the competition, strategies are implemented to enhance the online shopping experience (CEO) so that consumers have a satisfying shopping process. Research conducted by the Paris-based research company IPSOS Indonesia in 2024 on e-commerce consumers in Indonesia states that online shopping satisfaction indicators are directly related to the recommendations consumers receive from online reviews (OCR). Shopee has the highest shopping satisfaction rate at 62% and is the top choice recommended to other consumers. It can be said that Shopee is the most outstanding e-commerce platform in providing the most satisfying shopping experience for consumers. Consumers rate Shopee as the e-commerce platform that provides the most satisfying shopping experience due to its diverse payment systems, including the popular COD (Cash on Delivery) payment system. Additionally, Shopee offers a wide range of products and the lowest prices compared to other e-commerce platforms.

According to [36], a good online customer review should meet the following criteria: a) credible: the information must be trustworthy and accountable, fulfilling the criteria of being trustworthy and honest; b) expertise: the review should be professional and useful

to assist customers; c) likable: the review should be interesting and likely to encourage purchases from the website.

Many factors affect the credibility of OCR, such as consumer experience, the content of the reviews, and the reciprocal relationship between the benefits and credibility of the reviews [11]. Live streaming sales are a trending shopping experience in e-commerce. Online stores on marketplaces conduct live streaming sessions on their platforms to showcase products directly. Consumers can interact with sellers in real-time, which maximizes satisfaction. This more personal and interactive shopping experience makes consumers feel like they are shopping in a physical store.

Not all live streaming sessions attract viewers. For live streaming to be effective, it must meet several requirements: a) Plan the theme well, create a script or points to be covered, and ensure all technical equipment functions properly; b) Promote the live streaming using social media to inform all followers; c) Create engaging, useful, inspirational, and entertaining content; d) Interact during the live streaming by answering questions and appreciating the most responsive viewers; e) Schedule live streaming at appropriate times by studying the habits and preferences of the target market; f) Continuously improve content quality and collaborate with influencers who have a large number of followers.

The behavior of Gen Z who always do research before deciding to buy, makes marketers pay close attention to customer reviews. Some of the benefits of customer reviews are: increasing consumer trust in the product, providing valuable information for the right decision-making, increasing sales, as proof of product credibility and can reduce marketing costs.

#### **4.2. The effect of the Online Customer Review (OCR) variable on Customer Trust (CT)**

The biggest concern for consumers in online business is fraud. Data from the Ministry of Communication and Information Technology (2023) show that online transaction fraud has reached 486,000 cases. It is crucial for marketplaces to build consumer trust. Positive testimonials from previous consumers can serve as evidence that builds trust with new consumers. According to [37], Online Customer Reviews (OCR) and Customer Trust (CT) have a positive and significant impact on purchasing decisions in marketplaces. Other research [38] indicates that online customer reviews significantly affect trust, brand image, and consumer decisions. Meanwhile, [39] states that seller reputation

positively and significantly influences trust, and online customer reviews positively and significantly impact trust. Furthermore, [40] and [41] note that Online Customer Reviews (OCR) positively and significantly affect purchase interest and product purchase decisions.

Customer trust plays a vital role in building strong and sustainable relationships between consumers and companies. Customer trust encompasses not only the products or services provided by the company but also the company's integrity, reliability, and commitment to customer satisfaction. According to research from [42], the use of social media in online sales not only positively impacts consumer trust but also affects consumer loyalty, ultimately influencing purchasing decisions. Building trust and loyalty towards online stores is a fundamental element of a successful marketing strategy. The importance of customer trust is highlighted by research from [43], which identifies customer satisfaction as a crucial factor influencing customer loyalty, and customer trust is affected by customer satisfaction.

Online Customer Reviews (OCR) available on various e-commerce platforms and marketplaces are important sources used by consumers to assess product quality. Reviews can be either positive or negative, depending on the customer's experience. Therefore, companies can use OCR as a promotional tool that benefits the company. To ensure reviews are positive, companies must maintain product quality and provide satisfactory service. Research from [44] indicates that a company's response to Online Customer Reviews not only affects the customer who receives the response but also influences subsequent customers who observe the response. Companies should provide detailed responses to negative reviews and offer brief responses to positive reviews.

#### **4.3. The variable of Consumer Behavior Transformation (TPK) can moderate the effect of the Online Customer Review (OCR) variable on Customer Trust (CT)**

The Consumer Behavior Transformation (TPK) variable can moderate the effect of Online Customer Reviews (OCR) on Customer Trust (CT), although with a low level of moderation, indicating that the TPK variable should receive attention from e-commerce platforms. To enhance the role of TPK on CT, companies can leverage social media. Gen Z, who are highly active on social media, tend to be more responsive to advertising campaigns on platforms such as Instagram and Facebook. Creatively designed and relevant ads can create greater engagement from customers in the form of discussions

and content sharing among Gen Z. Research from [45] indicates that information, content relevance, and brand interactivity on social media significantly contribute to the formation of Customer Trust towards the brand. Informative and relevant content can attract attention and influence the purchasing behavior of Gen Z.

#### **4.4. The Online Customer Experience (CEO) variable does not mediate the effect of the Online Customer Review (OCR) variable on Customer Trust (CT)**

The influence of the Customer Experience Online (CEO) variable on Customer Trust (CT) is very weak, making CEO unable to mediate the effect of Online Customer Review (OCR) on CT. For respondents, who are mostly Gen Z, CEO is not necessary to build CT. Research conducted by a research institute in Indonesia, Populix, in 2023 on Gen Z shopping behavior shows that Gen Z relies more on recommendations from friends rather than celebrities or influencers. 68% of Gen Z respondents consider friends' recommendations more when choosing a brand to purchase.

For Gen Z, trends are not very important as decisions are more based on information from close friends. As a group that spends a lot of time online and is active on social media, Gen Z enjoys shopping on marketplaces. Companies targeting Gen Z should focus on characteristics of this group, such as: 1) producing quality products, as Gen Z dislikes cheap products of low quality; and 2) providing detailed product photos and videos with complete descriptions to build customer trust.

According to a 2023 survey by Populix Indonesia, 88% of Gen Z are very active on social media platforms like Twitter, Instagram, YouTube, and TikTok. Gen Z prefers graphics over long articles, so companies should present information in engaging graphic formats. Research by [46] shows that for Gen Z, Customer Trust does not affect Customer Satisfaction, and only Customer Experience impacts Customer Satisfaction. Additionally, another study by [47] finds that Gen Z is very familiar with omnichannel due to their internet activity. Many Gen Z individuals view social media not only as a connectivity tool but also as a platform for seeking inspiration, researching products, and connecting with their favorite brands. An omnichannel strategy is key to understanding and meeting the needs of Gen Z consumers, offering valuable insights for companies to enhance engagement and loyalty.

Responding to changes in consumer behavior through market research is the best way for companies to stay afloat. Research allows companies to find out the development of consumer behavior in viewing goods and services. The data obtained from research can help companies in determining product segmentation, creating a positive brand image, making the right promotion so that they can attract competition. Maintaining good relationships with consumers is one way to get accurate data at an affordable cost.

#### **4.5. The Consumer Behavior Transformation (TPK) variable has a positive and significant effect on the Customer Trust (CT) variable**

The digital era has transformed consumer behavior in shopping and selling. This shift has intensified since the COVID-19 pandemic, which restricted human mobility and increased the demand for digital business. E-commerce offers convenience and limitless accessibility for online shopping. As consumer preferences shift from offline to online shopping, businesses must adapt their marketing strategies. Consumers now have more options, competitive prices, and the comfort of shopping without leaving home.

According to research by Populix in 2023, Indonesian consumers increasingly prefer to shop online on marketplaces for various products, including electronics, household items, and health products. The intense competition in online trading has made trust a crucial factor influencing consumer choice of e-commerce platforms. Key factors driving consumer satisfaction include: 1) a trustworthy and reliable platform, 2) high-quality products, 3) secure and reliable shipping, and 4) a comfortable shopping experience.

Consumer behavior transformation presents new challenges for businesses. [48] states that consumer behavior has changed due to the digital era. Significant factors affecting consumer behavior include: 1) Culture, which must adapt to technological advancements because online and offline shopping differ greatly, 2) Psychology, which impacts consumer behavior more significantly in the digital era, particularly perceptions, motivations, learning, beliefs, and attitudes, 3) Digital technology, which affects consumer behavior at all stages of the decision-making process: need recognition, information search, alternative evaluation, purchase, and post-purchase.

According to [49], innovative strategies are necessary for companies to address consumer behavior transformation by fostering employee creativity and proactively responding to market changes. Innovative strategies can involve creating a culture of

innovation within the company, encouraging out-of-the-box thinking and sharing new ideas among employees. Creative thinking is expected to lead to innovative opportunities, new concept development, and competitive advantages. According to [50], competitive advantage arises from innovative products, creative marketing strategies, and customer satisfaction.

Customer satisfaction is achieved when a company gains customer trust, as customer trust directly correlates with customer satisfaction. Customer trust is built in e-commerce platforms that maximize customer engagement. Customers who actively interact with a company and spend more time on its site are likely to make transactions. Customer trust goes beyond providing excellent service; it also involves the company's commitment to creating customer satisfaction. When customers trust a company, repeat purchases and positive recommendations are more likely.

## 5. Conclusion and Recommendation

### 5.1. Conclusion

The conclusions of this study indicate that there is a positive and significant influence between the variable Online Customer Review (OCR) and Customer Experience Online (CEO). This result is consistent with [36] and [11]. Live streaming programs, widely used by e-commerce, represent a trending customer experience online. Direct interaction between sellers and buyers creates a more personal and interactive customer experience, making consumers feel as if they are shopping in a physical store.

The variable Online Customer Review also has a positive and significant impact on Customer Trust, in line with research from [37], [38], and [39]. Meanwhile, [40] states that Online Customer Review has a greater impact on purchase decisions. The variable Transformasi Perilaku Konsumen (TPK) can moderate the influence of Online Customer Review (OCR) on Customer Trust (CT), although the moderating effect is low, indicating that TPK needs attention from e-commerce. To enhance the role of TPK on CT, companies can utilize social media. This is consistent with research from [45].

The impact of the variable Customer Experience Online (CEO) on Customer Trust (CT) is found to be very weak, meaning that Customer Experience Online (CEO) cannot mediate the effect of Online Customer Review (OCR) on Customer Trust (CT). For respondents, who are mostly Gen Z, CEO is not necessary for building CT. This aligns with Populix's 2023 research on Gen Z's online shopping characteristics. The variable

TPK has a positive and significant effect on Customer Trust (CT), consistent with [48]. TPK has evolved due to the digital era, particularly in decision-making. Companies need innovative strategies to dominate the market. This is in line with [49].

## 5.2. Recommendation

For future researchers, it is recommended to consider the results of this study by comparing consumer behavior in older age groups, such as Generation Y. This millennial group, which has more maturity and better income, could be used as the next respondent sample. Researchers may also add other variables, such as online purchase decision variables and repeat purchase variables for more specific products, like skincare for women.

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