

The Role Of Trust In Mediating The Effects Of Product Ratings And Customer Engagement On Generation Z Satisfaction With Shopee Products In Bekasi Regency

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Abstract

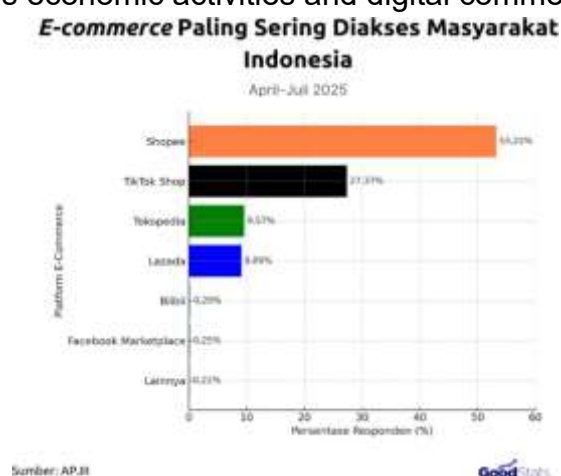
Consumer shopping behavior in Indonesia has shifted significantly toward e-commerce platforms, with Shopee dominating the market, particularly among Generation Z. However, high usage frequency does not always translate into consumer satisfaction because of credibility issues in product ratings, review manipulation, and engagement experiences that often fail to foster security and trust. This study examines the direct and indirect effects of product ratings and customer engagement on consumer satisfaction, with consumer trust as a mediating variable. This study used a quantitative explanatory approach with a survey method. The sample included 285 Generation Z respondents (aged 17–27) residing in Bekasi Regency who are active Shopee users and have completed at least one transaction. Purposive sampling was used. Data were analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS) with SmartPLS 4. The findings confirm that product ratings and customer engagement have positive and significant direct effects on consumer satisfaction, as well as indirect effects mediated by consumer trust. Consumer trust partially mediates the relationship between product ratings and satisfaction (VAF = 36.62%) and between customer engagement and satisfaction (VAF = 67.70%). The structural model explains 72.9% of the variance in consumer satisfaction, with trust emerging as the strongest predictor. This study concludes that consumer trust serves as a key psychological mechanism that bridges digital stimuli—both informational (product ratings) and relational (customer engagement)—into affective evaluations of satisfaction, particularly for Generation Z in peri-urban areas. The findings reinforce the integration of Signaling Theory, Social Exchange Theory, and Commitment-Trust Theory within the e-commerce context.

Keywords: product rating, customer engagement, consumer trust, consumer satisfaction, Generation Z, Shopee, Bekasi Regency.

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INTRODUCTION

Digital technology transformation has altered patterns of social interaction, how people obtain information, and the mechanisms of commercial transactions. In the economic sphere, this change is reflected in a shift in consumer shopping behavior from conventional methods toward a digital ecosystem. This development is reflected in the increase in the value of e-commerce transactions in Indonesia. Bank Indonesia (2025) notes that the value of e-commerce transactions surged from Rp205.5 trillion in 2019 to Rp487.01 trillion in 2024. This increase underscores the increasingly strategic role of e-commerce in Indonesia's economic activities and digital commerce.



Source: GoodStats (2025).

Figure 1.1. Most Frequently Accessed E-Commerce Data

Figure 1.1 shows that Shopee was the most frequently accessed e-commerce platform among Indonesians during April–July 2025, with a share of 53.22%. This figure surpasses TikTok Shop (27.37%), Tokopedia (9.57%), and Lazada (9.09%).

Thus, the data illustrates Shopee's dominant position in Indonesia's competitive e-commerce landscape. This dominance provides a relevant basis for selecting Shopee as the research context, particularly in examining consumer experiences and satisfaction with digital transactions.

Transactional barriers still frequently plague consumers on online shopping platforms. One root cause is the lack of opportunity for buyers to physically inspect products before paying. On the other hand, information asymmetry is exacerbated by potential distortions in product reviews and ratings, which do not always reflect the item's actual condition. The wide gap between expectations built on a smartphone screen and the reality of the product consumers receive often erodes customer trust and satisfaction (Shiddiq & Andika, 2025).



Source: IDN Research Institute (2024)
Figure 1.2 Generation Z E-Commerce Preferences

Figure 1.2 shows that Shopee has a higher preference rate compared to several other e-commerce platforms among Generation Z. Based on the figure, preference for Shopee stands at 64% among male respondents and 77% among

Female respondents. Meanwhile, preference percentages for Tokopedia, Lazada, Bukalapak, and TikTok Shop are lower. This data illustrates Shopee's strong position in Generation Z's shopping preferences and reinforces the relevance of selecting Shopee as the context for this study.

This finding is supported by a report from the IDN Research Institute (2024), which states that 72% of Generation Z consider Shopee their primary shopping app. This indicates that Shopee plays a significant role in Generation Z's shopping activities in Indonesia. However, this high reliance on digital platforms can also increase consumers' dependence on online information when evaluating products before making a purchase.

In the pre-purchase evaluation process, product ratings serve as one source of digital information that consumers can use as a signal regarding product quality. High ratings can boost consumer confidence and drive purchasing decisions (Handaputra & Mustikasari, 2025). Nevertheless, consumers also face the possibility that available ratings or reviews may not fully reflect the product's actual condition. This potential discrepancy risks casting doubt on the credibility of the information consumers receive.

Beyond product ratings, customer engagement is another aspect of the consumer experience within the e-commerce ecosystem. Customer engagement can be reflected through consumers' involvement in browsing reviews, participating in live shopping sessions, interacting with sellers, or taking part in other activities on digital platforms. Such engagement can shape consumers' interactive experiences with the platform and sellers. However, high customer engagement does not always lead to a positive experience if the experience does not meet consumer expectations (Hasanah, 2025).

In such circumstances, consumer trust becomes crucial to building satisfaction. Trust plays a role in linking the information and experiences consumers gain through the digital environment to their evaluation of transactions they have completed. Ginting et al. (2023) highlight the importance of trust in bridging digital stimuli with consumer responses. Thus, consumers evaluate the information they receive through platforms—including ratings and digital interactions—not only by its presence but also by their confidence in its credibility and in the parties involved in the transaction. Ultimately, consumer satisfaction reflects the transactional experience shaped by the alignment between initial expectations and the actual conditions consumers experience (Shiddiq & Andika, 2025).

This study selects consumer trust as a mediating variable because trust plays a crucial role in the relationship between digital stimuli and consumer responses. Referring to Commitment-Trust Theory (Morgan & Hunt, 1994), trust is a key element in building and maintaining long-term relationships with consumers. In this study, trust serves as a mechanism explaining how product rating information and consumer engagement relate to consumer satisfaction. Therefore, consumer trust is considered relevant as a mediating variable in the research model.

Beyond empirical issues in the field, a review of the scientific literature reveals a relevant research gap. Theoretically, previous studies have largely examined variables related to product ratings, customer engagement, trust, and satisfaction separately. Integrating product ratings and customer engagement into a single structural model—with trust mediating their relationship to customer satisfaction—still requires further examination. This approach aligns with Commitment-Trust Theory (Morgan & Hunt, 1994), which positions trust as a critical element in consumer relationships.

Bekasi Regency was selected as the focus of this study because it has unique demographic characteristics that underscore the urgency of this research. According to data from the West Java Central Statistics Agency (2025), Bekasi Regency accounts for 14.2% of West Java's total working-age population (ages 15–24), making it the region with the highest concentration of Generation Z. However, internet penetration in the outlying areas of Bekasi Regency is only 72%, far below that of DKI Jakarta, which stands at 89% (APJII, 2025). This access gap means Generation Z in Bekasi Regency does not



have the same ease of physically verifying products in brick-and-mortar stores as consumers in the city center. As a result, they rely heavily on digital cues—such as ratings and reviews—as a substitute for in-person verification.

This heavy reliance on digital representations amid limited physical access makes Bekasi Regency an appropriate and representative focus for testing the influence of these variables. From a methodological perspective (methodological gap), statistical testing in this field is still dominated by conventional direct-effect analysis. Empirical research that comprehensively examines indirect influence pathways through mediating variables using Structural Equation Modeling (SEM) remains scarce.

To bridge these gaps, this study simultaneously examines product ratings and customer engagement, positioning consumer trust as an intervening variable that mediates their impact on customer satisfaction. This model integrates Commitment-Trust Theory (Morgan & Hunt, 1994), Signaling Theory (Spence, 1973), Social Exchange Theory (Blau, 1964), and the Expectation-Confirmation Model (Oliver, 1980).

RESEARCH METHODOLOGY

This study employs a quantitative approach. This approach was chosen because the study aims to test the causal relationships among the variables formulated in the research model. Specifically, this study falls under explanatory research. This approach was selected because the study tests the effects of product ratings and customer engagement on consumer satisfaction, with consumer trust as a mediating variable.

An explanatory quantitative approach is supported by previous empirical studies showing that digital consumer behavior can be analyzed through surveys and statistical testing using structural equation modeling. This study integrates Commitment-Trust Theory to explain consumer behavior on e-commerce platforms. Commitment-Trust Theory explains the importance of consumer trust in the relationship between consumers and digital platforms. In this study, consumer trust is positioned as a relational mechanism that mediates the effects of product ratings and customer engagement on consumer satisfaction.

This study uses a survey method. This method was chosen because it is suitable for measuring digital consumer behavior, which is subjective and based on user experience. The unit of analysis is the individual—specifically, Generation Z consumers in Bekasi Regency who use the Shopee platform and have made at least one purchase.

The population in this study consists of all Generation Z consumers in Bekasi Regency who use the Shopee e-commerce platform and have made at least one purchase. This study used non-probability sampling with a purposive sampling approach. This technique was used because not all members of the population have an equal chance of being selected; instead, respondents were selected based on specific

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considerations and criteria aligned with the study's objectives. The criteria for respondents established in this study are as follows:

- 1) Belong to Generation Z
- 2) Reside in Bekasi Regency
- 3) Users of the Shopee app
- 4) Have made at least one purchase

This study uses 28 statements; therefore, the minimum sample size based on the lower limit of 5 times the number of items is 140 respondents, while the sample size based on the upper limit of 10 times the number of items is 280 respondents.

RESEARCH RESULTS AND DISCUSSION

t Hypothesis Test

Details of the estimated parameter values for the direct effect resulting from the bootstrapping procedure are systematically presented in Table 4.19 below

Table 4.19. Results of the *Direct Effect* Hypothesis

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T- Statistics (O/STDEV)	P- Values
Product Rating (X1) → Customer Satisfaction (Y)	0.289	0.289	0.048	6.044	0.000
Customer Engagement (X2) → Customer Satisfaction (Y)	0.136	0.138	0.057	2.399	0.008
Product Rating (X1) → Consumer Confidence (M)	0.314	0.316	0.057	5.555	0.000
Customer Engagement (X2) → Consumer Trust (M)	0.537	0.536	0.047	11.526	0.000
Consumer Confidence (M) → Consumer Satisfaction (Y)	0.531	0.529	0.062	8.583	0.000
Product Rating (X1) → Customer Satisfaction	0.289	0.289	0.048	6.044	0.000

(Y)					
Source: Author (2026)					

Based on Table 4.19, the following is an explanation of the results of the direct hypothesis testing (H1–H5)

1. H1: The Effect of *Product Rating* on Consumer Satisfaction

The first hypothesis test results indicate that product ratings positively affect the satisfaction of Generation Z Shopee users in Bekasi Regency. This is evidenced by a path coefficient of 0.289, a *t-statistic* of 6.044 (> 1.96), and a p-value of 0.000 (< 0.05).

H2: The Effect of Customer Engagement on Consumer Satisfaction

The results of the second hypothesis test indicate that *customer engagement* positively affects the satisfaction of Generation Z Shopee users in Bekasi Regency. This is evidenced by a path coefficient of 0.136, a *t-statistic* of 2.399 (> 1.96), and a p-value of 0.008 (< 0.05).

2. H3: The Effect of *Product Ratings* on Consumer Trust

The results of the third hypothesis test indicate that *product ratings* positively affect consumer trust among Generation Z Shopee users in Bekasi Regency. This is evidenced by a path coefficient of 0.314, a *t-statistic* of 5.555 (> 1.96), and a p-value of 0.000 (< 0.05).

3. H4: The Effect of *Customer Engagement* on Consumer Trust

The results of the fourth hypothesis test indicate that *customer engagement* positively affects the trust of Generation Z Shopee users in Bekasi Regency. This is evidenced by a path coefficient of 0.537, a *t-statistic* of 11.526 (> 1.96), and a p-value of 0.000 (< 0.05).

3. H5: The Effect of Consumer Trust on Consumer Satisfaction

The results of the fifth hypothesis test indicate that consumer trust positively affects consumer satisfaction among Generation Z Shopee users in Bekasi Regency. This is evidenced by a path coefficient of 0.531, a *t-statistic* of 8.583 (> 1.96), and a p-value of 0.000 (< 0.05).

4. Results of the Indirect Hypothesis Testing (Mediation) – H6 and H7

In addition to testing *the direct effect path coefficient* hypotheses, this study also tested *the indirect effect* hypotheses to determine the indirect influence of the mediating variable, Consumer Trust (M), on the relationship between *Product Rating* (X1) and *Customer Engagement* (X2) on Consumer Satisfaction (Y).



H6: The Mediating Role of Consumer Trust in the Relationship Between *Product Rating* and Consumer Satisfaction

The results of the sixth hypothesis test indicate that consumer confidence mediates the relationship between *product ratings* and consumer satisfaction among Gen Z Shopee users in Bekasi Regency. This is evidenced by an indirect path coefficient of 0.167, a *t-statistic* of 4.248 (> 1.96), and a p-value of 0.000 (< 0.05).

H7: The Mediating Role of Consumer Trust in the Relationship Between *Customer Engagement* and Consumer Satisfaction

The results of the seventh hypothesis test indicate that consumer trust mediates the relationship between *customer engagement* and consumer satisfaction among Generation Z Shopee users in Bekasi Regency. This is evidenced by an indirect path coefficient of 0.285, a *t-statistic* of 6.583 (> 1.96), and a p-value of 0.000 (< 0.05).

DISCUSSION

The Effect of *Product Ratings* on Consumer Satisfaction

The results indicate that product ratings positively affect consumer satisfaction among Generation Z Shopee users in Bekasi Regency ($\beta = 0.289$; $t = 6.044$; $p = 0.000$; $f^2 = 0.173$). This finding indicates that the higher consumers' perceptions of the credibility, informativeness, and usefulness of product ratings on Shopee, the higher the level of satisfaction experienced by Generation Z consumers.

This finding becomes even more relevant in light of Bekasi Regency's internet penetration rate of 72% (APJII, 2025)—lower than DKI Jakarta's 89%. Limited physical access to brick-and-mortar stores in the metropolitan outskirts has led Generation Z in Bekasi to rely more heavily on *product ratings* as a substitute for product verification. In other words, *ratings* serve as their “eyes” for assessing product quality before buying. This high level of reliance explains why *product ratings* significantly influence satisfaction ($\beta = 0.289$; $f^2 = 0.173$).

The Effect of *Customer Engagement* on Consumer Satisfaction

The results show that customer engagement positively affects the satisfaction of Generation Z Shopee users in Bekasi Regency ($\beta = 0.136$; $t = 2.399$; $p = 0.008$; $f^2 = 0.030$). These findings indicate that the higher consumers' cognitive, emotional, behavioral, and social engagement with the Shopee platform, the higher the satisfaction experienced by Generation Z consumers, although the effect is relatively small.

In the context of Generation Z in Bekasi Regency, *customer engagement* plays an increasingly important role because this generation tends to seek interactive experiences and personalization in every digital interaction. Interactive features such as *live shopping*, *chatting* with sellers, and digital communities give Generation Z a space to engage



actively in the e-commerce ecosystem, ultimately enhancing emotional attachment and satisfaction with the platform. However, the direct effect of *Customer Engagement* on Consumer Satisfaction in this study was relatively small ($f^2 = 0.030$), indicating that consumer engagement alone is not sufficient to create satisfaction without support from other factors, such as trust in the platform.

This is evidenced by a VAF value of 67.70% on the H7 mediation path, indicating that the majority of the effect of *Customer Engagement* on Customer Satisfaction (67.70%) is explained through the mechanism of Customer Trust. This finding aligns with the research by Hasanah (2025), which shows that even a high level of engagement does not guarantee loyalty or satisfaction if the experience ultimately leads to disappointment. In other words, in Bekasi Regency—where physical access is limited—consumers are not automatically satisfied simply because they actively interact; they need to feel that such interactions first foster a sense of security and trust.

The Effect of *Product Ratings* on Consumer Trust

The results show that product ratings positively affect the trust of Generation Z Shopee users in Bekasi Regency ($\beta = 0.314$; $t = 5.555$; $p = 0.000$; $f^2 = 0.154$). This finding indicates that credible and informative *product ratings* can increase consumers' confidence in Shopee's integrity, capability, and goodwill in providing safe and reliable transaction services.

In the context of Generation Z in Bekasi Regency—who possess a high level of technological literacy but are also more critical of the quality of *product* information—*ratings* that are credible serve as an important foundation in building trust in the platform. This is particularly important in areas with uneven internet penetration, such as Bekasi Regency, where consumers rely heavily on digital signals to verify product quality. Generation Z in Bekasi tends to consider not only high product ratings but also the consistency of information, the credibility of reviews, and the platform's reputation before deciding whether to trust a product or platform.

The Impact of *Customer Engagement* on Consumer Trust

The results show that Customer Engagement positively affects the Consumer Trust of Generation Z Shopee users in Bekasi Regency ($\beta = 0.537$; $t = 11.526$; $p = 0.000$; $f^2 = 0.453$). This finding indicates that *Customer Engagement* has the greatest influence on Consumer Trust compared to other variables, suggesting that consumers' active participation in various digital activities on Shopee is a key factor in building trust in the platform.

In the context of Generation Z in Bekasi Regency—characterized as *digital natives* with high levels of digital engagement—*Customer Engagement* serves as a crucial



mechanism for building trust. Generation Z in Bekasi tends to trust platforms more when they can actively engage, whether through interactions with sellers, participation in *live shopping*, or involvement in digital communities. The significant influence of *Customer Engagement* on Consumer Trust ($\beta = 0.537$; $f^2 = 0.453$) indicates that relational and interactive aspects of *e-commerce* play a more dominant role than informational aspects in building trust, particularly in metropolitan fringe areas such as Bekasi Regency.

The Effect of Consumer Trust on Consumer Satisfaction

The results of the study indicate that consumer confidence has a positive effect on the satisfaction of Generation Z Shopee users in

Bekasi ($\beta = 0.531$; $t = 8.583$; $p = 0.000$; $f^2 = 0.431$). This finding indicates that the higher the level of consumer trust in Shopee's capabilities, integrity, and goodwill, the higher the level of satisfaction experienced by Generation Z consumers. The *effect size* (f^2) of 0.431 (large category) indicates that Consumer Trust is the strongest predictor of Consumer Satisfaction.

In the context of Generation Z in Bekasi Regency, trust plays an increasingly crucial role because this generation has grown up in a digital environment fraught with risks and uncertainties, exacerbated by limited access to physical product verification in metropolitan outlying areas. Generation Z in Bekasi tends to be more selective and critical when choosing *e-commerce* platforms, and trust serves as a psychological filter that determines whether they will be satisfied with their transaction experience. These findings also underscore that *e-commerce* platforms like Shopee need to make trust a top priority in every policy and feature development, because without trust, any effort to improve satisfaction will be less effective.

The Role of Consumer Trust in Mediating the Influence of *Product Ratings* on Consumer Satisfaction

The results indicate that Consumer Trust partially mediates the relationship between *Product Rating* and Consumer Satisfaction among Generation Z Shopee users in Bekasi Regency (indirect $\beta = 0.167$; $t = 4.248$; $p = 0.000$; VAF = 36.62%). This finding indicates that *Product Rating* not only directly affects Consumer Satisfaction but also indirectly through the prior establishment of Consumer Trust, with a mediation proportion of 36.62%.

The mediating role of trust becomes increasingly important in Bekasi Regency because Generation Z consumers in this region exhibit a high level of skepticism toward digital information, yet are highly dependent on it due to limited access to physical verification. The VAF of 36.62% indicates that although *Product Ratings* have a significant direct effect (63.38% of the total effect), approximately one-third of their



influence on satisfaction is explained by increased trust. This suggests that *product ratings* not only build trust but also directly influence consumers' evaluations of their transaction experiences.

The Role of Consumer Trust in Mediating the Effect of *Customer Engagement* on Consumer Satisfaction

The research results show that Consumer Trust partially mediates the relationship between *Customer Engagement* and Consumer Satisfaction among Generation Z Shopee users in Bekasi Regency (indirect $\beta = 0.285$; $t = 6.583$; $p = 0.000$; VAF = 67.70%). This finding indicates that *customer engagement* increases consumer satisfaction more effectively by first building trust, with a highly dominant mediation proportion (67.70%) compared to its direct effect (32.30%).

A VAF of 67.70% indicates that *Customer Engagement* has a dominant effect through the mediation path. This finding is highly relevant to Generation Z in Bekasi Regency, where consumers are not automatically satisfied simply because they actively interact with the platform. In areas with limited physical access, such as Bekasi, consumers must first feel secure and build trust through positive, sustained interaction experiences. In other words, high *engagement* without trust-building will not effectively create satisfaction.

The difference in the proportion of mediation between H6 (36.62%) and H7 (67.70%) has important theoretical implications. In the *Product Rating* pathway (H6), the proportion of mediation

The lower value indicates that *product ratings* have a fairly strong direct effect; consumers can immediately benefit from credible rating information when evaluating their shopping experience, without first going through a trust-building process. However, in the *Customer Engagement* pathway (H7), the higher mediation proportion suggests that *engagement* is more abstract and relational. Consumers do not automatically feel satisfied simply because they actively interact with the platform; they first need to build trust through positive and sustained interactions.

CONCLUSION

Based on the results of data analysis and hypothesis testing conducted in this study on the role of trust in mediating the effects of product ratings and customer engagement on Generation Z's satisfaction with Shopee products in Bekasi Regency, the following conclusions can be drawn:

1. *Product ratings* have been proven to have a positive effect on the satisfaction of Generation Z consumers who use Shopee in Bekasi Regency. This finding confirms that the higher consumers' perceptions of the credibility,



informativeness, and usefulness of *product ratings*, the higher their level of satisfaction after making a transaction. Thus, *product ratings* serve as an external information source that helps consumers form initial expectations about product quality, which in turn influences their final evaluation of the shopping experience.

2. *Customer engagement* has also been shown to have a positive effect on Generation Z consumer satisfaction on the Shopee platform. Although the direct effect is relatively small, these findings indicate that consumers' cognitive, emotional, and behavioral engagement, as well as their social interactions while using Shopee, still contribute to increased satisfaction. This suggests that interactive experiences and active consumer participation in the digital ecosystem help shape positive evaluations of the platform.
3. *Product ratings* have a positive effect on consumer trust. This finding reinforces the *Signaling Theory* perspective, which states that *product ratings* serve as quality signals that help consumers reduce transaction uncertainty. Credible, informative ratings increase consumer confidence in Shopee's integrity, competence, and goodwill in providing safe, reliable transaction services.
4. *Customer engagement* has a positive influence on consumer trust, with the highest influence coefficient among all variables. This finding confirms that active consumer engagement in various digital activities on Shopee is a key factor in building trust in the platform. Positive and sustained interactions create a reciprocal relationship that strengthens consumer confidence in the platform.
5. Consumer trust was found to have a positive effect on consumer satisfaction, with the strongest influence compared to other variables. This finding confirms that trust is a fundamental prerequisite that allows consumers to feel safe and comfortable when transacting, leading to a more positive evaluation of the purchasing experience. This aligns with *Commitment-Trust Theory*, which positions trust as central to building long-term relationships between consumers and the platform.
6. Consumer trust was found to partially mediate the relationship between *product ratings* and consumer satisfaction, with a mediation proportion of 36.62%. This finding indicates that product ratings affect satisfaction not only directly but also indirectly through the prior establishment of trust. This suggests that the effectiveness of *product ratings* in generating satisfaction depends heavily on the extent to which consumers perceive them as credible and trustworthy information.
7. Consumer trust was found to partially mediate the relationship between *customer engagement* and consumer satisfaction, with a highly dominant



mediation proportion of 67.70%. This finding suggests that *customer engagement* is more effective at increasing satisfaction by first establishing trust than through its direct influence. This reaffirms that consumer engagement in digital activities serves as a trust-building mechanism that, in turn, enhances satisfaction.

Overall, this study demonstrated that consumer trust is a significant mediating variable linking product ratings and customer engagement to Generation Z consumer satisfaction on the Shopee platform in Bekasi Regency. The developed research model explains 72.9% of the variation in consumer satisfaction, indicating that the combination of informational (product ratings) and relational (customer engagement) factors, through the mechanism of trust, provides a comprehensive understanding of how consumer satisfaction forms in an e-commerce environment.

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