

## The Mediating Role of Trust in Purchasing Intention

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**Abstract** – Generation Z is defined as those born between 1997 and 2012 who have grown up in the digital era. This has had a significant impact on their thinking and behavior, especially in the realm of beauty. Generation Z, born in the digital era, possesses distinct characteristics that set them apart from other generations. Notably, they have a strong preference for purchasing beauty items, with a significant portion of their income allocated to this expenditure. The aim of this study is to determine the function of trust as a mediator in the correlation between purchase intention and cosmetic products among persons who are part of Generation Z. The survey includes individuals from Generation Z in Batam City who possess a comprehensive knowledge of beauty products. The results of this study suggest that trust and social influence are significant factors in determining purchase intention; however, price does not have any impact on purchase intention. Furthermore, the inclination to make a purchase remains unaffected by the accuracy or reliability of the information. However, when we consider trust as a mediating factor, the quality of information directly influences the willingness to engage in a transaction. Furthermore, social influence directly influences the propensity to purchase, with trust playing a more substantial role. Trust does not act as an intermediary between an individual's perceived value and their intention to make a purchase.

**Keywords** – Beauty Product, Generation Z, Purchase Intention, Price Value, Social Influence, Trust

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## 1 Background

The prevalence of social media has led to a decline in social commerce. Especially during the COVID-19 pandemic, the international community has recognized the importance of maintaining connections despite physical limitations and restricted movement. Indonesia has emerged as a promising market for social commerce to flourish. Indonesia has a significant number of engaged social media users. Over the past ten years, the quantity of active social media users in Indonesia has increased threefold, rising from 62 million in 2014 to 191.4 million in year 2022. The growing global access to the Internet and the affordability of smartphones propel the digitalization of Indonesian society. Indonesians exhibit a high level of engagement on various social media platforms. Social media has emerged as a prominent platform for communication, as well as accessing information, news, and entertainment. The millennials and Generation Z, who consistently engage with social media platforms, are the driving force behind the growth and advancement of social commerce. At least once, this current generation of social media users will conduct transactions using their own social media accounts. Experts predict that the monetary value of this form of economic exchange will reach approximately \$2.9 trillion by 2026 on a global scale. Experts project that Indonesia's social commerce model will generate transactions worth approximately \$22 billion in gross sales value by 2028, over the next five years (Kompas, 2023).

Beauty products account for a significant 43% of social commerce purchases. Populix, (2022) due to its substantial size, it is imperative to allocate additional attention and promptly conduct further study in this particular domain. The advent of a technologically advanced era has resulted in a significant transition in the consumer market for beauty products. While the millennial generation previously held a dominant position in this market, it is now precisely generation Z that has taken over the reins (Riani, 2020). Generation Z is defined as those born between 1997 and 2012 who have grown up in the digital era. This has had a significant impact on their thinking and behavior, especially in the realm of beauty. Generation Z, born in the digital era, possesses distinct characteristics that set them apart from other generations. Notably, they have a strong preference for purchasing beauty items, with a significant portion of their income allocated to this expenditure. (Anisa, 2020). According to the report, a significant proportion of 67.8% of Generation Z women admitted to experiencing body

shaming due to having facial blemishes. In addition, Generation X exhibits a high level of proficiency in utilizing technology, surpassing even 64.2% of Generation Z in their comfort level when it comes to purchasing beauty items (ZAP Beauty Clinic & Markplus Inc., 2020). Even, in the year 2022, given this situation, there is a significant demand for research on social commerce among Generation Z.

There is a lack of detailed research utilizing social norm theory. Social norm theory asserts that social relationships shape individuals' beliefs and behaviors. Individuals may conform to social standards based on their inclination, observed patterns, or societal expectations. Anxiety conditions manifest when an individual believes that there are established norms that are relevant and

applicable in the current scenario (Chen et al., 2023). Social influence refers to the degree to which individuals within a social group impact each other's actions in order to align with the anticipated behavioral norms. (Higgs, 2015).

Prior to making a purchase, consumers will seek knowledge by consulting the opinions of their peers or individuals in their immediate vicinity. We provide the citation from Irshad et al., (2020). Greater positivity in feedback regarding items and services leads to increased consumer confidence in online retailers and their likelihood to make purchases. Konuk (2018) explains that a fair price increases the inclination to purchase a product. A product's appropriate and reasonable price will generate a purchase intention that is consistent with confidence in the product. The presence of accurate and reliable information can impact consumer trust, which in turn influences their inclination to make purchases (Octavia & Tamerlane, 2017). Irshad et al., (2020) identified confidence as the primary determinant in online purchasing, as it stimulates consumer interest in making online purchases. The promise of satisfaction during a purchase directly influences consumer trust in online shopping. This confidence plays a crucial role in determining a customer's intention to buy a product online.

Recognizing the significance of beauty products for the general public, particularly among generation Z in Batam City, the researchers are motivated to conduct a more in-depth investigation into the extent to which social influence, price value, and quality of information impact the purchasing intentions of generation Z consumers in e-commerce.

## 2 Literature review

### 2.1 Social influence

Social influence refers to the external factors that shape an individual's intentions and reflects how people's beliefs impact others. Social influence, as defined in various technological acceptance theories, encompasses subjective norms, social circumstances, and images that have an impact on behavioral intentions. Therefore, the opinions and recommendations of friends, colleagues, and family members shape the level of trust users place in social media platforms. The opinions, comments, and recommendations shared in online social groups have a significant impact on consumers' trust in social media platforms. Social influence impacts the degree to which users perceive that their significant friends, colleagues, and relevant individuals desire them to maintain trust and engagement with social media (Chang et al., 2017). According to Al Khasawneh et al., (2018), social influence is the most beneficial aspect that can impact customers' decisions to use a product, leading to an increase in trust. Consumers frequently use digital media platforms to solicit the viewpoints of their peers in order to assess the reliability of online material. Therefore, when customers obtain favorable comments from their peers regarding the presence of retailers on social media, it can contribute to the establishment of trust and lead to an increase in intentions to make online purchases (Irshad et al., 2020). Based on existing research, the hypothesis are:

- H1. Social influence has a positive effect on trust
- H2. Social influence has a positive effect on purchase intentions
- H3. Social influence influences purchase intentions with the mediation of trust

## 2.2 Price Value

Price is a critical factor in forecasting customer behavior before, during, and after a product or service is used. Price refers to the monetary value that a client is required to pay in order to obtain a desired item or service. Trust has a beneficial impact on how customers view the quality of service and reinforces the substantial influence of perceived price in relation to other factors. Consumers place great importance on the halalness of the services and products they receive, particularly in terms of price. This, in turn, has a substantial and favorable impact on trust (Jeaheng et al., 2020). The price of a product is a crucial factor that significantly impacts consumer trust and their intention to make a purchase. Trust, in turn, directly affects purchase intentions, as consumer beliefs about fair trade and product attributes play a significant role in driving these intentions (Tong & Su, 2018). Based on existing research, the hypothesis are:

- H4. Price value influences trust
- H5. Price value influences purchase intentions
- H6. Price value influences purchase intention with the mediation of trust

## 2.3 Information Quality

Information quality refers to the recipient's subjective perception of what constitutes convincing information. When analyzing word-of-mouth recommendations, consumers typically consider both the source's trustworthiness and the quality of the information itself. Zhao et al., (2020) assert that the provision of high-quality information can effectively stimulate consumer interest in the product under evaluation, foster trust in the information, and boost confidence in the satisfaction of the purchasing decision. Accurate and timely information about products and services has a beneficial impact on customer and company trust, since people tend to depend on websites that offer high-quality information. The trust that the buyer places in the vendor is the primary determinant of the intention to purchase during the initial stage of the purchasing decision (Maia et al., 2019). Based on existing research, the hypothesis are:

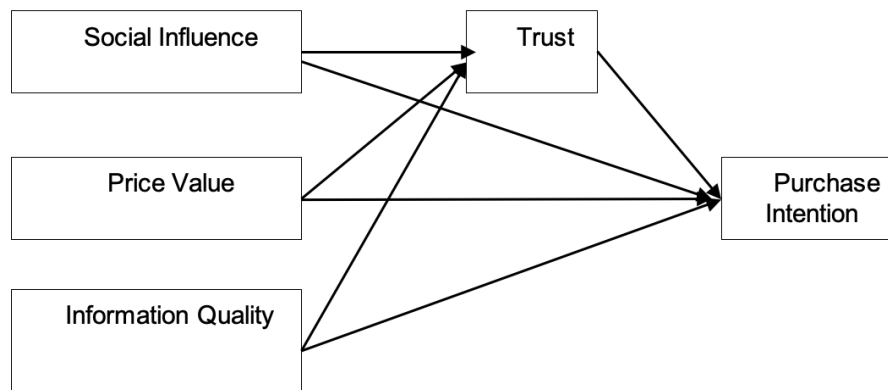
- H7. Information Quality influences trust
- H8. Information Quality influences purchasing intentions
- H9. Information Quality influences purchase intention with the mediation of trust

## 2.4 Trust

Purchase intention is a predictive factor that determines a consumer's present buying behavior, thereby serving as a necessary condition for real purchase attitudes. When consumers learn about a product's advantages or positive attributes, their purchase intentions increase. A rise in product trust leads to a corresponding increase in confidence in the product's ability to meet the necessary criteria for making a purchasing choice. Customer trust has the potential to exert a favorable impact on customer purchase intentions, as stated by Alberto et al., (2020). Furthermore, the establishment of trust with consumers significantly influences their purchasing intentions. Online trust directly and significantly influences the desire to make a purchase (Athapaththu & Kulathunga, 2018; Bennett et al., 2018). Consumer trust in a brand has a positive impact on their willingness to buy from that company. Hence, it is imperative for organizations to have reliable and dependable relationships with their clients (Neumann et al., 2020). Consumers' opinions of a product's excellent quality can positively influence their intention to acquire the goods. Highly reliable products have the potential to enhance consumer intentions to make a purchase. Similarly, consumers with a strong sense of trust in a product are more inclined to make a purchase (An, 2018). Based on existing research, the hypothesis is

- H10. Trust influences purchase intention

Figure 1: Research model



### 3 Research Methods

This study focuses on the Z-generation population residing in Batam City. The sample for this research consists of individuals from Generation Z, aged between 8 and 23 years, who are familiar with local beauty items and express an interest in purchasing such products through e-commerce. The shift in beauty product purchases from the millennial generation to Generation Z is primarily due to the advancement of age and the emergence of e-commerce (Riani, 2020). This study employs the non-probability sampling technique. This study used purposive sampling procedures, in which participants are selected based on certain criteria to ensure that not everyone has an equal opportunity to be included as a sample in the study (Purwianti, 2023). The target customers are those from Generation Z, aged between 8 and 23 years, who are familiar with beauty products such as Somethinc, N'pure, Avoskin, White-lab, and Ms. Glow. Additionally, they must be located in Batam and intend to purchase these beauty products online. We estimated the sample size for this study using the Kretjie and Morgan tables, accounting for the 346,217 Generation Z population in Batam City as of 2020, as reported by BPS. Therefore, the total sample size for this study is 384. Given that this survey comprises 25 questions, the minimum sample size required for this investigation is 384 respondents. Zhang et al., (2020) conducted a study that examined social influence variables using three indicators. Jeaheng et al., (2020) investigated the price value using three indicators. Maia et al. (2019) analyzed information quality using four indicators. Using four indices, An (2018) measured confidence. Maia et al., (2019) studied buying intention using three indicators. A 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), measures each of these factors. Smart PLs 3 is the analysis tool used.

### 4 Analysis and results

The convergent validity test's findings involve assessing the measurement model, specifically the factor loading values for each parameter on the variable. A data parameter is considered valid if its value exceeds 0.6 (Hair et al., 2014). According to the research results, all question items have a factor loading value greater than 0.6, confirming the validity of all parameters in this study. Furthermore, AVE testing demonstrated that the construct's total value was above 0.5, confirming its validity.

Table 1: Validity and Reliability Test

Variable	Outer Loading	AVE	Cronbach's Alpha	Composite Reliability
Trust 1	0.868			
Trust 2	0.802	0.720	0.870	0.911
Trust 3	0.876			

Trust 4	0.847			
Information Quality 1	0.833			
Information Quality 2	0.843	0,707	0.862	0.906
Information Quality 3	0.835			
Information Quality 4	0.854			
Purchase Intention 1	0.862			
Purchase Intention 2	0.855	0.750	0.833	0.900
Purchase Intention 3	0.881			
Price Value 1	0.862			
Price Value 2	0.844	0.690	0.774	0.870
Price Value 3	0.770			
Social Influence 1	0.899			
Social Influence 2	0.903	0.795	0.871	0.921`
Social Influence 3	0.871			

Table 2: Hypothesis Test

Hypothesis	T Statistics	P Values	
Trust -> Purchase Intention	5.868	0.000	accepted
Information Quality-> Trust	14.225	0.000	accepted
Information Qualityi -> Purchase Intention	1.819	0.070	rejected
Price Value -> Trust	1.923	0.055	rejected
Price Value -> Purchase Intention	0.970	0.333	rejected
Social Influence -> Trust	2.843	0.005	accepted
Social Influence -> Purchase Intention	2.418	0.016	accepted
Information Quality ->Trust -> Purchase Intention	5.890	0.000	accepted
Price Value -> Trust -> Purchase Intention	1.866	0.063	rejected
Social Influence -> Trust -> Purchase Intention	2.551	0.011	accepted



The research findings indicate that trust has a substantial and favorable impact on purchase intention. The findings align with the studies conducted by Alberto et al., (2020), Athapaththu & Kulathunga (2018), An (2018), Benson et al., (2018), and Neumann et al., (2020). Therefore, the degree of trust between the vendor and the consumer is a crucial factor influencing purchase intention. We regard trust as a cognitive state where one is inclined to rely on another party, while also being aware of the potential consequences of breaching that trust. Trust is critical in online shopping because it has a significant impact on consumer purchasing intentions. Online transactions can be influenced by trust in the vendor (seller). Therefore, we consider the test confirming a substantial positive impact of trust on purchase intention to be valid.

The findings of this study suggest that information quality has a substantial and positive effect on trust. The findings of this study align with the studies conducted by Jeaheng et al., (2020), Kong et al., (2020), and Yu et al., (2019). Therefore, consumers who perceive product information as comprehensive, pertinent, comprehensible, dependable, and precise will regard it as superior quality, trustworthy, valuable, and satisfactory for making purchase decisions. Consequently, the quality of information emerges as the primary determinant of consumer confidence in online product purchases. Therefore, we acknowledge the test that affirms the substantial and favorable impact of information quality on trust.

The study findings suggest that price value does not significantly impact trust. Therefore, while the average generation Z in this study views beauty products as essential, demographic data indicates that many of them have been practicing facial care since the age of 19. However, 58 individuals, or 13.5%, primarily use beauty products between the ages of 13 and 17. This indicates that generation Z has been using beauty products, specifically anti-aging products, since the age of 13. Interestingly, the price of a beauty product does not play a significant role in determining their trust in the brand. The results of this test directly contradict the findings of Jeaheng et al., (2020) is prior study.

The findings of this study suggest that social influence does not exert a substantial impact on trust. The findings of this study align with previous studies conducted by Issock et al., (2020) and Lee & Cho (2017), which also concluded that social influence did not exert a substantial impact on trust. Therefore, we can infer that social influence from friends, family, and relatives does not significantly influence Generation Z individuals' confidence in using beauty products. This lack of influence does not affect their intention to purchase such products. Research on the demographic data of respondents reveals that the majority of Indonesian women from Generation Z display a strong interest in facial care and are concerned about the composition of beauty products (Fundrika, 2021). Therefore, social factors do not directly influence the beliefs of Generation Z. Instead, their curiosity and the product's composition primarily drive their interest and confidence in beauty products. The findings of this examination contradict the findings of prior investigations carried out by Al-Adwan & Kokash (2019), Al Khasawneh et al., (2018), Chang et al., (2017), Cho et al., (2019) and Zhang et al., (2020).



The results of this study suggest that the quality of information has a notable and beneficial impact on the intention to make a purchase, with trust playing a role as a mediating factor. The findings of this study align with the studies conducted by Maia et al., (2019), Octavia & Tamerlane (2017), Qalati et al., (2021), Zhao et al., (2020) and Zhu et al., (2019). As a result, the quality of information in product descriptions significantly influences consumers' perceptions and understandings of a product's legitimacy and accuracy. Furthermore, it is critical for buyers to receive and analyze product descriptions of superior quality. The accessible quality levels in product descriptions on the platform aid consumers in evaluating product qualities and minimizing uncertainty over the product, consequently enhancing their trust in both the product and its provider. Consumers view well-crafted product descriptions as a trustworthy promise from a seller of superior products. Consumers perceive these services as somewhat reliable, leading them to consider them trustworthy. Consumers' perception of trust can decrease their perception of danger when buying on the platform, leading to an increase in their engagement in trust-related actions, such as making purchases. Therefore, consumers' confidence will positively influence their intention to make a purchase. For this reason, we deem acceptable the test that asserts the influence of information quality on purchase intention, with trust acting as an intervening variable.

The findings of this study suggest that the price-value relationship does not exert a substantial influence on purchase intention when trust is considered as a mediating factor. This study suggests that the majority of Generation Z regards beauty products as a significant necessity in their lives. Many people in this generation have started taking care of their facial skin at the age of 19. Additionally, it is noteworthy that Generation Z has been using beauty products since the age of 13. Beauty products, including anti-aging products (Kumampung, 2020), have become increasingly essential due to our busy lifestyles. Maintaining healthy and rejuvenated skin is crucial, making facial care products highly significant in preventing various skin issues (Anna, 2019). However, research findings suggest that the cost of these products is a significant factor. One should not underestimate the significance of a beauty product in establishing trust in a brand and subsequently influencing the intention to purchase that brand. The examination's findings directly contradict the conclusions of previous research by Konuk (2018) and Tong & Su (2018). When trust is considered as an intervening variable, the results of this study show that social influence does not statistically significantly affect purchase intention. We can deduce that the influence of peers, family, and relatives does not significantly impact the confidence of Generation Z individuals in using beauty goods, nor does it increase their inclination to purchase such products. The research findings on respondents' demographic data confirm this conclusion, indicating that a significant proportion of Indonesian women from Generation Z demonstrate a keen interest in facial care (beauty products) and indicate apprehension regarding the ingredients used in these products (Fundrika, 2021). Thus, it is evident that social influence does not have a direct effect on the self-assurance of Generation Z individuals when it comes to cultivating their interest in beauty goods. Generation Z exhibits a keen curiosity and self-assurance when it comes to buying beauty products, primarily driven by the

product's composition and their individual preferences. The results of this analysis contradict the previous studies conducted by Irshad et al. (2020), Liu et al. (2019) and Sharma et al. (2019).

## 5 Conclusion

This study revealed that trust and social influence have a significant impact on purchase intention; however, price does not exert any influence on purchase intention. In addition, it is worth noting that the quality of information does not directly impact purchase intention. However, when trust is considered a mediating factor, the quality of information influences purchase intention. Furthermore, social influence has a direct impact on buying intention, and trust has a greater impact. Trust, however, does not mediate the influence of private value on purchase intention. Purwianti (2023) suggests that future academics should explore a broader age spectrum, including not only Generation Z but also the hotel business. Furthermore, we anticipate that future researchers will be able to integrate additional study variables, like commitment, as described by Hameed et al., (2018), customer reviews, as explored by Shaheen et al., (2020), and perceived usefulness, as scrutinized by Purwianti (2019) and brand concept (Purwianti et al., 2024).

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