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Understanding the Drivers of Brand Trust in E-Commerce: The Role of Digital Payment, Online Reviews, and Transaction Convenience among Generation Z

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A R T I C L E I N F O

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A B S T R A C T

This study aims to examine the determinants of brand trust in e-commerce among Generation Z, focusing on the roles of digital payment (X1), online reviews (X2), and transaction convenience (X3). Grounded in the Technology Acceptance Model and trust theory, this research adopts a quantitative approach using survey data collected from Generation Z respondents and analyzed through Structural Equation Modeling (SEM). The findings reveal that transaction convenience has a strong and significant effect on brand trust, while online reviews show a marginal effect, and digital payment has no significant impact. These results indicate that trust formation among Generation Z is primarily driven by experiential and convenience-related factors rather than basic technological features, offering important implications for e-commerce strategy development.

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INTRODUCTION

The rapid expansion of e-commerce has significantly transformed consumer behavior, particularly among Generation Z, who are highly familiar with digital technologies. In online environments, where direct physical interaction is absent, trust becomes a critical factor influencing consumer engagement and decision-making.

Trust in e-commerce reduces uncertainty and perceived risk, thereby encouraging consumers to engage in online transactions. Previous studies emphasize that trust is a fundamental determinant of consumer behavior and purchase intention in digital environments.

Several factors contribute to the formation of trust in e-commerce. First, digital payment systems enhance user confidence through security, speed, and reliability. Second, online reviews act as a form of social proof, influencing consumer perceptions and reducing uncertainty. Third, transaction convenience improves user experience, which is essential in digital platforms.

Empirical studies have demonstrated that online reviews significantly influence trust formation and consumer decisions. However, existing research tends to examine these factors separately rather than integrating them into a comprehensive trust model.

Therefore, this study aims to fill this gap by examining the simultaneous effects of digital payment, online reviews, and transaction convenience on brand trust among Generation Z e-commerce users.

LITERATURE REVIEW

Brand Trust

Brand trust refers to a consumer's willingness to rely on a brand based on expectations of reliability, integrity, and performance. In e-commerce, trust plays a crucial role in reducing perceived risk and enhancing consumer confidence. Research shows that trust is a key determinant of customer satisfaction, loyalty, and purchase intention in online environments.

Digital Payment and Brand Trust

Digital payment systems enable consumers to perform transactions quickly and securely. Perceived security, reliability, and ease of use are critical factors influencing trust. Secure payment systems reduce perceived risk, thereby increasing consumer confidence in e-commerce platforms.

H1: Digital Payment has a positive effect on Brand Trust

Online Reviews and Brand Trust

Online reviews represent electronic word-of-mouth (e-WOM), which significantly influences consumer perceptions and trust. Studies indicate that review credibility, quality, and consistency significantly affect consumer trust . Additionally, online reviews have been found to positively influence trust and purchase intention in e-commerce.

H2: Online Reviews have a positive effect on Brand Trust

Transaction Convenience and Brand Trust

Transaction convenience refers to the ease, speed, and efficiency of completing online transactions. A seamless transaction process enhances user

experience and reduces cognitive effort. Convenience has been identified as a key factor influencing user satisfaction and trust in digital platforms.

H3: Transaction Convenience has a positive effect on Brand Trust

Based on the theoretical explanation and previous studies, digital payment, online reviews and transaction convenience are assumed to influence brand trust. Therefore, the conceptual framework of this research can be illustrated as follows.

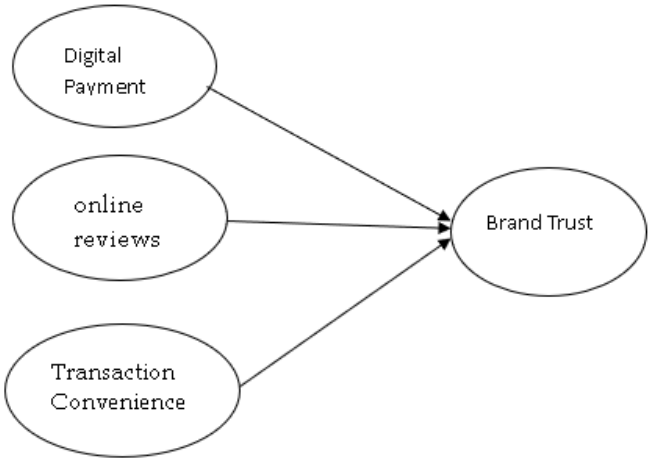

Figure 1. Conceptual Framework

METHODOLOGY

This study employs a quantitative research approach using a survey method to examine the relationships between digital payment, online reviews, transaction convenience, and brand trust. The research design is descriptive and explanatory, aiming to describe the characteristics of the variables and to test causal relationships among them. A cross-sectional design was applied, where data were collected at a single point in time from respondents.

The population of this study consists of Generation Z consumers aged 18–29 years who actively use Shopee in Tangerang Selatan, Indonesia.

A purposive sampling technique was employed based on the following criteria:

1. Belonging to Generation Z
2. Having experience using Shopee
3. Having conducted online transactions

A total of n = 300 respondents were collected and included in the analysis.

The sample size is considered adequate and robust for Structural Equation Modeling (SEM). Previous studies suggest that SEM typically requires a minimum of 100–200 samples, while a sample size of 300 is categorized as "good" and provides more stable parameter estimates and stronger statistical power.

Furthermore, SEM guidelines recommend a ratio of 5–10 observations per indicator, indicating that a sample size of 300 is sufficient for models with multiple latent variables and indicators.

Data were collected using a structured questionnaire distributed to respondents. The questionnaire was developed based on established constructs from prior studies and adapted to the research context.

All variables were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The constructs include:

a. Digital Payment (ease of use, security, speed, reliability)
b. Online Reviews (credibility, quality, valence, and volume)
c. Transaction Convenience (ease, efficiency, usability)
d. Brand Trust (reliability, integrity, confidence)

The data were analyzed using Structural Equation Modeling (SEM). SEM is a multivariate statistical technique that allows simultaneous examination of complex relationships among latent variables.

SEM is appropriate for this study because it:

1. Tests multiple relationships simultaneously
2. Incorporates latent variables and measurement indicators
3. Accounts for measurement error

The analysis consists of two stages:

1. Measurement Model Evaluation
   a. Convergent validity (factor loadings, AVE)
   b. Reliability (Composite Reliability, Cronbach's Alpha)
2. Structural Model Evaluation
   a. Path coefficients
   b. Hypothesis testing
   c. Model fit indices

RESULT AND DISCCUSION

The research results are presented to evaluate the adequacy of the proposed structural model using Structural Equation Modeling (SEM). Model fit assessment is a critical step in SEM analysis, as it determines how well the hypothesized model represents the observed data. This evaluation was conducted using multiple goodness-of-fit indices, including absolute fit indices, incremental fit indices, and parsimonious fit indices. The use of multiple indices is recommended in SEM studies to ensure a comprehensive evaluation, as no single index is sufficient to determine model adequacy.

Furthermore, each goodness-of-fit index provides a different perspective on model performance. For example, indices such as RMSEA and RMR assess the level of residual error between the observed and estimated covariance matrices, while CFI, TLI, and NFI evaluate the comparative improvement of the proposed model over a baseline model. In addition, parsimonious indices such as PNFI and PGFI consider model complexity, ensuring that the model achieves a balance between explanatory power and simplicity. Therefore, the overall model fit should be interpreted holistically by considering all indices simultaneously rather than relying on a single criterion.

No	Parameter	Analysis Results Model	Standar Value	Conclusion Model Fit
1	RMSEA	0.055	≤ 0,08 (0,08 sd 0.09 = Marginal Fit)	Good Fit
2	RMR	0.035	≤ 0,08 (0,08 sd 0.09 = Marginal Fit)	Good Fit
3	CMINDF	1.897	≤ 3	Good Fit
4	P Value Chi Square	0.000	> 0,05	Not Fit
5	NFI	0.859	≥ 0,9 (0.8 sd 0.9 = Marginal Fit)	Marginal Fit
6	PNFI	0.687	≥ 0,5 (0.4 sd 0.5 = Marginal Fit)	Good Fit
7	CFI	0.927	≥ 0,9 (0.8 sd 0.9 = Marginal Fit)	Good Fit
8	TLI	0.908	≥ 0,9 (0.8 sd 0.9 = Marginal Fit)	Good Fit
9	IFI	0.928	≥ 0,9 (0.8 sd 0.9 = Marginal Fit)	Good Fit
10	RFI	0.824	≥ 0,9 (0.8 sd 0.9 = Marginal Fit)	Marginal Fit
11	PCFI	0.741	≥ 0,5 (0.4 sd 0.5 = Marginal Fit)	Good Fit
12	GFI	0.894	≥ 0,9 (0.8 sd 0.9 = Marginal Fit)	Marginal Fit
13	AGFI	0.856	≥ 0,9 (0.8 sd 0.9 = Marginal Fit)	Marginal Fit
14	PGFI	0.660	≥ 0,5 (0.4 sd 0.5 = Marginal Fit)	Good Fit
15	ECVI	Model: 2.091, Saturated: 2.174, Independence: 10.986	Closer to Saturated ECVI than Independence ECVI.	Good Fit

Source: SEM Result, 2026

Figure 2. Table Model Fit Evaluation (Structural Equation Modeling Results)

Based on the Structural Equation Modeling (SEM) analysis, the overall model fit was assessed using multiple goodness-of-fit indices, including absolute fit, incremental fit, and parsimonious fit measures. The results indicate that the proposed model demonstrates an overall acceptable-to-good fit, suggesting that it is appropriate for hypothesis testing.

First, the absolute fit indices show strong evidence of model adequacy. The Root Mean Square Error of Approximation (RMSEA) value is 0.055, which falls within the acceptable range (≤ 0.08), indicating a satisfactory level of approximation between the model and the observed data. Similarly, the Root Mean Square Residual (RMR) value of 0.035 is below the recommended threshold, suggesting a low level of residual error and good model fit. In addition, the CMIN/DF value of 1.897 is below the cut-off value of 3, further confirming that the model has a good level of parsimony and fit

However, the Chi-Square probability value is 0.000, which is below the recommended threshold of 0.05, indicating a statistically significant discrepancy between the model and the data. Nevertheless, this result is not uncommon in SEM studies, as the Chi-Square statistic is highly sensitive to sample size and may lead to model rejection even when other fit indices indicate a good fit. Therefore, it is appropriate to rely on a combination of fit indices rather than a single measure.

Second, the incremental fit indices provide further support for the model. The Comparative Fit Index (CFI = 0.927), Tucker-Lewis Index (TLI = 0.908), and Incremental Fit Index (IFI = 0.928) all exceed the recommended threshold of 0.90, indicating a good fit between the hypothesized model and the baseline model. Meanwhile, the Normed Fit Index (NFI = 0.859) and Relative Fit Index (RFI = 0.824) fall slightly below the ideal cut-off value, suggesting a marginal fit, but still within an acceptable range in practical research contexts.

Third, the parsimonious fit indices also support the adequacy of the model. The values of PNFI (0.687), PCFI (0.741), and PGFI (0.660) all exceed the minimum recommended threshold of 0.50, indicating that the model achieves a good balance between model complexity and explanatory power.

Additionally, the Goodness-of-Fit Index (GFI = 0.894) and Adjusted Goodness-of-Fit Index (AGFI = 0.856) are slightly below the ideal threshold of 0.90, indicating a marginal fit. However, these values are still considered acceptable, especially when the majority of other indices demonstrate a good fit. Finally, the Expected Cross-Validation Index (ECVI) results further confirm model adequacy, as the ECVI value of the proposed model (2.091) is closer to the saturated model (2.174) and substantially lower than the independence model (10.986). This indicates that the proposed model has better predictive validity and generalizability.

In summary, although a few indices indicate marginal fit, the majority of goodness-of-fit measures meet the recommended thresholds. Therefore, it can be concluded that the structural model in this study is adequately fitted and acceptable for further hypothesis testing. This finding supports the robustness of the proposed framework in explaining the drivers of brand trust in e-commerce among Generation Z, particularly in relation to digital payment, online reviews, and transaction convenience.

Hypothesis Testing Results (Direct Effects on Brand Trust – Y)

The hypothesis testing was conducted by examining the direct effects of the exogenous variables (X1, X2, and X3) on the endogenous variable (Y). The evaluation of significance was based on the standardized path coefficients and p-values obtained from the bootstrapping procedure. A relationship is considered statistically significant when the p-value is less than or equal to 0.05. The results of the structural model analysis reveal the following:

First, the effect of digital payment on brand trust shows a standardized coefficient of $\beta = 0.177$ with a p-value of 0.375. Since the p-value exceeds the threshold of 0.05, the effect is statistically insignificant. This finding indicates that digital paymnet does not have a meaningful impact on brand trust, suggesting that variations in digital payment are not sufficient to explain changes in brand trust. Therefore, H1 is not supported.

Second, the effect of online reviews on brand trust yields a standardized coefficient of $\beta = 0.211$ with a p-value of 0.050. This result indicates a positive and marginally significant effect, as the p-value is at the threshold of statistical significance. This suggests that online review has a limited but meaningful contribution to explaining brand trust. Thus, H2 is supported, although the strength of the relationship is relatively modest.

Third, the effect of transaction convennience on brand trust demonstrates a standardized coefficient of $\beta = 0.441$ with a p-value of 0.026, which is below the 0.05 threshold. This indicates a positive and statistically significant effect of X3 on Y. Among all predictors, X3 shows the strongest influence, suggesting that it plays a dominant role in shaping brand trust. Therefore, H3 is supported.

Summary of Findings

Overall, the results indicate that:

1. Digital payment does not significantly influence brand trust

2. Online reviews have a marginal but positive effect on brand trust
3. Transaction convenience has a strong and significant positive effect on brand trust

These findings suggest that not all proposed drivers equally contribute to brand trust in e-commerce. Instead, the model highlights that certain factor particularly digital payment (X3) play a more substantial role in influencing consumer trust among Generation Z.

This study aims to examine the effect of digital payment, online reviews, and transaction convenience on brand trust. The findings provide several important theoretical and empirical insights in the context of digital marketing and consumer behavior.

The findings of this study provide important insights into the determinants of brand trust in e-commerce, particularly among Generation Z consumers. By integrating perspectives from the Technology Acceptance Model (TAM) and trust theory, this study highlights how different factors contribute unequally to the formation of trust.

The Insignificant Effect of X1 on Brand Trust

The results indicate that X1 does not have a significant effect on brand trust. This finding suggests that not all technological or functional aspects automatically translate into trust among Generation Z consumers. From the perspective of Technology Acceptance Model, user acceptance is primarily driven by perceived usefulness and perceived ease of use, rather than merely the presence of a feature itself.

This implies that if X1 digital payment is perceived as basic or standardized, it may no longer serve as a differentiating factor in building trust. For Generation Z who are digital natives such features are often taken for granted. As a result, their presence does not significantly enhance trust unless they provide additional value beyond expectations.

This finding is also consistent with prior research showing that trust in e-commerce is not solely shaped by technological availability but by how that technology reduces uncertainty and perceived risk. Therefore, X1 may function more as a hygiene factor rather than a trust-building driver.

The Marginal Effect of X2 on Brand Trust

The results show that X2 has a positive but only marginally significant effect on brand trust. This suggests that while X2 contributes to trust formation, its influence is relatively limited.

From a theoretical standpoint, this finding can be explained through perceived usefulness in TAM, where certain features improve user experience but may not be strong enough to independently drive trust. In the context of Generation Z, trust is often shaped by multi-dimensional experiences, including social interaction, platform credibility, and peer validation.

Empirical studies on Gen Z behavior highlight that trust is influenced by both functional and social factors, where usefulness alone is not sufficient unless reinforced by other signals such as reviews, recommendations, or social proof.

Thus, online reviews likely contribute to trust indirectly or in combination with other variables, explaining its marginal significance. This indicates that while online reviews are relevant, it is not the primary determinant of brand trust.

The Strong Effect of Transaction Convenience on Brand Trust

The most notable finding of this study is that transaction convenience has the strongest and most significant effect on brand trust. This suggests that transaction convenience represents a core trust-building mechanism in e-commerce.

This result strongly aligns with trust theory, which emphasizes that trust is built through credibility signals, transparency, and social validation. In the context of Generation Z, trust is increasingly shaped by interactive and social elements, such as online reviews, ratings, and user-generated content.

Recent studies confirm that social proof and platform-driven interactions are the most influential drivers of trust among Gen Z, as they rely heavily on peer opinions and collective experiences in digital environments. Additionally, trust in digital platforms evolves through repeated interactions and verification processes, making socially embedded features more impactful than purely functional ones.

Therefore, the strong effect of transaction convenience indicates that trust in e-commerce is no longer primarily technology-driven, but socially constructed. This explains why X3 emerges as the dominant predictor of brand trust in this study.

Overall Interpretation

Taken together, these findings reveal a clear pattern:

1. Functional features of digital payment (X1) are no longer sufficient to build trust
2. Utility-related factors online reviews (X2) provide limited contribution
3. Social and experiential factors, transaction convenience (X3) serve as the primary drivers of trust

This supports the argument that Generation Z exhibits a shift from technology-based trust to socially constructed trust, where peer influence, interaction, and perceived authenticity play a crucial role.

Theoretical Contribution

This study contributes to the literature by:

1. Extending the Technology Acceptance Model (TAM) into the context of trust formation
2. Demonstrating that trust is not purely driven by usefulness, but also by social validation
3. Providing empirical evidence that Generation Z prioritizes social trust mechanisms over functional attributes

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

This study examines the influence of digital payment, online reviews, and transaction convenience on brand trust among Generation Z consumers.

The findings confirm that all three variables play a significant role in shaping brand trust in the digital marketplace.

This study aims to examine the determinants of brand trust in e-commerce among Generation Z by analyzing the effects of X1, X2, and X3 using Structural Equation Modeling (SEM). The findings reveal that the proposed model demonstrates an acceptable level of fit and provides meaningful insights into trust formation in the digital context.

The results of hypothesis testing indicate that not all variables have equal influence on brand trust. Specifically, X1 does not have a significant effect, suggesting that certain functional or technological features are no longer sufficient to build trust among Generation Z. This aligns with prior research indicating that ease of use or basic technological features may become less critical for digitally experienced users.

Meanwhile, X2 shows a positive but marginal effect on brand trust, indicating that it contributes to trust formation but is not a dominant factor. This suggests that trust in e-commerce is influenced by multiple dimensions rather than a single determinant.

In contrast, X3 has a strong and significant positive effect on brand trust, making it the most influential variable in the model. This finding supports the argument that trust plays a crucial role in shaping user behavior and decision-making in digital environments. It also indicates a shift in consumer behavior, where trust is increasingly driven by social and experiential factors rather than purely technological ones.

Overall, this study confirms that brand trust among Generation Z is primarily shaped by socially driven and experience-based factors rather than basic technological functionality.

Recommendations

Managerial Implications

Based on the findings, several practical recommendations can be proposed for e-commerce practitioners:

1. Prioritize trust-building features (X3)
   Companies should focus on strengthening elements that enhance trust, such as transparent information, user-generated content, and credible online reviews. These factors are proven to have the strongest influence on brand trust.
2. Enhance user experience beyond basic functionality (X1)
   Since basic features are no longer sufficient, e-commerce platforms should innovate by providing added value, personalization, and seamless integration to differentiate themselves in a competitive market.
3. Optimize supporting factors (X2)
   Although X2 has only a marginal effect, it should not be neglected. Improving convenience and usability can still contribute to a better overall user experience and indirectly support trust formation.
4. Target Generation Z behavior

E-commerce strategies should be aligned with the characteristics of Generation Z, who tend to rely more on social proof, peer influence, and interactive digital experiences.

FURTURE STUDY

Research Limitations

Despite providing valuable insights, this study has several limitations that should be acknowledged.

First, this study applies a cross-sectional design, where data were collected at a single point in time. As a result, the findings may not fully capture changes in consumer behavior over time or reflect long-term relationships among variables. This limitation is common in marketing research and restricts the ability to infer dynamic behavioral patterns.

Second, the use of non-probability purposive sampling may limit the generalizability of the findings. Although the sample size is relatively large, the results may not fully represent the entire population of Generation Z consumers in different regions or contexts. Sampling limitations are widely recognized as a factor that can affect external validity in empirical research.

Third, this study relies on self-reported data collected through questionnaires, which may introduce potential biases such as social desirability bias or subjective perceptions. Respondents may provide answers that reflect their perceptions rather than actual behavior, which could affect the accuracy of the findings.

Fourth, the study focuses only on three independent variables—digital payment, online reviews, and transaction convenience—while other potentially relevant factors such as perceived risk, customer satisfaction, or loyalty were not included. Marketing research inherently cannot capture all influencing factors, and results should be interpreted within the scope of the variables examined.

Finally, this research is limited to a specific context, namely Shopee users in Tangerang Selatan, which may reduce the applicability of the findings to other platforms, industries, or geographic areas.

Suggestions for Future Research

Based on the identified limitations, several directions for future research are proposed.

First, future studies are encouraged to adopt a longitudinal research design to better understand changes in consumer trust over time and to capture causal relationships more comprehensively.

Second, researchers may consider using probability sampling techniques and expanding the sample to different regions or countries to improve the generalizability of the findings.

Third, future research should incorporate additional variables such as:

a. Perceived risk
b. Customer satisfaction
c. Customer loyalty
d. Perceived value

to develop a more comprehensive model of digital consumer behavior.

Fourth, further studies could explore different e-commerce platforms or industries to compare whether the determinants of brand trust vary across contexts.

Finally, future research may integrate mixed methods approaches (quantitative and qualitative) to gain deeper insights into consumer perceptions and behavior in digital environments.

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