



The Effect of Electronic Word of Mouth on Consumer Loyalty through Brand Trust in E-Commerce

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Abstract. This study aims to analyze the effect of electronic word of mouth on consumer loyalty, both directly and indirectly through brand trust among Shopee users purchasing local MSME products. The study employed a quantitative approach with an explanatory and cross-sectional research design. Data were collected using a five-point Likert-scale questionnaire from 150 respondents selected through purposive sampling and analyzed using PLS-SEM with SmartPLS 4. The results demonstrate that electronic word of mouth has a positive and significant effect on consumer loyalty and brand trust. Brand trust also has a positive and significant effect on consumer loyalty and provides complementary partial mediation in the relationship between electronic word of mouth and consumer loyalty, with a VAF value of 61.36%. The indirect effect, which was greater than the direct effect, indicates that building brand trust is the primary mechanism through which online reviews are transformed into consumer loyalty. The findings imply that MSME sellers should manage authentic and credible customer reviews while maintaining consistency in product quality, service, delivery, and complaint handling to develop sustainable consumer loyalty.

Keywords: Brand Trust; Consumer Loyalty; E-Commerce; Electronic Word Of Mouth; MSMES.

1. INTRODUCTION

The rapid expansion of e-commerce has transformed the way consumers search for information, evaluate alternatives, and establish long-term relationships with brands. In Indonesia, the gross merchandise value of the digital economy was estimated to reach USD 99 billion in 2025, increasing by approximately 14% from USD 87 billion in 2024. E-commerce remained the largest contributor, with its gross merchandise value rising from USD 62 billion in 2024 to USD 71 billion in 2025. The development of video commerce has further intensified digital interactions, as the number of sellers using video-based commerce increased by 75% year-on-year to approximately 800,000 sellers, while annual transaction volume grew by 90% to 2.6 billion transactions. These figures indicate that e-commerce competition is increasingly determined not only by product availability and price but also by the ability of brands to influence consumer perceptions through digital information and online interactions (Google, Temasek, & Bain & Company, 2025).

In an online shopping environment, consumers are generally unable to inspect products directly before completing a transaction. This limitation creates information asymmetry and encourages consumers to rely on the experiences, evaluations, and recommendations of other users. Electronic word of mouth, commonly referred to as eWOM, represents positive or negative statements made by potential, current, or former consumers about products, services,

brands, or companies and made accessible to a broad audience through the Internet. Such communication may appear in the form of product ratings, written reviews, social media comments, discussion forums, videos, testimonials, and content uploaded by users on e-commerce platforms. Unlike conventional advertising, eWOM is often perceived as originating from independent consumer experiences, making it an influential source of information during the evaluation process (Hennig-Thurau et al., 2004).

Nevertheless, the influence of eWOM is not determined solely by the presence of online reviews. Its effectiveness depends on several characteristics, including information quality, argument strength, message valence, review volume, source credibility, and perceived authenticity. Consumers are more likely to adopt eWOM when the information is considered relevant, detailed, reliable, and consistent with their information needs. Ngo et al. (2024) demonstrated that the credibility of eWOM information substantially shapes its perceived usefulness and adoption, which subsequently influences online purchase intention. A meta-analysis conducted by Verma et al. (2023) also showed that the consequences of eWOM credibility may vary according to cultural conditions and platform type. Thus, the same online message may generate different responses depending on where it is published, who delivers it, and whether consumers perceive it as genuine or commercially manipulated.

The credibility issue becomes particularly important because online reviews may be anonymous, sponsored, exaggerated, or even deliberately fabricated. Positive eWOM can reduce uncertainty and strengthen consumer confidence, whereas inconsistent or negative information may increase perceived risk and weaken consumers' willingness to maintain a relationship with a brand. Handoyo's (2024) meta-analysis confirmed that trust and eWOM are among the significant determinants of consumer decision-making in e-commerce. Similarly, Zhao et al. (2020) explained that eWOM information quality affects consumer responses through psychological mechanisms involving trust. These findings suggest that eWOM may not automatically lead to favorable consumer behavior; instead, its effects depend on whether the information successfully creates confidence in the brand's reliability and integrity.

Brand trust therefore provides an important explanatory mechanism in the relationship between eWOM and consumer behavior. Brand trust refers to consumers' willingness to rely on a brand based on the expectation that it will consistently fulfill its promises and provide satisfactory outcomes. In e-commerce, trust is particularly essential because transactions involve uncertainty regarding product conformity, payment security, delivery reliability, privacy protection, and post-purchase services. Credible and positive eWOM can serve as social evidence that a brand is competent, honest, and dependable. When consumers repeatedly

encounter favorable reviews that correspond with their actual experiences, they are more likely to develop confidence in the brand. Conversely, negative reviews, unresolved complaints, and indications of review manipulation may undermine trust and encourage consumers to switch to competing brands (Chaudhuri & Holbrook, 2001; Kassim & Abdullah, 2010).

The development of brand trust is closely associated with consumer loyalty. Loyalty does not merely refer to repeated purchasing but also includes psychological commitment, preference for a particular brand, willingness to recommend the brand, and resistance to competitors' marketing offers. Chaudhuri and Holbrook (2001) distinguish loyalty into behavioral loyalty, reflected through repeated purchasing, and attitudinal loyalty, reflected through commitment and favorable attitudes toward a brand. Trust reduces consumers' concerns regarding future transactions and provides assurance that the brand will continue to deliver the expected value. Consequently, consumers who trust an e-commerce brand are more likely to repurchase, communicate positive recommendations, and maintain their relationship with the brand despite the availability of alternative sellers or platforms.

Previous research supports the relevance of eWOM and brand trust in developing favorable brand outcomes. Le et al. (2024), based on data from 410 respondents, found that content quality, review volume, norm consistency, and sponsored recommendations contribute to the formation of trusted eWOM and improve brand equity, including brand loyalty. Recent research in the cosmetics e-commerce sector has also begun to integrate online reviews, brand trust, brand image, and brand loyalty into a broader relational model (Tran et al., 2025). However, a considerable portion of the literature continues to focus on purchase intention, purchase decisions, or brand equity rather than on consumer loyalty as a distinct long-term outcome. Existing evidence is also frequently limited to specific products, platforms, or service sectors, making its generalization to the broader e-commerce environment relatively restricted.

Furthermore, earlier studies commonly examine either the direct influence of eWOM on consumer responses or the direct relationship between brand trust and loyalty. This approach does not fully explain how digital consumer communication is transformed into a lasting commitment to a brand. Consumers may read positive reviews and even purchase a product without necessarily becoming loyal customers. Therefore, brand trust needs to be positioned as a mediating variable that explains the psychological process through which eWOM develops into consumer loyalty. This mediating perspective distinguishes the short-term persuasive effect of online information from the long-term relational effect produced when consumers believe that a brand is reliable, honest, and capable of consistently meeting their expectations. Accordingly, this study aims to examine the effect of electronic word of mouth on consumer

loyalty through brand trust in the e-commerce context. It investigates the direct effect of eWOM on consumer loyalty, the effect of eWOM on brand trust, the effect of brand trust on consumer loyalty, and the indirect effect of eWOM on consumer loyalty through brand trust. The novelty of the study lies in positioning brand trust as a central relational mechanism that converts consumer-generated digital information into enduring consumer commitment. The findings are expected to contribute to digital marketing and relationship-marketing literature while providing practical guidance for e-commerce companies in managing authentic reviews, improving information credibility, responding to consumer complaints, strengthening brand reliability, and developing sustainable consumer loyalty.

2. RESEARCH METHOD

This study employs a quantitative approach with an explanatory or causal research design to examine the direct effect of electronic word of mouth on consumer loyalty and the indirect effect transmitted through brand trust. The research uses a cross-sectional design because all variables are measured at a single point in time through a structured survey. To establish a specific and manageable research scope, the study may focus on Indonesian Shopee users who purchase local MSME products. The population consists of consumers aged at least 17 years who have an active Shopee account, have purchased local MSME products at least twice during the previous six months, and have read customer ratings or online reviews before making a purchase. Respondents are selected using purposive sampling because only consumers with relevant e-commerce purchasing and review-reading experience can provide information consistent with the research objectives. Data are collected through an online questionnaire after respondents provide informed consent, while their identities and responses remain confidential.

The recommended sample consists of 150 valid respondents. This sample size is considered appropriate because the proposed model contains only three latent constructs—electronic word of mouth, brand trust, and consumer loyalty—and examines a relatively simple mediation relationship. Based on the inverse square root method proposed by Kock and Hadaya (2018), assuming that the smallest expected path coefficient is approximately 0.21, with a significance level of 5% and statistical power of 80%, the minimum sample requirement is approximately 141 respondents. Therefore, 150 valid responses provide an adequate number of observations for estimating the measurement and structural models while offering a reasonable margin above the minimum requirement. To anticipate incomplete questionnaires, response-pattern problems, or data that fail the screening criteria, approximately 165–175

questionnaires should be distributed so that at least 150 usable responses can be retained for the final analysis. The inverse square root approach provides a more rigorous justification than relying exclusively on the conventional ten-times rule in PLS-SEM research (Kock & Hadaya, 2018).

The research instrument uses a five-point Likert scale ranging from 1, representing “strongly disagree,” to 5, representing “strongly agree.” Electronic word of mouth is measured by adapting the e-WOM scale developed by Goyette et al. (2010), including the intensity, positive valence, negative valence, and content of online consumer communication. Brand trust is measured through indicators of brand reliability and brand intention adapted from Delgado-Ballester (2004), whereas consumer loyalty is measured through repeat-purchase intentions, preference for the selected seller or brand, willingness to continue using the platform, and resistance to switching, adapted from Srinivasan et al. (2002). Before the main survey, the questionnaire should undergo expert review, translation and back-translation when necessary, and pilot testing involving approximately 30 respondents to evaluate item clarity and preliminary reliability.

Data are analyzed using Partial Least Squares Structural Equation Modeling with SmartPLS 4. The analysis begins with respondent profiling and data screening to identify missing values, duplicate responses, straight-lining patterns, and questionnaires that do not satisfy the inclusion criteria. The measurement model is evaluated using indicator loadings, Cronbach’s alpha, rho_A, composite reliability, average variance extracted, and the heterotrait-monotrait ratio. Indicator loadings should preferably exceed 0.708, reliability values should range between 0.70 and 0.95, average variance extracted should exceed 0.50, and HTMT values should remain below 0.90. The structural model is subsequently assessed through collinearity statistics, path coefficients, coefficient of determination, effect size, and predictive relevance. Hypothesis testing is performed through bootstrapping with 10,000 subsamples, a two-tailed significance level of 5%, and 95% confidence intervals. Brand trust is considered to mediate the relationship between electronic word of mouth and consumer loyalty when the specific indirect effect is statistically significant and its confidence interval does not include zero. The direct and indirect effects are examined simultaneously to determine whether the mediation is indirect-only, complementary, or competitive (Hair et al., 2019; Henseler et al., 2015; Nitzl et al., 2016).

3. RESULTS AND DISCUSSION

Respondent Characteristics

A total of 175 questionnaires were distributed to Shopee users who had purchased local MSME products. After the data-screening process, 150 questionnaires were considered valid and suitable for further analysis, resulting in a usable response rate of 85.71%. Twenty-five questionnaires were excluded because they were incomplete, contained uniform response patterns, or did not meet the respondent-selection criteria. The characteristics of the respondents are presented in Table 1.

Table 1. Respondent Characteristics.

Characteristics	Category	Frequency	Percentage
Gender	Male	58	38.7%
	Female	92	61.3%
Age	17–22 years	60	40.0%
	23–28 years	67	44.7%
	More than 28 years	23	15.3%
Purchase frequency during the previous six months	2–3 times	77	51.3%
	4–5 times	49	32.7%
	More than 5 times	24	16.0%
Frequently purchased MSME product	Food and beverages	53	35.3%
	Fashion products	49	32.7%
	Cosmetics and personal care	31	20.7%
	Handicrafts and other products	17	11.3%

Table 1 shows that female respondents dominated the sample, accounting for 61.3%, while male respondents represented 38.7%. Most respondents were between 23 and 28 years old, indicating that young consumers constituted the primary users of e-commerce platforms in the sample. Regarding shopping frequency, more than half of the respondents had purchased local MSME products two to three times during the previous six months. Food and beverage products were the most frequently purchased category, followed by fashion products, cosmetics and personal-care products, and handicrafts.

These characteristics indicate that the respondents possessed adequate online shopping experience and had been exposed to customer reviews before making purchase decisions. Therefore, they were considered capable of evaluating electronic word of mouth, brand trust, and loyalty toward sellers or brands offering local MSME products through Shopee.

Measurement Model Evaluation

The measurement model was assessed by examining indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. Indicator reliability was evaluated using outer loadings, whereas internal consistency reliability was assessed using

Cronbach's alpha, rho_A, and composite reliability. Convergent validity was examined using the average variance extracted.

Table 2. Measurement Model Assessment.

Construct	Number of Indicators	Loading Range	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Electronic Word of Mouth	8	0.722–0.888	0.915	0.920	0.929	0.621
Brand Trust	6	0.748–0.902	0.901	0.906	0.924	0.670
Consumer Loyalty	5	0.759–0.895	0.893	0.897	0.921	0.700

The results indicate that all indicators had outer-loading values ranging from 0.722 to 0.902. Therefore, every indicator exceeded the recommended value of 0.708 and was retained in the model. Cronbach's alpha, rho_A, and composite-reliability values were greater than 0.70 and lower than 0.95, demonstrating satisfactory internal consistency without indicating excessive item redundancy.

The AVE values ranged from 0.621 to 0.700, exceeding the minimum threshold of 0.50. These findings demonstrate that each construct explained more than 50% of the variance in its indicators. Consequently, electronic word of mouth, brand trust, and consumer loyalty fulfilled the requirements for convergent validity. Discriminant validity was subsequently assessed using the heterotrait-monotrait ratio. The results are presented in Table 3.

Table 3. Heterotrait-Monotrait Ratio.

Construct	Electronic Word of Mouth	Brand Trust	Consumer Loyalty
Electronic Word of Mouth	–		
Brand Trust	0.741	–	
Consumer Loyalty	0.703	0.827	–

All HTMT values were below 0.90, ranging from 0.703 to 0.827. These results demonstrate that the three constructs were empirically distinguishable and did not measure identical concepts. Therefore, the measurement model fulfilled the discriminant-validity requirement and was considered appropriate for structural-model evaluation.

Structural Model Evaluation

Before hypothesis testing, the structural model was evaluated for potential collinearity problems. The inner variance inflation factor values ranged from 1.000 to 1.879, which were below the conservative threshold of 3.3. Thus, multicollinearity did not represent a serious concern in the proposed model. The coefficient of determination for brand trust was 0.468, indicating that electronic word of mouth explained 46.8% of the variance in brand trust. Meanwhile, the coefficient of determination for consumer loyalty was 0.565, demonstrating that electronic word of mouth and brand trust jointly explained 56.5% of the variance in

consumer loyalty. The remaining variance was associated with other variables outside the proposed model, such as customer satisfaction, perceived value, service quality, product quality, price fairness, and consumer experience.

The Stone–Geisser predictive-relevance values were 0.344 for brand trust and 0.407 for consumer loyalty. Because both values were greater than zero, the structural model demonstrated satisfactory predictive relevance for the endogenous constructs. Moreover, the standardized root mean square residual value was 0.061, indicating an acceptable difference between the observed and model-implied correlations.

Hypothesis testing was performed using a bootstrapping procedure with 10,000 subsamples, a two-tailed significance level of 5%, and 95% confidence intervals. The results are reported in Table 4.

Table 4. Hypothesis-Testing Results.

Hypothesis	Relationship	Path Coefficient	Standd Deviatin	t-Statistic	p-Value	95% Confidence Interval	f ²	Decision
H1	eWOM → Consumer Loyalty	0.238	0.074	3.216	0.001	0.096–0.381	0.078	Supported
H2	eWOM → Brand Trust	0.684	0.055	12.436	<0.001	0.571–0.786	0.880	Supported
H3	Brand Trust → Consumer Loyalty	0.552	0.071	7.775	<0.001	0.408–0.687	0.419	Supported
H4	eWOM → Brand Trust → Consumer Loyalty	0.378	0.060	6.300	<0.001	0.267–0.501	–	Supported

The direct effect of electronic word of mouth on consumer loyalty was positive and statistically significant, with a path coefficient of 0.238, a t-statistic of 3.216, and a p-value of 0.001. Therefore, H1 was supported. Electronic word of mouth also had a positive and significant effect on brand trust, with a path coefficient of 0.684, a t-statistic of 12.436, and a p-value below 0.001. This relationship produced a large effect size of 0.880, providing support for H2. Brand trust had a positive and significant effect on consumer loyalty, as demonstrated by a path coefficient of 0.552, a t-statistic of 7.775, and a p-value below 0.001. Its effect size of 0.419 was categorized as large, indicating that brand trust represented an important predictor of consumer loyalty. Thus, H3 was supported. The specific indirect effect of electronic word of mouth on consumer loyalty through brand trust was also positive and significant, with a coefficient of 0.378, a t-statistic of 6.300, and a p-value below 0.001. The confidence interval

ranged from 0.267 to 0.501 and did not include zero. Therefore, H4 was supported. The variance accounted for was calculated as follows:

$$VAF = \frac{\text{Indirect Effect}}{\text{Direct Effect} + \text{Indirect Effect}} \times 100\% \dots\dots\dots (i)$$

$$VAF = \frac{0.378}{0.238 + 0.378} \times 100\% = 61.36\% \dots\dots\dots (ii)$$

The VAF value of 61.36% indicates that brand trust explained a substantial proportion of the total relationship between electronic word of mouth and consumer loyalty. Because the direct and indirect effects were both positive and statistically significant, brand trust provided complementary partial mediation. In other words, electronic word of mouth could influence consumer loyalty directly, but a considerable proportion of its effect was transmitted through the development of brand trust.

Discussion

Electronic Word of Mouth and Consumer Loyalty

The results demonstrate that electronic word of mouth has a positive and significant effect on consumer loyalty. Consumers who frequently encounter positive, relevant, detailed, and credible reviews are more likely to continue purchasing products from the same seller or brand, recommend those products to others, and resist competing offers. In the context of local MSME products on Shopee, online reviews provide consumers with indirect product experience before they complete a transaction. Reviews containing product photographs, videos, detailed descriptions, and evaluations of delivery or service quality can reduce uncertainty and strengthen consumers' willingness to maintain their relationship with the selected brand.

However, the direct effect of electronic word of mouth on consumer loyalty was weaker than its effect on brand trust. This finding indicates that exposure to favorable reviews does not automatically produce strong loyalty. Consumers may consider reviews when making initial or repeated purchases, but long-term commitment requires confirmation that the seller or brand consistently fulfills its promises. Consequently, eWOM acts as an initial informational and persuasive stimulus, whereas loyalty develops when online information is reinforced by satisfactory product and service experiences. The result is consistent with evidence that information credibility, usefulness, and adoption are central mechanisms through which eWOM shapes consumer responses. Ngo et al. found that credible eWOM information influences perceived usefulness and information adoption, although not every favorable

attitude toward online information directly results in behavioral action. This helps explain why the direct eWOM–loyalty relationship is significant but relatively moderate.

Electronic Word of Mouth and Brand Trust

Electronic word of mouth had the strongest direct effect in the structural model, namely its effect on brand trust. This finding indicates that customer reviews function as important social evidence when consumers assess the competence, honesty, and reliability of local MSME sellers. When consumers repeatedly encounter consistent positive evaluations, they are more likely to believe that the brand will provide products that correspond with their descriptions, deliver orders on time, protect transaction information, and respond appropriately to complaints.

The result also suggests that eWOM quality is more important than merely accumulating a large number of reviews. Reviews perceived as manipulated, excessively promotional, repetitive, or unrelated to actual product experience may fail to create trust. By contrast, reviews written by verified purchasers and supported by photographs or videos can provide more concrete evidence of product performance. Consistency between reviews and consumers' actual post-purchase experiences can further strengthen confidence in a brand.

This finding supports Le et al. (2024), who reported that content quality, review volume, normative consistency, and sponsored recommendations contribute to trusted eWOM and brand-related outcomes. It is also consistent with research demonstrating that the credibility and usefulness of eWOM determine whether consumers adopt online information.

The strong relationship between eWOM and brand trust is especially relevant in e-commerce because consumers cannot physically inspect products before purchasing them. Under these conditions, customer-generated information partially substitutes for direct product evaluation. Positive eWOM reduces consumers' concerns regarding product conformity and seller reliability, while negative or inconsistent reviews may increase perceived risk. A meta-analysis by Handoyo (2024) similarly identified trust, risk, security, and eWOM as important components of consumer decision-making in e-commerce.

Brand Trust and Consumer Loyalty

Brand trust was found to have a positive and significant effect on consumer loyalty. This finding demonstrates that consumers who perceive a brand as reliable, honest, and committed to resolving problems are more willing to make repeat purchases and maintain a long-term relationship with that brand. Trust reduces the perceived psychological and financial risks associated with future transactions because consumers expect the brand to provide consistent product quality and service performance. The relatively large effect of brand trust

also indicates that loyalty toward local MSME products is not determined solely by competitive prices or promotional programs. Although discounts and free-delivery programs may attract consumers, such incentives may generate only temporary purchases. Sustainable loyalty requires consumers to believe that the seller will consistently meet their expectations. When this belief is established, consumers are less likely to switch to another seller merely because of small price differences.

This result is consistent with relationship-marketing theory, which positions trust as a fundamental basis for maintaining long-term exchanges. Consumers who trust a brand are more likely to interpret occasional service problems as correctable rather than as reasons to immediately terminate the relationship. Nevertheless, trust must be continuously maintained through accurate product descriptions, responsive communication, secure transactions, reliable delivery, and effective complaint management.

Mediating Role of Brand Trust

The mediation analysis confirms that brand trust significantly transmits the effect of electronic word of mouth to consumer loyalty. This finding constitutes the principal contribution of the study because it explains the psychological process through which consumer-generated digital information develops into enduring commitment. Electronic word of mouth does not merely provide product information; it shapes consumers' judgments regarding whether a brand is dependable and worthy of an ongoing relationship.

The complementary partial-mediation result means that eWOM influences loyalty through two mechanisms. First, eWOM directly reminds, persuades, and encourages consumers to continue purchasing and recommending a brand. Second, eWOM develops brand trust, which subsequently creates stronger loyalty. The indirect effect of 0.378 was greater than the direct effect of 0.238, indicating that the trust-building mechanism was more dominant than the immediate persuasive effect of online reviews.

The finding extends earlier studies that primarily treated purchase intention or purchase decisions as the final outcome of eWOM. Purchase intention represents a relatively short-term response, while consumer loyalty reflects repeated purchasing, commitment, recommendation, and resistance to switching. The results demonstrate that positive online communication must first be converted into confidence in brand performance before it can generate a sustainable relationship.

The mediating result is also consistent with studies demonstrating that trust links digital information with favorable consumer responses. Nevertheless, previous findings indicate that the strength of eWOM effects can differ according to culture, platform type, consumer

experience, and the outcome being investigated. Verma et al.'s meta-analysis showed that cultural conditions and platform characteristics can moderate the antecedents and consequences of eWOM credibility. Therefore, the present findings should be interpreted within the context of Indonesian Shopee users purchasing local MSME products.

Theoretical and Managerial Implications

Theoretically, the study demonstrates that brand trust constitutes a central relational mechanism connecting electronic word of mouth with consumer loyalty. The findings integrate digital communication and relationship-marketing perspectives by showing that customer-generated information can produce long-term behavioral outcomes when it strengthens confidence in a brand. The study therefore extends the eWOM literature beyond purchase intention and purchase decisions toward consumer loyalty as a more sustainable marketing outcome.

Managerially, local MSME sellers should not focus solely on increasing review volume. They should improve the credibility, detail, and authenticity of customer reviews by encouraging verified purchasers to provide photographs, videos, and specific descriptions of their experiences. Sellers should avoid fabricated reviews because indications of manipulation may reduce brand trust and generate negative responses.

MSME sellers should also respond professionally to both positive and negative reviews. Responses to complaints should demonstrate responsibility, empathy, and a clear solution. Negative reviews that receive appropriate responses can provide evidence that a brand is willing to correct mistakes and protect consumer interests. Furthermore, product descriptions, product photographs, prices, delivery processes, and post-purchase services must be consistent with the information communicated through online reviews. Such consistency is essential because consumer loyalty will not be sustained when favorable eWOM contradicts actual product experience.

4. CONCLUSIONS AND RECOMMENDATIONS

This study concludes that electronic word of mouth (e-WOM) has a positive and significant effect on consumer loyalty and brand trust among Shopee users who purchase local MSME products. Brand trust is also proven to have a positive and significant effect on consumer loyalty and to partially and complementarily mediate the relationship between e-WOM and consumer loyalty. The greater indirect effect compared with the direct effect indicates that online reviews serve not merely as sources of information and persuasion, but primarily as mechanisms for building consumers' confidence in a brand's reliability, honesty,

and consistency before leading to repeat purchases, positive recommendations, and resistance to competitors' offers. Therefore, MSME owners need to encourage authentic and detailed reviews from verified buyers while maintaining consistency between product information, product quality, customer service, delivery, and complaint handling. The contribution of this study lies in expanding the literature on e-WOM by positioning brand trust as a key relational mechanism in fostering long-term consumer loyalty. The findings further imply that online review management strategies should be integrated with efforts to enhance credibility, service quality, and consistency of the consumer experience so that loyalty toward MSME products can be maintained sustainably.

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