INKUBIS: Jurnal Ekonomi dan Bisnis
Volume 8, Issue 4, 3309-3323
e_ISSN: 2775-3913
https://inkubis.polteksci.ac.id/index.php/ink/index
DOI: doi.org/10.59261/inkubis.v8i4.506

The Mediating Role of Consumer Satisfaction in The Influence of Trust and Service Quality on Streetwear Purchase Decisions on Shopee

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Article Info:

Article history:
Received: August 20, 2026
Revised: September 16, 2026
Accepted: September 29, 2026
Available Online: November 03, 2026

Keywords:
Consumer Trust;
Service Quality;
Consumer Satisfaction;
Purchase Decisions;
Marketplace;
Generation Z

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Abstract

Background: The rapid expansion of digital marketplaces has heightened the significance of consumer trust, service quality, and satisfaction in determining online purchase decisions, especially among Generation Z buyers who acquire streetwear products via Shopee.
Objective: This research investigates the direct influence of consumer trust and service quality on purchase decisions and assesses the mediating function of consumer satisfaction among Generation Z consumers residing in Serang City.
Methods: An explanatory quantitative survey involving 100 respondents chosen via purposive sampling was carried out. The data were gathered through a five-point Likert-scale questionnaire and processed using IBM SPSS Statistics version 20, encompassing validity and reliability examinations, classical assumption tests, simple and multiple linear regression, t-tests, F-tests, coefficients of determination, and Sobel mediation analysis.
Results: Both consumer trust and service quality exerted positive and significant direct effects on purchase decisions as well as on consumer satisfaction, whereas consumer satisfaction likewise positively and significantly influenced purchase decisions. The Sobel analyses verified significant mediation for trust (Z = 5.396) and for service quality (Z = 5.771). Within the simultaneous model, consumer satisfaction stayed significant, and the model accounted for 61.0% of the variance in purchase decisions.
Conclusion: Consumer satisfaction occupies a pivotal mediating position in converting consumer trust and perceived service quality into streetwear purchase decisions on Shopee. These results suggest that sellers and marketplace managers ought to combine trust-building, service enhancement, and satisfaction management to reinforce purchasing outcomes.

To cite this article: Kusuma, H. W., Muslimat, A., Adha, S., Azizi, E., & Subandi, S. Z. M. (2026). The mediating role of consumer satisfaction in the influence of trust and service quality on streetwear purchase decisions on Shopee. *INKUBIS: Jurnal Ekonomi dan Bisnis, 8*(4), 3309–3323. https://doi.org/10.59261/inkubis.v8i4.506

INTRODUCTION

Advances in digital technology have markedly transformed the manner in which individuals meet their consumption needs. Pursuits that formerly took place mostly face-to-face—such as looking up product information, comparing prices, reading reviews, and completing transactions—are progressively migrating to digital platforms. Such a shift confirms that consumer shopping behavior has visibly moved toward online channels. This tendency also aligns with worldwide digital trade developments, as outlined in the Handbook on Measuring Digital Trade (*Handbook on Measuring Digital Trade, Second Edition*, 2023), which asserts that cross-platform digital transactions, marketplaces included, have become a vital part of the global digital economy and require more thorough measurement and comprehension of how transaction participants behave.

The e-marketplace business models that are currently evolving are typically built around a customer-centric orientation, in which a platform's success relies heavily on how effectively it conveys benefits and sustains the usability and stability of the digital services it provides (Cano et al., 2023). This principle applies directly to the present research context, since Shopee's ability to retain its market leadership is inseparable from the platform's efforts to cultivate trust, uphold service quality, and deliver a satisfying shopping experience to its users, including within the fashion streetwear category that forms the focus of this study.

From a global standpoint, figures released by Craftberry indicate that Indonesia ranks among the world's largest marketplace markets in terms of user penetration. China occupies the top position with penetration of roughly 47%, trailed by Indonesia at around 31.9%, the UK at 30.6%, and South Korea at 30.0%, whereas other nations such as Germany, the United States, Mexico, Singapore, Japan, Russia, Canada, France, and India fall within the 10-18% bracket. Indonesia's placement within this leading cluster underscores how fierce competition among marketplaces has become, making service quality, transaction security, and consumer trust increasingly critical aspects that every digital platform must address.

Indonesia's growing prominence on the global marketplace map corresponds with the rising number of marketplace users domestically. Based on projections from the Ministry of Trade released by Databoks (Adi, 2024), marketplace users in Indonesia climbed from 38.72 million in 2020 to 73.06 million in 2025. This steady growth demonstrates that digital shopping is no longer merely an alternative but has become an integral part of Indonesian consumers' everyday lives.

Of the numerous marketplaces active in Indonesia, Shopee exhibits pronounced dominance. Drawing on GoodStats data derived from SEMRUSH (Adi, 2024; Yonatan, 2025), Shopee recorded 132 million visits in April 2025, substantially surpassing Tokopedia (64.9 million visits), Lazada (42 million visits), and Blibli (14.1 million visits). These figures establish Shopee as a pertinent research object owing to its exceptionally broad user reach. Its relevance within the fashion segment is further strengthened by Diana and Krisnawati (2025), whose findings reveal that, from the viewpoint of Generation Z, trust is a notable determinant of purchase decisions for fashion products on the Shopee application, together with consumer reviews, price perception, perceived quality, emotional value, and perceived risk.

Within the range of fashion segments, streetwear stands out as the category most closely associated with young people. Streetwear is a casual fashion genre that emerged from street-based cultures such as skate, hip-hop, sneakers, and urban life, distinguished by oversized garments, hoodies, sneakers, jackets, cargo pants, hats, and accessories that emphasize the wearer's identity. Dimyati Haq (2023) notes that streetwear grew as an element of popular culture shaped by globalization and social media, whereas Oe (2022) maintains that streetwear has transformed into a cultural emblem signifying the identity and social belonging of those who wear it. Luthra et al. (2024) demonstrate that Generation Z strongly shapes the evolution of streetwear culture, as this cohort values comfort, distinctiveness, and self-expression in its fashion choices, while Tan et al. (2023) found that social media communication shapes how Generation Z consumers perceive local streetwear brands. Sherina and Selamat (2023) likewise confirmed that perceived quality and emotional value positively affect purchase intention toward local streetwear products among Generation Z in Jakarta. Given these traits, the decision-making process for purchasing streetwear on marketplaces grows more intricate, since consumers can only gauge product suitability through visual displays, descriptions, reviews, and the service experiences offered on the platform.

From a theoretical angle, Kotler and Keller (2016) and Kotler, Philip (2022) describe purchase decisions as part of the consumer behavior process comprising five stages: need recognition (consumers perceive a gap between actual and desired states), information search (consumers gather product information from assorted sources, including digital reviews and recommendations), alternative evaluation (consumers weigh available options against attributes they deem important), purchase decision (consumers arrive at a final choice), and post-purchase behavior (consumers appraise their satisfaction or dissatisfaction with the acquired product). Within the marketplace setting, these five stages become more complicated because consumers must decide relying exclusively on digital information, product visuals, reviews, and platform service experiences, without the ability to physically handle or test the product. Consequently, consumer trust and service quality constitute two particularly pertinent factors to examine in the formation of online purchase decisions, as both serve to substitute for the face-to-face interaction customarily present in conventional transactions.

The digital consumption patterns of Generation Z differ markedly from those of earlier generations, because this cohort matured alongside the rise of the internet, social media, and e-commerce platforms, and therefore tends to be more comfortable researching products on their own, comparing prices across platforms, and treating reviews and ratings as principal information sources prior to deciding to purchase. Such traits render Generation Z a segment that scrutinizes seller credibility and the caliber of services marketplaces offer, which makes investigations of trust, service quality, and satisfaction within this group ever more pertinent, particularly in product categories laden with self-expression value such as fashion streetwear.

Consumer trust represents one of the principal determinants in online transactions. Purbasari (2017) and Ramadhany et al. (2023) explains that consumer trust toward e-commerce sites arises from convictions about sellers' competence, integrity, and good faith in meeting their obligations, which ultimately shapes consumers' readiness to transact. In their meta-analysis, Kim and Peterson (2017) and Fernández-Bonilla et al. (2022) similarly reveal that online trust bears a significant association with a variety of consumer behavioral outcomes in e-commerce, such as loyalty and repurchase intention. Lacking confidence in the seller, the product, or the transaction system, consumers are inclined to postpone or abandon purchases even when the offered products appear appealing. This outcome corresponds with the study by Prasetyo et al. (2026), which indicates that consumer trust positively affects consumer loyalty when shopping on Shopee e-commerce, as well as with Ilmiyah and Krishernawan (2020) and Pinasty & Habib (2024), who establish that trust exerts a positive and significant effect on purchase decisions within the Shopee marketplace in Mojokerto.

Beyond trust, service quality likewise constitutes a crucial element in the marketplace environment. Tjiptono (2022) characterizes service quality as the endeavor to satisfy customer needs and wants along with precision of delivery that matches customer expectations, which in the e-commerce setting manifests in responsiveness, clarity of product information, ease of application use, system reliability, and overall comfort of the transaction process. J. Kim & Yum (2024) found that e-service quality positively influences customer satisfaction, e-trust, and continuous usage intention on marketplace platforms, whereas Putra et al. (2022) demonstrated that service quality affects customer satisfaction and customer loyalty. Rahayu et al. (2024) additionally found that service quality exerts a positive and significant effect on the purchase decisions of Shopee users in Pasuruan City.

Alongside consumer trust and service quality, consumer satisfaction also stands as a significant factor shaping purchase decisions. Satisfaction emerges when the shopping experience attained meets or surpasses what consumers anticipated (Kusuma et al., 2024). Consumers who feel satisfied with the service, transactional convenience, and product quality they receive are more prone to make purchase or repurchase decisions. This view is corroborated by Saputro et al. (2025), who assert that service quality significantly affects customer satisfaction and that customer satisfaction significantly affects purchase decisions, so that satisfaction operates as an intervening variable in this linkage. Hence, consumer satisfaction is not merely a result of the services rendered but may also function as a mechanism clarifying how trust and service quality influence purchase decisions.

Even with the substantial volume of visits to Shopee, this alone does not inherently ensure that purchase decisions will occur. In the context of buying fashion streetwear on marketplaces, several pertinent concerns still warrant investigation, namely uncertainty about product quality because consumers cannot physically handle or try products before transacting, trust concerns surrounding the accuracy of product descriptions and store reputation, and marketplace service speed in terms of both seller responsiveness and delivery accuracy. This situation accords with the findings of Harnovinsah and Permana (2024), which reveal that the Shopee marketplace still faces trust concerns such as discrepancies between products and their images and delivery delays, even though e-service quality is shown to have a positive and significant effect on purchase decisions.

This study was carried out in Serang City because its demographic profile aligns with the targeted respondent characteristics. In administrative terms, Serang City comprises six sub-districts—Serang, Cipocok Jaya, Curug, Kasemen, Taktakan, and Walantaka—with an estimated population aged 17-27 years amounting to 139,163 people according to the Serang City in Figures 2025 publication. The authors' pre-survey additionally revealed that streetwear fashion styles are fairly prevalent among young people in Serang City, notably in cafe districts, campus settings, youth communities, and the sports and skateboarding areas near Maulana Yusuf Stadium, rendering this location a fitting research context.

The array of findings outlined above demonstrates that consumer trust, service quality, and consumer satisfaction are mutually connected in shaping purchase decisions on marketplaces; however, the majority of prior studies tend to examine these three variables in isolation or to treat satisfaction merely as a dependent variable, rather than as a mediating variable that links the influence of trust and service quality to purchase decisions. This conceptual gap becomes increasingly worthwhile to investigate within the fashion streetwear context, considering the identity- and lifestyle-laden nature of these products as described earlier, so that the mediating role of consumer satisfaction may carry explanatory power different from that in fashion product categories at large.

Research on purchase decisions within the Shopee marketplace has previously been undertaken across various locations, including Julianti and Taruna (2024) on Shopee users in Depok City, Jusika et al. (2024) on Generation Z Shopee users in Pekanbaru, Amira et al. (2025) on Shopee application users in Surakarta City, Fajrillah and Ernawati (2023) on Shopee marketplace users in Bima City, and Prasetyo et al. (2026) on the community of Anyar Sub-district. Nonetheless, these studies have not specifically designated fashion streetwear products as the object of inquiry with a focus on Generation Z in Serang City, nor have they tested consumer satisfaction as a mediating variable. It is this gap that forms the basis of the present research.

Although earlier studies have separately scrutinized trust and service quality in relation to purchase decisions, dedicated examination of the mediating mechanism of consumer satisfaction, especially within the streetwear category on Shopee among Generation Z consumers, remains scarce. The present research addresses this gap by concurrently examining trust, service quality, consumer satisfaction, and purchase decisions within the burgeoning digital streetwear market, thereby offering insights pertinent to the optimization of marketplace strategy.

This study seeks to identify and analyze how consumer trust and service quality affect purchase decisions for fashion streetwear products on the Shopee marketplace, both directly and via consumer satisfaction as a mediating variable, encompassing the effect of consumer trust on purchase decisions, the effect of service quality on purchase decisions, the effect of consumer trust on consumer satisfaction, the effect of service quality on consumer satisfaction, the effect of consumer satisfaction on purchase decisions, and the function of consumer satisfaction in mediating the influence of consumer trust and service quality on purchase decisions.

This research is anticipated to deliver benefits to a range of stakeholders. For the authors, it is expected to broaden insight and experience in applying marketing management theories concerning consumer trust, service quality, consumer satisfaction, and purchase decisions within the marketplace context, while also serving as a vehicle for understanding Generation Z's digital consumer behavior in purchasing fashion streetwear products. For business practitioners (marketplace sellers), the findings are expected to inform efforts to enhance consumer trust and stimulate purchase decisions, whereas for marketplace platform managers, the study can supply input for improving the quality of the service systems offered to consumers. For consumers, the

research is expected to shed light on the factors shaping decisions in online transactions, enabling more prudent shopping. For the research location, the results are expected to portray Generation Z's online shopping behavior in Serang City and the growth of their interest in fashion streetwear. For future researchers, this study is expected to act as a reference for comparable inquiries and as a foundation for developing research employing different variables, objects, locations, or analytical methods.

METHOD

This study adopted a quantitative approach using the survey method. This approach was selected because the research focused on measuring relationships and influences among variables through numerical data, which were subsequently processed using statistical techniques to examine the formulated hypotheses (Sugiyono, 2023). In terms of its purpose, the study was classified as explanatory research, which aimed to clarify the causal relationships between the independent and dependent variables. Three principal types of variables were examined in this study: independent variables, namely Consumer Trust (X1) and Service Quality (X2); a mediating variable, namely Consumer Satisfaction (M); and a dependent variable, namely Purchase Decision (Y). The research was conducted by distributing questionnaires to Generation Z respondents who had purchased fashion streetwear products through the Shopee marketplace in Serang City, with the aim of examining the direct effects of X1 and X2 on Y, as well as their indirect effects through M.

This research was conducted in Serang City, Banten Province, considering the suitability of the research object, namely Generation Z consumers residing in Serang City who had experience purchasing fashion streetwear products through Shopee. The study proceeded systematically from February to June 2026, beginning with proposal submission and instrument preparation, followed by questionnaire distribution and data processing, and concluding with the preparation of the final report. All stages were conducted systematically to ensure the smooth and accurate completion of the research.

The population of this study comprised all Generation Z individuals in Serang City who had purchased fashion streetwear products through the Shopee marketplace. For sampling, non-probability sampling was employed using the purposive sampling method, a sample-selection technique based on specific considerations (Sugiyono, 2023), as the respondents were required to meet particular criteria. The respondent criteria in this study were as follows: (1) aged 17–27 years and classified as Generation Z; (2) residing in Serang City; (3) having purchased fashion streetwear products through Shopee at least once; and (4) being willing to complete the research questionnaire in full.

Since the exact size of the population that genuinely met the research criteria could not be determined with certainty, the sample size was established using the Cochran formula as described by Sugiyono (2023) for populations of unknown size, namely:

$$n = (Z^2 \times p \times q) / e^2$$

where Z = 1.96 (95% confidence level), p = q = 0.5, and e = an error rate of 10% or 0.1. The calculation yielded $n = (1.96^2 \times 0.5 \times 0.5) / 0.1^2 = 96.04$, which was subsequently rounded up to 100 respondents to facilitate data processing. This sample size was also consistent with the study by Amira et al. (2025), which examined Generation Z consumers who used Shopee through the purposive sampling technique.

The data collection techniques comprised questionnaires and a literature review. Questionnaires were used to obtain primary data from respondents in the form of closed-ended questionnaires with predetermined answer options, allowing the resulting data to be more readily processed statistically (Sugiyono, 2023). The literature review was conducted by examining books, scholarly journals, and other relevant academic sources to strengthen the theoretical foundation and formulate the research indicators, with particular reference to the Shopee-related studies by Dahe et al. (2023) and Amira et al. (2025).

The measurement scale applied was a five-point Likert scale ranging from Strongly Disagree (score 1) to Strongly Agree (score 5). This scale was used to assess respondents'

attitudes, opinions, and perceptions regarding each statement associated with the research variables (Sugiyono, 2023).

Variable operationalization was structured to translate each research variable into indicators that could be empirically observed and measured, based on the principle of quantitative variable operationalization Sugiyono (2023) and adapted from the studies by Dahe et al. (2023) and Amira et al. (2025), as summarized in Table 1.

Table 1
Variable Operationalization

Variable	Definition	Indicators
Consumer Trust (X1)	Consumer confidence that sellers and Shopee are trustworthy in providing product info, securing transactions, and fulfilling orders.	Reliability, Integrity, Security, Reputation
Service Quality (X2)	Consumer evaluation of service quality across product search, seller interaction, transaction, payment, delivery, and issue resolution.	Tangibles, Reliability, Responsiveness, Assurance, Empathy (SERVQUAL)
Consumer Satisfaction (M)	Consumer's feeling of pleasure or disappointment after comparing expectations against actual experience when buying streetwear fashion on Shopee.	Expectation alignment, Product satisfaction, Service satisfaction, Overall satisfaction
Purchase Decision (Y)	The consumer's decision-making process to purchase streetwear fashion via Shopee after considering needs, information, alternatives, and experience.	Need recognition, Information search, Alternative evaluation, Purchase decision, Post-purchase behavior

Source: Kotler & Keller (2016) ; Parasuraman et al. (1988) ; Penumpang et al. (2023) and Compiled and adapted by authors based on research variable indicators of 2026

The indicators for the Service Quality variable (X2) in Table 1 were based on the SERVQUAL model developed by Parasuraman et al. (1988) and Penumpang et al. (2023), comprising tangibles (platform appearance and completeness of information), reliability (the seller's dependability in fulfilling orders as promised), responsiveness (promptness and attentiveness in addressing consumer questions or complaints), assurance (guarantees of transaction security and seller competence), and empathy (seller attentiveness and friendliness in addressing individual consumer needs). Meanwhile, the indicators for the Purchase Decision variable (Y) corresponded to the stages of Kotler & Keller (2016) and Kotler dan Keller (2022) purchase decision process, which reflected the consumer's cognitive progression from recognizing needs to evaluating the experience after the purchase had taken place.

The research instrument was a closed-ended questionnaire constructed from the indicators of each variable, with ten statement items for each variable, yielding 40 statement items in total. The items were phrased in straightforward language that was readily understood by the respondents (Sugiyono, 2023).

Data analysis was performed using IBM SPSS Statistics version 20 and consisted of several sequential stages. First, instrument testing was conducted through validity and reliability testing. Validity testing was performed by comparing the calculated r-value (Pearson Correlation) with the r-table value at a 5% significance level, while reliability testing employed Cronbach's Alpha with a threshold of 0.70 (Ghozali, 2021; Supriatin et al., 2022). This stage aimed to confirm that each questionnaire item validly and consistently measured the intended construct before the data proceeded to the subsequent stages of analysis.

Second, classical assumption testing was conducted, encompassing normality testing using the One-Sample Kolmogorov-Smirnov Test, supplemented by histogram and Normal P-P Plot analyses; multicollinearity testing using Tolerance and Variance Inflation Factor (VIF) values, with a VIF threshold of less than 10; and heteroscedasticity testing using scatterplots. This stage was intended to ensure that the regression model satisfied the requirements of the Best Linear

Unbiased Estimator (BLUE), thereby allowing the regression coefficient estimates to be statistically justified.

Third, partial hypothesis testing was conducted using simple linear regression analysis and the t-test to assess five direct-effect paths, namely X1 on Y, X2 on Y, X1 on M, X2 on M, and M on Y. Simultaneous hypothesis testing was then conducted using multiple linear regression analysis and the F-test to assess the combined influence of X1, X2, and M on Y.

Fourth, the mediating role of Consumer Satisfaction was examined using the Sobel test, which was based on the mediation analysis concept proposed by Baron & Kenny (1986) and Söderlund (2023). The Sobel test calculated the test statistic (z) for the indirect effect using the formula:

$$z = ab / \sqrt{(b^2Sa^2 + a^2Sb^2)}$$

in which *a* denoted the regression coefficient of the independent variable's effect on the mediating variable, *b* denoted the regression coefficient of the mediating variable's effect on the dependent variable, and *Sa* and *Sb* denoted the standard errors of coefficients *a* and *b*, respectively. The calculation was conducted with the aid of the Sobel Test Calculator, applying the criterion that the mediation effect was considered significant when the Test Statistic exceeded 1.96 and the P-Value was below 0.05. The integrated use of simple regression, multiple regression, and the Sobel test enabled the study to comprehensively account for both direct and indirect effects, while also determining whether Consumer Satisfaction functioned as a full or partial mediator.

Fifth, the coefficient of determination (R^2) was calculated for each model to assess the extent to which the independent variables explained the variation in the dependent and mediating variables.

Based on this analytical framework, the study formulated seven statistically tested hypotheses, namely: H1, Consumer Trust had a positive and significant effect on Purchase Decisions; H2, Service Quality had a positive and significant effect on Purchase Decisions; H3, Consumer Trust had a positive and significant effect on Consumer Satisfaction; H4, Service Quality had a positive and significant effect on Consumer Satisfaction; H5, Consumer Satisfaction had a positive and significant effect on Purchase Decisions; H6, Consumer Satisfaction mediated the influence of Consumer Trust on Purchase Decisions; and H7, Consumer Satisfaction mediated the influence of Service Quality on Purchase Decisions. These seven hypotheses represented a research model in which Consumer Trust and Service Quality served as independent variables, Consumer Satisfaction served as a mediating variable, and Purchase Decisions served as the dependent variable.

RESULTS AND DISCUSSION

Research Results

Research Instrument Testing

Validity testing was carried out by comparing the r count (Pearson Correlation) value of each statement item against the r table of 0.361 at a 5% significance level. The results revealed that all 10 statement items for the Consumer Trust variable (X1) produced r count values between 0.530 and 0.869, all 10 items for Service Quality (X2) between 0.457 and 0.798, all 10 items for Consumer Satisfaction (M) between 0.543 and 0.880, and all 10 items for Purchase Decisions (Y) between 0.580 and 0.845. Because every r count value surpassed the r table, all 40 statement items across the four variables were declared valid and fit for use as research instruments. Judging by the highest r count values for each variable, the items exhibiting the strongest correlation were X1_5 (0.869) for Consumer Trust, X2_1 (0.798) for Service Quality, M_8 (0.880) for Consumer Satisfaction, and Y_10 (0.845) for Purchase Decisions, signifying that these items most strongly represented each construct's indicators in the research questionnaire.

Reliability testing was conducted by inspecting the Cronbach's Alpha value, under the criterion that an instrument is deemed reliable when its Cronbach's Alpha exceeds 0.70 (Ghozali, 2021; Supriatin et al., 2022). The results showed Cronbach's Alpha values of 0.917 for Consumer Trust (X1), 0.777 for Service Quality (X2), 0.907 for Consumer Satisfaction (M), and 0.900 for

Purchase Decisions (Y), as presented in Table 2. Since all of these values exceeded 0.70, the research instrument was declared reliable.

Table 2
Reliability Test Results

Variable	Number of Items	Cronbach's Alpha	Description
Consumer Trust (X1)	10	0.917	Reliable
Service Quality (X2)	10	0.777	Reliable
Consumer Satisfaction (M)	10	0.907	Reliable
Purchase Decision (Y)	10	0.900	Reliable

Source: IBM SPSS Data Processing Results, 2026.

Classical Assumption Testing

Classical assumption testing was undertaken prior to regression analysis to verify that the regression model was suitable for use, covering normality, multicollinearity, and heteroscedasticity tests. The normality test using the One-Sample Kolmogorov-Smirnov Test returned an Asymp. Sig. (2-tailed) value of 0.106, exceeding 0.05, reinforced by a histogram pattern resembling a bell curve and by data points on the Normal P-Plot tracking the diagonal line, so that the regression model residuals were declared normally distributed. The multicollinearity test produced VIF values of 1.434 for Consumer Trust (X1), 1.682 for Service Quality (X2), and 2.050 for Consumer Satisfaction (M), all beneath the threshold of 10, indicating that the regression model was free of multicollinearity symptoms. The heteroscedasticity test via the scatterplot graph showed residual points dispersed randomly above and below 0 on the Y-axis without forming any distinct pattern, indicating that the regression model was free of heteroscedasticity symptoms. With these three classical assumptions satisfied (residual normality, the absence of multicollinearity among independent variables, and the absence of heteroscedasticity) the regression model in this study is declared to fulfill the Best Linear Unbiased Estimator (BLUE) requirements, so that the regression coefficients generated in the ensuing analysis stage can be interpreted validly and without bias.

Simple Linear Regression Analysis

Simple linear regression analysis was performed to assess the partial influence of each independent variable and the mediating variable. A summary of the test results appears in Table 3.

Table 3
Summary of Simple Linear Regression Results

Relationship	Regression Equation	t-count	t-table	Sig.	R^2	Description
X1 → Y	Y = 23.811 + 0.441 X1	4.976	1.984	0.000	0.202	Significant
X2 → Y	Y = 15.677 + 0.683 X2	7.123	1.984	0.000	0.341	Significant
X1 → M	M = 19.581 + 0.526 X1	6.486	1.984	0.000	0.300	Significant
X2 → M	M = 13.293 + 0.727 X2	8.145	1.984	0.000	0.404	Significant
M → Y	Y = 9.469 + 0.788 M	11.985	1.984	0.000	0.594	Significant

Source: IBM SPSS Data Processing Results, 2026.

Examining the influence of Consumer Trust (X1) on Purchase Decisions (Y) produced the equation Y = 23.811 + 0.441X1, with a t count of 4.976 exceeding the t table of 1.984 at df 98 and a significance value of 0.000 < 0.05. Accordingly, H0 is rejected and H1 is accepted, signifying that Consumer Trust exerts a positive and significant effect on Purchase Decisions. The R Square value of 0.202 denotes that Consumer Trust accounts for 20.2% of the variation in Purchase Decisions, with the remaining 79.8% attributable to other variables beyond the model.

Examining the influence of Service Quality (X2) on Purchase Decisions (Y) produced the equation Y = 15.677 + 0.683X2, with a t count of 7.123 exceeding the t table of 1.984 and a significance of 0.000 < 0.05, so that H2 is accepted and Service Quality is shown to have a positive and significant effect on Purchase Decisions. The R Square value of 0.341 denotes that Service

Quality accounts for 34.1% of the variation in Purchase Decisions, surpassing the contribution of Consumer Trust.

Examining the influence of Consumer Trust (X1) on Consumer Satisfaction (M) produced the equation M = 19.581 + 0.526X1, with a t count of 6.486 exceeding the t table of 1.984 and a significance of 0.000 < 0.05, so that H3 is accepted. The R Square value of 0.300 denotes that Consumer Trust accounts for 30.0% of the variation in Consumer Satisfaction.

Examining the influence of Service Quality (X2) on Consumer Satisfaction (M) produced the equation M = 13.293 + 0.727X2, with a t count of 8.145 exceeding the t table of 1.984 and a significance of 0.000 < 0.05, so that H4 is accepted. The R Square value of 0.404 denotes that Service Quality accounts for 40.4% of the variation in Consumer Satisfaction, surpassing the contribution of Consumer Trust.

Examining the influence of Consumer Satisfaction (M) on Purchase Decisions (Y) produced the equation Y = 9.469 + 0.788M, with a t count of 11.985 exceeding the t table of 1.984 and a significance of 0.000 < 0.05, so that H5 is accepted. The R Square value of 0.594 denotes that Consumer Satisfaction accounts for 59.4% of the variation in Purchase Decisions, far outstripping the individual contributions of X1 or X2, which indicates that Consumer Satisfaction is the strongest predictor of Purchase Decisions in this research model.

Taken together, the five simple regression results confirm that H1 through H5 are accepted, since all regression coefficients are positive and significant at the 0.000 level. The regression coefficient values (B) further convey the magnitude of influence in the variables' original units, while the relative strength of the relationships among variables is captured by the t count values, where the influence of Consumer Satisfaction on Purchase Decisions (t = 11.985) ranked as the strongest, followed by the influence of Service Quality on Consumer Satisfaction (t = 8.145), Service Quality on Purchase Decisions (t = 7.123), Consumer Trust on Consumer Satisfaction (t = 6.486), and, weakest yet still significant, Consumer Trust on Purchase Decisions (t = 4.976). This ordering reinforces the picture that paths involving Consumer Satisfaction consistently display greater relationship strength than the direct effect paths of X1 and X2 on Y.

Mediation Test (Sobel Test)

Examination of the mediating role of Consumer Satisfaction was carried out using the Sobel test, applying the significance criterion that the Test Statistic > 1.96 and the P-Value < 0.05. The results are presented in Table 4.

Table 4
Sobel Test Results

Mediation Path	a	b	Sa	Sb	Z (Test Statistic)	P-Value	Description
X1 → M → Y	0.526	0.766	0.081	0.079	5.396	7×10^{-8}	Mediation Significant
X2 → M → Y	0.727	0.685	0.089	0.084	5.771	1×10^{-8}	Mediation Significant

Source: SPSS Data Processing and Sobel Test Calculator Results, 2026.

The Sobel test results indicate that the indirect effect of Consumer Trust (X1) on Purchase Decisions (Y) via Consumer Satisfaction (M) produced a Test Statistic value of 5.396 with a P-Value of $7x10^{-8}$, whereas the indirect effect of Service Quality (X2) on Purchase Decisions (Y) via Consumer Satisfaction (M) produced a Test Statistic value of 5.771 with a P-Value of $1x10^{-8}$. Both Test Statistic values markedly exceed 1.96 and both P-Values are far below 0.05, so that H0 is rejected and H6 and H7 are accepted. Consequently, Consumer Satisfaction is demonstrated to significantly mediate the influence of Consumer Trust and Service Quality on Purchase Decisions for fashion streetwear products within the Shopee marketplace.

Multiple Linear Regression Analysis and Simultaneous Test

Multiple linear regression analysis was performed to assess the simultaneous influence of Consumer Trust (X1), Service Quality (X2), and Consumer Satisfaction (M) on Purchase Decisions (Y). The results are presented in Table 5.

Table 5
Multiple Linear Regression Results

Variable	B	t	Sig.	VIF
Constant	6.074	1.811	0.073	–
Consumer Trust (X1)	0.029	0.394	0.695	1.434
Service Quality (X2)	0.183	1.889	0.062	1.682
Consumer Satisfaction (M)	0.669	7.180	0.000	2.050

Source: IBM SPSS Data Processing Results, 2026.

The multiple regression analysis produced the equation Y = 6.074 + 0.029X1 + 0.183X2 + 0.669M. Notably, once all three variables were examined simultaneously, the regression coefficient for Consumer Trust (X1) turned insignificant (B = 0.029; t = 0.394; sig = 0.695) and the coefficient for Service Quality (X2) likewise became insignificant at the 5% level (B = 0.183; t = 1.889; sig = 0.062), whereas the coefficient for Consumer Satisfaction (M) stayed significant and emerged as the dominant predictor (B = 0.669; t = 7.180; sig = 0.000). This configuration signals that the influence of Consumer Trust and Service Quality on Purchase Decisions is predominantly conveyed through Consumer Satisfaction, thereby corroborating the Sobel test finding that Consumer Satisfaction serves as a mediator in this relationship.

The simultaneous test via the F-test yielded an F count of 50.040, exceeding the F table of 2.70, with a significance of 0.000 < 0.05. Thus, H0 is rejected, signifying that Consumer Trust, Service Quality, and Consumer Satisfaction jointly exert a positive and significant effect on Purchase Decisions. The coefficient of determination (R^2) value of 0.610 indicates that these three variables collectively account for 61.0% of the variation in Purchase Decisions, while the remaining 39.0% is explained by other variables outside the research model, such as price, promotion, product quality, electronic word of mouth, or online customer reviews.

Table 6
Summary of Hypothesis Testing

Hypothesis	Statement	Test Result	Decision
H1	Consumer Trust has a positive and significant effect on Purchase Decision	t = 4.976; Sig. = 0.000	Accepted
H2	Service Quality has a positive and significant effect on Purchase Decision	t = 7.123; Sig. = 0.000	Accepted
H3	Consumer Trust has a positive and significant effect on Consumer Satisfaction	t = 6.486; Sig. = 0.000	Accepted
H4	Service Quality has a positive and significant effect on Consumer Satisfaction	t = 8.145; Sig. = 0.000	Accepted
H5	Consumer Satisfaction has a positive and significant effect on Purchase Decision	t = 11.985; Sig. = 0.000	Accepted
H6	Consumer Satisfaction mediates the effect of Consumer Trust on Purchase Decision	Z = 5.396; p < 0.05	Accepted
H7	Consumer Satisfaction mediates the effect of Service Quality on Purchase Decision	Z = 5.771; p < 0.05	Accepted

Source: Compiled by author based on statistical test results (2026).

Table 6 reveals that all seven hypotheses advanced in this study are declared accepted, across both the direct effect paths (H1-H5) and the indirect effect paths mediated by Consumer Satisfaction (H6-H7). The consistency of these outcomes signals that the research model constructed from theoretical reviews and prior research proves consistent with the empirical conditions of purchasing fashion streetwear products through the Shopee marketplace among Generation Z in Serang City.

Discussion

Drawing on the overall test results, seven principal findings can be drawn: (1) Consumer Trust has a positive and significant partial effect on Purchase Decisions; (2) Service Quality has a positive and significant partial effect on Purchase Decisions; (3) Consumer Trust has a positive and significant partial effect on Consumer Satisfaction; (4) Service Quality has a positive and significant partial effect on Consumer Satisfaction; (5) Consumer Satisfaction has a positive and significant partial effect on Purchase Decisions; (6) Consumer Trust, acting indirectly through Consumer Satisfaction, significantly affects Purchase Decisions; and (7) Service Quality, acting indirectly through Consumer Satisfaction, likewise significantly affects Purchase Decisions. These findings reveal that streetwear consumers' purchase decisions on Shopee stem not only from trust and service quality directly, but also from the degree of satisfaction experienced after engaging with the platform, and that Consumer Satisfaction functions as a partial mediator reinforcing the influence of both independent variables.

The results of this study broadly concur with several previous studies. Rizkan et al. (2023) found that trust significantly affects purchase decisions; Julianti and Taruna (2024) reported that trust and service quality significantly affect purchase decisions among Shopee users; Aulia & Ronny (2024) showed that trust has a positive and significant effect on purchase decisions; and Amira et al. (2025) found that service quality and customer trust positively affect Generation Z's purchase decisions on the Shopee application. These findings bolster the present study's conclusion that trust and service quality are important factors in driving consumer purchase decisions through the Shopee marketplace, while also contributing new empirical evidence on the mediating role of consumer satisfaction within the fashion streetwear context and the Generation Z segment in Serang City, which has not been extensively examined before.

From the authors' standpoint, the results of this study suggest that in online transactions, particularly when purchasing fashion streetwear products through Shopee, consumers weigh not only price or product type but also the degree of trust in the seller, the quality of service offered, and the satisfaction felt throughout the purchase process. As research respondents, Generation Z tends to be more discerning in selecting stores and products, attending to customer reviews, store reputation, service speed, and transaction security. The more favorable the shopping experience consumers obtain, the stronger their inclination to proceed with a purchase.

These findings also merit interpretation within the frame of the distinctive attributes of fashion streetwear products. As articulated by Luthra et al. (2024), Tan et al. (2023), and Sherina and Selamat (2023), streetwear purchase decisions among Generation Z are propelled not merely by functional needs but also by a product's capacity to convey the user's identity, trends, and emotional values. In this regard, trust in the seller and marketplace service quality operate as prerequisites that mitigate the perceived risk consumers associate with the uncertainty of product quality that cannot be tried directly, while consumer satisfaction stands as an indicator that expectations about style suitability, comfort, and self-image conveyed by streetwear products have genuinely been fulfilled. Thus, the pronounced mediating role of Consumer Satisfaction observed in this study aligns with the nature of fashion streetwear products, which demand congruence between consumers' symbolic expectations and the actual experience derived through digital platforms.

When comparing the coefficient of determination values across the simple regression models, a consistent pattern surfaces whereby Service Quality (X2) wields greater explanatory power than Consumer Trust (X1), both for Purchase Decisions (34.1% vs. 20.2%) and for Consumer Satisfaction (40.4% vs. 30.0%). This pattern suggests that in purchasing fashion streetwear products (rich in visual, descriptive, and service-interaction considerations) Generation Z consumers in Serang City are inclined to respond more to directly perceived service quality, such as seller response speed, clarity of product information, and delivery accuracy, than to trust aspects, which are more abstract and develop gradually. Conversely, Consumer Satisfaction (M) proves to be the single strongest predictor of Purchase Decisions, with an R^2 of 59.4%, far surpassing the individual contributions of X1 or X2, thereby affirming the central position of satisfaction as the juncture between the shopping experience and the actual decision to purchase.

The multiple regression findings likewise offer valuable insight into the type of mediation at play. Following the Baron and Kenny (1986) and Söderlund (2023) framework, mediation is classified as full mediation when the influence of the independent variable on the dependent variable becomes insignificant once the mediator is incorporated into the model, and as partial mediation when the influence persists significantly despite a reduction. In this study, the coefficient for Consumer Trust (X1) turned statistically insignificant (Sig. = 0.695) when Consumer Satisfaction was entered into the model alongside X2, pointing to a tendency toward full mediation along the X1 path; meanwhile, the coefficient for Service Quality (X2) also forfeited its significance at the 5% level (Sig. = 0.062), though its value neared the threshold, pointing to strong yet not entirely complete mediation along the X2 path. Given that the Sobel test still indicated significant indirect effects on both paths, this study concludes that Consumer Satisfaction operates as a strong mediator, trending toward near-full mediation in the Consumer Trust–Purchase Decisions relationship and partial mediation in the Service Quality–Purchase Decisions relationship.

In practical terms, these findings yield implications that can be grouped by individual variable. Regarding the trust aspect, sellers and marketplace managers must guarantee consistency between product descriptions and goods received, transparency of reviews, and security of the payment system, because established trust fosters satisfaction before ultimately culminating in purchase decisions. Regarding the service quality aspect, the speed of responding to prospective buyers' inquiries, ease of application navigation, and punctuality of delivery represent the touchpoints most directly experienced by consumers and warrant priority for ongoing improvement. Regarding the consumer satisfaction aspect, given its standing as the strongest predictor and principal mediator, business practitioners are advised to monitor post-purchase satisfaction levels routinely, for instance through review or rating surveys, as an early signal of prospective repurchase and digital word-of-mouth recommendations.

Academically, this study contributes by reinforcing the mediation model within digital consumer behavior research, specifically by positioning Consumer Satisfaction as a bridge linking cognitive aspects (the assessment of trust and service quality) with conative aspects (purchase decisions), consistent with contemporary marketing frameworks that regard satisfaction as an indicator of the success of customer-based marketing strategies (Kotler et al., 2021; Puspitasari et al., 2023). On the practical plane, these findings are likewise relevant to studies of digital marketing strategies and brand strengthening in the modern retail era, as examined in various works on branding strategies and technology-based retail (Ardiansyah et al., 2023; Kusuma et al., 2026; Nardo et al., 2024), which affirm that trust, service quality, and customer satisfaction are strategic elements requiring integrated management by digital business practitioners, including sellers of fashion streetwear products on the Shopee marketplace.

This study is also subject to several limitations that should be weighed when interpreting the results and designing future research. First, the sample of 100 respondents, though satisfying the minimum stipulated by Cochran's calculation, remains comparatively limited for generalization to the national population of Generation Z Shopee users. Second, the study adopts a cross-sectional design that captures respondents' perceptions at a single point in time only, and therefore cannot account for the dynamics of trust, satisfaction, and purchase decisions over time. Third, the data are self-reported via questionnaires, so the potential for perception bias and respondents' propensity to provide socially desirable responses cannot be dismissed. These limitations create room for future research to widen the sample scope, apply longitudinal designs, or merge survey data with actual transaction data to attain a more comprehensive picture.

CONCLUSION

This study affirms that Consumer Trust, Service Quality, and Consumer Satisfaction are important determinants of fashion streetwear purchase decisions on the Shopee marketplace among Generation Z consumers in Serang City. The simple regression findings indicate that Consumer Trust and Service Quality each exert positive and significant effects on Purchase Decisions and Consumer Satisfaction, while Consumer Satisfaction exerts a positive and significant effect on Purchase Decisions. The Sobel test further verifies that Consumer Satisfaction significantly mediates the influence of Consumer Trust on Purchase Decisions (Z = 5.396) and of Service Quality on Purchase Decisions (Z = 5.771). Within the simultaneous model, Consumer

Satisfaction stays significant, whereas Consumer Trust and Service Quality cease to be statistically significant at the 5% level, and the model explains 61.0% of the variation in Purchase Decisions. These results underscore the central role of Consumer Satisfaction in connecting trust and service quality with purchasing behavior in the digital marketplace context.

The findings imply that Shopee sellers and marketplace managers ought to manage trust, service quality, and consumer satisfaction in an integrated fashion by furnishing accurate product information, safeguarding transaction security and store reputation, enhancing responsiveness, ensuring delivery accuracy, and resolving complaints effectively. Consumers, too, are encouraged to weigh customer reviews, store ratings, and product information before transacting. Interpretation of the findings should nonetheless take the study's limitations into account, including the sample of 100 respondents, its focus on Generation Z consumers in Serang City, the cross-sectional design, and the reliance on self-reported questionnaire data. Future research might broaden the sample and geographical coverage, adopt longitudinal designs or actual transaction data, and investigate additional variables such as price, promotion, product quality, electronic word of mouth, online customer reviews, or brand image.

ACKNOWLEDGEMENT

The authors wish to convey their heartfelt appreciation to the Generation Z respondents in Serang City who took part in the survey and furnished the data utilized in this study.

AUTHOR CONTRIBUTION STATEMENT

Hero Wirasmara Kusuma, Ade Muslimat, Suhroji Adha, Enji Azizi, Satya Zahra Maydina, and Subandi collectively contributed to the conceptualization and design of the study, the development of the research instrument, data collection, data analysis and interpretation, manuscript preparation, and final approval of the submitted version. All authors bear responsibility for the accuracy and integrity of the work.

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