

# Influence of EWOM, Perceived Risk and Trust on Purchase Intention in M-Commerce

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## Abstract

Using the Information Adoption Model (IAM) as the theoretical framework, the research examines how the quality, quantity, and credibility of online reviews influence perceived usefulness, which in turn affects trust, perceived risk, and the adoption of information that drives purchase intention in the context of local skincare products in Indonesia. Data were collected from 264 respondents who have seen online reviews of local skincare products marketed through m-commerce platforms, selected using a judgmental sampling technique. The data were analysed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings reveal that both the quality and quantity of eWOM significantly influence perceived usefulness. In turn, perceived usefulness positively affects trust and helps reduce perceived risk. Trust is found to be a key factor in facilitating information adoption, which ultimately leads to stronger purchase intentions. This study offers practical insights for skincare brands and marketers by highlighting the importance of managing eWOM and building consumer trust to enhance online purchase decisions in the growing m-commerce environment.

**Keywords:** eWOM, Information Adoption Model, Purchase Intention, Skincare, M-Commerce

## 1. Introduction

Digital transformation is a phenomenon that has a broad impact on the business sector, which can be seen from the emergence of electronic commerce or e-commerce as a platform for online business transactions and sales (Nanda et al., 2021; Mashalah et al., 2022). Advances in technology have shifted e-commerce from traditional desktop-based transactions to mobile commerce (m-commerce), enabling more flexible buying and selling through mobile applications (Lucas et al., 2023; Mashalah et al., 2022). M-commerce is projected to surpass traditional e-commerce in terms of business volume and transaction numbers in the near future (Lucas et al., 2023). Globally, 79% of mobile phone users have made online purchases through m-commerce in the past 6 months (Smith, 2023) due to its ease of access through a handheld mobile phone (Ciupac-Ulici et al., 2022). Indonesia is also experiencing rapid growth in m-commerce users where 78% of Indonesians have made purchases through m-commerce making Indonesia the number one m-commerce user in the world (Rakhmanita et al., 2022).

In recent years, mobile commerce (m-commerce) has rapidly expanded in emerging markets like Indonesia, driven by increasing smartphone penetration and mobile internet access (Mashalah et al., 2022; Lucas et al., 2023). Despite this growth, consumer trust and information adoption remain key challenges in influencing purchase intention, particularly in product categories such as skincare, where perceived risk is high due to concerns over product authenticity and safety. Therefore, understanding how eWOM, perceived risk, and trust shape purchase intention in m-commerce becomes crucial to addressing consumer hesitation in this market.

The rapid growth of the Internet accompanied by the growing use of m-commerce has turned WOM communication into electronic Word of Mouth (eWOM) communication. Each m-commerce provides a comment column as a place for consumers to provide reviews of the products they have bought and used. The

review can be a form of eWOM communication in m-commerce. Consumers inherently experience concerns, uncertainty, and apprehension when engaging in online shopping. However, electronic word-of-mouth (eWOM) serves to mitigate perceived risks associated with purchasing decisions (Alrwashdeh et al., 2019). Purchasing decisions are driven by desires, needs, or intentions, which are influenced by various factors, including the availability of information (Darmawan et al., 2022). Consequently, reviews and experiences shared by other consumers become a critical source of information, enabling prospective buyers to evaluate and determine their approach toward the products they intend to purchase (Chakraborty, 2019), aligned with Laras (2023), the head of Lazada stated that consumers are now actively looking for cosmetic product reviews online. These reviews are very important for consumers in determining whether to buy the product or look for other higher quality alternatives (Laras, 2023). If a review in the comments is genuine and can convince consumers, the greater the consumer's intention to make a purchase intention for the brand of the product (Ho et al., 2021). According to the level of trust in eWOM information, consumers tend to act differently towards reviews (Khwaja et al., 2020). Negative reviews of a product on an m-commerce platform damage the views of existing consumers and cause potential consumers to be reluctant to the product (Alnoor et al., 2022). In addition to negative reviews, the absence of reviews can also increase the perceived risk of a source (Talwar et al., 2020).

Alongside the importance of information construction in the m-commerce context, potential buyers are empowered to make informed decisions, build trust, and mitigate risks associated with online transactions through eWOM. The adoption of information is crucial as it relates to how individuals embrace, acknowledge, internalize, and utilize accessible information (Acikgoz et al., 2023). This process fosters informed decision-making, trust-building, and credibility while empowering users to make choices and reducing risks. To explore how consumers receive, process, and utilize information in the digital context for decision-making, this study employs the Information Adoption Model (IAM).

Several studies have focused on m-commerce, particularly in examining the shopping experience within this context. For instance, research by Acikgoz et al., (2023) explores the influence of eWOM and trust on shopping experiences in m-commerce, grounded in the rising use of social media as a shopping platform. However, there is limited research that specifically examines how eWOM, perceived risk and trust influence consumer purchase intention on mobile commerce (m-commerce) platforms. In addition, the application of the Information Adoption Model (IAM) in the context of m-commerce, especially in Indonesia, has not been widely done, even though m-commerce continues to show significant growth as the use of mobile devices increases. Based on these gaps, this study aims to examine the influence of eWOM, perceived risk and trust on consumer purchase intention in m-commerce through an IAM approach, in order to provide a deeper understanding of the consumer purchase intention process in purchasing skincare in m-commerce in Indonesia.

## **2. Literature Review**

### **2.1 Information Adoption Model (IAM)**

This study uses the Information Adoption Model (IAM) review as a theoretical model to measure eWOM. IAM provides a strong explanation of the processes and factors that influence consumers' decisions to adopt information in computer-mediated communication. IAM was first proposed by Sussman and Siegal, explaining that the model can represent how a person receives information and forms an intention based on the information that has been obtained (Silaban, 2023). Since eWOM is a form of computer-mediated communication, IAM can provide a strong explanation of the eWOM adoption process and its consequences (Tapanainen et al., 2021).

This theory contains four essential components of information, namely argument quality, source credibility, information usefulness, and information adoption (Silaban, 2023). It is assumed all informations from online media that met consumers' needs will serve as motivation (Silaban, 2023). Research conducted by Indrawati et al., (2023) examined purchase intention using eWOM and IAM as a model to explain this phenomenon and found that all hypotheses were supported by using the variables of information quality, information credibility, information usefulness, information adoption, and information quantity as an addition to enriching the model. Therefore, this study uses the IAM to examine the effect of eWOM, perceived risk and trust on purchase intention.

## 2.2 Electronic Word of Mouth

Electronic word of mouth (eWOM) emerged along with the development of digitalisation through computers, the Internet, and social media. EWOM can also be referred to as part of the increase in WOM. The existence of the internet and social media makes eWOM important in corporate communication. EWOM media sites such as social networks, review platforms, and official company websites have made it easier for individuals who want to find information to get a complete and reliable picture of various products and services (Tariyal et al., 2022). According to Prasetio et al. (2016), eWOM refers to any statement spread by consumers via the internet (websites, social networks, instant messages, news feeds) about a service, product, brand or company. In general, eWOM promotion is spontaneous and voluntary from users of a product (Chen et al., 2023). The rapid use of the internet and various social media platforms makes eWOM communication very important. With eWOM, the marketing process can be done more easily, shorten time, and without distance (Wicaksono & Ishak, 2022). Khwaja et al. (2020) states that social media helps in broadcasting eWOM information to a large number of significant population numbers. Users have the option to share what they agree with and pass it on to others as well.

## 2.3 Information Quality

In the current technological era, it has become effortless for individuals to share reviews on online media platforms (Mashalah et al., 2022). Users' assessment of the quality of review information on online media is considered as information quality (Islam et al., 2022). Information quality is defined as information that can convince consumers in the comments section (Abedi et al., 2019). Information quality is identified through several categories, such as completeness, timeliness, relevance, clarity, comprehensibility, and high quality (Indrawati et al., 2023). They concluded that better information quality enhances user trust and improves decision-making, ultimately increasing the usefulness of the information.

A study conducted by Xia and Zhang (2023), found that information quality, including accuracy, completeness, and relevance, significantly impacts users' perceptions of information usefulness. Meanwhile, Lee and Choi (2022), demonstrated that in an e-commerce environment, high-quality information (e.g., clear, timely, and reliable product information) significantly contributes to consumers' perceptions of information usefulness. High-quality reviews typically provide detailed discussions of a product or user experiences, making it easier for readers to understand the product (Migin, 2018). If someone perceives the information they receive as high quality, they are more likely to trust it (Acikgoz et al., 2023). Research by Elwalda et al. (2021) found that information quality positively influences information usefulness. Thus, the proposed hypothesis is as follows:

**H1: Information Quality has a positive effect on Information Usefulness**

## 2.4 Information Quantity

Important aspects of information include quality and quantity (Zhang et al., 2020). Information quantity is defined as the number of reviews or comments found on online media. The number of reviews related to a product will influence consumer decisions to buy it and indicate that the product is popular (Iqbal et al., 2022). A large quantity of information is useful for reducing concerns about perceived risk (Ngarmwongnoi et al., 2020). When the quality of information decreases, the amount of information should be maximized (Osório, 2018). Studies by Ngarmwongnoi et al. (2020) and Utami and Rahyuda (2019) show that the quantity of information has a positive effect on the usefulness of information. Other research conducted by Luo et al. (2020) and Sijoria et al. (2018) in the context of e-commerce shows that high quantity of information in product reviews has a positive influence on information usefulness for consumers. They found that the more information available in product reviews, the higher consumers' perceptions of the usefulness of that information in helping make purchasing decisions. In the context of eWOM, Filieri et al. (2018) found that greater quantity of information in online reviews strengthens users' perceptions of the reliability and usefulness of the information, which in turn increases purchase intentions. Thus, the proposed hypothesis is as follows:

**H2: Information Quantity has a positive effect on Information Usefulness**

## 2.5 Information Credibility

The development of online platforms has exposed consumers to an increasing volume of eWOM (Kim et al., 2018). In this context, information credibility is defined as the audience's perception of the trustworthiness and expertise of the information source (Verma et. al., 2020), which is a crucial factor in influencing the way eWOM is processed in the online environment (Ngo et. al., 2024). From the perspective of the Information Adoption Model, information credibility acts as an important supervisor that influences how users assess the suitability and trustworthiness of eWOM messages (Ngo et al., 2024). Individuals are active in conducting critical evaluations, looking for signs of credibility from information sources to determine whether the information is worthy of trust and use in their decision-making process (Ma et. al., 2022). Information that is considered accurate, reliable, authentic and persuasive has increased credibility (Ho et al., 2021). Therefore, the credibility of information is very important to understand and manage properly. When consumers value credible information, they will be more willing to engage in any form of communication (Ali et al., 2018). Abedi et al. (2019) state that information credibility has a positive effect on the perceived usefulness of eWOM information on social media. This is also in line with research conducted by Ngo et al. (2024) and Verma et al. (2020) which highlights the importance of information credibility as a key determinant in understanding useful information in the online purchasing process. Thus, the proposed hypothesis is as follows:

**H3: Information Credibility has a positive effect on Information Usefulness**

## **2.6 Information Usefulness**

Consumers generally prefer to utilize information they perceive as useful to fulfill their objectives (Sardar et al., 2021). Therefore, one of the critical drivers in the adoption of eWOM information is whether the information is deemed useful (Ismagilova et al., 2020). The delivery of useful information has become a key concern for users when processing information from m-commerce. Information usefulness is described as an indicator of being helpful, informative, valuable, and assisting an individual in decision-making (Hussain et al., 2020). According to the Information Adoption Model, information usefulness can predict an individual's information adoption (Zha et al., 2018). When individuals find information useful, they are more likely to adopt it (Tapanainen et al., 2021). According to Lu et al. (2011), consumers tend to trust information sources that provide relevant, timely, and reliable content. When consumers receive useful and reliable information, they are more likely to trust the seller and proceed with the transaction (Cheng et al., 2011).

Khwaja et al. (2020) argue that when consumers perceive the information they receive as useful, it enhances their trust in that information. Useful information is seen as more credible and reliable, making it easier for consumers to trust both the source and its content (Khwaja et al., 2020). In the context of reviews on platforms like TripAdvisor, if travelers feel that the provided information helps them make better decisions or simplifies trip planning, they are more likely to trust those reviews (Mahat & Hanafiah, 2020). A study by Peng et al. (2024) revealed that information usefulness regarding online health information positively influences patients' trust. This finding is supported by studies by Mahat and Hanafiah (2020) and Khwaja et al. (2020), which state that information usefulness has a positive relationship with trust. Thus, the hypothesis formed is as follows:

**H4: Information Usefulness has a positive effect on Trust**

Useful information helps consumers feel more confident about the quality and authenticity of the products they purchase, thereby reducing their concerns about potential losses or fraud (Kim et al., 2011). In the context of online shopping, detailed and useful product information, such as descriptions, customer reviews, and technical specifications, has the potential to reduce consumers' perceived risk (Kim et al., 2011). In this context, when consumers perceive high risk in the information provided, they tend to seek information from other sources that are perceived to carry lower risk (Jamshed, 2022). When the information provided is deemed useful, consumers are more likely to feel confident in their purchasing decisions, thereby reducing perceived risk during the online shopping process. Relevant information serves to address questions or concerns consumers may have, ultimately decreasing uncertainty and increasing confidence in their purchasing decisions. A study conducted by Khwaja et al. (2020) found that relevant and useful information can reduce perceived risk by providing clarity and boosting consumer confidence. Thus, the hypothesis is as follows:

**H5: Information Usefulness has a negative effect on Perceived Risk**



## 2.7 Perceived Risk

Consumer understanding of risk is a key issue in online shopping. Risk perception increases when shopping online because consumers feel a sense of uncertainty regarding the security of online transactions and the intangible nature of the process (Ekizler, 2020). Although consumers recognize that the Internet offers various advantages, its use tends to increase the uncertainty involved in the buying process (Haidery et al., 2020). This highlights that consumers may perceive risks when making decisions to purchase goods or services online. Perceived risk is one of the factors acknowledged by consumers when deciding to buy a product (Sutisna, 2023). According to Hussain et al. (2020), perceived risk refers to how consumers evaluate the potential for negative or uncertain impacts, which significantly influence the decision-making process. Risk perception can also be defined as the way consumers perceive outcomes that deviate from expectations, including the potential for unfavorable outcomes and losses during online purchase transactions. This perception of high risk is even more pronounced when shopping through websites compared to physical stores, as consumers lack the ability to see, touch, or try the product before making a purchase (Khan & Hashim, 2023; Amarullah, 2022).

As a result, this perceived risk affects consumers' emotional states, increasing anxiety and reducing their level of trust. Thus, the lower the perceived risk, the higher the consumers' level of confidence or trust in the product or service (Miftahuddin et al., 2022). A study by Silva et al. (2019) reported that perceived risk negatively impacts consumer trust in the use of the Internet. Furthermore, a study by Nguyen and Huynh (2018) also found that perceived risk negatively influences trust in the context of electronic payment adoption. Another study by Tarabieh (2021) revealed a negative relationship between perceived risk and trust in the context of green purchase intention. Thus, the proposed hypothesis is as follows:

**H6: Perceived Risk has a negative effect on Trust**

In a rapidly advancing technological society with increasing internet usage, m-commerce has become a shopping alternative that provides diverse information to fulfill product needs (Narang & Arora, 2016). The level of perceived risk can influence the scope and intensity of reviews, creating a complex relationship with information-related interactions, particularly when there are highly unfavorable reviews about products or services (Hussain et al., 2020). Users' willingness and behavior to adopt information are influenced by the low level of risk they perceive (Jiang et al., 2021). Individuals with high risk perceptions tend to seek reliable reference data and emphasize the quality of information aimed at reducing or avoiding potential losses. Therefore, the hypothesis formed is as follows:

**H7: Perceived Risk has a negative effect on Information Adoption.**

## 2.8 Trust

In the field of psychology, trust is defined as an individual placing hope and dependence on another person while taking a risk in relying on future situations with them (Morrison-Valfre, 2017). In the context of purchase intention, trust relates to the knowledge consumers have about the various characteristics of a product or service they wish to use, as they already understand the benefits of using it (Ilhamalimy & Ali, 2021). Zamry and Nayan (2020) explain that companies that successfully build trust in a brand have the potential to achieve significant marketing benefits and retain loyal customers. In online media, particularly m-commerce, trust is crucial because transactions occur without direct interaction between buyers and sellers. This makes trust the primary factor for consumers to feel secure and confident that their personal and financial information is protected and that the product matches its description (Dwidienawati et al., 2020). Trust can lead consumers to positive experiences, shaping their perception of a brand (Patil et al., 2020). Research conducted by Khwaja et al., (2020) and Hu et al. (2019) shows that higher consumer trust influences the acceptance of positive information. Similarly, research by Al-Hogail (2018) also demonstrates that trust affects information adoption. Therefore, the proposed hypothesis is as follows:

**H8: Trust has a positive effect on Information Adoption**

## 2.9 Information Adoption

Information adoption can be defined as how an individual internalizes or accepts the information they receive (Erkan, 2016). Information adoption is often regarded as a foundation that can influence a person to make decisions either in support of or against something (Khwaja et al., 2020). Information adoption occurs when an individual perceives that the comments provided by their friends on social media platforms hold value and relevance, making them more inclined to accept and integrate such information into their thoughts or views (Abedi et al., 2019).

It is explained that information adoption is one of the key determinants influencing purchase intention, as social media has empowered consumers to share information, opinions, and experiences, which serve as sources of information for individuals seeking and adopting necessary information. This, in turn, affects purchase intentions (Leong et al., 2021). This statement is supported by research conducted by Peng et al. (2020) on e-WOM in e-commerce platforms, which found that user reviews can enhance consumers' information adoption, subsequently having a positive impact on purchase intention. This indicates that consumers tend to adopt information they perceive as relevant and trustworthy, thereby strengthening their intention to purchase the product. Another study by Zhou et al. (2022) also revealed that information adoption has a direct and significant impact on purchase intention in e-commerce platforms.

Purchase intention can be defined as the decision made by an individual to purchase a particular product (Abdullah et al., 2020). A pathway is established after consumers adopt information during the decision-making process, which can influence their considerations and ultimately lead to purchase intention (Indrawati et al., 2023). Purchase intention not only reflects the likelihood of an individual engaging in the purchasing process but also indicates their commitment and loyalty to the product (Madzunya et al., 2021). Before a purchase occurs, there must be a purchase intention within the consumer. Therefore, it is crucial for marketers to understand how to evoke purchase intention in consumers (Singh & Srivastava, 2018). Thus, the proposed hypothesis is as follows:

**H9: Information Adoption has a positive effect on Purchase Intention**

Based on all the hypotheses proposed, the research framework is presented in Figure 1.

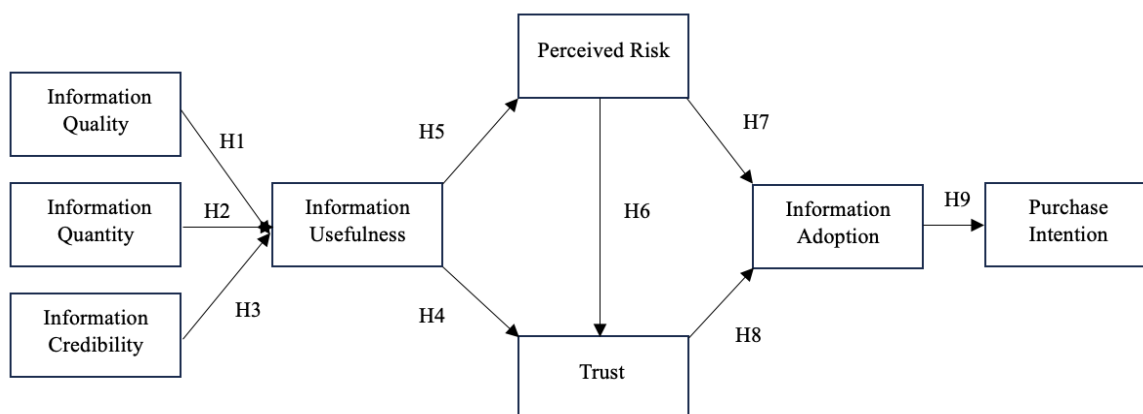


Figure 1. Conceptual Framework

### 3. Research Methodology

#### 3.1 Research Design

This study uses a quantitative approach with a correlational research design, aligned with the objective of examining the relationships among eight variables. This design allows the researcher to assess associations between variables without applying any manipulation. The population was determined based on users of skincare products marketed through Indonesian m-commerce, with a sampling technique of non-probability sampling method and a minimum sample size of 30. Data were collected using a questionnaire, which was developed and tested for validity and reliability prior to use.

The research object includes individuals who meet specific criteria relevant to the study, which is consumers who have seen reviews of skincare products at least 3 times in the last 3 months from the 5 highest-selling local skincare brands, namely Lacoco, Avoskin, N'pure, Somethinc, and Whitelab and sold on the 5 largest m-commerce in Indonesia, namely Lazada, Blibli, Tokopedia, BukaLapak, and Shopee. Minimum samples were determined using 10-times rule sample size technique from Barclay et al. (in Memon et al., 2020), where minimum sample size should be at least ten times the number of individual variables. With three independent variables in this study, the minimum should be 30 samples. A total of 264 participants who met the criteria were included in the study.

Data collection was done using a questionnaire that was distributed to research samples in the form of an online survey using Google Form. Google Form links were distributed through social media platforms such as Instagram, WhatsApp, and Line.

3.2 Measures

The questionnaire is the instrument that will be used in this study to measure Information Quality, Information Quantity, Information Credibility, Information Usefulness, Perceived Risk, Trust, Information Adoption, and Purchase Intention. Information Quality (Indrawati et al., 2023) was measured by 8 items, then Information Quantity (Indrawati et al., 2023; Lin et al., 2013) was measured by 5 items. Then, Information Credibility (Indrawati et al., 2023) was measured by 5 items. Information Usefulness (Indrawati et al., 2023) was measured by 4 items. And Perceived Risk (Amarullah et al., 2022; Hussain et al., 2017) was measured by 6 items. Then Trust (Mahat & Hanafiah 2020) was measured by 6 items, then Information Adoption (Indrawati et al., 2023) was measured 5 items and Purchase Intention (Indrawati et al.,2023) was measured 5 items. The number of items used is 44 items. This research collects data using a 5-point Likert scale (from 1 strongly disagree to 5 strongly agree).

3.3 Data Analysis

PLS-SEM was chosen because it is suitable for analyzing complex models with multiple latent variables and is effective for prediction-oriented research. It also works well with non-normally distributed data and smaller sample sizes. Given the aim to examine relationships among eight variables and test the role of predictors, PLS-SEM is the most appropriate analysis technique for this study.

4. Results and Discussion

The following is a presentation of the results of data processing that researchers obtained in the field and the results of their analysis. In the initial section, researchers will present the demographic conditions of participants and a general description of each variable, then continue with the results of the analysis to test the hypothesis related to the relationship between variables.

The survey spread between 30 November 2023 and 14 December 2023 was able to obtain 293 responses, of which 264 were valid for hypothesis testing. As shown in Table 1, the survey was dominated by young and educated females aged between 18 and 30 with a minimum undergraduate degree. Most of them were still studying or starting their career, which led them to have a relatively low monthly income of not greater than USD 612 equivalent to IDR 10 million at the mid-June 2025 exchange rate).

Table 1. Respondent Characteristics

Characteristics	Frequency (N)	Percentage (%)
Gender		
Male	45	17.0
Female	219	83.0

Characteristics	Frequency (N)	Percentage (%)
<b>Age</b>		
18 - 24	93	35.2
25 - 30	116	43.9
31 - 36	51	19.3
37 - 42	3	1.1
Above 42	1	0.4
<b>Education</b>		
High School	50	18.9
Diploma	69	26.1
Bachelor Degree	138	52.3
Master Degree	7	2.7
<b>Occupation</b>		
Student	51	19.3
Private Employee	132	50.0
State Official	37	14.0
Entrepreneur	34	12.9
Housewife	7	2.7
<b>Monthly Income</b>		
Less than IDR 2,000,000	41	15.5
IDR 2,000,000 – 5,000,000	91	34.5
IDR 5,000,001 – 10,000,000	116	43.9
IDR 10,000,001 – 15,000,000	13	4.9
IDR 15,000,001 – 20,000,000	2	0.8



Characteristics	Frequency (N)	Percentage (%)
More than IDR 20,000,000	1	0.4

Note: as of December 2024, IDR 1 million equals USD 61.2

**Table 2**Calculation Validity Testing of Information Quality

Variabel	Item	Factor Loading	AVE	Cronbach Alpha	Composite Reliability
Information Quality	IQ1	0.847	0.697	0.938	0.938
	IQ2	0.836			
	IQ3	0.843			
	IQ4	0.830			
	IQ5	0.830			
	IQ6	0.820			
	IQ7	0.828			
	IQ8	0.842			
Information Quantity	IQN1	0.845	0.703	0.894	0.896
	IQN2	0.843			
	IQN3	0.837			
	IQN4	0.822			
	IQN5	0.845			
Information Credibility	IC1	0.846	0.698	0.892	0.894
	IC2	0.827			
	IC3	0.848			
	IC4	0.827			
	IC5	0.829			
Information Usefulness	IU1	0.824	0.690	0.850	0.852
	IU2	0.825			
	IU3	0.841			
	IU4	0.832			
Perceived Risk	PR1	0.836	0.663	0.898	0.903
	PR2	0.833			
	PR3	0.738			
	PR4	0.830			
	PR5	0.817			
	PR6	0.826			
Trust	T1	0.851	0.693	0.911	0.913
	T2	0.854			
	T3	0.832			
	T4	0.833			

	T5	0.803			
	T6	0.820			
Information Adoption	IA1	0.830			
	IA2	0.839			
	IA3	0.824	0.687	0.886	0.887
	IA4	0.832			
	IA5	0.817			
Purchase Intention	PI1	0.834			
	PI2	0.833			
	PI3	0.828	0.695	0.890	0.891
	PI4	0.830			
	PI5	0.842			

**Table 3 Heterotrait-Monotrait Ratio (HTMT)**

	Information Adoption	Information Credibility	Information Quality	Information Quantity	Information Usefulness	Perceived Risk	Purchase Intention	Trust
Information Adoption								
Information Credibility	0.781							
Information Quality	0.749	0.733						
Information Quantity	0.655	0.649	0.677					
Information Usefulness	0.642	0.692	0.702	0.721				
Perceived Risk	0.370	0.408	0.405	0.392	0.342			
Purchase Intention	0.690	0.748	0.758	0.749	0.702	0.379		
Trust	0.668	0.740	0.698	0.733	0.708	0.395	0.734	

All items fulfilled the convergent validity requirements with factor loadings above 0.7 and AVE of at least 0.5 and construct reliability with Cronbach's alpha and composite reliability of at least 0.7 (Hair et al., 2019), as presented in Table 2. The discriminant validity was also met based on HTMT, in which all ratios were less than 0.85, as shown in Table 3.

**Table 4 Hypothesis Testing Results**

Path	Path Coefficient	t-value	p-value	f <sup>2</sup>	Decision
H1: IQ → IU	0.266	2.665	0.008	0.069	Supported
H2: IQN → IU	0.328	3.286	0.001	0.125	Supported
H3: IC → IU	0.235	2.486	0.013	0.057	Supported
H4: IU → T	0.571	10.750	0.000	0.518	Supported

Path	Path Coefficient	t-value	p-value	f <sup>2</sup>	Decision
H5: IU $\rightarrow$ PR	-0.299	7.769	0.000	0.098	Supported
H6: PR $\rightarrow$ T	-0.190	4.971	0.000	0.057	Supported
H7: PR $\rightarrow$ IA	-0.134	3.220	0.001	0.025	Supported
H8: T $\rightarrow$ IA	0.553	10.021	0.000	0.428	Supported
H9: IA $\rightarrow$ PI	0.614	13.307	0.000	0.606	Supported

Note: IQ=Information Quality, IQN=Information Quantity, IC=Information Credibility, IU=Information Usefulness, T=Trust, PR=Perceived Risk, IA=Information Adoption, PI=Purchase Intention

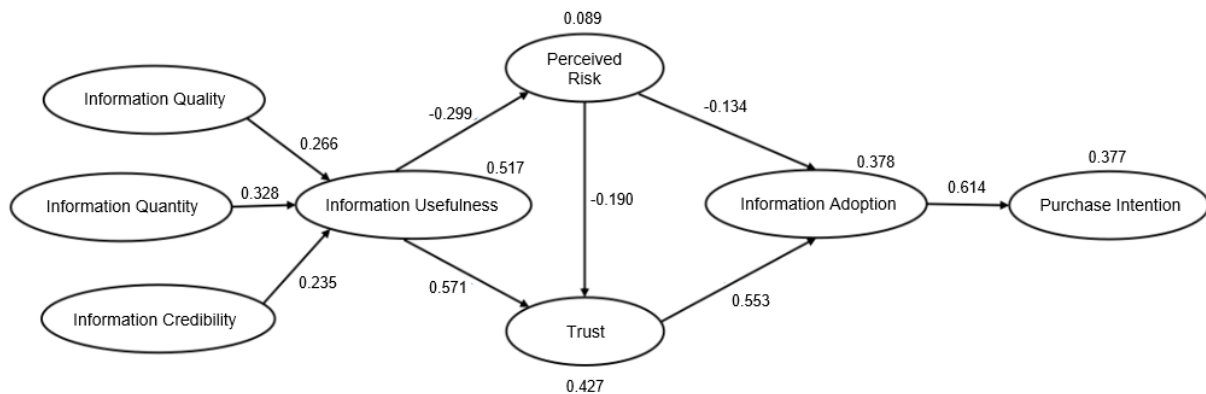


Figure 2. Path Model

Referring to Table 4, all proposed hypotheses were supported. Among the three elements of eWOM that collectively explained 51.7% of the variance in information usefulness, Information Quantity ( $\beta = 0.328$ ,  $p < 0.05$ ) had the strongest effect, followed by Information Quality ( $\beta = 0.266$ ,  $p < 0.05$ ) and Information Credibility ( $\beta = 0.235$ ,  $p < 0.05$ ), thereby supporting H1, H2, and H3.

Information usefulness significantly affected perceived risk ( $\beta = -0.299$ ,  $p < 0.001$ ) and trust ( $\beta = 0.571$ ,  $p < 0.001$ ), where both affect information adoption ( $\beta_{\text{perceived risk}} = -0.134$ ,  $p < 0.001$ ;  $\beta_{\text{trust}} = 0.553$ ,  $p < 0.05$ ), which supports H4, H5, H7, and H8. This study also supports H6 where perceived risk significantly had a negative effect on trust ( $\beta = -0.190$ ,  $p < 0.001$ ). Sequentially, information adoption positively affected purchase intention ( $\beta = 0.614$ ,  $p < 0.001$ ), supporting H9.

#### 4.1 Discussion

This study gives evidence on the validity of IAM to explain the effect of eWOM on information adoption, with inclusion of perceived risk and trust. When the eWOM quality, quantity, and credibility are high, customers tend to perceive the information as useful. These findings are similar to previous studies by Al-Fraihat et al. (2019), Indrawati et al. (2023), and Ali et al. (2018), which found that high quality, abundant information, and credible eWOM enhances the perceived usefulness of information.

Moreover, information usefulness significantly enhances trust and reduces perceived risk, aligning with Mahat & Hanafiah (2020) and Jamshed (2022), who emphasized that relevant and accurate information builds confidence while reducing uncertainty. Perceived risk negatively impacts trust and diminishes the chances of individuals adopting the information, as evidenced by findings from Jiang et al. (2021) and Miftahuddin et al. (2022).

In the context of skincare products, especially local brands, young female consumers, who made up the majority of this study's respondents, tend to rely heavily on online reviews, product visibility, and user recommendations shared on digital platforms before making purchase decisions. As digital natives, they are more

accustomed to evaluating various sources of information and are generally more sensitive to the trustworthiness of content they consume. The perceived usefulness of such information reduces their uncertainty (perceived risk) and increases their trust, which in turn drives their willingness to adopt the information and leads to purchase intention. This supports the theoretical model that suggests eWOM not only informs but also shapes the cognitive and affective responses of consumers, particularly in high-touch product categories like skincare.

Within this behavioral pattern, trust emerged as a crucial mediating factor that connects the usefulness of information to the adoption of that information. Perceived risk negatively affects trust, thereby reducing the likelihood of information being adopted, a finding aligned with Jiang et al. (2021) and Miftahuddin et al. (2022). However, when trust is established, it significantly enhances the impact of information adoption on purchase intention, in line with Khwaja et al. (2020) and Indrawati et al. (2023). Thus, for young women engaging in M-commerce for skincare products, trust serves as a bridge that translates useful and credible information into actionable purchasing behavior.

## **5. Conclusion**

This study concludes that electronic word of mouth (eWOM), perceived risk, and trust significantly influence consumer purchase intention in the context of mobile commerce (m-commerce) for skincare products in Indonesia. The findings support the Information Adoption Model (IAM), demonstrating that high-quality, credible, and abundant eWOM can reduce consumers' perceived risk, trust, and subsequently encourage information adoption. Trust emerges as a key mediating variable, especially among young female consumers who dominate the skincare market and exhibit cautious behavior due to concerns over product safety and effectiveness. These insights highlight the critical role of trustworthy online reviews in shaping consumer decision-making and suggest that skincare brands operating on m-commerce platforms must prioritize transparent, authentic, and user-driven content to enhance purchase intention.

### **5.1 Managerial Implications**

This study has important managerial implications in the context of marketing strategy and brand management. The results indicate that eWOM has a significant role in shaping consumer purchase intentions through its influence on perceived risk and trust. Therefore, marketers can make wise use of eWOM platforms to strengthen brand image and influence customer purchase behaviour. They need to pay attention to the quality and authenticity of information disseminated through eWOM, and respond quickly to consumer reviews or comments.

eWOM that is considered quality and credible usually provides specific information, includes usage results (e.g. before and after effects), and presents an honest and balanced opinion between the advantages and disadvantages of the product. Companies can encourage these types of reviews by providing incentives for customers to write detailed reviews, such as loyalty point programs or discounts on future purchases. When negative or non-credible eWOM appears, companies should not ignore it. Instead, they should proactively respond to them with an empathetic and fact-based approach. For example, if there are complaints about allergies or side effects, companies can provide scientific explanations for possible skin reactions, suggest sensitivity tests first, and emphasize that product results may vary depending on skin type. This can improve consumers' perception that the company is responsible and transparent.

In addition, marketers should pay attention to managing the perceived risk of potential buyers, by providing clear and transparent information about their products or services. In managing perceived risk, companies must offer clear, accessible, and detailed product information. This includes publishing full ingredient lists, usage instructions, certifications (e.g., BPOM, dermatologically tested), and expected results. To strengthen perceived transparency, companies can share behind-the-scenes content (e.g., production processes), collaborate with dermatologists or skincare experts for education-based content, and facilitate live Q&A sessions with consumers to address common concerns.

By building trust and reducing perceived risk, marketers can increase consumer purchase intent and optimise overall sales performance. The results of this study can provide input and suggestions that can be considered by local branded skincare companies to increase consumer purchase intention, so that it can

potentially encourage the buying process. Companies can use the results of this study as a guide to improve strategies and better understand consumer needs in achieving their purchasing goals.

## 5.2 Limitations and Directions for Future Research

This research has several limitations. First, the focus on the local branded beauty products industry meant that the majority of respondents were female, which may affect the generalization of the results to other demographics. Second, the study only covers m-commerce, so the results may differ if applied to other e-commerce platforms. Third, from a theoretical perspective, this study is anchored solely in the Information Adoption Model (IAM), focusing on perceived risk and trust as mediating variables. However, other psychological or contextual factors, such as brand loyalty, consumer involvement, perceived value, or even emotional influence were not considered in this research, even though they could significantly influence purchase intention. Future research could explore the integration of IAM with other models such as the Stimulus-Organism-Response (SOR) Framework to provide a more comprehensive explanation of consumer decision-making in m-commerce. The S-O-R Framework would be relevant to IAM because both explain how a stimulus in the form of information influences consumer perception (organism), which then drives a response such as information adoption or purchase decision.

Additionally, this study did not analyze the moderating effects of consumer characteristics such as prior experience, digital literacy, or product involvement. These variables may influence how consumers process eWOM and adopt information. Future studies are encouraged to explore these factors to enrich the model and provide more nuanced insights.

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## APPENDIX

No	Varibel	Indikator/Item
1.	Information Quality (Indrawati, Yones, & Muthaiyah, 2023)	<ol style="list-style-type: none"> <li>1. I can understand the content of the review about the local skincare brand on the m-commerce platform.</li> <li>2. The review about the local skincare brand on the m-commerce platform meets my needs.</li> <li>3. The review about the local skincare brand on the m-commerce platform is based on facts.</li> <li>4. The information on the m-commerce platform explains the product attributes of the skincare brand.</li> <li>5. In my opinion, the review about the local skincare brand on the m-commerce platform is clear.</li> <li>6. In my opinion, the review about the local skincare brand on the m-commerce platform is presented in detail.</li> <li>7. In my opinion, the review about the local skincare brand on the m-commerce platform is complete.</li> <li>8. In my opinion, the review about the local skincare brand on the m-commerce platform is of high quality.</li> </ol>
2.	Information Quantity (Indrawati, Yones, & Muthaiyah, 2023 ; Lin et al., 2013)	<ol style="list-style-type: none"> <li>1. I can rely on the local skincare brand based on the number of reviews on the m-commerce platform.</li> <li>2. The number of reviews on the m-commerce platform helps me understand the benefits of the products from the local skincare brand.</li> <li>3. The number of reviews on the m-commerce platform indicates the popularity of the local skincare brand.</li> <li>4. The number of reviews about the local skincare brand on the m-commerce platform shows that the product sales are high.</li> <li>5. The local skincare brand has a good reputation based on the high rating of the brand on the m-commerce platform.</li> </ol>
3.	Information Credibility (Indrawati, Yones, & Muthaiyah, 2023)	<ol style="list-style-type: none"> <li>1. The reviews about the local skincare brand on the m-commerce platform are convincing.</li> <li>2. In my opinion, the reviews about the local skincare brand on the m-commerce platform are credible.</li> <li>3. In my opinion, the reviews about the local skincare brand on the m-commerce platform are trustworthy.</li> <li>4. In my opinion, the reviews about the local skincare brand on the m-commerce platform are accurate.</li> <li>5. The source of the reviews about the local skincare brand on the m-commerce platform is reliable.</li> </ol>



No	Varibel	Indikator/Item
4.	Information Usefulness (Indrawati, Yones, & Muthaiyah, 2023)	<ol style="list-style-type: none"> <li>1. The reviews about the local skincare brand on the m-commerce platform are useful to me.</li> <li>2. For me, the reviews about the local skincare brand on the m-commerce platform are informative.</li> <li>3. The reviews about the local skincare brand on the m-commerce platform help me evaluate the product.</li> <li>4. The reviews about the local skincare brand on the m-commerce platform help me get to know the product.</li> </ol>
5.	Perceived Risk (Amarullah et al., 2022; Hussain et al., 2017)	<ol style="list-style-type: none"> <li>1. There is a high potential for material loss if I purchase skincare through the m-commerce platform.</li> <li>2. There is a significant risk if I buy skincare on this m-commerce platform.</li> <li>3. Purchasing skincare products on this m-commerce platform is risky.</li> <li>4. Reading reviews can reduce the uncertainty I face when choosing skincare products.</li> <li>5. Reading reviews can reduce the potential of having unpleasant experiences from choosing the wrong skincare product.</li> <li>6. Reading reviews can increase my confidence when selecting skincare products.</li> </ol>
6.	Trust (Mahat & Hanafiah 2020)	<ol style="list-style-type: none"> <li>1. I am confident that the reviews of the local skincare brand on the m-commerce platform are presented honestly.</li> <li>2. I am confident that the reviews of the local skincare brand on the m-commerce platform are reliable.</li> <li>3. I believe that the reviews from previous users about the local skincare brand on the m-commerce platform are trustworthy.</li> <li>4. I believe that the length of the reviews about the local skincare brand on the m-commerce platform reflects the seriousness of users in providing their reviews.</li> <li>5. Identical reviews from different users prove that the reviews are accurate.</li> <li>6. I trust the reviews of the local skincare brand on the m-commerce platform.</li> </ol>
7.	Information Adoption (Indrawati, Yones, & Muthaiyah, 2023)	<ol style="list-style-type: none"> <li>1. I learned something new about the local skincare brand's products through the reviews on the m-commerce platform.</li> <li>2. I received information about the local skincare brand's products through the reviews on the m-commerce platform.</li> <li>3. I followed the recommendation about the local skincare brand provided in the reviews on the m-commerce platform.</li> <li>4. I followed the positive reviews by purchasing the local skincare brand on this m-commerce platform.</li> <li>5. I agree with the opinions given about the local skincare brand in the review section of the m-commerce platform.</li> </ol>

No	Varibel	Indikator/Item
8.	Purchase Intention (Indrawati, Yones, & Muthaiyah, 2023)	<ol style="list-style-type: none"> <li>1. This local skincare brand is one of the brands I consider purchasing.</li> <li>2. If I need skincare products, I am likely to consider buying this local skincare brand.</li> <li>3. I would choose a product from this local skincare brand if I needed it.</li> <li>4. I am likely to buy this local skincare brand.</li> <li>5. I would try a product from this local skincare brand.</li> </ol>

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Final Project RAP\_Kelompok 2.pdf

File size:  
304.79K

Page count:  
13

Word count:  
5374

Character count:  
34186

Submission date:  
15-Nov-2023 09:56PM (UTC+0700)

Submission ID:  
2178528926

Assignment Inbox: Research Analysis and Publication (OL) - LOA4

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