

Electronic Word of Mouth (E-WOM) and Consumer Trust as Determinants of Online Purchase Decisions among Millennial Mothers on Shopee Marketplace

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Abstract: The rapid development of digital technology has significantly transformed consumer behavior, particularly in purchasing decisions made through e-commerce platforms. Among various digital marketing tools, electronic word of mouth (e-WOM) has emerged as one of the most influential sources of information shaping online consumer behavior. This conceptual paper aims to examine the theoretical relationship between e-WOM and consumer trust in influencing online purchase decisions on Shopee, particularly among millennial mothers. Using a descriptive-analytical and literature-based approach, this study reviews relevant empirical research and theoretical discussions published between 2019 and 2024. The analysis reveals that e-WOM positively influences both consumer trust and purchase decisions, while trust serves as a crucial mediating factor that strengthens the impact of e-WOM. The findings emphasize that authentic testimonials and digital trust are essential strategies for developing sustainable consumer engagement and purchasing confidence in today's experience-based digital economy.

Keywords: e-wom, consumer trust, purchase decision, shopee, millennial mothers

1. INTRODUCTION

The emergence of digital transformation has fundamentally reshaped global business landscapes, particularly in the realm of consumer purchasing decisions. In Indonesia, e-commerce has experienced remarkable growth, with the market reaching USD 75.1 billion in 2024 and projected to surpass USD 185 billion by 2030 (Mordor Intelligence, 2025). This exponential growth is driven by increased smartphone penetration, improved internet infrastructure, and shifting consumer preferences toward convenience-based shopping experiences. Within this digital ecosystem, millennial mothers represent a particularly influential demographic segment. According to recent studies, millennial mothers account for 85% of all consumer purchases globally and control over \$31.8 trillion in worldwide spending (Marketing-Interactive, 2024). In Indonesia, this demographic group increasingly relies on e-commerce platforms particularly Shopee, which holds 28.7% of the Indonesian e-commerce market share to fulfill their daily purchasing needs while balancing work, family, and personal responsibilities.

The growth of e-commerce platforms such as Shopee has created a new digital ecosystem that enables consumers to share experiences through online reviews, comments, and testimonials. This phenomenon is widely known as electronic word of mouth (e-WOM), which represents informal communication among consumers in digital spaces and has become a significant factor influencing online purchasing behavior (Ismagilova et al., 2020). Digital platforms have revolutionized how millennial consumers, particularly mothers, make purchasing decisions. Unlike previous generations, millennial mothers demonstrate distinct characteristics: they are digitally proficient, value authentic peer experiences over traditional advertising, prioritize convenience and time-saving solutions, and actively engage in online communities for product recommendations (Salsify, 2024). Research indicates that 78% of millennial parents research product features and reviews on their smartphones before making purchases, with friends, family, and online communities serving as primary sources of influence (Fluent, 2024). For millennial mothers, online shopping has evolved from a mere convenience into a part of their modern lifestyle. This consumer segment values practicality and efficiency, often relying on peer-generated reviews rather than traditional advertising. Such reliance stems from the belief that user experiences are more authentic and relatable compared to persuasive marketing messages. Within this context, consumer trust becomes a critical mediating factor that links e-WOM to purchase decisions (Algharabat et al., 2021).

Previous studies have consistently demonstrated the positive impact of e-WOM on consumer attitudes and behavioral intentions. However, there exists a significant research gap in the existing literature: limited theoretical exploration specifically focuses on millennial mothers as a strategic consumer group in Indonesia's rapidly evolving digital marketplace. While numerous studies examine e-WOM and trust separately, few integrate these concepts within the unique context of Indonesian millennial mothers shopping on Shopee an audience that significantly shapes purchasing trends on digital platforms. Therefore, this paper seeks to address this gap by conceptually exploring the relationship between e-WOM, consumer trust, and online purchase decisions among millennial mothers on the Shopee marketplace. Specifically, this study aims to: (1) examine how e-WOM influences consumer trust and purchase decisions in the context of digital marketplaces; (2) analyze the mediating role of consumer trust in strengthening the impact of e-WOM on purchase decisions; and (3) identify strategic implications for businesses targeting millennial mothers in Indonesia's e-commerce ecosystem (Kotler & Keller, 2021).

The novelty of this research lies in its specific focus on the intersection of three critical elements: (1) millennial mothers as a unique demographic with distinct digital consumption patterns; (2) Shopee as Indonesia's leading mobile-first e-commerce platform; and (3) the mediating mechanism of trust in translating e-WOM into actual purchase behavior within this specific context. The outcomes of this study are expected to provide theoretical contributions to digital consumer

behavior research and offer managerial insights for businesses in designing effective online marketing strategies targeting female millennial consumers.

2. LITERATUR REVIEW

2.1 Electronic Word of Mouth (e-WOM)

According to Ismagilova et al. (2020), electronic word of mouth (e-WOM) refers to informal communication among consumers through digital platforms that conveys information about product or service experiences. It has become one of the most credible and influential sources of information in the digital marketplace, as it reflects real user experiences. Wijaya and Nurwulandari (2023) further explain that the effectiveness of e-WOM is influenced by several dimensions, including the clarity of information, the authenticity of the reviewer, and the consistency of user perceptions. Positive reviews are considered to enhance brand reputation, stimulate purchase intentions, and strengthen consumer confidence in online platforms.

2.2 Consumer Trust

Consumer trust is defined as the level of confidence consumers place in the integrity, honesty, and reliability of online sellers or e-commerce platforms (Algharabat et al., 2021). Trust plays a vital role in reducing perceived risk and building long-term consumer relationships. Rahmawati and Hidayat (2022) identify three key components that shape trust in online transactions: the reputation of the seller, the security of the payment system, and the authenticity of the products offered. When consumers trust the seller and the platform, they are more likely to make purchase decisions and exhibit brand loyalty in subsequent transactions

2.3 Purchase Decision

Kotler and Keller (2021) define a purchase decision as a psychological process through which consumers evaluate alternatives and select a product that meets their needs and preferences. In the digital environment, this process is highly influenced by user generated content such as reviews, testimonials, and product ratings (Sari et al., 2023). Positive consumer perceptions toward digital information sources often increase the likelihood of making online purchases, demonstrating that e-WOM serves as an essential driver of consumer decision-making behavior.

2.4 Relationship among Variables

A growing body of research supports the positive relationship between e-WOM, consumer trust, and purchase decisions. Alfiah and Pradipta (2022) discovered that e-WOM influences purchase decisions both directly and indirectly through consumer trust as a mediating variable. Similarly, Chen and Wang (2021) found that credible e-WOM enhances trust, which subsequently strengthens purchase intentions. Thus, e-WOM and consumer trust are two interconnected factors that jointly determine the success of online purchasing behavior, especially among millennial mothers who actively engage in social commerce activities on Shopee.

3. METHODOLOGY

This article adopts a conceptual and literature-based research approach designed to analyze the theoretical relationship between electronic word of mouth (e-WOM), consumer trust, and online purchase decisions. The study applies a descriptive-analytical method, which is appropriate for this research because it allows for comprehensive synthesis of existing theoretical frameworks and empirical findings without requiring primary data collection (Creswell, 2018). This approach is particularly suitable for identifying patterns, relationships, and gaps in the literature that can inform future empirical investigations.

The descriptive-analytical approach was chosen over experimental or survey methods because: (1) it enables comprehensive review of multiple theoretical perspectives and empirical studies across different contexts; (2) it provides a foundation for developing conceptual frameworks that can guide

future quantitative research; (3) it allows identification of research gaps that have not been adequately addressed in existing literature; and (4) it offers theoretical insights that can inform both academic research and managerial practice in digital marketing. The data for this study were collected from secondary sources, including national and international journal articles, academic books, and conference proceedings published between 2019 and 2024. These sources were selected based on their relevance to the key variables of this study: e-WOM, consumer trust, and purchase decision. To ensure the validity and replicability of this literature review, a systematic selection process was implemented:

1. Article Selection Process

The literature search was conducted using the following databases: Scopus, Google Scholar, Web of Science, and ScienceDirect. The search strategy employed Boolean operators with the following keyword combinations: ("E-WOM" OR "Electronic Word of Mouth") AND ("Trust" OR "Consumer Trust") AND ("Purchase Decision" OR "Buying Decision") AND ("E-commerce" OR "Online Shopping" OR "Marketplace" OR "Shopee") AND ("Millennial" OR "Generation Y" OR "Young Mothers"). These specific keywords were selected because: (1) they directly address the core variables of this study; (2) they include both broad terms (e.g., "e-commerce") and specific terms (e.g., "Shopee") to capture comprehensive literature; (3) they incorporate demographic identifiers relevant to the study population; and (4) they align with commonly used terminology in digital marketing and consumer behavior research.

2. Inclusion and Exclusion Criteria

Inclusion criteria: (1) Peer-reviewed journal articles and conference proceedings. (2) Published between 2019-2024. (3) Written in English or Indonesian. (4) Focus on e-WOM, consumer trust, or online purchase decisions. (5) Empirical studies or theoretical discussions relevant to e-commerce behavior. Exclusion criteria: (1) Non peer-reviewed sources (blogs, news articles). (2) Studies published before 2019. (3) Research unrelated to digital consumer behavior. (4) Duplicate publications

3. Article Selection Flow

Initial search results: 247 articles identified After removing duplicates: 189 articles After title and abstract screening: 78 articles After full-text review: 45 articles included in final analysis

Reasons for exclusion at full-text stage:

1. Not directly relevant to study variables (n=18)
2. Insufficient methodological rigor (n=9)
3. Focused on different demographic groups (n=6)

The analysis process involved three main stages:

1. Identification of key theories and previous findings related to digital consumer behavior;
2. Comparison of results from various studies to identify consistent patterns or theoretical gaps; and
3. Interpretation of how these findings contribute to understanding the dynamics of e-WOM and trust in shaping online purchase decisions among millennial mothers on Shopee.

By using a conceptual approach, this study does not aim to test hypotheses statistically but rather to provide a comprehensive theoretical foundation and managerial insight for future empirical research in digital marketing and consumer behavior. This systematic review methodology ensures transparency, replicability, and validity of the literature analysis conducted in this study. This stage explains that the research being conducted is a rigorous and systematic literature review. The researchers wanted to determine how online reviews (e-WOM) influence young mothers' trust when shopping on Shopee, based on scientific studies published in the past five years. Researchers use specific search logic to obtain specific results.

4. RESULTS

Synthesis of Findings by Theme and Variable

4.1 E-WOM Effectiveness in Digital Marketplaces

The literature reveals consensus regarding the effectiveness of e-WOM in influencing consumer behavior. Studies consistently demonstrate that informative, credible, and consistent e-WOM significantly enhances purchase intentions (Ismagilova et al., 2020; Wijaya & Nurwulandari, 2023). Specifically, positive e-WOM reduces information asymmetry, decreases perceived risk, and provides social proof—particularly important for millennial mothers who juggle multiple responsibilities and require efficient decision-making processes. The synthesis of empirical studies identifies several forms of e-WOM that demonstrate superior effectiveness in digital marketplaces. Detailed product reviews with specific usage experiences emerge as the most influential type, as they provide concrete information that potential buyers can relate to their own needs and contexts.

Visual content, including photos and videos from verified purchasers, serves as compelling evidence of product quality and authenticity, addressing concerns about the gap between online descriptions and actual products. Furthermore, ratings and testimonials from demographic-matched reviewers, particularly other mothers sharing similar life circumstances, carry significantly more weight due to perceived similarity and relevance. Real-time question-and-answer interactions between sellers and potential buyers also contribute to e-WOM effectiveness by providing immediate clarification and building confidence in the purchase decision process.

4.2 Consumer Trust in Digital Context

Literature examination reveals that trust among millennial mothers operates on two distinct levels: platform trust and seller trust. Platform trust refers to confidence in Shopee's infrastructure—including payment security, buyer protection policies, and delivery guarantees—while seller trust relates to individual merchants' reliability, responsiveness, and product authenticity (Algharabat et al., 2021). For millennial mothers specifically, trust formation follows a multi-dimensional process shaped by both institutional and interpersonal factors. Verified seller badges and positive rating histories serve as trust signals that reduce uncertainty about merchant credibility, particularly for first-time transactions with unfamiliar sellers.

Transparent product descriptions that accurately match actual items received play a crucial role in establishing long-term trust relationships, as consistency between expectations and reality determines whether buyers will return for subsequent purchases. Responsive customer service and easy return policies provide psychological assurance that potential problems will be addressed fairly, thereby reducing perceived transaction risk. Additionally, secure payment options including cash-on-delivery (COD) address financial security concerns that are particularly salient among millennial mothers managing household budgets, offering flexibility and control over the payment process.

4.3 Purchase Decision Mediating Factors

The analysis identifies several factors that mediate the relationship between e-WOM, trust, and purchase decisions within the digital commerce ecosystem. Perceived risk emerges as a critical mediator, with e-WOM functioning to reduce multiple dimensions of risk including financial risk (money loss), performance risk (product failure), and time risk (delivery delays or return hassles). Source credibility represents another significant mediating factor, as reviews from similar demographic groups, particularly other mothers, carry substantially more weight due to perceived expertise and shared experiences relevant to the buyer's situation.

Information quality also mediates the e-WOM-purchase decision relationship, with detailed and specific reviews proving more influential than generic comments or simple star ratings, as they provide actionable intelligence for decision-making. Finally, platform features such as Shopee's

guarantee system and streamlined return processes strengthen trust by providing institutional backing to individual transactions, thereby facilitating the conversion of positive e-WOM and trust into actual purchase behavior. These mediating factors work in concert to create a comprehensive decision-making environment where information, assurance, and convenience combine to influence millennial mothers' online purchasing choices.

5. DISCUSSION

The analysis of recent studies demonstrates that electronic word of mouth (e-WOM) and consumer trust are two interrelated variables that play a crucial role in shaping online purchasing behavior, particularly among millennial mothers who actively use e-commerce platforms such as Shopee.

The Role of e-WOM in Shaping Consumer Decisions

In the digital marketplace, consumers rely heavily on peer-generated content to evaluate product quality and credibility. e-WOM serves as a digital social bridge, allowing consumers to exchange experiences and opinions based on real purchase interactions. According to Ismagilova et al. (2020) and Wijaya and Nurwulandari (2023), the clarity, authenticity, and consistency of online reviews significantly influence consumer perceptions. Positive e-WOM reduces uncertainty, increases product confidence, and encourages purchase decisions. For millennial mothers, whose buying decisions often integrate emotional and rational considerations, e-WOM becomes a key determinant because it reflects both social proof and emotional assurance derived from shared experiences of fellow consumers.

Consumer Trust as a Mediating Factor

Consumer trust acts as a psychological assurance that minimizes perceived risk in online transactions. Algharabat et al. (2021) emphasize that trust in online platforms is built through perceived integrity, transaction security, and product authenticity. Rahmawati and Hidayat (2022) further explain that when consumers perceive online stores as credible and reliable, their intention to purchase strengthens—even in competitive marketplaces. In this context, trust mediates the relationship between e-WOM and purchase decision, transforming consumer perception into actual buying behavior. Thus, maintaining transparency and responsiveness in digital interactions becomes essential for sustaining consumer trust.

Shopee's Ecosystem of Trust and Social Interaction

Shopee, as one of Indonesia's largest e-commerce platforms, has successfully established a trust-based ecosystem through mechanisms such as verified seller badges, the Shopee Guarantee feature, and transparent customer review systems. These mechanisms strengthen perceived reliability and transactional confidence. For millennial mothers, such assurances play a decisive role, as this group tends to prioritize both security and social validation when engaging in online shopping. Therefore, sellers who maintain positive ratings and authentic feedback benefit from a stronger consumer base and repeated purchases.

Strategic Implications for Digital Marketing

The synthesis of literature suggests that integrating e-WOM strategies with trust-building mechanisms can significantly enhance purchase decisions. Businesses are encouraged to: (1) Encourage customers to leave authentic and detailed reviews; (2) Maintain transparency and consistency in product information; (3) Develop interactive communication through social media to strengthen consumer relationships. These strategies not only foster brand credibility but also sustain long-term consumer engagement in the competitive landscape of online marketplaces. They should actively solicit honest reviews from other buyers (e-WOM) and maintain honest product information (trust). Friendly interactions on social media are also key to turning these young mothers into loyal customers, not just one-time buyers.

6. CONCLUSION

This conceptual paper concludes that electronic word of mouth (e-WOM) and consumer trust play pivotal and mutually reinforcing roles in influencing online purchasing decisions, particularly among millennial mothers on the Shopee platform. e-WOM acts as a digital information channel that shapes perceptions, reduces uncertainty, and fosters emotional confidence in product quality, while consumer trust transforms these perceptions into concrete purchasing actions. Both variables together illustrate that in the context of modern e-commerce, digital credibility and trust-based interaction are the foundation for effective consumer engagement and decision-making. Furthermore, the findings highlight that e-WOM not only affects purchase decisions directly but also indirectly through the mediating effect of consumer trust. Thus, transparent communication, authentic testimonials, and consistent seller reliability become the cornerstones of successful digital marketing strategies for online businesses. Most existing studies examine e-WOM and trust in general consumer populations, overlooking the unique characteristics of millennial mothers as a distinct market segment with specific needs, constraints, and decision-making patterns. While general e-commerce research is abundant, context-specific studies focusing on Shopee's unique features (mobile-first interface, social commerce integration, localized payment options) and their impact on millennial mother behavior remain scarce. Although studies acknowledge trust as a mediating variable, the specific mechanisms through which e-WOM builds trust among millennial mothers—considering their unique life stage, time constraints, and risk perception—have not been thoroughly investigated. Indonesian e-commerce behavior, influenced by unique cultural factors, social norms, and economic conditions, requires more targeted research to understand how these elements shape the e-WOM-trust-purchase decision relationship.

IMPLICATIONS FOR RESEARCH

From a practical and managerial perspective, the findings underscore that effective marketing strategies must integrate e-WOM with long-term trust-building mechanisms. Business practitioners are urged to prioritize transparency by ensuring consistency between online descriptions and actual product quality, alongside guaranteeing transaction data security to mitigate consumer anxiety. Beyond encouraging detailed authentic reviews, digital marketers are advised to leverage influencer collaborations and foster interactive communication via social media to strengthen emotional connections with the millennial mother segment, ultimately cultivating brand credibility and competitive advantage in a saturated market. As recommendations for future academic advancement, this study suggests a transition from conceptual modeling toward concrete empirical validation. Future researchers are encouraged to conduct quantitative studies utilizing Structural Equation Modeling (SEM) with primary data, as well as comparative analyses across platforms (such as Tokopedia or TikTok Shop) to discern user behavior differences. Furthermore, research exploration should be expanded by incorporating complex variables such as risk perception, digital literacy, and price sensitivity—or by adopting qualitative and mixed-methods approaches to more deeply comprehend cultural nuances and decision-making contexts.

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