

## THE ROLE OF USER-GENERATED IMAGES AND SELLER TRUST IN SHAPING GENERATION Z PURCHASE INTENTION



**Dwi Anugrah Setiawati<sup>1</sup>**

**Telkom University, Bandung, Indonesia**  
[dwianugrahs@student.telkomuniversity.ac.id](mailto:dwianugrahs@student.telkomuniversity.ac.id)

**Astri Wulandari<sup>2</sup>**

**Telkom University, Bandung, Indonesia**  
[astriwulandari@telkomuniversity.ac.id](mailto:astriwulandari@telkomuniversity.ac.id)

**Alma Syifa Maulidina<sup>3</sup>**

**Telkom University, Bandung, Indonesia**  
[almasyifamaulidina@telkomuniversity.ac.id](mailto:almasyifamaulidina@telkomuniversity.ac.id)

### Abstract

This study examines the influence of user-generated images and seller trust on purchase intention among Generation Z Shopee users in Indonesia. The rapid growth of e-commerce has increased consumers' reliance on visual information and online seller credibility when making purchase decisions. This research applies a quantitative explanatory approach using an online survey of 101 respondents aged 18–27 who actively shop on Shopee. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to evaluate the relationships between variables. The results show that user-generated images significantly enhance purchase intention by improving perceptions of product authenticity and reliability. In addition, seller trust positively influences purchase intention by reducing perceived risk and increasing confidence in online transactions. Both variables jointly contribute to shaping Generation Z's purchasing behavior in digital marketplaces. This study provides empirical evidence on the role of visual content and trust in e-commerce decision-making, offering practical insights for online sellers to optimize review management and trust-building strategies.

**Keywords:** E-Commerce, Generation Z, Purchase Intention, Seller Trust, User-Generated Images

## INTRODUCTION

The advancement of digital innovation has profoundly reshaped contemporary commercial systems worldwide. One of the most significant outcomes of this transformation is the rapid growth of electronic commerce, which has altered not only purchasing mechanisms but also the way consumers assess and make buying decisions (Turban et al., 2018). Within digital marketplaces, consumers are increasingly dependent on information shared by other users. This phenomenon, commonly referred to as user-generated content (UGC), has been widely recognized as a key determinant shaping consumer decision-making processes (Ye et al., 2011).

Among various forms of UGC, user-generated images (UGI) have emerged as a particularly influential source of information. UGI refers to photographs uploaded by customers within product review sections, offering visual representations based on actual user experiences (Filieri et al., 2021). Unlike seller-generated visuals, these images function as social proof that helps consumers reduce uncertainty and perceived risk during online transactions (Ma et al., 2018). Moreover, user-generated images provide rich visual cues that allow consumers to better evaluate product attributes, enhance confidence in product quality, and support purchase decisions (Disastra et al., 2019; Filieri et al., 2021).

Despite their growing importance, the widespread use of visual reviews also introduces potential challenges. Not all customer-uploaded images accurately depict real product conditions. Issues such as visual manipulation, poor image resolution, and biased representations may create misleading impressions and distort consumers' perceptions. In such circumstances, visual information alone may not be sufficient to support informed purchasing decisions, highlighting the need for additional credibility cues.

In addition to visual information, seller trust serves as a pivotal factor in online purchasing decisions. Electronic trust (e-trust) has been recognized as an essential antecedent of consumer contentment in digital services (Dewi et al., 2023). In e-commerce platforms such as Shopee, trust is primarily directed toward the seller rather than the platform itself (Wulandari & Suryawardani, 2019). Unlike offline transactions, consumers cannot physically inspect products, so digital interactions become the primary basis for evaluating seller credibility (Ba & Pavlou, 2002; Donato & Raimondo, 2021).

Hassan et al. (2018) demonstrate that seller integrity, competence, and benevolence significantly influence customer trust in social commerce, which subsequently affects purchase intention. A comprehensive review by Wang et al. (2022) also confirms that trust in sellers has a stronger impact on purchase intention than trust in platforms or online communities.

Generation Z, born between 1997 and 2012, represents a consumer segment that has grown up in a highly visual and interactive digital environment (Shaheen & Ghasemi, 2025). They are characterized by strong responsiveness to authenticity, rapid credibility assessment, and a strong preference for visual evidence (An & Ngo, 2025). Empirical studies show that

Generation Z tends to evaluate product reliability based on visual reviews and seller reputation (Kübler et al., 2024).

Although numerous studies have examined the role of UGC in e-commerce, several research gaps remain. First, most existing studies emphasize text-based reviews rather than focusing specifically on user-generated images as visual evidence (Luo et al., 2022). Second, many studies analyze trust as a mediating variable, while the direct and simultaneous effects of UGI and seller trust on purchase intention remain underexplored. Third, empirical research focusing on the Indonesian context, particularly on Generation Z consumers within highly visual e-commerce environments, is still limited (Senali et al., 2024). Therefore, further research is needed to causally examine how user-generated images and seller trust jointly shape purchase intention in Indonesia's digital marketplace.

Shopee was selected as the research context because it has the highest market penetration among Generation Z users in Indonesia and provides an active visual review system. According to the Indonesian Internet Service Providers Association (APJII, 2025), Shopee is the most frequently accessed online shopping platform in Indonesia, with a usage rate of 53.22%. A report by Sirclo (2025) also indicates that Indonesia's e-commerce transactions grew by an average of 4.95% throughout 2024 and are projected to continue increasing in 2025. This growth highlights the importance of understanding how Generation Z forms purchase intentions amid the increasing dominance of visual information.

This research is anchored in Ajzen's (1991) Theory of Planned Behavior (TPB), which posits that an individual's behavioral intention is shaped by their attitudes, the influence of subjective norms, and the perception of behavioral control. Within this framework, purchase intention is viewed as a form of behavioral intention that emerges when individuals hold positive beliefs about a product, perceive social support, and feel confident in their ability to complete online transactions.

Furthermore, the relationship between user-generated visual evidence and seller trust can be explained through Signaling Theory (Spence, 1973), which suggests that in conditions of information asymmetry, sellers send quality signals through reputation, ratings, and service consistency to build buyer trust.

Meanwhile, Social Proof Theory by Cialdini (1984) explains that individuals tend to follow others' behavior under uncertainty, especially when information comes from fellow consumers. In this context, UGI function as social proof that strengthens buyers' confidence in product credibility.

Based on the above discussion, this study aims to analyze the effects of user-generated images and seller trust on the purchase intention of Generation Z Shopee users in Indonesia. This study is anticipated to broaden insights into digital purchasing behavior, while simultaneously offering practical contributions for online retail enterprises. Specifically, it provides guidance on how e-commerce platforms can optimize the use of visual content and

strengthen trust-building strategies to enhance consumer engagement and purchasing decisions.

## REVIEW OF LITERATURE

User-generated images (UGI) featured in product reviews on e-commerce sites are thought to positively impact consumers' willingness to make purchases. The visual quality of image-based reviews can enhance consumer perceptions of products and foster a tendency to purchase (Prastiwi et al., 2022). This is reinforced by Ariyani et al. (2024), who discovered that customer reviews accompanied by authentic images exert stronger persuasive effects compared to text-only reviews. Similar findings were reported by Fransiska et al. (2025) in the Shopee platform, where UGC was shown to increase purchase completion intention by strengthening perceptions of authenticity and reducing risks associated with asymmetric information. Moreover, user-generated images are considered more trustworthy than seller-provided images because they originate from real user experiences, increasing consumers' likelihood of purchase decisions (Liu & Tang, 2018).

**H1:** User-Generated Images in product reviews have a positive effect on Purchase Intention among Generation Z Shopee users.

Apart from visual elements, the aspect of confidence in sellers acts as a key factor in influencing decisions to buy online, particularly in digital environments characterized by uncertainty. When consumers believe that sellers act honestly, competently, and fulfill their promises, perceived risks in transactions decrease and purchase intention increases. Lee et al. (2016) argue that strong trust in sellers directly enhances purchase intention by reducing perceived risks in online transactions. This finding is in agreement with Rashid et al. (2020), who identified trust as a key factor in facilitating social interactions that result in higher buying interest. The seminal work of Sun (2010) provides an important theoretical foundation by distinguishing two dimensions of trust: cognitive trust (rational confidence in the seller's ability and integrity) and affective trust (a sense of comfort and security in interactions). These two dimensions simultaneously shape users' beliefs in seller credibility and serve as essential prerequisites for decisions to proceed with transactions in online marketplaces. Seller trust functions as a signal that the items offered are of reliable quality, thereby reducing uncertainty and strengthening consumer confidence to purchase (Choi et al., 2024). Fransiska et al. (2025) additionally demonstrated that seller trust exerts a substantial influence on purchase completion intention by enhancing perceptions of seller security and reliability.

**H2:** Seller Trust has a positive effect on Purchase Intention among Generation Z Shopee users.

The interaction between perceptions of seller trust and user reviews can generate stronger purchasing decisions (Kim et al., 2009). This is reinforced by Fransiska et al. (2025), who found that the combination of user-generated content and trust in sellers jointly increases purchase intention through enhanced information credibility and transaction security.

Furthermore, Sun (2010) emphasized that trust factors and use factors in e-commerce complement each other: trust fosters perceptions of usefulness, while positive experiences derived from visual and emotional interactions reinforce the intention to re-engage in transactions. In other words, trust in sellers and authentic perceptions from review images together create psychological conditions that drive purchasing decisions.

**H3:** User-Generated Images and Seller Trust simultaneously have a positive effect on Purchase Intention among Generation Z Shopee users.

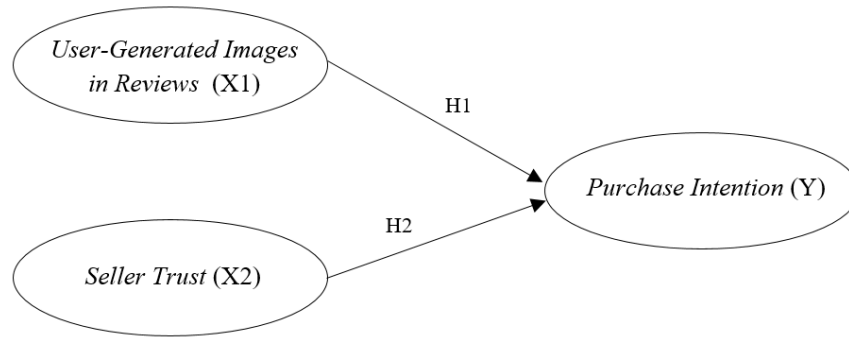
## RESEARCH METHOD

This study utilizes a quantitative method with an explanatory framework to examine the User-Generated Images (UGI) and Seller Trust (ST) on Purchase Intention (PI) among Shopee users belonging to Generation Z in Indonesia. The quantitative method was selected since it allows investigators to systematically and quantitatively evaluate links among factors using statistical techniques (Creswell, 2018).

Data collection was conducted using an online questionnaire featuring fixed-response questions, organized through a Likert-type scale with five response categories ranging from strong disagreement (1) to strong agreement (5), as commonly applied in online consumer behavior research (Sekaran & Bougie, 2016).

The study population consisted of Shopee users in Indonesia aged 18–27 years who actively engage in online purchasing. A purposive sampling approach was utilized to guarantee that the respondents satisfied particular requirements consistent with the research objectives. The eligibility conditions stipulated that participants must have (1) observed user-generated images in Shopee product reviews and (2) finalized a purchase subsequent to viewing such visual reviews (Etikan et al., 2015). Based on calculations using Cochran's formula with a 10% margin of error, the minimum recommended sample size was approximately 96 respondents (Cochran, 1977). This study successfully collected data from 101 respondents who met all inclusion criteria and whose responses were suitable for further analysis.

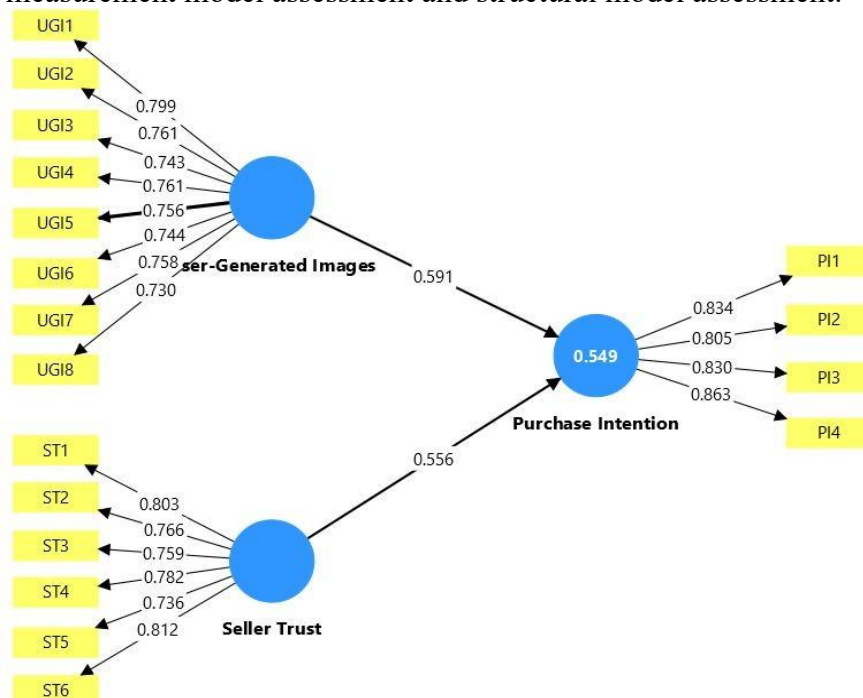
The gathering of primary information occurred via the dissemination of surveys via Google Forms. Participants joined willingly and anonymously, with providing informed agreement before filling out the questionnaire. To uphold research ethics, participants were guaranteed the privacy of their personal details, and their personal information was employed exclusively for scholarly objectives. The data were analyzed through Partial Least Squares Structural Equation Modeling (PLS-SEM), utilizing the SmartPLS 4. The relationships among constructs were assessed by examining path coefficients and corresponding p-values generated through the PLS algorithm, using a significance level of 5%.



**Figure 1.**  
**Research Conceptual**

**RESULTS AND DISCUSSION**

The research data were obtained from 101 respondents who are active Shopee users aged 18–27 years. A majority of the respondents were female (63.7%), whereas the remaining participants were male (36.3%). Figure 1 presents the conceptual framework adopted in this study, which investigates the individual impact of User-Generated Images on Purchase Intention (H1), the individual impact of Seller Trust on Purchase Intention (H2), as well as the combined influence of both independent variables on Purchase Intention (H3). The hypotheses were tested using PLS-SEM, conducted through two main stages of evaluation: measurement model assessment and structural model assessment.



**Figure 2.**  
**Full Model Analysis**

Figure 2 presents the full structural model estimation. The initial phase focused on assessing the outer model to establish convergent validity and construct reliability. The results show that all indicator loadings were above the suggested benchmark of 0.70, thereby confirming sufficient measurement reliability. Furthermore, Cronbach’s alpha and Composite Reliability (CR) values for all constructs exceeded the minimum acceptable thresholds, indicating robust internal consistency. The Average Variance Extracted (AVE) values for each construct were greater than 0.50, signifying that the measurement framework satisfies the requirements for convergent validity. Overall, these outcomes affirm that the constructs are measured consistently and are appropriate for subsequent structural analysis.

**Table 1.**  
**Measurement Model Analysis**

<b>Construct</b>	<b>Loading Factor</b>	<b>Average Variance Extracted (AVE)</b>	<b>Composite Reliability</b>	<b>Cronbach’s <math>\alpha</math></b>
User-Generated Images (UGI)		0.573	0.915	0.893
UGI1	0.799			
UGI2	0.761			
UGI3	0.743			
UGI4	0.761			
UGI5	0.756			
UGI6	0.744			
UGI7	0.758			
UGI8	0.730			
Seller Trust (ST)		0.604	0.901	0.869
ST1	0.803			
ST2	0.766			
ST3	0.759			
ST4	0.782			
ST5	0.736			
ST6	0.812			
Purchase Intention (PI)		0.694	0.901	0.853
PI1	0.834			
PI2	0.805			
PI3	0.830			
PI4	0.863			

Table 1 summarizes the results of the measurement model evaluation, including loading factors, Cronbach’s alpha, Composite Reliability, and AVE values for each construct. The results demonstrate that User-Generated Images, Seller Trust, and Purchase

Intention exhibit satisfactory reliability and validity, confirming that the indicators effectively represent their respective latent variables.

**Table 2.**  
**Cross Loading**

	<b>Purchase Intention (PI)</b>	<b>Seller Trust (ST)</b>	<b>User-Generated Images (UGI)</b>
PI1	<b>0.834</b>	0.443	0.345
PI2	<b>0.805</b>	0.267	0.513
PI3	<b>0.830</b>	0.411	0.437
PI4	<b>0.863</b>	0.402	0.364
ST1	0.402	<b>0.803</b>	-0.061
ST2	0.331	<b>0.766</b>	-0.020
ST3	0.272	<b>0.759</b>	-0.152
ST4	0.338	<b>0.782</b>	-0.208
ST5	0.369	<b>0.736</b>	-0.160
ST6	0.392	<b>0.812</b>	-0.177
UGI1	0.373	-0.177	<b>0.799</b>
UGI2	0.403	-0.136	<b>0.761</b>
UGI3	0.328	-0.151	<b>0.743</b>
UGI4	0.372	-0.090	<b>0.761</b>
UGI5	0.350	-0.105	<b>0.756</b>
UGI6	0.438	-0.052	<b>0.744</b>
UGI7	0.352	-0.163	<b>0.758</b>
UGI8	0.383	-0.146	<b>0.730</b>

The cross-loading results presented in Table 2 indicate that each indicator demonstrates stronger associations with its designated construct compared to other constructs. Specifically, all User-Generated Images indicators display the highest loadings on the UGI construct, while Seller Trust and Purchase Intention indicators likewise show dominant associations with their own constructs. These findings verify that the constructs are empirically distinct and represent separate conceptual dimensions.

**Table 3.**  
**Structural Analysis Result**

<b>Path</b>	<b>Path</b>	<b>p-value</b>	<b>Result</b>
	<b>Coefficient (<math>\beta</math>)</b>		
<b>ST→PI</b>	0.556	0.000	Supported
<b>UGI→PI</b>	0.591	0.000	Supported

After completing the assessment of the measurement model, the structural model was subsequently examined to evaluate the proposed hypotheses. The outcomes of the path analysis are shown in Table 3. The results indicate that Seller Trust exerts a positive and statistically meaningful influence on Purchase Intention ( $\beta = 0.556$ ,  $p < 0.001$ ), suggesting

that greater trust in sellers enhances consumers' willingness to make purchases. Likewise, User-Generated Images demonstrate a positive and notable impact on Purchase Intention ( $\beta = 0.591, p < 0.001$ ). This result suggests that authentic images shared by customers enhance product credibility and encourage purchasing decisions. This finding is particularly relevant to Generation Z consumers, who are known to process information visually and rely heavily on authentic visual cues when evaluating products in digital environments. Therefore, both H1 and H2 are empirically supported.

**Table 4.**  
**R Square**

	R square
<b>Purchase Intention</b>	0.549

The explanatory strength of the model was assessed through the coefficient of determination ( $R^2$ ). As illustrated in Table 4, the  $R^2$  value for Purchase Intention is 0.549, signifying that User-Generated Images and Seller Trust jointly account for 54.9% of the variance in purchase intention among Generation Z Shopee users. This degree of explanatory power can be classified as moderate, implying that the proposed framework successfully identifies the principal determinants of purchase intention within the examined context. The remaining variance may stem from additional variables not incorporated in this study, such as perceptions of price fairness, brand image, or perceived risk.

## CONCLUSION

This study investigated the influence of user-generated images and seller trust on purchase intention among Generation Z Shopee users in Indonesia. The results demonstrate that both variables exert a meaningful influence on purchase intention within the e-commerce setting. User-generated images serve a crucial function in enhancing product credibility by providing authentic visual evidence that reduces uncertainty in online shopping. Meanwhile, seller trust contributes to increasing consumer confidence by minimizing perceived risk and strengthening transaction security. The findings suggest that Generation Z consumers place substantial reliance on visual content and trust-related signals in shaping their purchasing decisions. The presence of clear, authentic, and informative customer-uploaded images improves consumers' perception of product quality, while trust in sellers reinforces their willingness to complete online transactions. These findings support the relevance of visual-based user content and trust-building strategies in shaping digital consumer behavior.

Overall, this research adds value to the body of knowledge in digital marketing and consumer behavior by emphasizing the combined significance of visual evidence and seller trust in shaping purchase intention. The findings deliver empirical validation for the influence of user-generated images and trust mechanisms within Indonesia's rapidly expanding e-commerce landscape, particularly among Generation Z consumers.

Based on the findings, several practical and theoretical recommendations can be proposed. First, e-commerce sellers are encouraged to actively promote the use of authentic customer images in product reviews. Sellers can motivate buyers to upload clear and detailed photos by offering incentives such as reward points or review-based discounts. High-quality

user-generated images help reduce information asymmetry and increase product credibility. Second, sellers should strengthen trust-building strategies by maintaining consistent product quality, providing accurate descriptions, and responding promptly to customer inquiries. Transparent communication, reliable delivery, and honest service are essential in fostering long-term trust among Generation Z consumers. Third, e-commerce platforms such as Shopee can improve their review systems by prioritizing verified image-based reviews and implementing mechanisms to filter misleading or low-quality visual content. This will enhance the reliability of user-generated information and protect consumers from biased perceptions.

For future research, scholars are encouraged to explore additional variables such as perceived risk, brand image, or electronic word-of-mouth credibility to further explain consumer purchase behavior. Longitudinal studies and comparative analyses across different e-commerce platforms may also provide deeper insights into how visual content and trust shape consumer purchase decisions across different periods.

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