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Exploring Gen-Z Online Fashion Purchase Intention Using SOR Model: The Moderating Role of Gender

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Abstract

Research aims: This study aimed to investigate Gen-Z online fashion purchase intention in Indonesia using the Stimulus-Organism-Response (SOR) model. In this model, social media marketing (SMM), electronic word-of-mouth (e-WoM), trust, and price served as stimuli, brand image (BI) functioned as the organism, and purchase intention (PI) represented the response, with gender acting as a moderating variable.

Design/Methodology/Approach: A causal-comparative research design was used, collecting data from 384 Gen-Z respondents through structured questionnaires. Data analysis was conducted using SmartPLS 4.0, involving measurement model testing for validity and reliability, followed by structural model testing to evaluate path coefficients and hypothesis testing.

Research findings: The results showed that trust, e-WoM, and SMM positively influenced PI, both directly and through BI mediation. Gender significantly moderated the effects of e-WoM and SMM on BI but did not affect the influence of trust or price. Furthermore, price showed no significant impact on PI, either directly or through BI mediation, confirming that non-price factors played a greater role in brand perception and purchase behavior among Gen-Z consumers.

Theoretical Contribution/Originality: This study integrated BI as a mediating factor within the SOR model, providing deeper insights into Gen-Z brand perception in Indonesia's digital market. The incorporation of gender as a moderating variable showed distinct consumers responses to e-WoM and SMM, challenging the conventional role of price in brand engagement and PI formation.

Practitioners/Policy Implications: Online fashion retailers targeting Gen-Z in Indonesia should prioritize trust-building, positive reviews, and authentic social media engagement to strengthen BI and PI. Given price's limited influence, brands should focus on product quality, experience, and long-term value. Gender-sensitive strategies were also essential, as women responded to relational engagement, while men preferred direct, information-driven content.

Research Limitations/Implications: The limitations of this study included a small sample size that might not capture the full range of Indonesian Gen-Z preferences, an exclusive focus on Gen-Z limiting broader applicability, and ambiguous gender effects. Therefore, future studies were recommended to explore technology, influencer marketing, and utilize qualitative methods for deeper insights.

Keywords: Gen-Z Fashion Purchase Intention; SOR Model; Gender Moderation; Social Media Marketing; Brand Image

Introduction

The digital transformation of retail, driven by advancements in technology, has fundamentally reshaped fashion products marketing and consumption. This shift is particularly significant in Indonesia, where digital transactions have grown rapidly across multiple industries, including fashion retail (Gischa, 2020). The increasing dominance of digital platforms has created both opportunities and challenges for businesses aiming to capture diverse consumers segments in a competitive marketplace (Hidranto, 2021). A key consumers segment driving the transformation is Gen-Z born between 1995 and 2010. As of 2022, Gen-Z accounted for approximately 89.2 million individuals, or 31% of Indonesia's population (Badan Pusat Statistik Indonesia, 2023). Known for digital fluency and distinctive consumption patterns, Gen-Z's purchase decisions are shaped by peer reviews, social media interactions, and brand presence across online platforms (Stella & Lady, 2022). As digital natives, Indonesian Gen-Z heavily rely on external stimuli, making constructs such as trust, price, and brand image (BI) essential in influencing purchase intention (PI). Understanding the forces driving this behavior is crucial for businesses navigating today's digital retail landscape.

In addition to being digital natives, Indonesian Gen-Z consumers are shaped by collectivist cultural values, peer-driven consumption, and the rapid growth of social commerce. Their purchasing decisions are influenced more by social validation, identity expression, and brand storytelling, especially on platforms like Instagram and TikTok, than by utilitarian factors such as price (Nugraha et al., 2024; Sonda & Balqiah, 2023; Mutmainnah et al., 2024). These traits emphasize the symbolic and hedonic nature of their fashion consumption, reinforcing the need to examine how digital stimuli affect perceptions and behaviors.

The Stimulus-Organism-Response (SOR) model provides a valuable theoretical lens for exploring the influence of external marketing stimuli on consumers behaviors (Mehrabian & Russell, 1974). The model suggests that external stimuli, such as electronic word-of-mouth (e-WoM), social media marketing (SMM), price, and trust, act as triggers (stimuli) to influence consumers' internal responses (organism), typically shaping PI (response). For instance, previous studies reported that two-thirds of consumers aged 18–54 were more favorable toward brands actively engaging with customers feedback on social media, emphasizing the importance of trust-building and interaction (Eckstein, 2024). Moreover, methods such as promotional pricing and SMM significantly influence how consumers perceive value and BI. By analyzing these dynamics through the lens of the SOR model, valuable insights can be gained into consumers' decision-making processes.

The role of gender as a moderating factor in the influences remains underexplored, although the direct influences of marketing stimuli (e-WoM, SMM, trust, and price) have been widely investigated. Studies have shown that gender differences significantly influence consumers behaviors, with men and women exhibiting distinct preferences and attitudes toward brands and purchasing decisions. For example, women often respond positively to emotional and relationship-focused brand messaging, reflecting greater sensitivity to social and affective cues in marketing communications (Qureshi et al., 2023).

Gender-targeted marketing strategies have proven to improve BI, although poorly designed or stereotypical models can lead to negative brand perceptions (Maharany & Santika, 2019). These gender-driven differences are particularly relevant for Gen-Z consumers in online fashion, as their gender-specific shopping patterns influence engagement with marketing stimuli, forming various perceptions of trust, price, and BI. Consequently, gender acts as an essential moderator, influencing the relationship between marketing stimuli and PI.

Gender role as a moderating factor has not been sufficiently examined in the context of Gen-Z consumers despite its importance, particularly in Indonesia's online fashion retail market. Most studies have primarily focused on marketing factors such as e-WoM and SMM as independent variables, without adequately exploring the interaction with BI as a mediating variable. This gap emphasizes the need to examine how gender moderates the influences between digital marketing stimuli (e-WoM, SMM, trust, price), BI, and PI, and how these dynamics affect the behaviors of male and female Gen-Z consumers in distinct ways. To fill this gap, this study used the SOR model to examine how digital marketing stimuli, namely e-WoM, SMM, trust, and price influenced BI and PI among Gen-Z consumers in Indonesia. Furthermore, it introduced BI as a mediating variable and gender as a moderator, aiming to provide both theoretical and practical insights into the gendered dynamics of digital consumers behaviors.

Literature Review and Hypotheses Development

The SOR Theory

This study focused on the Stimulus-Organism-Response (SOR) theory, originally proposed by Mehrabian and Russell (1974), as a foundational model. Rooted in behavioral psychology, the SOR model explains how external stimuli are cognitively and emotionally processed by individuals (the organism), resulting in specific behavioral responses (Mishra et al., 2022). Initially introduced into marketing by Belk (1975), the model has since been widely used for its adaptability in analyzing consumers behaviors across varied contexts (Akram et al., 2020; Salem & Alanadoly, 2024).

In this study, the stimuli consist of e-WoM (Zou, 2018), trust (Ali et al., 2020), SMM (Zimmermann-Blanco et al., 2024), and price (Gao et al., 2022). These external stimuli affect the organism, conceptualized as brand image (BI), a construct capturing consumers' cognitive and emotional evaluations of the brand (Brakus, Schmitt & Zarantonello, 2009; Nusairat et al., 2021; Rehman & Elahi, 2024). A favorable BI can foster emotional attachment and trust, subsequently improving the response, represented by PI in this model.

The SOR model has significant limitations despite being extensively applied in consumers studies due to its focus on environmental stimuli and affective responses (Mehrabian & Russell, 1974; Jacoby, 2002). Compared to the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM), emphasizing attitudinal and volitional control over

intention (Ajzen, 1991; Davis, 1989), SOR may underrepresent internal motivational and normative factors. Similarly, the UTAUT model (Venkatesh et al., 2003) centers on utilitarian drivers such as performance expectancy, which are more suited to technology adoption than hedonic consumption.

Online fashion consumption, particularly among Gen-Z is driven by symbolic identity, social influence, and affective engagement. The traits correspond perfectly to the SOR model, which is more adept at capturing emotionally charged and stimulus-responsive behaviors (Islam et al., 2020; Prentice et al., 2022). Accordingly, this study used SOR to examine how digital stimuli affected BI and PI within Gen-Z online fashion context. Furthermore, it introduced gender as a moderating variable to further expand the theoretical model. Studies have shown that males and females differ in how they process marketing stimuli due to distinct cognitive orientations and emotional responsiveness, shaped by socialization and psychological traits (Nadeem et al., 2020; Lin & Wang, 2022). Female consumers tend to be more responsive to interpersonal cues such as trust and peer influence, while males are typically more task-oriented, placing greater value on functional attributes like price or information quality (Zhou et al., 2021; Junaid et al., 2023). These gender-based perceptual and emotional differences are expected to moderate the influence of digital stimuli on BI, offering a deeper understanding of Gen-Z differentiated responses within Indonesia's fashion e-commerce landscape.

Antecedents of Purchase Intention

E-WoM, Trust, Social Media Marketing, and Brand Image

In the digital era, e-WoM has become a vital tool for influencing consumers perceptions. Moreover, customers reviews and testimonials, widely shared online, offer important information about a product or service, directly impacting BI. Reviews are considered credible when they are consistent with other feedback and receive validation in the form of likes or high ratings (Chakraborty & Bhat, 2017). Positive e-WoM can improve a brand's credibility and appeal, as well as overall perceptions of its quality and reputation (Putra et al., 2020). Moreover, Nuseir (2019) emphasized that e-WoM not only builds BI but could also motivate consumers to pay premium prices for brands perceived as superior. Therefore, for companies to establish a strong BI, fostering high-quality e-WoM is essential.

H_1: e-WoM has a significant positive influence on BI.

Trust is a cornerstone of consumers relationships, establishing confidence in brands and reducing perceived risk (Rosmayani & Mardhatillah, 2020a). A strong sense of trust facilitates consumers to make repeat purchases and share personal information with the company, leading to a positive BI. Barreda et al. (2020) defined BI as a collection of perceptions in consumers' minds, shaped by trust and other associative factors. High levels of trust can improve brand performance by reducing consumers price sensitivity, fostering loyalty, and ensuring consistent repurchase behaviors (Ali et al., 2020). The

relationship between trust and BI emphasizes the importance of consumers confidence in improving brand equity.

H_2: Trust has a significant positive influence on BI.

Social media marketing (SMM) has become a powerful communication tool for building BI. Studies have shown that memorable interactions with SMM efforts, such as creative promotions and helpful responses, foster positive consumers impressions of the brand (Waworuntu, Mandagi & Pangemanan, 2022). Positive SMM experiences create emotional relationships between brands and consumers, facilitating the development of a favorable BI (Dong et al., 2021). Furthermore, Lady and Jusvenny (2021) emphasized the importance of meaningful social media interactions, with effective communication, promotions, and courteous engagement significantly improving brand perceptions.

H_3: SMM has a significant positive influence on BI.

Price, in both its monetary and perceived dimensions, is essential in shaping brand perceptions. According to Cham et al. (2021), consumers often evaluated price as both an objective selling value and a subjective indicator of quality. Higher prices can be associated with superior product quality, while lower prices may create perceptions of inferior value. However, price alone may not always influence BI, as its impact depends on how consumers perceive the value derived from the product relative to the price paid. Therefore, sellers should carefully balance pricing strategies to reinforce positive perceptions without diminishing brand equity (Suhud et al., 2022). Empirical evidence from Purwianti et al. (2023) adds nuance to this theoretical view by showing that price did not have a significant effect on customer loyalty. While loyalty and BI are distinct, this finding suggests that price, when not aligned with perceived value, may fail to elicit deeper consumer engagement. Thus, although price is a crucial element of the marketing mix, its effectiveness in influencing BI depends on the value perception formed in the minds of consumers.

H_4: Price has a significant positive influence on BI.

Peng et al. (2022) defined BI as the overall public impression of a company represented by its products or brands. The desire for PI could arise when BI is presented to the public causes a positive response. Consumers perceptions about the brand are reflected in brand associations stored in consumers' memories, positively influencing BI. According to Nuseir (2019), e-WoM is an important component of all brands online marketing mix, mainly because of its substantial influence on BI and the capacity to influence consumers PI. Furthermore, Lady et al. (2024) found that brand loyalty has a large and significant positive influence on purchase intention. Loyal and satisfied customers are more likely to continue buying from the same company, reinforcing the brand's position and driving

sustained growth. This underscores the importance of cultivating a loyal customer base as part of building a strong BI that translates into actual PI.

H_5: BI has a significant positive influence on PI.

The role of Brand Image as Mediator

BI acts as an essential mediator, connecting external factors (e-WoM, trust, SMM, and price) to PI. Reflecting consumers' perceptions of a brand, BI reduces uncertainty, facilitates trust, and establishes positive relationships that impact purchasing behavior (Nuseir, 2019). According to Nuseir (2019), consumers regarded e-WoM as a trustworthy source of information due to its authenticity and accessibility through reviews and testimonials. e-WoM fosters trust by lowering perceived risks associated with online shopping and improving the consumer's brand perception, which underpins their PI. For instance, online reviews from consumers sharing both positive and negative experiences shape potential buyers' overall BI (Mou, Zhu & Benyoucef, 2020). A strong BI, bolstered by positive e-WoM, increases the tendency that consumers will purchase the product. Therefore, BI serves as a mediator between e-WoM and PI.

H_6: E-WoM has a significant positive influence on PI through BI.

Trust is crucial for developing long-term relationships between consumers and brands, especially in online commerce, where physical interactions are lacking. A positive BI often stems from consumers' trust in the brand, as it helps reduce uncertainties and establishes credibility (Rosmayani & Mardhatillah, 2020a). Trust adds a sense of security for consumers, improving their confidence in purchasing from the brand. For instance, Watanabe et al., (2020) explained that consumers who trusted organic labelling tended to believe the product met actual standards, and consequently showed stronger PI. Irshad, Ahmad and Malik (2020) also showed that trust in online platforms ensured smoother transactions and higher consumers engagement. Therefore, BI mediates the relationship between trust and PI by converting trust into a positive perception, consequently promoting purchasing behaviors.

H_7: Trust has a significant positive influence on PI through BI.

SMM is a powerful tool for engaging consumers and promoting brands. Effective SMM establishes closer relationships between consumers and companies, improving perceptions of the brand (Moslehpour et al., 2022). Social media platforms allow companies to collect consumers opinions and respond to their preferences, all while generating consistent messaging to reinforce BI. Positive experiences with SMM, such as engaging promotions or personalized communication, directly affect BI, consequently influencing PI (Dong et al., 2021). For example, positive interactions on social media not only build trust but also cultivate emotional loyalty, motivating consumers to buy

products from the brand and recommend to others (Lady & Jusvenny, 2021). Therefore, BI acts as a mediator in the influence between SMM and PI.

***H₈**: SMM has a significant positive influence on PI through BI.*

Price, despite being a crucial factor in consumers decision-making, its impact on PI is often mediated by BI. (Suhud et al., 2022) emphasized that pricing influenced how consumers perceived the brand's value in relation to its cost. Higher prices may indicate quality and exclusivity, while lower prices may lead to skepticism about product quality. Whether customers perceive a price as fair or favorable depends on their evaluation of the product's overall worth, which is shaped by BI (Cham et al., 2021). A positive BI can diminish consumers' price sensitivity by strengthening the belief in the product's value, thereby increasing the willingness to purchase. For instance, Nuseir (2019) stated that luxury and high-end brands utilized strong BI to justify premium prices, consequently boosting PI. Therefore, BI mediates the influence between price and PI.

***H₉**: Price has a significant positive influence on PI through BI.*

The role of Gender as moderator

Gender differences significantly influence consumers behaviors and attitudes in online shopping (Zhong & Moon, 2020). Studies have shown that women tend to prioritize emotional connections and social acceptability in their purchasing decisions, whereas men are generally more focused on product functionality (Tarka et al., 2022). These differences originate from distinct socialization processes and societal norms that shape attitudes and behaviors (Shaouf et al., 2016b; *Sreen et al., 2018)*. The impact of gender as a moderating variable has been studied in various contexts, including its role in mediating the influence of e-WoM on loyalty (Azzahro & Rubiyanti, 2023) and shaping consumers responses to SMM (Reshi & Sudha, 2023). However, Akbarov (2020), Sharma & Jain (2018) reported inconclusive or insignificant results regarding gender's influence on consumers behaviors. Recognizing the gaps, the current study introduced gender as a moderating variable in the relationships between e-WoM, trust, SMM, and price with BI, hypothesizing that men and women could react differently to the factors.

***H₁₀**: E-WoM has a significant positive influence on BI through gender as moderator.*

***H₁₁**: Trust has a significant positive influence on BI through gender as moderator.*

***H₁₂**: SMM has a significant positive influence on BI through gender as moderator.*

***H₁₃**: Price has a significant positive influence on BI through gender as moderator.*
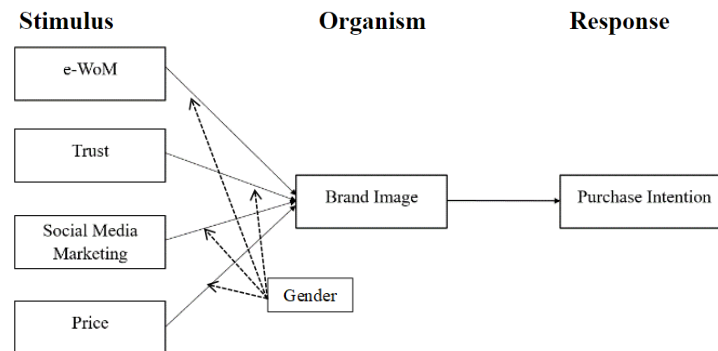
Figure 1 The conceptual research framework

Research Methods

The design of this study was causal-comparative, aimed at identifying cause-and-effect relationships among the investigated variables. This design allowed for exploration of how the independent variables, namely e-WoM, SMM, trust, and price affected the dependent variable, PI, through the mediating role of BI. Furthermore, the study included gender as a moderating variable, proposing that it could either strengthen or weaken the influences between the independent variables and the mediating variable (BI) within the context of Indonesia's online fashion retail sector.

Instrument Design and Measurement

A structured questionnaire was developed as the primary tool for data collection, featuring 28 indicators adapted from previously validated studies. E-WoM was assessed using 5 items based on Gharib et al. (2020), focusing on respondents' perceptions of consumers reviews and testimonials and the impact on shopping decisions. Trust was evaluated with 5 items from Seifert and Kwon (2020), examining consumers' confidence in the reliability and honesty of the seller or brand. SMM was evaluated with 5 items adapted from Dong et al. (2021), examining aspects related to engagement, interactivity, and the relevance of promotional content on social media platforms. Price was measured using 5 items from Cakici and Tekeli (2022), covering respondents' perceptions of affordability, price fairness, and the impact of discounts or promotions. BI was assessed with 5 items adapted from Woo (2019), measuring the extent respondents associated positive attributes, such as reputation and identity, with a brand. Finally, PI was assessed using 3 items based on Watanabe et al. (2020), focusing on the tendency to make a purchase based on brand evaluations.

All items were rated using a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire was translated into Bahasa Indonesia using a back-translation method (Brislin, 1970) to ensure semantic consistency between languages. To establish content validity, 2 senior lecturers specializing in research methodology reviewed the instrument for conceptual clarity and cultural relevance. Minor revisions were subsequently made based on their input. In addition to the main constructs, the

questionnaire also included demographic variables such as age, gender, residence, marital status, and monthly income.

Sampling Technique

The target population for this study comprised Gen-Z consumers in Indonesia, namely those born between 1995 and 2010, who had experience purchasing fashion products online. Based on Indonesia's population data by age and gender, Gen-Z was further classified into 3 age groups, 12–18 years, 19–22 years, and 23–28 years, to capture varying behavioral patterns across different stages of youth and young adulthood.

A purposive sampling method was used, where respondents were selected based on specific criteria. These criteria required respondents to be active Gen-Z consumers residing in Indonesia and to have prior experience with purchasing fashion products online. The strategy ensured that the sample accurately reflected the target demographic with relevant behaviors and experiences for the study. The sample size was determined using Krejcie and Morgan's table (Krejcie & Morgan, 1970) for sample size determination, ensuring adequate representation of the target population. Moreover, data were collected using a structured questionnaire distributed via Google Forms, ensuring accessibility for respondents across various regions.

Data Analysis Technique

The collected data were analyzed using SmartPLS, a Partial Least Squares Structural Equation Modeling. SmartPLS is well-suited for exploring and testing complex relationships within the conceptual framework, effectively modeling both direct and indirect effects among variables. The model enabled the examination of the hypothesized causal relationships, the mediating effect of BI on PI, and the moderating role of gender in these relationships. PLS-SEM is particularly appropriate for exploratory designs like the current study and offers predictive insights into the interrelationships among variables in consumers behavior (Hair et al., 2019). This ensures robust and reliable analysis in line with the subject matter.

Results and Discussion

Respondents Socio-Demographic Profile

Data were collected through an online questionnaire distributed via various social media platforms, including Instagram, Line, and WhatsApp, to effectively reach the target population of Gen-Z consumers in Indonesia. These respondents were specifically selected based on their prior experience purchasing fashion products online. Out of a total of 421 responses, a filter question showed 37 respondents had not engaged in online fashion transactions. Consequently, only 384 valid responses were included in the final analysis. The sample size corresponded to the Krejcie and Morgan (1970) sample determination table, stating that for a population exceeding 1 million, a sample size of

384 respondents is sufficient to ensure reliable and accurate representation. This robust sample size strengthened the reliability and the generalizability of results within the context of online fashion retail consumers in Indonesia.

Table 1 Respondents Demographic Profile

Variables	Indicators	*N=384*	Percentage
Gender	Male	136	35.4%
	Female	248	64.6%
Age	12-18 y/o	27	7%
	19-22 y/o	298	77.6%
	23-28 y/o	59	15.4%
Status	Student	36	9.4%
	University Student	123	32%
	Employee	184	47.9%
	Entrepreneur	41	10.7%
Monthly Income	< IDR 1.500,000	44	11.5%
	IDR 1.500,000 – IDR 2.500,000	30	7.8%
	IDR 2.500,000 – IDR 4.500,000	133	34.6%
	IDR 4.500,000 – IDR 7.000,000	147	38.3%
	> IDR 7.000,000	30	7.8%

Table 2 Indicator Loadings and Latent Variable Coefficient

Item	Factor Loading	Cronbach's Alpha (CA)	Composite Reliability (CR)	AVE
EWOM1	0.765	0.764	0.836	0.509
EWOM2	0.795			
EWOM3	0.603			
EWOM4	0.607			
EWOM5	0.773			
MR(EWOM*BI)	1.033	1.000	1.000	1.000
T1	0.760	0.861	0.900	0.644
T2	0.810			
T3	0.845			
T4	0.811			
T5	0.782			
MR(T*BI)	0.959	1.000	1.000	1.000
SMM1	0.818	0.866	0.903	0.652
SMM2	0.800			
SMM3	0.763			
SMM4	0.840			
SMM5	0.813			
MR(SMM*BI)	1.002	1.000	1.000	1.000
P1	0.720	0.818	0.873	0.581
P2	0.828			
P3	0.814			
P4	0.724			
P5	0.717			
Gender	1.043	1.000	1.000	1.000
BI1	0.725	0.799	0.862	0.555
BI2	0.702			
BI3	0.759			
BI4	0.802			
BI5	0.733			

Table 2 Indicator Loadings and Latent Variable Coefficient (cont')

Item	Factor Loading	Cronbach's Alpha (CA)	Composite Reliability (CR)	AVE
MR(G*BI)	1.000	1.000	1.000	1.000
PI1	0.835	0.693	0.830	0.621
PI2	0.715			
PI3	0.809			

Table 1 summarizes the demographic profile of the respondents, including key variables such as gender, age group, domicile, status, and monthly income. A diverse representation was evident, with respondents divided into 3 distinct age categories corresponding to Gen-Z classifications, namely 12–18 years, 19–22 years, and 23–28 years, capturing distinct behavioral tendencies across varying life stages. The gender distribution was also presented, including both male and female respondents, which allowed for the analysis of potential gender differences in online fashion purchasing behaviors. By ensuring that respondents met the inclusion criteria, specifically, being Gen-Z consumers with experience in online fashion shopping, the collected data accurately represented the characteristics and preferences of this relevant target demographic.

The convergent validity was tested by examining the outer loadings of each indicator. According to Hair et al. (2019), data with outer loadings greater than 0.6 are considered valid. After analyzing the responses from 384 respondents, some indicators for PI (specifically indicators 4 and 5) had outer loadings below the 0.6 threshold, leading to their removal from the dataset. Following the adjustment, a second round of data processing was conducted, and all remaining indicators met or exceeded the 0.6 threshold, confirming their validity. In addition to outer loadings, the AVE was tested, with a value exceeding 0.5 deemed acceptable (Sarstedt et al., 2017). The AVE test showed all variables in the model met the validity criteria, confirming that the constructs explained a significant portion of the variance in their indicators.

CA values were calculated for each construct to ensure reliability. Table 2 shows that all variables, e-WoM**,** trust**,** price**,** SMM**,** PI**,** BI (as the intervening variable), and gender (as the moderating variable), met the CA threshold, with values above 0.6 (Hair et al., 2019). Therefore, the constructs were considered reliable based on CA.

A CR test was conducted to further assess the reliability of the constructs. The results showed that all indicators exceeded the required minimum value of 0.6 (Hair et al., 2019), with the CR values for the independent, dependent, and intervening variables all exceeding 0.8. This confirmed high accuracy and consistency in the measurement of the constructs, as well as the reliability of all variables in the model.
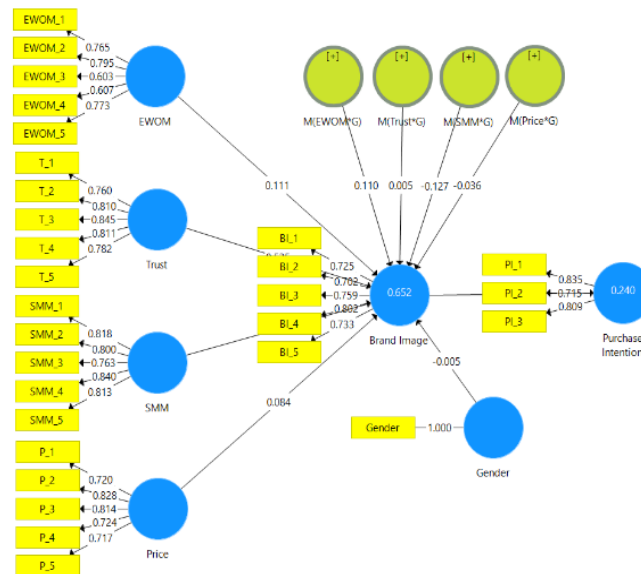
Figure 2 PLS-SEM result

The Link Between E-WoM, Trust, SMM, BI, and PI

Direct Effects: The Core Drivers of Brand Image

The direct effect test showed significant results for most hypotheses, as summarized in Table 3.

Table 3 Direct Effects Test (Path Coefficients)

	Sample Mean	T *Statistics*	P *Values*	Results
H_1 e-WoM → BI	0.115	2.296	0.022	Positive Significant
H_2 Trust → BI	0.529	11.747	0.000	Positive Significant
H_3 SMM → BI	0.219	4.750	0.000	Positive Significant
H_4 Price → BI	0.087	1.838	0.066	Not Significant
H_5 BI → PI	0.493	10.248	0.000	Positive Significant

The results confirmed that e-WoM significantly influenced BI, supporting H1. This was in line with Ayuni (2020), Cham et al. (2021), and Putra et al. (2020), emphasizing the crucial role of consumer-generated content in shaping brand perceptions. e-WoM serves as a credibility-enhancing mechanism, where reviews, recommendations, and testimonials provide potential customers with confidence in online transactions. However, besides validating previous investigations, this study showed that e-WoM did not function as an isolated determinant of BI but interacted with trust, social engagement, and experiential factors to solidify brand perception. Given that Gen-Z consumers exhibited skepticism toward traditional corporate messaging, peer-driven recommendations provided an unfiltered, socially reinforced form of brand validation with greater persuasive power than direct advertising. Despite its significance, e-WoM's effectiveness is contingent on trust and message consistency. Inconsistent or conflicting reviews may diminish their impact, while trusted peer endorsements create a self-reinforcing cycle of credibility enhancement. Therefore, brands should not only encourage positive e-WoM but also

focus on ensuring message alignment across consumers touchpoints. The results reaffirmed the role of e-WoM as a key driver of BI while emphasizing the necessity of trust-building strategies to amplify its effectiveness.

Trust emerged as the strongest predictor of BI, confirming H2. This was in line with Irshad, Ahmad and Malik (2020) and (Zhu et al., 2019), where consumers trust played a fundamental role in brand perception. However, the current study extended previous investigations, emphasizing that trust was not merely a mitigating factor for perceived risk, but actively improved brand credibility and long-term brand attachment. Although e-WoM introduced brand information through peer influence, trust solidified that perception into a stable, enduring BI. The strength of the trust-to-BI relationship showed that modern brand success depended more on perceived reliability and ethical credibility than on aggressive promotional strategies. For Gen-Z consumers, who become aware of data privacy concerns, transactional security, and corporate ethics due to digital exposure, trust is built through transparency, social responsibility, and consumers empowerment. Brands that fail to cultivate trust risk being perceived as opportunistic, regardless of their marketing efforts. Therefore, the study identified trust as an indispensable driver of BI, reinforcing that credibility was not given but continuously earned through consumer-brand interactions.

The results further confirm that SMM significantly influenced BI, supporting H3. This was in line with Moslehpour et al. (2022), Lady and Jusvenny (2021), and Cheraghalizadeh and Dědková (2022), where effective social media strategies fostered brand engagement and positive perception. However, this study showed SMM's influence on BI was not rooted in direct promotional content but in the ability to create meaningful consumers interactions. Unlike traditional marketing, where repetition and exposure shape brand recall, SMM functions as a 2-way communication channel to strengthen relational brand equity. The moderate coefficient of SMM to BI confirmed that while social media engagement was important, it did not solely define BI, as its impact maximized when combined with trust and e-WoM. This emphasized the importance of engagement depth rather than content volume, as Gen-Z consumers prioritized authenticity and interactive brand experiences over passive consumption. For brands, this showed social media should be leveraged not merely for content distribution but as a community-building tool to foster trust and consumers participation.

This study found no significant relationship between price and BI among Indonesian Gen-Z consumers in contrast to expectations and previous studies (e.g., Wang et al., 2020, Cham et al., 2021; Maia et al., 2019) where price was identified as a key determinant of BI, leading to the rejection of H4. Several mechanisms could explain this shift, first, Gen-Z consumers showed a strong preference for symbolic and experiential value, often evaluating brands based on identity alignment, social credibility, and digital presence rather than affordability. Second, the prevalence of discounts and flash promotions in e-commerce platforms could diminish the signaling function of price, making it a less reliable indicator of brand value. Third, social influence, particularly through e-WoM could override traditional price sensitivity, with consumers willing to pay more for brands perceived as trusted or endorsed by peers. The insights confirmed that price, while still

relevant, no longer served as a primary driver of BI in the segment. Therefore, brands competing solely on price might struggle to establish meaningful relationships with Gen-Z consumers.

The results further confirmed that BI significantly influenced PI, supporting H5. This was in line with (Suhud et al., 2022) and Gong et al. (2023), where a positive BI increased consumers confidence and PI. In addition to confirming the relationship, the current study showed that BI functioned as a cognitive shortcut to simplify decision-making. Given that Gen-Z consumers navigated a highly saturated digital marketplace, a strong BI reduced decision fatigue by acting as a mental filter for brand evaluation. Therefore, BI did not merely reflect consumers preference, as it actively facilitated purchase behavior by reducing perceived uncertainty and reinforcing brand legitimacy. For brands, investing in BI development was not only beneficial for brand positioning but also served as a direct pathway to improving PI. Strong BI mitigated hesitation, making consumers more inclined to finalize transactions, recommend brands to others, and remain loyal over time.

Mediating Effects: The Bridge between Perception and Action

The mediation effect test, shown in Table 4, showed significant results for most hypotheses.

Table 4 Mediation Effect Test

	Sample Mean	T *Statistics*	P *Values*	Results
H_6 e-WoM → BI → PI	0.057	2.158	0.031	Positive Significant
H_7 Trust → BI → PI	0.261	8.109	0.000	Positive Significant
H_8 SMM → BI → PI	0.108	4.133	0.000	Positive Significant
H_9 Price → BI → PI	0.043	1.808	0.071	Not Significant

The results confirmed that BI mediated the relationship between e-WoM and PI, supporting H6. This was in line with Putra et al. (2020), Wicaksono and Ishak (2022), and Khoirunnisa and Albari (2023), where consumers recommendations improved PI by first shaping BI. In addition to confirming the relationship, the current study showed that e-WoM's role in purchase behavior operates through a layered cognitive process. Although e-WoM creates brand awareness and credibility, its influence on PI is indirect, relying on the formation of a favorable BI before translating into action. These results had significant strategic implications for brand management. Simply generating positive e-WoM was not enough to drive consumers purchases, as brands should ensure the discussions reinforced a coherent and attractive BI. When e-WoM becomes inconsistent or fails to correspond to the brand's overall positioning, its ability to influence PI can be weakened. Moreover, emphasized the role of trust and social validation in e-WoM effectiveness, as peer recommendations only contributed to purchasing decisions when consumers perceived the brand as credible and desirable.

Based on analysis, BI mediated the relationship between trust and PI, supporting H7. This was consistent with Moslehpour et al., (2022) and Zhu et al. (2019), where consumers trust strengthened purchase behavior by first shaping brand perception. However, the

study extended previous investigations by emphasizing that trust did not directly lead to PI, rather, it operated as a foundational force to improve BI, consequently influencing consumers action. Therefore, consumers did not make purchases solely based on trust in a brand, rather, trust fostered brand credibility and strengthened consumers' inclination to buy. Trust functions as an underlying framework to reduce uncertainty, build loyalty, and allow brand messaging to be internalized more effectively. For Gen-Z consumers, who are particularly sensitive to issues of digital security, corporate ethics, and data privacy, trust-building strategies should focus not only on risk mitigation but also on creating an emotional and psychological connection between consumers and the brand.

The results showed that BI mediated the relationship between SMM and PI, supporting H8. This was in line with Lady and Jusvenny (2021), Cheraghalizadeh and Dědková (2022) and Van and Fah (2022), where social media engagement indirectly improved purchase behavior by strengthening brand perception. However, the current study provided additional insights into the mechanism through which SMM operated. Rather than acting as a direct purchase driver, SMM served as a brand-building tool that improved consumer-brand relationships, fostered authenticity, and created a sense of familiarity. The results emphasized the importance of interactive, engagement-driven SMM strategies over purely promotional content. Although traditional advertising models focus on direct conversion, SMM's value lies in the ability to shape consumers perceptions over time. For brands targeting Gen-Z consumers, SMM campaigns should prioritize relationship-building, real-time engagement, and user-generated content to maximize the impact on BI, subsequently driving PI.

Based on the analysis, BI did not significantly mediate the relationship between price and PI, leading to the rejection of H9. This contrasted Wang et al., 2020; Cham et al., 2021, where price could shape consumers behavior indirectly through perceived brand value. The results showed that for Gen-Z consumers in Indonesia, price might no longer serve as a dominant signal of brand meaning. Instead, this cohort appeared to assess brands through a multidimensional lens, emphasizing authenticity, peer endorsement, social presence, and engagement over cost considerations. Therefore, even when pricing is competitive, it does not necessarily improve BI or stimulate PI unless it is integrated with trust-building and emotionally resonant branding. The insight reinforces the notion that modern branding efforts targeting Gen-Z should prioritize experiential and relational value over price-based positioning.

Moderating Effects: The Subtle Forces Shaping Consumer Response

The moderation effect test results, shown in Table 5, revealed mixed findings regarding the role of gender as a moderating variable.

Table 5 Moderation Effect Test

	Sample Mean	T *Statistics*	P *Values*	Results
H_{10} MR(e-WoM*Gender) → BI	0.110	2.333	0.020	Positive Significant
H_{11} MR(Trust*Gender) → BI	0.008	0.101	0.920	Not Significant
H_{12} MR(SMM*Gender) → BI	-0.123	2.838	0.005	Negative Significant
H_{13} MR(Price*Gender) → BI	-0.036	0.760	0.447	Not Significant

The results confirmed that gender significantly moderated the relationship between e-WoM and BI, supporting H10. This was in line with Azzahro and Rubiyanti (2023), where gender differences shaped consumers trust and interpretation of e-WoM. Women tended to rely more on social proof and peer recommendations, making e-WoM a stronger determinant of BI for female consumers. Studies have shown that women prioritize emotional connections and social acceptability when making purchasing decisions, whereas men focus more on products functionality and performance-based assessments (Tarka et al., 2022). This distinction emerged from different socialization processes and societal norms shaping consumers behaviors (Shaouf et al., 2016b; Sreen et al., 2018). Therefore, women tended to internalize and act on e-WoM more than men, particularly when it corresponded to their social and emotional expectations. In contrast, exhibited greater brand autonomy and tended to rely more on personal evaluation and expert opinions rather than peer-driven insights (Zhong & Moon, 2020). The moderating effect of gender on e-WoM's influence on BI confirmed that digital branding strategies should be gender-sensitive. For female consumers, increasing review volume, ensuring consistency in consumer testimonials, and leveraging emotional storytelling could improve brand credibility (Tifferet & Herstein, 2012). Conversely, for male consumers, prioritizing expert reviews, technical product breakdowns, and performance-driven comparisons could be more effective than user-generated narratives (Zhong & Moon, 2020). These results reinforced the importance of relating e-WoM strategies with gender-specific cognitive processing styles to maximize BI development.

The results further showed that gender did not significantly moderate the relationship between trust and BI, leading to the rejection of H11. Although previous studies reported that trust formation could differ by gender, with women emphasizing emotional and relational cues, and men prioritizing functionality and consistency (Shaouf et al., 2016b), more recent studies showed a convergence in how Gen-Z consumers processed brand trust. For instance, Zhong and Moon (2020) observed that, in many consumption contexts, gender no longer significantly moderated how brand-related evaluations such as perceived quality and trust influenced consumers satisfaction and loyalty. Among digitally native consumers like Gen-Z, trust was increasingly shaped by universal factors such as consistent brand communication, transparency, and ethical behavior, rather than gendered expectations. This could reflect a generational shift, where shared digital literacy and social values reduced the traditional psychological gap between male and female consumers. Therefore, marketers targeting Gen-Z should focus on unified trust-building strategies that emphasize credibility, data security, and accountability, rather than relying on gender-differentiated methods.

Based on the analysis, gender significantly moderated the relationship between SMM and BI, supporting H12. Specifically, the moderation was negative, suggesting that traditional SMM strategies did not resonate equally across genders. Previous studies have shown that women tended to engage more deeply with interactive, community-driven content, where emotional storytelling and peer conversations improved brand perceptions (Tifferet & Herstein, 2012; (Zailskaite-Jakste & Damasevicius, 2017). In contrast, men were generally more responsive to informative, structured content such as expert reviews, data-driven features, and product specifications (Cyr et al., 2006; Zhong & Moon, 2020).

The differing preferences confirmed that one-size-fits-all social media campaigns could dilute effectiveness, particularly in fashion marketing, where symbolic and relational values are prominent. For female consumers, BI could be strengthened through SMM strategies to foster connection, community, and narrative-driven engagement. For male consumers, brand communication should emphasize clarity, credibility, and product performance. These insights emphasized the necessity for gender-adapted SMM, corresponding to the psychological and motivational drivers of each segment, rather than relying solely on universal messaging.

The results showed that gender did not significantly moderate the relationship between price and BI, leading to the rejection of H13. Traditionally, gender had been associated with differing price perceptions, as women were often perceived as more price-sensitive and risk-averse, while men were assumed to associate higher prices with quality and prestige. However, studies have shown that the distinctions may be diminishing among Gen-Z consumers. For instance, Wan Nawang (2024) in the Malaysian telecommunications sector found that perceived price positively influenced consumers satisfaction and trust among Gen-Z, regardless of gender. This confirmed a shift in how price was perceived across genders. Canta Honores and Barcellos-Paula (2024) also emphasized that gender moderated the relationship between perceived corporate social responsibility (PCSR) and brand loyalty, with a stronger effect observed among women. This moderation did not extend to the relationship between PCSR and brand equity, hence, gender-based differences might not significantly impact brand perception metrics like BI. The results showed that Gen-Z consumers, irrespective of gender, evaluated price in conjunction with other brand attributes such as authenticity, digital presence, and peer influence. Consequently, brands should consider unified pricing strategies that emphasize value and transparency, rather than relying on gender-segmented methods.

Theoretical and Practical Implications

The results contributed to the theoretical understanding of BI formation in digital contexts by clarifying the hierarchical importance of various influencing factors and demonstrating the role of BI as a mediating construct and gender as a moderator. Among Gen-Z consumers in Indonesia, trust emerged as the most influential driver of BI, followed by SMM and e-WoM, while price had limited impact.

Practically, the results implied that marketers targeting Gen-Z audiences in Indonesia should prioritize building trust through consistent, transparent, and ethical brand communication. Rather than relying heavily on traditional promotional content, brands should focus on fostering authentic engagement through interactive and community-based SMM. In addition, encouraging positive e-WoM via exceptional consumers experiences remained essential. With price no longer being a key determinant of brand perception in this segment, value-based and experiential strategies could yield stronger brand equity. The significant moderating effect of gender in the e-WoM and SMM pathways further emphasized the importance of gender-sensitive content strategies, while trust-based strategies might be deployed more universally. Finally, the strong mediating role of BI showed its centrality as a psychological bridge connecting external

stimuli to behavioral responses. BI should therefore be treated as a core marketing metric in digital strategy evaluations.

Conclusion

In conclusion, this study investigated the influence of e-WoM, SMM, trust, and price on BI and PI among Gen-Z consumers in Indonesia's online fashion market. The results confirmed that e-WoM, SMM, and trust significantly shaped BI, consequently predicting PI. In contrast, price had minimal influence on BI. Gender was found to moderate the effects of e-WoM and SMM, but not trust or price, confirming the need for differentiated strategies in these areas.

The primary contribution of this study is the integrative analysis of direct, mediating, and moderating effects within the SOR model, emphasizing BI as a central mechanism through which digital marketing stimuli influenced consumers behavior. This emphasized the importance of designing marketing strategies to improve BI as a pathway to driving purchase intention.

This study had several limitations, offering avenues for future investigations. The focus on Indonesian Gen-Z consumers within the online fashion sector could limit the applicability of results across other demographics and industries. Therefore, future studies should extend the model to different age groups, sectors, or cultural contexts. Incorporating other moderating variables such as lifestyle orientation, personal values, or digital literacy could also offer richer insights into consumers decision-making in digital environments. Addressing these directions would strengthen the generalizability and theoretical robustness of digital marketing models in emerging markets.

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