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Brand Image as a Determinant of Generation Z Purchasing Decisions on E-Marketplaces Through the Role of Brand Trust

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Abstract. The objective of this study is to analyze brand trust as a mediating variable between brand image and the purchasing choice of Generation Z in the e-marketplace of Semarang. The method of research used is quantitative. The data were collected from 70 respondents and processed using SEM-PLS with SmartPLS version 4.1.1.8. The study reveals that brand image has positive and considerable influence on brand trust and purchase choice. Brand trust was found to be a major partial mediator indicating that the effect of brand image on purchasing behavior is mostly through customer confidence. The findings add to the theoretical base of the consumer behavior literature by illustrating the trust transfer process across the digital platforms. This research is strategically important for e-marketplace companies who target Generation Z in Semarang. Companies need to appeal to this segment with a heavy emphasis on brand awareness. Brand trust is the critical link between perceptions and actions. Marketing strategies should focus on transparency and customer centricity to build enduring trust. The survey stresses that in the highly competitive digital economy, a brand's image alone is insufficient to sway the purchasing decisions of young consumers; it must be backed by authentic trust.

Keywords: Brand Image; Brand Trust; E-Marketplace; Generation Z; Purchase Decision; Semarang.

1. INTRODUCTION

The arrival of the internet has altered Gen Z's shopping habits, turning e-marketplaces like Shopee and Tokopedia into their principal shopping destinations. Generation Z is the most digitally savvy customer and a major player in the online retail space and has its own market dynamics. The rising impact on digital transactions in Indonesia makes the problem worthy of further investigation (Said et al., 2023).

These platforms are very present, as shown by a study conducted by Jakpat in February 2026 with 1,387 respondents. Almost all of them make sales through Shopee (100% of Gen Z and Millennials), 65% of Gen Z use TikTok Shop and 54% use Tokopedia. The usage of Lazada among Gen Z was 26% while Blibli accounted for 6%. The results confirm that marketplaces form the backbone of the digital business ecosystem in Indonesia, and also underscore the significance of grasping the mediating role of brand trust in the purchase choices of Generation Z.

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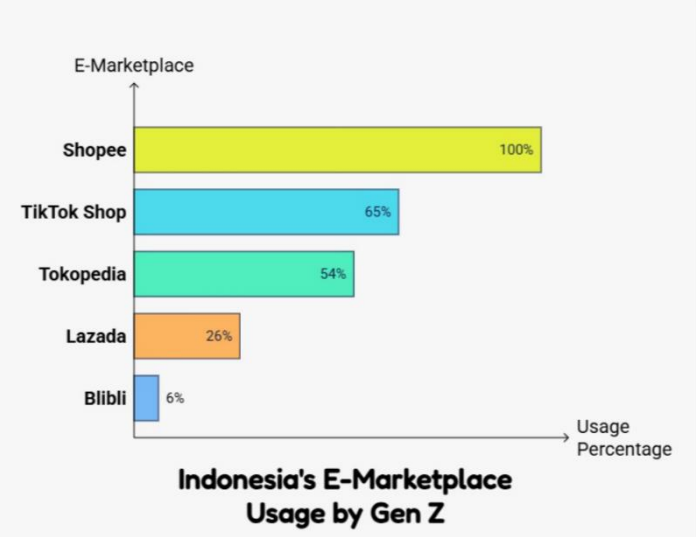


Figure 1. E-Commerce Platforms Used in Indonesia

Source: Husein (2026)

The brand image significantly influences consumer preferences in online buying. Recent research have demonstrated that a favourable brand image significantly influences consumer trust and purchasing intention. Consequently, brand image is a significant aspect inherently linked to brand trust in elucidating Gen Z's purchasing behaviour (Hendrawan & Agustini, 2021).

Brand trust represents consumers' faith in a brand or platform and strongly mediates the relationship between brand image and purchasing decisions. Recent studies demonstrate a constant influence of trust on purchase intention, with brand image serving as a mediating factor in purchasing behaviour, especially among younger generations who are particularly attuned to the hazards associated with digital transactions (Wandoko et al., 2023).

The dynamics of e-marketplaces significantly diverge from those of conventional retail establishments, where online evaluations, product ratings, promotional activities, and data security assurances are paramount. Studies on electronic word-of-mouth (e-WOM) indicate that the legitimacy of user evaluations can enhance business image and drive purchases by fostering trust. This technique is particularly pertinent to comprehending how Generation Z acquires information prior to making a purchasing decision (Slamet & Albab, 2023).

Generation Z is frugal in terms of money, yet they still want convenience, speed of service and an unbroken user experience. Empirical research in Indonesia indicates that promotion, payment efficiency and security strongly effect purchasing decisions, whereas brand image and brand trust are predictors and mediators. But the outcomes are unclear, as some research suggest that the importance of reviews is inconsistent, while trust and accessibility are more valuable (Amirarasy et al., 2023).

Although a considerable number of studies have analyzed the relationship between brand image, brand trust and purchase intention, a substantial gap exists in the literature. However, very limited comprehensive research has defined the mediation pathway of brand trust among Generation Z in Indonesian e-marketplaces specifically. This study is novel in studying a mediation model of cultural values, social impact, and competitive interaction on local and worldwide platforms (Indrianto & Yuwono, 2022).

Therefore, it is important to study the influence of brand image on purchase decisions through brand trust. This study is expected to contribute to the theoretical growth of marketing science and to provide guidance to e-marketplace administrators and business owners in designing focused methods.

2. LITERATURE REVIEW

Brand Image

The brand image refers to the consumer's view of a brand. Brand image encompasses the amalgamation of consumer experiences and recollections of both favourable and unfavourable perceptions on the brand. According to Tarigan (2023), Brand image refers to the view or impression of a product brand that cultivates consumer confidence and affects the purchasing interest of both present and prospective customers. Brand image is a perception formed by several informational aspects that enable individuals to identify, interpret, and evaluate a product, hence affecting their purchasing decisions (Kurniawan et al., 2023). whereas according to Haryanto & Harsono (2022), Brand image refers to the perception of a product brand that fosters consumer trust and stimulates the attention of both present and prospective customers to engage in purchasing behaviour. The brand image is established by a collection of informational signals that enable individuals to recognise, interpret, and evaluate a product, hence affecting their purchasing decisions.

Keller asserts in his studies Pandiangan et al. (2021) indicates that the primary factors affecting a brand's image are:

a. Brand identity
b. Brand personality
c. Brand associations,
d. Brand attitudes and behaviors
e. Brand benefits and capabilities

Purchase decision

The buying decision is the moment when a buyer resolves to acquire a product from a vendor. As delineated in Marbun et al. (2022) The purchase choice constitutes a component of consumer behaviour. It encompasses the individual's behaviours immediately associated with the search and acquisition of products and services, as well as the decision-making processes that transpire both prior to and subsequent to the purchase. A purchase choice is the consumer's selection of a product via the decision-making process (Djafar et al., 2023). whereas according to Septiyadi et al. (2022), The purchasing decision is a process in which a consumer engages with a product.

According to the research conducted by Kotler Fajriani et al. (2022), the indicators employed to assess purchase decisions are as follows:

a. Problem recognition
b. Information search
c. Evaluation of alternatives
d. Purchasing decision
e. Post-purchase behavior

Brand Trust

Brand trust refers to the degree of confidence that consumers possess in a brand's capacity to fulfil its commitments. Trust is established not through a singular campaign, but through a series of enduring consumer experiences, interactions, and impressions. in accordance with Ramdhani et al. (2023), Brand trust is a psychological condition wherein people depend on a brand to mitigate risk and anticipate advantages or favourable results from it. Brand trust refers to the extent of an individual's confidence in a brand, derived from their information or experiences, resulting in favourable or unfavourable assessments of that brand (Nst, 2023). Consumer confidence in a brand's ability to deliver on its promises is known as brand trust (Yolanda & Keni, 2022).

Based on the study conducted by Sunanti and Widyani Fitriani et al. (2023) Indicators of Brand Trust include:

a. Credibility
b. Brand competence
c. Brand value
d. Brand reputation

Conceptual Framework

Brand image denotes the consumer's perception of a brand, shaped by their experiences, knowledge, and associated memories. An affirmative brand image can enhance consumer trust in a brand. This assurance further bolsters customer trust in their purchasing choices. The brand image directly influences purchasing decisions and indirectly affects them through the intermediary variable of brand trust. Consequently, an enhanced brand image and increased consumer confidence are more likely to lead to purchases. The research hypothesis can be articulated as follows based on this description:

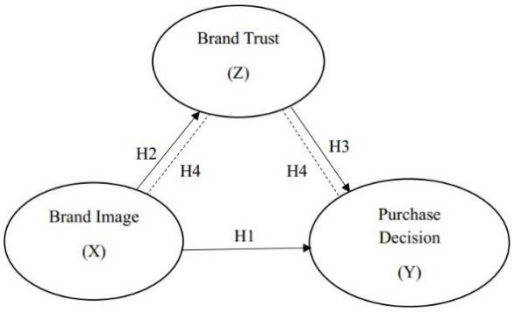


Figure 2. Conceptual Framework

Hypotheses

H1: Brand image has a positive and significant effect on purchase decisions.

H2: Brand image has a positive and significant effect on brand trust.

H3: Brand trust has a positive and significant effect on purchase decisions.

H4: Brand image has a positive and significant effect on purchase decisions through brand trust as a mediator.

3. RESEARCH METHODOLOGY

This study was executed in Central Java with a quantitative methodology. The research participants are Generation Z individuals aged 18 to 25, who utilise e-marketplace platforms and reside in Semarang. The study employed a purposeful non-random sampling technique, involving a total of 70 respondents. The research variables are brand image, purchasing decision, and brand trust. Research instrument: Data were gathered via a questionnaire utilising a 1-5 Likert scale. The research hypotheses were evaluated using SEM-PLS analysis. The data processing was performed using SmartPLS version 4.1.1.8.

Table 1. Operational Definition of Variables

Variable Name	Variable Definition	Indicator
Brand Image (X)	According to Tarigan (2023), the brand image is the unique perception or identity of a business that influences the trust and purchase choices of both existing and prospective customers.	According to Pandiangan et al. (2021), the primary factors affecting brand image are: 1. Brand identity, 2. Brand personality, 3. Brand associations, 4. Brand attitudes and behaviors, 5. Brand benefits and capabilities.
Purchase Decision (Y)	This aspect of consumer behaviour include behaviours immediately associated with purchasing and the identification of items and services; it also involves the decision-making process preceding and succeeding the purchase, as articulated by (Marbun et al., 2022).	According to Fajriani et al. (2022), Purchase decisions are assessed by the subsequent indicators: 1. Problem recognition 2. Information search 3. Evaluation of alternatives 4. Purchase decision 5. Post-purchase behavior
Brand Trust (Z)	Brand trust refers to the degree of confidence an individual possesses in a brand, derived from their information or experiences, resulting in favourable or unfavourable assessments of that brand (Nst, 2023).	According to Sunanti & Widyani in the study (Fitriani et al., 2023) Brand trust indicators include: 1. Credibility 2. Brand competence 3. Brand value 4. Brand reputation

4. RESULTS AND DISCUSSION

Respondent Demographics

The findings indicated that the study population comprised 32 female respondents (45.71%) and 38 male respondents (54.29%). The questionnaire results indicated two age groups of respondents: 18–21 years (29 respondents, 41.43%) and 22–25 years (41 respondents, 58.57%). The participants utilised three e-marketplace platforms: Shopee (42 respondents, 60.00%), Tokopedia (25 respondents, 35.71%), and additional platforms (3 respondents, 4.29%).

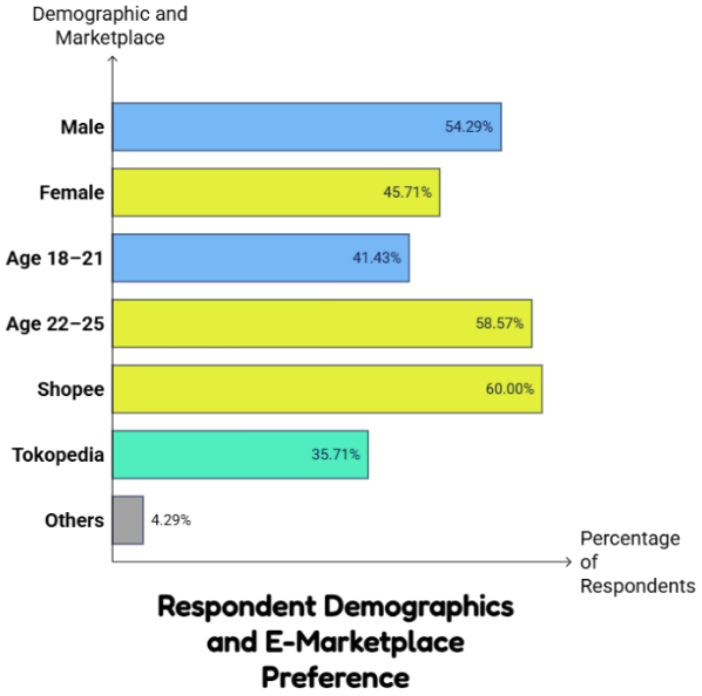


Figure 3. Respondent Profile

Convergent Validity

Convergent validity is assessed by connecting the indications with the construct. An outside loading of 0.5 to 0.6 remains permissible. A correlation value of 0.7 indicates that the construct exerts a considerable influence (Ghozali & Latan, 2015). All indicators depicted in Figure 4 exhibit outside loadings exceeding 0.7, indicating that these indicators yield satisfactory findings.

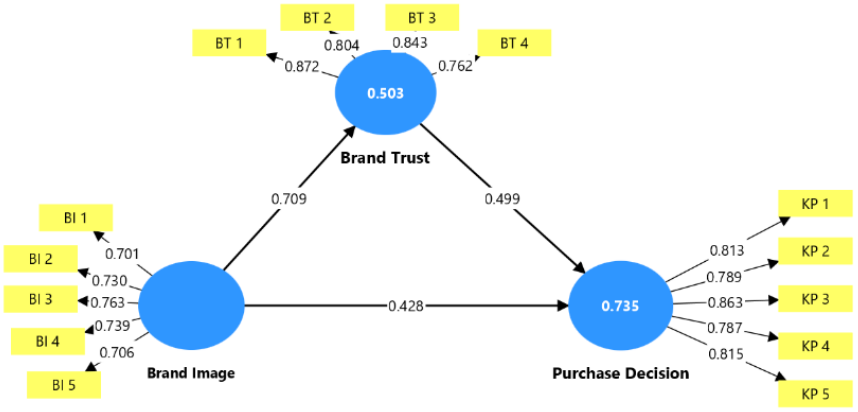


Figure 4. Convergent Validity Test

Discriminant Validity

We do assessments of discriminant validity to ascertain the extent to which one construct is separate from another and can be experimentally distinguished (Sarstedt et al., 2021). Table 1 indicates that the AVE values for each variable exceed 0.5, hence affirming their validity. The computed AVE values are displayed in Table 2 below:

Table 2. Discriminant Validity

Construct	Average Variance Extracted (AVE)
Brand Image	0.530
Brand Trust	0.675
Purchase Decision	0.663

Composite Reliability

Construct validity is considered to satisfy reliability standards if Cronbach's alpha exceeds 0.7, indicating the stability and consistency of the indicators employed to measure variations in the latent variable (Tentama & Situmorang, 2019). The research findings indicate that the Composite Reliability value exceeds 0.70, signifying that all variables satisfy the criteria for reliability and validity in the analysis of the structural model, as presented in Table 3.

Table 3. Composite Reliability Test

Construct	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)
Brand Image	0.783	0.788	0.849
Brand Trust	0.839	0.846	0.892
Purchase Decision	0.872	0.876	0.907

Testing the Coefficient of Determination

R-squared quantifies the degree of correlation between endogenous and exogenous variables. A robust model exhibits an R-squared value of 0.75 (strong), a moderate model demonstrates an R-squared value of 0.50, and a weak model presents an R-squared value of less than 0.25 (Ghozali & Latan, 2015). As shown in Table 4, the R-squared value for the Brand Trust variable is 0.503 (moderate category), and the R-squared value for Purchase Decision is 0.735, which is in the moderate category.

Table 4. Coefficient of Determination

Construct	R-square	R-square Adjusted
Brand Trust	0.503	0.495
Purchase Decision	0.735	0.728

Hypothesis Testing

The T-value indicates the importance of a coefficient at a low significance level according to the SEM-PLS analysis. A coefficient is deemed significant if its P-value is below the traditional threshold or less than 0.005. The outcomes of the bootstrap analysis pertaining to the hypothesis testing are presented in Table 5 below:

Table 5. Testing of Research Hypotheses

Construct	Original Sample (O)	Sample Mean (M)	Standard Deviation	T-statistics	P-values	Result
BI → BT	0.709	0.717	0.068	10.458	0.000	Accepted
BI → PD	0.428	0.439	0.118	3.641	0.000	Accepted
BT → PD	0.499	0.488	0.143	3.478	0.001	Accepted
BI → BT → PD	0.354	0.350	0.109	3.242	0.001	Accepted

The initial hypothesis test assessing the correlation between Brand Image and Brand Trust yielded a P-value of 0.000, which is below the significance threshold of $p < 0.05$, and the T-statistic satisfied this criterion. The coefficient value is 0.709. The second hypothesis is affirmed. The second hypothesis examined the relationship between Brand Image and Purchase Decision. The P-value obtained was 0.000, which is less than 0.05, accompanied by a positive coefficient of 0.428. The third hypothesis testing of Brand Trust and Purchase Decision got a p-value of 0.001 which is less than the significance level of 0.05 with a coefficient value of 0.499. In addition, the last hypothesis test of the influence of Brand Image on Purchase Decision using Brand Trust as an intervening variable resulted in P-value of 0.001 (< 0.05) with coefficient of 0.354. Therefore, it may be inferred that this fourth theory is acceptable.

Goodness of Fit (GoF)

The Goodness of fit (GoF) is a hypothesis test that is used in the SEM-PLS to check the applicability and accuracy of the model used for validation. A structural equation model is said to fit well if the SRMR value is lower than 0.10 and said to fit badly if the SRMR value is higher than 0.15 (Ghozali, 2021). The good Chi-square value is a value of more than 0.05 (Astiti et al., 2019). A good Chi-square value is one that exceeds 0.05 (Rachmadina & Baskoro, 2024). The NFI value is between 0 and 1, with a value close to 1 categorized as a good match,

where the NFI obtained in this study of 0.682 still meets the requirements (Diwanti & Susilawati, 2024). Based on the results in Table 6, the SRMR value is 0.102, the Chi-square value is 208.761, and the NFI value is 0.682; therefore, the model in this study is considered to be appropriate.

Table 6. Goodness of Fit (GoF)

Model Fit	Saturated Model	Estimated Model
SRMR	0.102	0.102
Chi-square	208.761	208.761
NFI	0.682	0.682

Effect Size

Effect size quantifies the degree of correlation between variables. The distinction pertains to the magnitude of the effect detected between the control group and the experimental group (Astiti et al., 2019). An f-square value of 0.02 is considered small, 0.15 is medium, and 0.35 is large (Sarstedt et al., 2021). According to Table 7, the impact of Brand Image on Brand Trust is large (1.011), while its Brand Image on Purchase Decision is large (0.345). The variable of Brand Trust exerted a large influence on Purchase Decision (0.468).

Table 7. Effect Size

Construct	Brand Trust	Purchase Decision
Brand Image	1.011	0.345
Brand Trust	—	0.468

Discussion

Purchases. These findings are consistent with previous research conducted by Putri and Harahap (2025), which found that brand image has a significant influence on purchasing decisions in e-marketplaces. Maulida and Maya (2020) also found that brand image has a significant influence. This study found that brand image has a significant influence on purchasing decisions.

This study also found that brand image has a significant influence on brand trust. This finding supports the research by Aeni and Ekhsan (2021), who found that brand image has a positive influence. This finding is also supported by Riyanto and Nasir (2023), which found that brand image has a significant impact on brand trust

Furthermore, this study found that brand trust has a significant influence on purchasing decisions. This finding is consistent with Samadi's research (2022), which found that brand

trust has a positive influence on purchasing decisions, and is consistent with the research by Aeni and Nasir (2021), which found that brand trust has a positive influence on purchasing decisions.

Finally, this study confirms that brand trust acts as a mediator in the relationship between brand image and purchase decisions. This finding supports the results of Aurellia's research (2023), which indicates that brand trust significantly mediates the effect of brand image on purchase decisions. This is also consistent with the research by Aeni and Nasir (2021), which emphasizes the mediating role of brand trust in enhancing the influence of brand image on purchasing decisions.

5. CONCLUSION

The findings of the research showed that brand image has an effect on brand trust and has an effect on the shopping decisions of generation Z on e-marketplaces in Semarang. Brand trust was also found to significantly mediate the association between brand image and purchase choice. This means that the better the brand image the more trust it creates and more it influences the buying decisions. E-marketplace operators need to continue to build and maintain a positive brand image by providing outstanding service, secure transactions and reliable user reviews, since these elements can directly or indirectly influence buying decisions, especially for Gen Z, through brand trust.

The study involved just 70 participants in the Semarang City, thereby limited the generalizability of the study findings to the specific demographic and geographic regions. The quantitative method used in SEM-PLS only uses the perception of respondents and does not explore any exogenous variables that may influence purchase decisions. Additional research is needed to broaden the geographical scope and the number of respondents in an effort to obtain more representative results. Moreover, it is vital to explore other mediating and moderating factors such as price, promotions, and digital experiences of Gen Z through mixed methodologies for in-depth understanding of factors influencing brand image and trust.

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