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The Influence of e-WoM, Marketplace Advertising, and FoMO on Purchase Decision for Sendy Leather on Shopee, Mediated by Trust

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Electronic Word of Mouth Marketplace Advertising Fear of Missing Out Trust Purchase Decision

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Abstract

This study investigates the influence of electronic word of mouth (e-WoM), marketplace advertising, and fear of missing out (FoMO) on consumer purchase decisions for Sendy Leather products on Shopee, with trust as a mediating variable. The research employs a quantitative approach using Structural Equation Modeling based on Partial Least Squares (SEM-PLS) and is supported by 209 purposively selected respondents who have purchased Sendy Leather through Shopee. Findings reveal that e-WoM and FoMO positively and significantly affect trust, while marketplace ads do not. In turn, e-WoM, FoMO, and marketplace ads directly impact purchase decisions, with trust acting as a significant mediator between e-WoM and FoMO toward purchasing behavior. The study concludes that trust and psychological urgency shape digital consumer behavior, emphasizing the need for personalized and credible digital marketing strategies. This research offers managerial implications for local brands operating in competitive online marketplaces.

Introduction

The development of digital technology, especially the internet and social media, has fundamentally changed the way consumers interact with products and services. Marketplaces such as Shopee, Tokopedia, and Lazada are now the main channels for online shopping in Indonesia. With internet penetration reaching 79.5% of the population of 281 million (BPS, 2024), Indonesia is one of the largest digital markets in the world. The projected value of ecommerce transactions is expected to reach USD 137.5 billion by 2025 and increase to USD 160 billion by 2030. Shopee, with 145.1 million visits as of December 2024 (Katadata Insight Center, 2024), takes the top spot in consumer preference. However, challenges such as shipping costs, delivery delays, and data security issues are still major obstacles, so cyber regulation and business transparency are important aspects in building user trust. Shopee, as the marketplace with the highest visits of 145.1 million as of December 2024 (Katadata Insight Center, 2024), solidifies its position as the top choice platform for consumers. Even so, challenges such as shipping costs, delivery delays, and data security issues remain critical bottlenecks in this

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ecosystem (Statista, 2024). Therefore, cybersecurity regulations and transparency in business practices are crucial to the sustainability and user trust of marketplaces.

Katadata Insight Center (KIC) and Sirclo show that 71% of consumers search for fashion products and accessories through marketplaces, and 66.6% of them proceed to the purchase stage. This data indicates that the fashion category has high traction in Indonesia's e-commerce ecosystem. This change in consumption pattern is driven by the advancement of the internet and digitalization, which brings ease of access, algorithm-based recommendations, and the presence of customer reviews that become the main reference in the decision-making process. This phenomenon shows that the marketplace is not only a means of transaction, but also a digital social interaction space that shapes consumer perceptions and preferences in real-time. In this context, reviews and consumer experiences play an important role in building credibility and influencing purchasing decisions, especially in the fashion product category. Toko Sendy Leather as one of the local brands selling leather fashion products on the Shopee platform is also affected by this dynamic.

Given these dynamics, a number of studies have highlighted the importance of electronic word of mouth (e-WoM), marketplace advertising, and psychological phenomena such as fear of missing out (FoMO) in influencing consumer purchasing decisions. Ranti et al. (2023) showed that e-WoM has a significant influence on purchasing decisions because it provides social information that influences consumers' perceptions of a product. In addition, Lu & Ma (2025)emphasize that review content, both surface and in-depth, plays an important role in shaping consumers' perceptions of the reviews they read. On the other hand, the effectiveness of advertisements in the marketplace has also proven powerful in shaping consumer perceptions and attitudes, as shown by Kaur & Singla (2025) in a study on women's behavior towards digital advertising. Meanwhile, FoMO as a psychological response to the urgency and scarcity of promotions encourages impulse buying behavior, especially in the context of flash sale and live streaming strategies (Efendi et al., 2024).

In this overall relationship, trust emerges as a mediating variable that bridges the influence of these three factors on purchasing decisions. Trust is shown to play a key role in strengthening the influence of e-WoM, Ads, and FoMO, as emphasized by Kumar et al. (2024) and Ranti et al., (2023) which show that high levels of trust can encourage consumers to make faster and more confident purchasing decisions, especially in a marketplace ecosystem like Based on the rapid development of e-commerce and changes in consumer behavior due to digitalization, a more comprehensive understanding of the factors that influence online purchasing decisions is needed. This study aims to analyze the effect of electronic word of mouth (e-WoM), marketplace ads, and fear of missing out (FoMO) on purchasing decisions for Sendy Leather products at Shopee, with trust as a mediating variable. The novelty of this research lies in combining aspects of digital marketing and psychological factors in one empirical model, as well as focusing on consumer behavior in the context of the marketplace, which is still rarely studied in depth in the realm of Indonesian local brands

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Literature Study

In the digital era, consumers now trust peer recommendations more than advertisements, making *Electronic Word of Mouth* (e-WoM) a powerful strategy in driving sales Aenaya et al. (2024). Salamah & Silitonga (2023) found that e-WoM on platforms such as Shopee and TikTok Shop plays a major role in conversion, as reviews are used by consumers as a filter before buying. However, Firjatillah et al. (2025) revealed that although e-WoM is influential, customer reviews can actually have a negative impact if they are considered inauthentic or not credible, so their effectiveness as a reference for purchasing decisions is reduced.

In addition to the influence of e-WoM, the presence of advertisements on marketplace platforms also plays an important role in shaping consumer purchasing decisions. These ads are able to attract attention through a personalized approach based on user data, making them one of the most widely used strategies in the online shopping ecosystem. In practice, the effectiveness of advertising is highly dependent on bidding strategies and budget allocation through the cost-per-click (CPC) system, where brands with large budgets have a greater chance of reaching a wide audience and generating high conversions (Abbasi et al., 2024). On the other hand, the utilization of data analytics also allows advertisers to optimize ad performance by reviewing various metrics such as clicks, conversions, and Return on Ad Spend (ROAS). However, the high frequency of ad impressions is not necessarily directly proportional to purchasing decisions. Consumers still consider various factors such as level of trust, social influence, and personal lifestyle in making the final decision. This suggests that advertising is not just about being flashy, but must also establish emotional relevance and credibility.

In an increasingly competitive digital era, consumer purchasing decisions on marketplace platforms are no longer solely influenced by product promotions, but also by psychological pressures such as *Fear of Missing Out* (FoMO), which is the fear of being left behind or missing out on valuable opportunities (Przybylski et al., 2013). This phenomenon often arises during strategic moments such as *payday* or *twin date sales*, where platforms such as Shopee actively capitalize on FoMO through time-limited discount strategies, fast-depleting stock, and countdown features that encourage consumers to buy immediately (Salwanisa & Fitriyah, 2024). These tactics have proven effective in triggering impulse buying behavior, but on the other hand, the pressure created can interfere with consumers' rational evaluation process and increase the risk of post-purchase regret. Interestingly, individuals with high levels of FoMO do not always respond positively; some show skepticism towards digital consumption activities, as is the case in the metaverse context (Kopřivová & Bauerová, 2024). Furthermore, if FoMO-based strategies are applied excessively, they can negatively impact consumers' psychological well-being, encourage compulsive consumption behavior, and erode brand loyalty (Morsi et al., 2024).

In a competitive digital ecosystem, trust becomes a crucial element to lower risk perception and encourage more rational purchasing decisions (Handoyo, 2024; Lăzăroiu et al., 2020). A number of studies place trust as an important mediator between digital marketing strategies and purchasing decisions, such as in the findings of Asfawi & Tuti (2025) and Sun et al. (2022) who showed that *brand trust* strengthens the relationship between brand knowledge and purchase intention. However, a meta-analysis by Wang et al. (2022) confirmed that the effect of trust is not always consistent, depending on the object of trust and the platform context. Some studies even found that trust in the site or community did not significantly affect purchase intention.

To understand the role of trust more fully, it is also important to look at how consumers make decisions when shopping on digital platforms. The purchase decision is a complex process,

where consumers not only consider price or promotion, but also conduct a series of evaluations before actually buying. According to Han (2021), this process includes problem identification, information search, alternative evaluation, purchase decision, and post-purchase behavior. Factors such as product quality, brand reputation, and social and psychological influences also shape these decisions. Trust and loyalty to brands are also important elements that often determine whether consumers will make a purchase. Along with the development of technology and the use of marketplaces, consumers are now also strongly influenced by customer reviews, competitive prices, and digital service quality. In other words, purchasing decisions are now multidimensional and constantly changing following the development of trends and innovations in the business world.

Looking at the complexity of the process, it can be understood that consumer purchasing decisions in the context of e-commerce are not only influenced by internal factors, but also by various interrelated external stimuli. Aspects such as promotions, Electronic Word of Mouth (e-WoM), customer reviews, as well as psychological pressures such as Fear of Missing Out (FoMO), play an important role in shaping consumers' propensity to buy. Among these various factors, trust is a key element that bridges the influence of external information on purchasing decisions. Trust has been shown to strengthen purchase intention while reducing risk perception in a dynamic digital environment, as explained by Wahyuningjati & Purwanto (2024). Based on this, this study aims to analyze the mediating role of trust in influencing the relationship between e-WoM, marketplace ads, and FoMO on consumer purchasing decisions on marketplace platforms, especially Shopee.

The Relationship Between Electronic Word of Mouth and Trust

Electronic Word of Mouth (e-WoM) significantly shapes consumer trust through credible information and user experience. Wahyuningjati & Purwanto (2024) showed that e-WoM and customer reviews on Shopee build Gen Z's trust in products and platforms. Pambudi et al. (2025) added that trust in e-commerce is influenced by the quality of information and relationships established through e-WoM. Istiqomah & Setyawan (2025) also confirmed that e-WoM strengthens perceptions of brand integrity and credibility.

H1: Electronic Word of Mouth has a positive and significant effect on trust.

Relationship between Marketplace Ads and trust

Marketplace Ads play an important role in building consumer trust by increasing product visibility and credibility. Sanam et al. (2024) showed that informative and credible ads on platforms such as TikTok and Instagram can strengthen consumer trust in brands. Lestari et al. (2025) added that the paid advertising feature on Tokopedia increases the perception of seller professionalism. While Yuhao et al. (2024) assert that consistent advertising exposure on marketplaces such as Taobao forms a trustworthy brand image.

H2: Marketplace Ads have a positive and significant effect on trust.

The relationship between Fear of Missing Out and trust

FoMO significantly shapes consumer trust by encouraging them to follow social trends and recommendations on digital platforms. Nasr et al. (2023) showed that Gen Z builds trust in products through social pressure generated by FoMOs. Bashir & Fahim (2021) asserted that the emotional appeal of FoMO content strengthens consumer confidence in the services offered. Khoa et al. (2025) also proved that FoMO increases subjective norms and positive attitudes, which strengthen trust in making shopping decisions. These findings support that FoMO has a positive and significant effect on consumer trust.

H3: Fear of Missing Out has a positive and significant effect on trust.

The relationship between Electronic Word of Mouth and purchasing decisions

The results of various international studies show that e-WoM plays an important role in influencing consumer purchasing decisions. Mohamed et al. (2025) asserted that online reviews, influencer recommendations, and social media comments are able to form positive perceptions that encourage purchases. Istiqomah & Setyawan (2025) highlighted the role of e-WoM in building trust, especially in halal products, while Salmy & Eman (2025) emphasized the importance of quality, quantity, and credibility of information. Based on these findings, it can be concluded that e-WoM significantly increases consumer interest and purchase decisions.

H4: Electronic Word of Mouth (e-WoM) has a positive and significant effect on purchasing decisions.

The relationship between Marketplace Ads and purchasing decisions

Advertising on marketplace platforms is now an important strategy in encouraging consumer purchasing decisions. Muhammad & Hartono (2021) show that promotion through Instagram is able to form positive perceptions that have an impact on purchasing decisions. Nizam & Jaafar (2018) asserted that attitude towards ads, recall, and click frequency significantly influenced decisions, especially in interactive ads. Meanwhile, Ogunsola & Mohammed (2022) emphasized that the influence of ads on Facebook is also influenced by social norms and users' commitment to social media. These three findings suggest that appropriately designed marketplace ads can be a decisive factor in digital consumer purchases.

H5: Marketplace Ads have a positive and significant effect on purchasing decisions.

The relationship between Fear of Missing Out and purchasing decisions

Marketplaces significantly drive consumer purchasing decisions through ease of access, attractive promotions, and increased trust. Farea & Hussain (2025) showed that marketplace features such as discounts and fast service trigger impulse purchases. Meyer et al. (2024) added that FOMO strategies on social media increase the urgency and emotional value that drives purchases. Thuy et al. (2023) corroborate that visual promotions and social pressure on digital platforms influence young consumers to buy immediately.

H6: Fear of Missing Out has a positive and significant effect on purchasing decisions.

The relationship between trust and purchasing decisions

Trust has a positive and significant influence on consumer purchasing decisions. Hendra & Zain (2025) show that trust in sellers encourages consumers to make purchases because they feel safe and confident in the platform's reputation. Solomon & Hossain (2025) emphasize that trust in product and service quality is a major determinant in purchasing decisions, especially in online markets. Hassan et al. (2025) reinforce that in AI-based e-commerce, trust increases loyalty and purchase decisions, especially when supported by personalization and transparency.

H7: trust has a positive and significant effect on purchasing decisions.

The relationship between Electronic Word of Mouth and purchasing decisions is mediated by trust

Electronic Word of Mouth (eWOM) has a positive and significant effect on purchasing decisions with trust as the main mediator. Wahyudi & Sudarmiatin (2024) prove that eWOM increases consumer trust which in turn drives purchasing decisions. Yurizal & Purwanto (2024) also confirmed that trust mediates the effect of eWOM on purchasing decisions in e-commerce. The same thing was conveyed by Mukhsin (2022), which shows that eWOM forms trust as the

basis for the emergence of purchase intentions. These three studies reinforce that trust is an important pathway that strengthens the influence of eWOM on consumer purchasing decisions.

H8: Electronic Word of Mouth (e-WoM) has a positive and significant effect on purchasing decisions mediated by trust.

The relationship between Marketplace Ads and purchasing decisions is mediated by trust

Marketplace Ads are proven to significantly influence consumer purchasing decisions, with trust as a mediating variable that strengthens the relationship. Indahsari et al. (2023) showed that online advertising builds positive perceptions of the brand through a strong brand image, which has a direct impact on purchase intentions. Rahmawaty et al. (2024) added that ad personalization in the marketplace not only increases message relevance, but also forms brand trust which is an important bridge to purchasing decisions. Meanwhile, Rehman & Al-Ghazali (2022) asserted that credible and attractive advertisements are able to build consumer trust which then drives purchase behavior, especially in the context of fashion brands. These three studies support that trust plays an important mediating role in strengthening the influence of Marketplace Ads on purchase decisions.

H9: Marketplace Ads have a positive and significant effect on purchasing decisions mediated by trust.

The relationship between Fear of Missing Out and purchasing decisions is mediated by trust

FoMO has a positive effect on purchasing decisions with trust as a mediator that strengthens the relationship. Bashir & Fahim (2021) showed that the emotional drive due to FoMO increases the likelihood of purchasing hedonic services, reinforced by trust. Ezzat et al. (2023) asserted that FoMO triggered by social media and online advertising encourages social pressure-based consumption, which builds trust through repeated exposure. Nurlaili & Wulandari (2024) also confirmed that trust is an important link between FoMO and impulse buying in a digital context.

H10: Electronic Word of Mouth (e-WoM) has a positive and significant effect on purchasing decisions mediated by trust

Methods

This research uses a quantitative approach to test causal relationships between variables objectively through numerical data analysis and inferential statistics. The sampling technique used is purposive sampling with the criteria that respondents who have purchased Sendy Leather products at Shopee. The number of samples was determined using Cronbach's formula because the population was unknown, so 200 respondents were obtained who were considered representative. Data collection was carried out through a Google Form questionnaire with a Likert scale of 1-5 to measure the level of agreement with the statements of each research variable. The operational definitions of the variables in this study are as follows:

Electronic Word of Mouth (e-WoM): Defined as a form of communication between consumers in digital media that can influence perceptions and purchasing decisions. The indicators used refer to Goyette et al. (2010), namely: (1) intensity (2) valence of opinion (3) content. Marketplace Ads: Paid advertisements displayed on marketplace platforms, with the aim of shaping perceptions and driving purchase conversions. Indicators adapted from Isibor et al. (2021), including: (1) mission (2) message (3) media. Fear of Missing Out (FoMO): Defined as a person's fear of missing out on important experiences or valuable opportunities in a digital

social context. This concept refers to Przybylski et al. (2013), with three indicators: (1) fear (2) worry (3) anxiety. Trust: Defined as the consumer's belief in the integrity, ability, and good faith of the seller in providing the product or service. Referring to Hajli et al. (2017), indicators of trust include: (1) integrity (2) ability (3) kindness. Purchase Decision: Is a process of assessment and decision making by consumers before buying a particular product. This variable is measured by four indicators adapted from Riswandi et al. (2022), namely: (1) Trust in the product (2) Habits in Buying Products (3) Repurchases.

To test the relationship between variables in the research model, the Partial Least Square-based Structural Equation Modeling (SEM-PLS) technique was used with the help of SmartPLS software. This method was chosen because it is able to accommodate models with complex latent constructs and is effective in testing direct and indirect relationships simultaneously (Hair et al., 2021). With this approach, it is hoped that the research results will be able to provide a comprehensive understanding of the factors that influence the decision to purchase Sendy Leather products in the Shopee marketplace.

Results and Discussion

This study involved 209 respondents selected through purposive sampling technique, with the main criteria being consumers who have purchased Sendy Leather products through the Shopee platform. The demographic composition shows that the majority of respondents are female (78%), with the dominant age groups being in the range of 25-34 years (33%) and 35-44 years (29.2%). In terms of profession, most respondents are private employees (33.5%), followed by entrepreneurs (21.5%), and other public/private employees (18.2%). These characteristics reflect the profile of active consumers in the e-commerce ecosystem who tend to be responsive to digital marketing strategies and have online shopping habits.

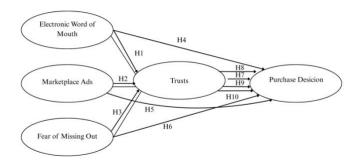


Figure 1. Conseptual Framework

The study tested five main variables, namely:

X1: Electronic Word of Mouth (e-WoM); X2: Marketplace Ads; X3: Fear of Missing Out (FoMO); M: Trust as a mediating variable; Y: Purchase Decision

These variables were tested to determine the direct and mediating effects on purchasing decisions for Sendy Leather products at Shopee.

Descriptive Statistics

To ensure the accuracy and reliability of the research instrument, descriptive statistical analysis was conducted on all observed variables, including Key Performance Indicators (KPIs), Electronic Word of Mouth (e-WoM), Marketplace Advertising (MA), Fear of Missing Out (FoMO), and Trust (K). This analysis aims to provide a comprehensive overview of the data

distribution by presenting the mean, median, minimum and maximum scale values, and standard deviations for each item. Understanding the central tendency and variability of the responses is essential in evaluating the quality of the instrument and the consistency of participant feedback.

Table 1. Descriptive Statistics

Variable	Number of Indicators	Average Mean
Purchase Decision	8	4.297
e-WOM	7	4.277
MA (Marketplace Ads)	7	4.150
FoMO	6	4.233
Trust	6	4.281

Source: Research Results

The descriptive statistics reveal that the mean scores across all items are generally close to the median value of 4.000, indicating a relatively symmetrical distribution of responses and supporting the assumption of normality in the dataset. The minimum and maximum values fall within the expected range of the 5-point Likert scale (2.000 to 5.000), confirming that the response variation remains within acceptable bounds. Standard deviation values range from approximately 0.38 to 0.55, suggesting moderate variability without significant dispersion. These findings imply that the questionnaire items are well-balanced and reliably reflect respondents' perceptions across all measured constructs, ensuring data suitability for subsequent multivariate analyses such as SEM-PLS.

Table 2. Convergent Validity Test

Variable	Loading Range	AVE
e-WoM	0.728-0.766	0.561
Marketplace Ads	0.731-0.804	0.596
FoMO	0.725 - 0.805	0.585
Trust	0.740 – 0.776	0.571
Purchase Decision	0.724-0.740	0.536

Convergent validity testing in this study shows that all reflective indicators used are valid and able to measure variables correctly, as evidenced by the outer loading value> 0.7 and average variance extracted (AVE)> 0.5 on all constructs (Savitri et al., 2021). The e-WoM variable has an outer loading value between 0.728-0.766 with an AVE of 0.561; marketplace ads show a loading of 0.731-0.804 with an AVE of 0.596; and FoMO has a loading of 0.725-0.805 with an AVE of 0.585. The trust variable as a mediator is also valid with a loading of 0.74-0.776 and an AVE of 0.571, while the purchase decision as the dependent variable shows a loading between 0.724-0.74 and an AVE of 0.536. These results confirm that all indicators have a strong contribution in representing the measured variables, so that the model can be declared suitable for use in testing the relationship between variables in structural analysis.

Table 3. Discriminant Validity (HTMT Ratio)

Construct Pair	HTMT Value	Threshold	Status
FoMO – Purchase Decision	0.825	< 0.85	Valid
e-WoM – Purchase Decision	0.804	< 0.85	Valid
All construct pairs	< 0.85	< 0.85	All valid

Based on the results of the HTMT analysis, all inter-construct values are below the conservative threshold of 0.85, such as in the relationship between FoMO and Purchase Decision (0.825)

and e-WoM and Purchase Decision (0.804), which indicates that the constructs in the model have met the discriminant validity requirements. Referring to the criteria put forward by (Henseler et al., 2015), good discriminant validity is achieved when the HTMT value is below 0.85, which means that there is no conceptual overlap between constructs. Thus, each construct in this model can be distinguished empirically and has sufficient discriminatory validity to be used in testing structural models.

Table 4. Reliability Test

Variable	Cronbach's Alpha	Composite Reliability (CR)
e-WoM	0.850-0.903	0.889-0.922
Marketplace Ads	0.850-0.903	0.889 – 0.922
FoMO	0.850 - 0.903	0.889 – 0.922
Trust	0.850 - 0.903	0.889 – 0.922
Purchase Decision	0.850 – 0.903	0.889-0.922

The fourth stage in the outer model analysis is to evaluate reliability, which is to determine the extent to which the measuring instrument provides consistent results when used repeatedly on the same object. The reliability test is carried out by looking at the Cronbach's Alpha and Composite Reliability values, where a variable is considered reliable if it has a value above 0.7 (Savitri et al., 2021). The Cronbach's Alpha value is in the range of 0.850-0.903, while the composite reliability (rho_c) ranges from 0.889-0.922. These results indicate that the instrument has high internal consistency and stability in measuring the variables studied.

Table 5. R-square Values

Dependent Variable	R ² Value
Trust	0.401
Purchase Decision	0.680

The R-square value is used to measure how much influence the independent variable has on the dependent variable in the model, with a range between 0 and 1. Based on guidelines from Hair et al. (2021), an R² value> 0.75 is categorized as strong, R²> 0.50 is moderate, and R²> 0.25 is weak. The results of this study indicate that the R-square value on the trust variable is 0.401 which is in the weak category, meaning that the independent variables only explain about 40.1% of the variation in trust. Meanwhile, the R-square value for the purchasing decision variable is 0.68 which is in the moderate category, indicating that 68% of the variation in purchasing decisions can be explained by the variables contained in the model, so this model is sufficient for further analysis.

Table 6. Predictive Relevance (Q² Value)

Endogenous Variable	Q ² Value	Predictive Strength
Trust	0.279	Moderate
Purchase Decision	0.415	Moderate to Strong

The Q² value obtained from the blindfolding process in the PLS-SEM model shows that the Trust construct has a Q² value of 0.279 and the Purchase Decision construct is 0.415. Based on the criteria put forward by Savitri et al. (2021), a Q² value above 0 indicates predictive relevance, and if it is in the range of 0.25 to 0.50, it is considered to have moderate to strong predictive power. Thus, these results indicate that the model used has an adequate ability to predict endogenous constructs, namely trust and consumer purchasing decisions. This indicates that the model is suitable for predicting consumer behavior in the Shopee marketplace, because it has met the predictive evaluation requirements through blindfolding techniques.

Table 7. Goodness of Fit (GoF) Index

AVE (Average)	R² (Average)	GoF Formula	GoF Value	Interpretation
0.5698	0.5485	$\sqrt{(AVE \times R^2)} = $ $\sqrt{(0.5698 \times 0.5485)}$	0.559	Substantial Model Fit

The overall suitability of the model is done by calculating the Goodness of Fit (GoF) value by referring to the approach from Tenenhaus et al. and developed by (Wetzels et al., 2009), which combines construct validity (through AVE) and model predictive ability (through R-square). Based on the results of data processing, the average AVE value is 0.5698 and the average R-square is 0.5485, resulting in a GoF value of $\sqrt{(0.5698 \times 0.5485)} = 0.559$. This value is above the 0.36 threshold which is categorized as a substantial level of GoF. Thus, this research model has good overall modeling quality, both in terms of indicator validity and predictive ability of the dependent variable under study.

Hypothesis Testing

This test was carried out using the bootstrapping method using the SmartPLS 4.0 application. Because this study uses the census technique, hypothesis testing is only based on the path coefficient value, without regard to the p-value or t-statistic (Hair et al., 2021). Path coefficient is used to determine the direction of influence between variables. If the coefficient value is more than 0, the effect is positive, while if it is less than 0, the effect is negative.

Table 8. Hypothesis Testing Results

	Original sample (O)	T statistics (O/STDEV)	P values	Results
e-WoM -> Trust	0.337	3.791	0	Supported
MARKETPLACE ADS -> Trust	0.032	0.536	0.592	Not Supported
FoMO -> Trust	0.367	4.706	0	Supported
e-WoM -> Purchase Decision	0.308	3.886	0	Supported
Marketplace Ads -> Purchase Decision	0.102	2.221	0.026	Supported
FoMO -> Purchase Decision	0.356	4.752	0	Supported
Trust -> Purchase Decision	0.262	3.269	0.001	Supported
e-WoM -> Trust -> Purchase Decision	0.088	2.153	0.031	Supported
Marketplace Ads -> Trust -> Purchase Decision	0.008	0.487	0.626	Not Supported
FoMO -> Trust -> Purchase Decision	0.096	2.494	0.013	Supported

Source: Research Results

The results of hypothesis testing show that e-WoM has a positive and significant effect on trust with a coefficient of 0.337, a T-statistic of 3.791, and a p-value of 0.000. FoMO is also shown to have a significant effect on trust with a coefficient of 0.367, a T-statistic of 4.706, and a p-value of 0.000. In contrast, Marketplace Ads does not have a significant effect on trust because it only shows a coefficient of 0.032, a T-statistic of 0.536, and a p-value of 0.592. For the direct effect on purchasing decisions, e-WoM has a significant effect with a coefficient of 0.308, a T-statistic of 0.308,

statistic of 3.886, and a p-value of 0.000. Marketplace Ads also have a significant effect on purchasing decisions with a coefficient of 0.102, a T-statistic of 2.221, and a p-value of 0.026. FoMO shows a significant positive influence on purchasing decisions with a coefficient of 0.356, a T-statistic of 4.752, and a p-value of 0.000. Trust is also proven to have a significant influence on purchasing decisions with a coefficient of 0.262, a T-statistic of 3.269, and a p-value of 0.001.

On the mediation path, e-WoM through trust has a significant effect on purchasing decisions with a coefficient of 0.088, T-statistic 2.153, and p-value 0.031. FoMO also has a significant effect on purchasing decisions through trust, with a coefficient of 0.096, T-statistic 2.494, and p-value 0.013. Meanwhile, the effect of Marketplace Ads on purchasing decisions through trust is not significant, because it only produces a coefficient of 0.008, a T-statistic of 0.487, and a p-value of 0.626. Thus, it can be concluded that most of the relationships between variables in this model are significant, except for the effect of Marketplace Ads on trust, as well as the effect on purchasing decisions through trust.

Strategic Dynamics of Digital Influence and Consumer Trust Formation

Making trust in the digital marketplace is a multi-dimensional process which surpasses traditional transaction processes. Trust is not a fixed quality, but is an evolving experience with perception, interactivity and digital socialization played out through platform ecosystems. When considering the case of Shopee, where Sendy Leather is doing business, electronic word of mouth (e-WoM) is not just a peripheral communicational device but rather the one that plays the central epistemic part of calibration of consumer trust. The process of e-WoM becoming an embedded cultural artifact as envisioned by Liu et al. (2024), depicts the evolution of review systems that ceased to be informational extensions but central forums through which trust is established. Wahyuningiati & Purwanto (2024) reinforce and conceptualization as they reveal that digital-native consumers, especially those belonging to Gen Z, are less likely to focus on the product description when it comes to confidence associated with the product, and instead they are influenced by the density of testimonials, stability of sentiment, and emotional tone of the reviews. Salmy & Eman (2025) carry on with this argument wherein they find a ladder of testimonial value of which the emotional granularity, presence of photographic evidence and the narrative arc of the reviewer feel quite imperative affecting the perceived credibility of the product. The overall implication of this is the restructuring of trust to be an affective equivalence to the reality experienced by peers so that e-WoM can no longer be treated as a pre-purchase means of reassurance but as a constitutive element of the digital consumption culture.

But the perceived authenticity of e-WoM is context-specific; it is dependent upon a matrix of contextual indicators and system-based manifestations that identify verisimilitude. Firjatillah et al. (2025) warn that, in a world of such astroturfing and paid reviews, the consumer is increasingly epistemically defensible, questioning the patterns of word use, the annals and pattern of the reviewer, as well as comparison across various sources. Kumar et al. (2024) assert that brand image salience and consumer-brand familiarity form the key condition under which susceptibility to e-WoM evolves; the said quantities serve as the filters that demarcate the degree to which online testimony holds weight in the minds of the consumers. The lawful processing of this is further supported by Ranti et al. (2023) that discovered that there is an increase in the influence of a review when placed in a platform that has an overall high level of technical and reputational credibility as labels of verified purchases, tiered reviewer badges, and regular seller responsiveness. In the Shopee architecture, all these factors create a scaffold of interpretive signifiers, which reinforces the perceived trustworthiness of e-WoM by positioning it within a pool of platform-designed "trust proxies". This implies e-WoM is not

just a peer driven phenomena but rather platform-mediated and its persuasive effectiveness cannot be reduced to anything, but part of the digital infrastructure; it is embedded in.

Marketplace advertising, in its turn, has quite a more ambiguous status in the trust economy on digital platforms. Although it is generally perceived as a force behind the visibility and awareness, it is the role of trust-building mechanism that is becoming more and more controversial. Ringold (2023) takes note of the fact that digital consumers receive an overload of promotional materials and apply heuristics of skepticism even more to sieve through perceived manipulation. This mistrust has nothing specifically to do with advertising but the perceived inconsistency between the message of the promotion and the reality of the experience the promotion promises to be. It is also important to note that promotional content led by an influencer is regularly seen as more authoritative than an ordinary advertisement exactly due to performing transparency and authenticity of relationship (Shukla, 2023). Rauschnabel et al. (2022) also suggest that now the advertising should not compete only with peer content but also with algorithmically tailored reviews and live demonstration types with the focus on interactivity. Against this backdrop, it is not an abnormal finding when the present study reports the discovery that marketplace advertisements do not influence trust in any way. It is an indicative of a more general epistemic change, the fact that consumers no longer present advertising as a reference to truth, but as a stylized symbol that is to be triangulated, through more dialogic and user-mediated types of verification.

It is not that advertising in itself has its limits in the creation of trust but the fact that it is not in synch with the psychological state of the digital consumer. According to Lestari et al. (2025), advertising in e-commerce settings helps to raise salience and memorability but does not actually assist with affective trusting unless it becomes integrated in to a storyline or testimonial complex. In investigations of the Taobao platform, Yuhao et al. (2024) discovered that consumers do not process ads as independent stimuli within the platform, but as triggers that initiate a more extensive verification cycle in which they read user reviews, customer feedback of influencers, and previous user interaction history with the given seller. Indahsari et al. (2023) assert that the trust is increased when joint by advertising and user-generated content elements, as well as community connectivity functions, like Q&A tabs and live chat assistance. It shows that advertising as a trust channel should not only inform, but also have an alignment with the behavioral and cognitive pattern of the consumer by providing not only information but also relevance, presence, and engagement. In this regard, advertising should move beyond its persuasive forms to incorporation as advertising gains not in its assertions but in its being a component of the trustful digitally based ecosystems.

Where e-WoM trusts because of the distributed social cognition, and advertising suffers the burden of credibility fatigue, Fear of Missing Out (FoMO) uses an entirely different mechanism, the affective mechanism. FoMO does not as much appeal to deliberative logics but directly appeals to immediacy that awakens emotional urgency not subject to the filters of the conventional thoughts. The authors define FoMO as a measure of time-based vulnerability when a consumer can deem a missed promotional window to mean not a financial loss but a social one (Nasr et al., 2023). According to the study conducted by Bashir & Fahim (2021), in collectivistic societies, urgency as a phenomenon of social amplification of FoMO (in group chats, viral promotions, and livestreams) transforms into trust through association. This is neither trust as logical appraisal but as an emotional caution or hash of group action. Koprivova & Bauerova (2024) elaborate it claiming that the trust created by FoMO is situational and conditional and that it is typically retrospective in nature, the post-hoc justification is filled in after the trust-driven phrase of impulsive behavior when the consumer sees others making validations of the same choice. Though temporary, this type of trust is not any less potent, as it uses social convergence and digital synchronicity to compensate the personal reluctance.

FoMO is an in-built feature of the market place in online retailer applications such as Shopee that operates within a marketplace characterized by campaigns such as payday sales or twin dates (e.g. 11.11, 12.12). As presented by Ali et al. (2025), the use of countdowns, low inventory indicators, and flash offers in the live-stream format contribute to the interplay of pricing mechanisms and are also psychological frames that nudge trust by compressing time. Khoa et al. (2025) underline the importance of the statement that positive brand attitudes are elicited by such temporal scarcity that is mediated by perceived popularity and social proof. Salwanisa & Fitriyah (2024) also note that interface design itself has adapted to support FoMO by including an urgency trigger in user paths so that the perception of risk and reward is recalibrated in perpetuity. Ezzat et al. (2023) conceptualize this as trust based on conformity where the individual would have a sense of validation based not on previously held beliefs or familiarity with a brand, but rather the image that people are doing the same thing. In this schema, however, FoMO based on trust cannot be established by textual choices or reliability of a certain substance, but through shared impetus, which is an infectious type of behavioral authorization that excels in algorithmic environments.

Nevertheless, the epistemological underpinnings of FoMO-related trust are problematic and should be properly handled. Morsi et al. (2024) caution that brands will end up in an unresponsive cynical status when they use urgency mechanisms too extensively and do not produce the value associated with those. As indicated by Meyer et al. (2024), ex-post validation is essential to sustain trust induced by FoMO through delivery reliability, quality of the products, and communication after purchase. In its absence, the trust mobilized by FoMO may fall in ruins as the regret destroys long term brand equity. This is the reason why we may need to differentiate between trust that triggers transaction and trust that supports brand relationships. As much as we cannot do without FoMO to kick off action, the ethical and strategic application must see urgency become the extension of authenticity and that emotional appeal must be accompanied by the precision of the operation and post-sales assurance.

Combined in these three vectors, e-WoM, advertising, and FoMO, a trust architecture with some gradation can be established whereby the first one, e-WoM is employed as the epistemological anchor of consumer trust, which operates through authenticity, detail richness, and social resonance. Advertising is still a minor player, when it comes to salience, considering that it is subjective to align with participatory text and contextual apps. FoMO adds a specific temporal and emotional aspect to trust, which acts as a driver of decision-making because of its urgency but needs a precise balance so that one does not experience dissonance after making purchases. Trust in digital spaces, as the authors under discussion put it, is non-linear and polycentric in its manifestation since it occurs as a result of the confluence of informational, emotional, and social aspects. In the case of Sendy Leather and other brands taking place in the marketplaces, this means that trust cannot be created on a monolithic scale. It needs to be designed at multiple overlapping levels of digital action each tuned to serve multiple cognitive and emotional requirements of consumers in a rapidly changing and profoundly performative marketplace.

Trust-Driven Pathways to Purchase

Knowledge on the behavioral processes underlying purchase decisions made by consumers in online marketplaces will require more than the capabilities of establishing a superficial identification of causal factors. It needs to be critically unfolded in its sense not as a background, but as a central mediating process that constitutes the whole architectural structure of a decision-making process. Trust in that case is not part of a left over faith but an epistemic criterion of action. The empirical data corresponding to the research support that trust has a strong mediating effect between the impact of the electronic word of mouth (e-WoM) and Fear

of Missing out (FoMO) on purchasing of goods and that marketplace advertising, though having a direct effect, does not impact the pathway of trust in any effective manner. This asymmetry points to an even more fundamental logic of behavior: that consumers in digital environment like Shopee no longer behave linearly with respect to promotional efforts. Rather, they filter, match, blend signals using credulous sets of interpretive frames created in the course of digital socialization and by ambient information. It proves that the earlier statements of Cavusoglu & Atik (2021) which state that buying in the online spheres depends upon the combination of relational assurance, narrative credibility and social cognitions granted by the platform are correct.

The direct effects of e-WoM in purchase decision does not only depend on the volume or the polarity of sentiment but rather on the texture and embeddedness of the testimonial in a consumer identity system. Mohamed et al. (2025) note that e-WoM should support pre-existing values and aspirations to make them influential with regard to behavior. In this work, not the most wordy or emotional reviews were the ones that had the persuasive power but the ones that connected with the assumed character of the reader. Explaining it further, Istiqomah and Setyawan (2025) clarify that the use of authenticity cues, societal matching and credibility traceability come together in affecting consumer decisions in fashion industry, especially those that relate to the younger members of the population. Salmy and Eman (2025) go even further and demonstrate that when the perceived integrity of the reviewer or commentator is known due to the consistency of their messages across channels, verifiable history, and image proof, the trustworthiness of e-WoM increases and accordingly enhances its power of behaviour. These findings indicate that e-WoM is not an addition of layer whose contents always remain unchanged but rather a socially contextualized discourse that acts as a proxy of community assessment as well as in case of its credibility, a proxy of behavioral sanction, which triggers buying.

But the key difference of the relevant effect of e-WoM in this situation is not only its direct effect but also its augmented effect when trust is a mediating intermediator. According to Wahyudi & Sudarmiatin (2024), the consistency of e-WoM is further compounded by presenting trust to be a bridge in the form of affect that connects reception of information and behavioral commitment. Yurizal & Purwanto (2024) further substantiate it by claiming that a trust established based on peer reviews, in the setting of Shopee, works as a gate to consider products. Mukhsin (2022) takes it a step further by saying that in a high-choice environment, in which product parity is becoming the rule, trust is the last point of difference, and e-WoM is also the chief agent in relation to which trust is generated and divided. Information obtained in the present paper affirms that e-WoM can directly persuade and indirectly through trust, and there is a compound path dependency based on which consumers will act not only when they are exposed but when they are embedded as believers. This reinstates that E-WoM is not a persuasive feature because it is visible, but it is an interpretation as socially supported and contextually approved.

The aspect creates another effect that is not a cognitive but a visceral decision. It is fast acting, generally shortcircuiting deliberative processing in favor of emotional arousal and mimicry of social emotions. According to Farea & Hussain, (2025), this can be referred to as the emotional trigger mechanism because urgency reduces temporal distance and binds one to take immediate actions. As far as promotional contexts are concerned when an aspect of exclusivity is promoted as an aspect of scarcity and where potential loss looms over potential gain, Meyer et al. (2024) find that the mechanism is effective. According to Thuy et al. (2023), this effect becomes even stronger with social validation since consumers then observe and imitate the behavior unconsciously noticed by others in order to prevent rejection. The evidence in the present research suggests that FoMO affects purchasing because it compels the consumer to

buy, but such compulsion comes packaged in a persuasive affective rationale. Buying, therefore, is an irrational option or conscious choice. It is developed through a form of compressed rationality that focuses on the momentary social congruence rather than focusing on longer term consideration. This implies that FoMO-driven choices are not hares to behavioral reason of the sort that might be understood as occasional interruptions to rationality but rather form a systematic part of an affective ecology that the platform cultivates and thrives on.

In this FoMO driven environment, trust acts as a stabiliser. According to Bashir and Fahim (2021), the emotional distress of FoMO balances in the form of trust signals, which transform the urgency into an acceptable behavior. What Ezzat et al. (2023) agree on is that social conformity, in the combination with brand reliability and a transparent platform, turns into an impulsive buy, which is turned into a certain purchase. Nurlaili & Wulandari (2024) confirm this mechanism further by demonstrating that consumers display a tendency to retroactively create trust as a defence mechanism in order to justify FoMO behaviour particularly where post-consumption satisfaction and promoter expectations even materialize. This behavioral architecture is also affirmed by the mediation effect of trust in this research. FoMO causes the movement of action, whereas trust validates and gives a post-rational affective frame the evaluation of action. It is not merely relevance but the fact that related indicators of trust can be present at the same time as the urgency so that the expression of urgency can be understood as being consistently rational momentum rather than an attempt at consumer manipulation. This highlights the importance to not comprehend trust merely as a relationship variable, but as an intellectual lubricant that changes emotional friction to behavioral fluency.

An advertising dilemma exists in the market place. Whereas it has big direct impact on purchase decisions, it does not work through the trust mechanism. Such distraction insinuates that advertising is a means of stimulating transactional interest but not of a narrative fabric and social gravity that can enable belief. Muhammad & Hartono (2021) demonstrate that brand recall and exposure of the advertisement can be used to nudge the purchasing behavior especially when accompanied by strategic promotions. Nizam and Jaafar (2018) also validate that visual frequency and familiarity of the message are sufficient to trigger a short-term action, even at low levels of trust. According to Ogunsola & Mohammed (2022), usually, it is social pressure and the algorithmic reinforcement that makes the advertising effective in digital platforms rather than an inherent credibility. That is why in the present work the marketplace advertisement can affect the behavior but does not create the psychological framework where a complete trust of a consumer is assured. The Purchase occurs, however, nothing to drive brand adherence or repeat behavior is built. This is a weakness of ad-based approaches: attention grabbing approaches are efficient (among other things) but do not work well when it comes to building trust.

Such limitation is not merely tactical but epistemological. According to Hanaysha (2022), trust is progressively losing connections to the measurement of exposure and is being connected to the measures of interactivity, responsiveness, and communal engagement instead. This is further supported by the ability by Yu et al. (2023) to illustrate that the digital consumers judge trustworthiness based not on the delivery of the message, but rather on its depth of participation such as comment areas, peer communication, and seller engagement. In this respect, advertising will continue to be a sign although only a feeble one unless it is weaved together with the latter more extensive trust-creating contexts. The connotation to the advert is that advertisement should not only inform but deliver transparency, contextual relevance and post-community accountability in cases of other brands such as Sendy Leather. Otherwise, it will turn out into a momentary impression which leads to clicks and to no confidence. Thus,

although advertising may lead to its initial behavior, it cannot continue without being integrated into the structural features of digital practices of trust.

Strategically, the findings elicit the rearrangement of digital marketing priorities. The brands should understand that the trust is not a side-effect of the promotion but a prerequisite and an agent. This combination of e-WoM and FoMO as two forces defining purchase behavior demonstrates the need of such hybrid approaches evoking the state of emotional urgency and centering it on the social evidence. Liu et al. (2024) propose a combined approach in which testimonial culture, urgency cues and credibility infrastructures are integrated into a smooth consumer experience. Blase et al. (2024) advise that failure to focus on building trust and focusing maximization of emotional triggers may lead to non-sustainable consumption and volatility in a brand. According to Ho et al. (2021), marketing approaches have to be sensitive to epistemic expectations in the consumer, providing not only incentive but a guarantee, not only urgency but congruency. In this context, the results of this research can be rather practically illuminating: trust is not a passive variable of marketing savoir-faire but an active component around which all the persuasion activities should center.

The implications to the brands in the marketplace are theoretical as well as practical Conceptually, the study reinforces the idea that digital purchasing is not the result of isolated stimuli but of a multidimensional interpretive process grounded in trust. Operationally, it mandates that e-commerce brands, especially local ones navigating algorithmic marketplaces like Shopee, must restructure their strategies around relational infrastructure, not just promotional design. This involves investing in review management systems, integrating live consumer feedback loops, and deploying authentic communication mechanisms that align with social media aesthetics without compromising transparency. When trust becomes the throughline in marketing execution, consumer behavior ceases to be unpredictable. It becomes legible, relationally anchored, and strategically cultivable.

Conclusion

This study offers a deep understanding of how consumers make purchasing decisions in digital marketplace environments. Their decisions do not emerge from isolated exposure to persuasive messages but rather from a network of social cues, emotional impulses, and trust-based interpretations. Among the factors investigated, electronic word of mouth consistently demonstrates the strongest and most enduring influence. Its power lies not only in the quantity of information it provides but in the way it captures real experiences and transforms them into socially meaningful judgments. Consumers are no longer passive recipients of reviews. They become active interpreters of trustworthiness, using the experiences of others to construct their own sense of security and confidence in the brand. Marketplace advertising still plays a visible role, yet its impact remains largely limited to surface-level awareness. While it may trigger initial attention and even influence behavior in the short term, it often lacks the credibility and personal relevance that consumers now demand. In many cases, advertisements serve as entry points rather than decision-making anchors. They signal that a product exists, but they rarely provide the relational substance that consumers require before making a commitment. The findings show that although advertising can lead to a purchase, it does not build the kind of trust that encourages long-term loyalty. It must now be reimagined as part of a broader ecosystem of interaction rather than a standalone source of influence.

Fear of missing out operates differently. It relies on urgency and emotion to push consumers toward action. This form of influence is not built through rational evaluation but through the pressure of timing and the anxiety of exclusion. When consumers perceive that they might miss

an opportunity, the sense of urgency becomes a justification for immediate behavior. However, this effect is not sustainable on its own. If the emotional pull of a limited-time offer is not supported by product satisfaction or brand reliability, consumers will quickly disengage. The study confirms that FoMO only leads to confident decisions when trust is already present or when it is built quickly through credible signals during the purchasing process.

Trust stands at the core of all these interactions. It is not simply a background factor but the very basis upon which decisions become possible. Without trust, even the most compelling review, the most frequent advertisement, or the most urgent promotion fails to create meaningful consumer action. Trust acts as the foundation that links attention to behavior. It allows consumers to feel safe in uncertain environments and gives them the reassurance needed to proceed. The results show that trust does not emerge from a single source but is constructed from the alignment of multiple signals that reinforce one another through time and experience. For local brands operating on platforms such as Shopee, this study provides strategic clarity. Building consumer trust is not a secondary task to be addressed after marketing campaigns are launched. It is the precondition that makes all other marketing efforts effective. Brands must focus on creating consistent, authentic, and socially resonant experiences. They must invite consumers into spaces where honest feedback is visible, where urgency is framed ethically, and where every aspect of the shopping journey affirms the buyer's choice. The path to purchase is not shaped by persuasion alone. It is shaped by the sense of belief that consumers form through repeated and reliable engagement. In the current digital landscape, trust is not a byproduct. It is the entire terrain upon which loyalty and sustained behavior must be built.

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