

The Influence of Perceived Ethicality and Electronic Word of Mouth (E-WOM) on E-Loyalty through Customer E-Trust Wardah Compact Powder in Cimahi City

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Abstract

The development of the digital cosmetics industry increases competition between brands, so companies need to understand the factors that shape customer e-loyalty. The decline in loyalty in Wardah solid powder products prompted this study to analyze the influence of perceived ethicality and electronic word of mouth (e-WOM) on e-loyalty through e-trust as a mediating variable in Wardah solid powder customers in Cimahi City. The study used a quantitative approach with a survey method of 120 respondents selected using convenience sampling. Data were analyzed using multiple regression and mediation tests. The results of the study show that perceived ethicality and e-WOM have a positive effect on e-trust, and e-trust has a positive effect on e-loyalty. E-trust is able to mediate the influence of perceived ethicality on e-loyalty, but does not mediate the influence of e-WOM on e-loyalty. This study concludes that increasing the perception of brand ethics and the quality of digital communication can strengthen customer trust and loyalty. The results of the study provide recommendations for PT Paragon Technology and Innovation to increase e-loyalty through strengthening ethical perception, e-WOM quality, e-trust, product quality consistency, privacy protection, clarity of information, complaint handling, and encouraging positive reviews on e-commerce platforms.

INTRODUCTION

Beauty is very important for women. Women want to look beautiful in front of others and society in general. Therefore, beauty is highly revered, and many things will be sacrificed to achieve it (Hasrin & Sidik, 2023). Nowadays beauty is considered something that must be owned, because it is considered a measure of women's appearance. Thus, the use of make-up among female students has become a daily habit as well as an action and tool for them to show their best appearance (Fernanda, 2021). One of the main trends in the cosmetics industry is to take advantage of the trend of halal cosmetics. One of the halal cosmetics and skincare brands that is in great demand in Indonesia is the Wardah brand. Wardah is a halal cosmetics company founded by dr. Sari Chairunissa S. PKK in 1985. Since 1999, Wardah cosmetics has been recognized by the Word Halal Council as a pioneer in the halal cosmetics industry in the country.

Although Wardah continues to have a high Index figure, there is a decrease in the index value of Wardah solid powder products according to the Top Brand Award (2025) Wardah has decreased from 25.60% to 20.60% in 2025 with a decrease in buyers of 5%. Cimahi City is one of the regions in West Java with a very dynamic development of local cosmetics. Wardah is widely known as one of the largest halal cosmetics pioneers in Indonesia that offers the quality of officially certified products consistently by carrying Islamic values.

Brand	2021	2022	2023	2024	2025	-/+
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INEZ	-	-	-	6.40%	5.70 %	- 0,7%
MAKE OVER	7.80 %	10.20%	11.30%	11.70%	8.90 %	- 2,8%
MAY BELLI NE	7.40%	6,80%	7.80	6.80%	7.90 %	-1.1%
VIVA	-	3.30%	5.60%	-	3.60 %	+3.60 %
WARD AH	26.70%	24.70%	23.50%	25.60%	20.60 %	-5%

Source: Top Brand Award (2025)

The Top Brand survey is divided into three, namely Phase 1, Phase 2 and Top Brand for Kids & Teens. Top Brand Awards are measured using three parameters, namely Top of Mind, Last Usage, and Future Intentions. Top of Mind is brand awareness (the first brand mentioned by the respondent when the product category is mentioned), Last Usage is the last use (the last brand used/consumed by the respondent in a repurchase cycle), the last one is future intention is the intention to buy back (the respondent's desire to use or consume again in the future). The problem of declining customer loyalty in the digital world (e-loyalty) is actually rooted in the loss of user intention to come back in the future (future intention). In the Top Brand survey, this intention to reuse is the main determinant that keeps a person loyal to a brand or product.

LITERATURE REVIEW

Nadeem et al., (2021) consumer perceived ethicality defined how consumers assess the ethics of a Sharing Economy Platform. Not only reflects consumer trust, but also moral evaluation of the transaction process Platform. Consumer perceived ethicality defined how consumers assess the ethics of a Sharing economy platform. Nadeem et al., (2021) explained that there are 6 indicators in the perceived ethicality. 1.) Personal that is, the company respects the personal rights of consumers, especially in interactions in E-commerce 2.) Security namely the security felt by consumers when using the product 3.) Non-deception the clarity of the information stated on the product does not mislead the customer 4.) Reliability Products consistently deliver good quality 5.) Shared values the conformity between the value held by the product and the value that is considered important by the consumer. 6.) Service recovery the company can handle complaints from consumers. These six indicators are to determine whether a company or brand behaves ethically when running its business operations.

The Stimulus-Organism-Response (SOR) theory put forward by (Mehrabian & Russell, 1974) provides a relevant theoretical framework to explain how stimuli from online shopping experience marketing can affect consumers' internal conditions and ultimately shape behavioral responses. According to the SOR theory Mehrabian & Russell (1974) stimulus then processed internally by Organism Before producing Response certain. Stimulus The first comes from the visual appearance of the product, such as packaging design, cleanliness, and brand identity that reflects Islamic values. The existence of halal labels is also an important stimulus that directly gives the impression that the product is safe and in accordance with the ethical values embraced by consumers. In addition, stimulus related to promotional activities also plays a role in shaping

perceived ethicality. Therefore, the higher the rate perceived ethicality consumers feel about the sale of Wardah solid powder in a Digital, then it will get stronger E-Trust awakened.

Goyette et al., (2010) Electronic word of mouth (e-WOM) is any positive or negative statement made by a potential customer, current customer, or former customer about a product or company, which is available to many people and institutions through the internet. Companies need to pay attention to every review given to a product in research (Halistianti & Nurmansyah 2024). There are 4 main indicators on which the measurement is based. 1.) Intensity consumers actively communicate online through E-commerce 2.) Valence of Opinion Pay attention to the opinions expressed in online reviews either positive or negative about the product, 3.) Contents consumers assess quality through online reviews related to products such as recommendations through E-commerce 4.) Content of Message related to the power of the information conveyed in the review column E-commerce. Online communications that arise through reviews, comments, or consumer experiences published online about a product, service, or brand and are used by other users to determine their impressions of the product (Maemunah & Ratnamurni, 2024). As stimulus, e-WOM that is, external stimuli that function as a source of information for consumers. Provide information sourced from real user experience, so that it is considered more objective and trustworthy. The information is then processed by the consumer through cognitive mechanisms, the consumer interprets the content of the message, evaluates the credibility of the source, and relates it to personal needs and preferences. Positive, consistent reviews will form a good perception of the product so that it can increase consumer trust in the reliability and integrity of the brand. The higher it is e-WOM As stimulus that consumers receive, the higher the E-Trust. This is in line with research E-WOM have a positive and significant effect on E-Trust on Skincare and local cosmetics online (Uyun et al., 2023). E-WOM have a positive and significant effect on Trust on Shopping (Anggraini, 2023). E-WOM has a positive and significant influence on Trust on Tokopedia users in the city of Malang (Fadhlurrahman 2022). Robbins, (2003) Declare Trust It is a positive hope that the other party will not act adversely or opportunistically take advantage of the situation. Trust arises when a person believes that an individual or other party has integrity, honesty, and consistency in acting, thus allowing the creation of an effective cooperative relationship. E-trust measured through 5 main indicators, namely: 1.) Integrity Consumers believe Online Platforms provide honest information, 2.) Competence Consumers rate Platform able to provide good service, 3.) Consistency Stable and reliable online services, 4.) Loyalty Consumers feel Platform will not harm them, 5.) Openness platform Transparent in policy & information (Robbins, 2003). Febriana & Evangelista, (2024) suggests in his research E-commerce should improve the security of transaction data by increasing transparency, providing clear information on data protection, and conducting routine security in order to improve E-Trust. The above statement is used as the basis for determining the first and second hypotheses as follows:

H1: Perceived ethicality has a positive effect on e-trust.

H2: Electronic word of mouth (e-wom) has a positive effect on e-trust.

Based on the SOR theory put forward by Mehrabian & Russell (1974), Response Individual behavior is influenced by internal conditions (Organism) which is formed as a result of stimulus. This study proposes E-Trust as a component Organism Because it is considered more capable of representing cognitive involvement. While E-Loyalty is a form of Response in the form of approach behavior (approach behavior), such as the desire to make a repeat purchase, as well as

recommending the product to others. The higher it is E-Trust that consumers have, the higher the E-Loyalty formed. This shows that E-Trust has an important role in encouraging the formation of E-Loyalty as the final response of the consumer's psychological process. This is in line with previous research, E-Trust have a positive and significant effect on E-Loyalty on Virtual Team Workers (Flavián et al., 2022). In other studies Rachmawati & Syafarudin, 2022 The results show that E-Trust has a positive influence on E-Loyalty on Government e-catalogue. E-trust and E-Loyalty indicates that they do not affect each other in the user of the application Grabbike In the City of Upper Peninsula (Situmorang & Herawati, 2024). E-loyalty is Behavioral Commitment and Attitude Commitment from customers after having experience using a brand or product from the platform E-commerce. Rubio, (2019). There are 4 indicators of Customer Loyalty, i.e.: 1.) Repeat purchase, 2.) Positive word of mouth, 3.) Willingness to pay more, 4.) Brand preference (Rubio, 2019). The reliability of service, consistency of product quality, and responsiveness in handling consumer needs strengthen customers to make repeat purchases and maintain preferences for the product (Mulyawati & Putra, 2024). The above statement is used as the basis for determining the third hypothesis:

H3: E-trust has a positive effect on e-loyalty

Based on the understanding of the theory described above, through the SOR theory developed by Mehrabian & Russell (1974) This study explains that stimulus affect the internal conditions of individuals through cognitive, affective, and Organism which is then reflected in the Response of individual behavior. At the stage stimulus, external stimuli serve as an early trigger of the stages that shape the individual's perceptions and emotions. Stages Organism indicates the internal process by which the individual makes judgments and feels stimulus cognitively and affectively. Furthermore, Response It appears in the form of actions or intentions to behave which are the result of the internal process of meaning that is formed. In line with research perceived ethicality have a positive and significant effect on E-Loyalty through E-Trust on hotel guests in New Delhi India (Aldulaimi et al., 2025). In another study, it was stated that perceived ethicality has a positive effect on E-Loyalty through E-Trust to banking customers in Pakistan (Batool et al., 2022), Yasmine & Dwita (2025)) Perceived ethicality and Customer Loyalty shows a positive and significant influence on Pinkflash cosmetics in the city of Padang. Stimuli will influence the response through an individual's internal processes. E-WOM will affect E-Trust which then has an impact on E-Loyalty so that E-Trust become a mediator in the relationship. In research Hasibuan et al., (2023) E-WOM is a factor that has a significant effect on E-Loyalty di Marketplace through E-Trust. Rozzy et al., (2023) E-WOM has a significant effect on E-Loyalty through E-Trust on application users Shopee in the city of Poso. E-WOM proven to have a positive and significant influence on E-Loyalty with E-Trust as a mediation variable in Tokopedia users in Denpasar (Wibawa, 2021). The above statement is used as the basis for determining the fourth and five hypotheses as follows:

H4: E-trust plays a role in mediating the influence of perceived ethicality on e-loyalty

H5: E-trust plays a role in mediating the influence of electronic word of mouth on e-loyalty.

Based on the explanation that has been described about perceived ethicality and e-wom towards e-loyalty through e-trust, the conceptual model can be described as follows:

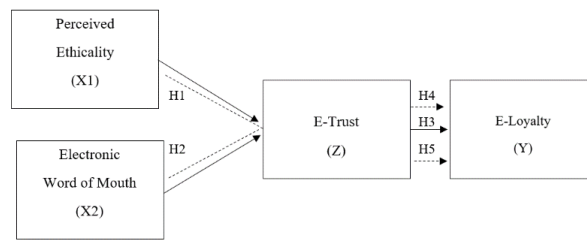


Figure 1. Conceptual Model

METHODS

This study uses a quantitative approach with a survey method. The survey method was chosen because it was able to explain the cause-and-effect relationship between variables as well as test the research hypothesis (Effendi & Tukiran, 2012). This study is cross sectional, where data collection is carried out over a certain period of time. The object of this study is the Wardah solid powder product, which is one of the halal cosmetic products in Indonesia. The respondent criteria were selected based on the cognitive assumption that individuals in a predetermined age range and have the competence to independently evaluate questionnaire questions and are active in purchasing cosmetics online. The study sample included customers aged 17 to 25 years who had or were using Wardah solid powder. The focus of the geographical area is limited to Cimahi City considering that Wardah solid powder products have a very strong market penetration among women in the region. Sample size refers to Sekaran & Bougie, (2017), the sample size of the study is at least 10 times the number of study variables. The researchers set the sample size to 30 times the number of variables. The variables of this study include perceived ethicality, electronic word of mouth, e-trust and e-loyalty. Thus, the total number of respondents collected was 120 people. The sampling technique used in this study was convenience sampling, which is a form of nonprobability sampling. According to Sugiyono (2017), convenience sampling is a sampling technique based on specific considerations, where researchers determine sampling by applying specific characteristics that align with the research objectives. Primary data collection was carried out within 14 days through the distribution of questionnaires. The data analysis technique in this study is divided into several stages of structured testing to ensure the quality of the data before drawing conclusions and testing hypotheses. All stages of statistical calculation were completed using the help of SPSS version 27 device.

RESULTS AND DISCUSSION

Validity Test

Validity tests are carried out by researchers to ensure that the instruments used in collecting data can measure what should be measured. The test uses a product moment with a significance level of 5% or 0.05. An item is considered valid if the value r is calculated $> r$ of the table. If the significance value is less than 0.05, it cannot meet the criteria and is considered invalid.

Table 1. Validity Test Results

Variable	r_{value}	r_{tabel}	Sig.	Remarks
Perceived	0,734	0,1509	< 0.01	Valid
	0,656	0,1509	< 0.01	Valid
	0,707	0,1509	< 0.01	Valid

Ethicality (X1)	0,665	0,1509	< 0.01	Valid
	0,674	0,1509	< 0.01	Valid
	0,689	0,1509	< 0.01	Valid
Electronic Word of Mouth (X2)	0,731	0,1509	< 0.01	Valid
	0,690	0,1509	< 0.01	Valid
	0,572	0,1509	< 0.01	Valid
	0,696	0,1509	< 0.01	Valid
E-Trust (Z)	0,690	0,1509	< 0.01	Valid
	0,670	0,1509	< 0.01	Valid
	0,614	0,1509	< 0.01	Valid
	0,730	0,1509	< 0.01	Valid
E-Loyalty	0,683	0,1509	< 0.01	Valid
	0,621	0,1509	< 0.01	Valid
	0,672	0,1509	< 0.01	Valid
	0,767	0,1509	< 0.01	Valid

Based on table 1, all the matching items for the variables perceived ethicality (X1), electronic word of mouth (X2), e-trust (Z), and e-loyalty (Y) have an r-value greater than the table r-value (0.1509) and a significance value < 0.05. Therefore, all items of the research instrument are declared valid and appropriate.

Reliability Test

Table 2. Reliability Test Results

Variable	Cronbach's Alpha Value	Cronbach's Alpha Minimum	Description
Perceived Ethicality (X1)	0,776	0,60	Reliable
Electronic Word of Mouth (X2)	0,693	0,60	Reliable
E-Trust (Z)	0,601	0,60	Reliable
E-Loyalty (Y)	0,625	0,60	Reliable

The results showed that Cronbach's Alpha values for perceived ethicality, electronic word of mouth, e-trust, and e-loyalty were above the minimum threshold of 0,60. Thus, it can be concluded that the questionnaire instrument has good consistency and is reliable for data collection.

Descriptive Analysis Test

Table 3. Descriptive Analysis Results of Perceived Ethicality Variables

Questionnaire Statement	Mean Statistic	Total Mean Statistic	Categories
X1.1	4.12	4.21 (Excellent)	Good
X1.2	4.14		Good
X1.3	4.17		Good
X1.4	4.27		Excellent
X1.5	4.31		Excellent

X1.6	4.26		Excellent
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Based on descriptive analysis, it shows that the highest mean statistical value is 4.31 and the lowest statistical mean is 4.12 with a total average of 4.21 which means that the respondent's attitude criteria regarding the Perceived Ethicality of Wardah Solid Powder products in Cimahi City are Very Good.

Table 4.Descriptive Analysis Results of Electronic Word of Mouth Variables

Questionnaire Statement	Mean Statistic	Total Mean Statistic	Categories
X 2.1	2.98	3.05(Medium or moderate)	Medium or sufficient
X2.2	3.06		Medium or sufficient
X2.3	3.04		Medium or sufficient
X2.4	3.10		Medium or sufficient

Based on the descriptive analysis, it shows that the highest statistical mean value is 3.10 and the lowest statistical mean is 2.98 with a total average of 3.05 which means that the respondents' attitude criteria regarding Electronic Word of Mouth in Wardah Solid Powder products in Cimahi City are moderate or sufficient.

Table 5. Results of Descriptive Analysis of E-Trust Variables

Questionnaire Statement	Mean Statistic	Total Mean Statistic	Categories
Z.1	3.09	3.10(Medium or moderate)	Moderate or Medium
Z.2	3.11		Moderate or Medium
Z.3	3.08		Moderate or Medium
Z.4	3.10		Moderate or Medium

Based on descriptive analysis, it shows that the highest statistical mean value is 3.11 and the lowest statistical mean is 3.08 with a total average of 3.10 which means that the respondents' attitude criteria regarding Electronic Word of Mouth in Wardah Solid Powder products in Cimahi City are moderate or sufficient.

Table 6. Results of Descriptive Analysis of E-Loyalty Variables

Questionnaire Statement	Mean Statistic	Total Mean Statistic	Categories
Y.1	4.20	3.66(Good)	Good
Y.2	3.10		Moderate or Medium
Y.3	4.27		Excellent

Y.4	3.05		Moderate or Medium
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Based on the descriptive analysis, it shows that the highest statistical mean value is 4.27 and the lowest statistical mean is 3.05 with a total average of 3.66 which means that the respondents' attitude criteria regarding Electronic Word of Mouth on Wardah Solid Powder products in Cimahi City are good.

Average score interval as the basis for interpretation

- 0.00 – 1.80 = Very Bad
- 1.81 – 2.60 = Bad
- 2.61 – 3.40 = Medium
- 3.41 – 4.20 = Good
- 4.21 – 5.00 = Excellent

Classic Assumption Test

Normality Test

Table 7. Normality Test Results

Yes	Types of Classical Assumption Tests	Criteria for Acceptance of Test Results	Test Results	Interpretation
	Normality Test Equation 1	(Sig) $\geq 0,05$	(Sig) = 0,200	Normally Distributed Data
	Normality Equation Test 2	(Sig) $\geq 0,05$	(Sig) = 0,200	

Based on the results of the classical assumption test in table 4.3, it is known that in the normality test the significance value of the first equation (sig) = 0,200 $\geq$ 0.05, then for the significance value of the second equation (sig) = 0,200 $\geq$ 0,05 which means that the data is normally distributed.

Multicollinearity Test

Equation 1

Table 8. Results of the Multicollinearity Test Equation 1

Variable	Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
						Tolerance	VIF
Constant	5,099	1,539		3,313	,001		
Perceived Ethicality (X1)	,323	,054	,495	5,975	<,001	,772	1,295
Electronic	,223	,092	,200	2,420	,017	,772	1,295

Word of Mouth (X2)							
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a. Dependent Variable: Total E-Trust

Equation 2

Table 9. Results of the Multicollinearity Test Equation 2

Variable	Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
						Tolerance	VIF
Constant	3,512	1,402		2,505	,014		
Perceived Ethicality (X1)	,116	,054	,193	2,161	,033	,592	1,690
Electronic Word of Mouth (X2)	,424	,082	,411	5,145	<,001	,735	1,360
E-Trust Total	,200	,081	,216	2,482	,015	,620	1,613

a. Dependent Variable: Total E-Loyalty

Then based on the results of the multicollinearity test, it is shown that each independent variable has a value tolerance > 0.10 and VIF < 10 , which indicates that the model is free of multicollinearity or there is no correlation between independent variables.

Heterokedasticity Test

Equation 1

Table 10. Results of the Heterokedasticity Test of Equation 1

Variable	Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
Constant	2,746	,729		3,770	<,001
Perceived Ethicality (X1)	-,018	,029	-,060	-,617	,539
Electronic Word of Mouth (X2)	-,069	,047	-,164	-1,478	,142

a. Dependent Variable: ABS_RES1

Equation 2

Table 11. Results of the Equation Heterokedasticity Test 2

Variable	Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.

Constant	3,245	,875		3,707	<,001
Perceived Ethicality (X1)	-,051	,034	-,176	-1,516	,132
Electronic Word of Mouth (X2)	,011	,051	,022	,212	,832
E-Trust Total	-,061	,050	-,137	-1,210	,229

a. Dependent Variable: ABS_RES2

Furthermore, based on the results of the heteroscedasticity test, it is shown that each variable has a significance value (sig) > 0.05 which the regression model is free from heteroscedasticity or there is no independent variable that affects the residual absolute value.

Results of Hypothesis Test (Test – T) and Sobel Test

Multiple Regression Test

Equation 1

Table 12. Multiple Regression Test Results of Equation 1

Models		Unstandardized Coefficients		Standardized Coefficients	T Value	Sig
		B	Std. Error	Beta		
1	(Constant)	5,099	1,539		3,313	0,001
	Perceived Ethicality	0,323	0,054	0,495	5,975	0,001
	E – Word of Mouth	0,223	0,092	0,200	2,420	0,017

Based on table 4. The multiple regression equation can be obtained as follows:

$$Z = 5.099 + 0.323 X1 + 0.223 X2$$

Referring to the results of multiple regression analysis, it is known that a constant value of 5,099 indicates that all variables are of zero value, then E-Trust will be worth 5,099 units. Perceived Ethicality has a positive and significant effect on E-Trust which can be seen from the coefficient (B) of 0.323 and with a T_{count} value of 5.975 greater than T_{table} 1.65704 and a significance value of 0.001 less than 0.05. Then, Electronic Word of Mouth has a positive and significant effect on E-Trust can be seen from the coefficient (B) of 0.223 and with a T_{count} value of 2.420 greater than T_{table} 1.65704 and a significance value of 0.017 smaller than 0.05. Therefore, the management of Bedak Wardah can prioritize to improve all indicators that make up Perceived Ethicality and Electronic Word of Mouth because it is expected to have a positive impact on E-Trust. Every 1 increase in Perceived Ethicality and Electronic Word of Mouth can encourage an increase of 0.323 and 0.223 units of E-Trust.

Equation 2

Table 13. Multiple Regression Test Results of Equation 2

Models		Unstandardized Coefficients		Standardized Coefficients	T Value	Sig
		B	Std. Error	Beta		
1	(Constant)	3,512	1,402		2,505	0,014
	Perceived Ethicality	0,116	0,054	0,193	2,161	0,033
	E – Word of Mouth	0,424	0,082	0,411	5,145	0,001
	E-Trust	0,200	0,081	0,216	2,482	0,015

Based on table 5, multiple regression equations can be obtained as follows:

$$Y = 3.512 + 0.116 x_1 + 0.424 x_2 + 0.200 Z$$

Referring to the results of multiple regression analysis, it is known that a constant value of 3.512 indicates that all variables are worth zero, then E-Loyalty will be worth 3.512 units. Perceived Ethicality has a positive and significant effect on E – Loyalty which can be seen from the coefficient (B) of 0.116 and with a T_{count} value of 2.161 greater than T_{table} 1.65704 and a significance value of 0.033 smaller than 0.05. Then, Electronic Word of Mouth has a positive and significant effect on E – Loyalty can be seen from the coefficient (B) of 0.424 and with a T_{count} value of 5.145 greater than T_{table} 1.65704 and a significance value of 0.001 smaller than 0.05. Then, E-Trust has a positive and significant effect on E-Loyalty can be seen from the coefficient (B) of 0.200 and with a T_{count} value of 2.482 greater than T_{table} 1.65704 and a significance value of 0.015 smaller than 0.05. Therefore, the management of Betaldah Wardah can prioritize to improve all indicators that form Perceived Ethicality, Electronic Word of Mouth, and E-trust because it is expected to have a positive impact on E-Loyalty. Every 1 increase in Perceived Ethicality, Electronic Word of Mouth, and E-trust can encourage an increase of 0.116, 0.424, and 0.200 units of E-Loyalty.

Sobel Test

The sobel test has the purpose of knowing the role of e-trust in mediating the indirect influence of perceived ethicality and electronic word of mouth on e-loyalty. This sobel test is carried out using the online sobel test calculator from quantpsy.org/sobel/sobel.htm.

Table 14. Sobel Test Results

Relation ships Between Hypothesized Variables	A	B	the Battl e of the T	Sb	Sobel Test Results (Z Calculated)	Criteria for Acceptance of Sobel Test Results	P Value	Interpretation
Perceived Ethicality → E –	0,323	0,200	0,054	0,081	2,28232566	$Z_{count} > Z_{table} = 1.96$	0,022	E – Trust successfully mediated the influence of Perceived

Trust → E – Loyalty								Ethicality on E – Loyalty
E – Word of Mouth → E – Trust → E – Loyalty	0,223	0.200	0,092	0,081	1,72973236	$Z_{count} > Z_{table} = 1.96$	0,083	E – Trust did not succeed in mediating the influence of E – Word of Mouth on E – Loyalty

Description:

a = regression coefficient of independent variable to the intervening variable

b = regression coefficient of intervening variables against dependent variables

Based on table 4.10, the results of the test of the role of E – Trust in mediating the influence of Perceived Ethicality on E – Loyalty. Sobel test obtained from Z_{count} of 2.28232566 is greater than Z_{table} 1.96 and the p-value of 0.022 is smaller than 0.05. So from these results, it can be explained that E-Trust is proven to partially mediate the influence of Perceived Ethicality on E-Loyalty because the direct and indirect influences are equally significant. Then the results of the E – Trust role test were proven not to partially mediate the influence of Electronic Word of Mouth on E – Loyalty because of the indirect and insignificant influence of Electronic Word of Mouth on E – Loyalty. The sobel test was obtained from Z_{count} of 1.72973236 Smaller than Z_{table} 1.96 and p-value of 0.083 Greater than 0.05. So from these results, it can be explained that E-Trust did not succeed in mediating the influence of Electronic Word of Mouth on E-Loyalty.

Hypothesis Test

Table 15. Hypothesis Test Results

Hypothesis	Influence Between Variables	T Count	Sig	Interpretation of Hypothesis Test Results	
H1	Perceived Ethicality → E - Trust	5,975	0.001	H0 was rejected successfully	The working hypothesis (Ha) is supported by empirical data
H2	E – Word of Mouth → E - Trust	2,420	0,017	H0 was rejected successfully	The working hypothesis (Ha) is supported by empirical data
H3	E - Trust → E - Loyalty	2,482	0,015	H0 was rejected successfully	The working hypothesis (Ha) is supported by empirical data
H4	Perceived Ethicality → E – Trust → E – Loyalty	2,282	0,001	esH0 successfully rejected	The working hypothesis (Ha) is supported by empirical data

H5	E – Word of Mouth → E – Trust → E – Loyalty	1,730	0,083	H0 was not successfully rejected	The working hypothesis (Ha) is not supported by empirical data
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Remarks:

1. Rejection criterion H0 if $T_{\text{count}} > T_{\text{table}}$ or $\text{sig} < 0.05$
2. = T_{table} (multiple regression) of 1.65704
3. = Z_{table} (sobel test) of 1.96.

DISCUSSION**Hypothesis 1: Perceived Ethicality has a positive effect on E-Trust**

The results of the first hypothesis test show that Perceived Ethicality has a positive and statistically significant influence on E-Trust. This is shown by a t-count value of 5.975 with a significance level of 0.001 ($p < 0.05$), so the first hypothesis is accepted. These results show that the higher the consumer perception of the ethical values possessed by Wardah, the higher the level of consumer trust in the brand. Based on the results of the model test, the perceived ethicality variable contributes to shaping consumer trust in Wardah solid powder products. These findings show that consumer perception of a brand's ethics is an important factor in building trust in the digital environment. Consumers not only consider product quality, but also pay attention to how a brand carries out its responsibilities, provides transparent information, maintains product safety, and shows value that meets consumer expectations. In the context of Wardah, the perception as a cosmetic brand that prioritizes ethical values and consumer trust is a stimulus that is able to build customer trust in the brand. The results of this study strengthen the concept of Stimulus-Organism-Response (S-O-R), where perceived ethicality plays a role as an external stimulus that affects the internal condition of consumers in the form of trust (e-trust). When consumers receive a stimulus in the form of a positive perception of brand ethics, the internal evaluation process will result in a higher level of trust. The results of this study are in line with the research Ain & Sutono, (2026), Widyastuti, (2023), and Saidi, (2021) which found that perceived ethicality had a positive effect on e-trust.

Hypothesis 2: Electronic Word of Mouth (e-WOM) has a positive effect on E-Trust

The results of the second hypothesis test show that Electronic Word of Mouth (e-WOM) has a positive and significant influence on E-Trust. This is shown by a t-count value of 2.420 with a significance level of 0.017 ($p < 0.05$), so that the second hypothesis is accepted. These results show that the more positive information, reviews, and consumer experiences obtained through digital media, the higher the level of consumer trust in Wardah products. These findings show that e-WOM has an important role as a source of information for consumers in evaluating a product. In the digital environment, consumers often use reviews, comments, recommendations, and other user experiences as considerations because the information comes from real consumer experiences. Information that is considered credible can reduce consumer uncertainty thereby increasing confidence in the product. In the context of cosmetic products, e-WOM such as reviews on product quality, durability, color suitability, and user experience can help consumers form a positive perception of Wardah. This shows that communication between consumers through

digital media can be a stimulus that affects internal processes in the form of trust. The results of this study support the research Uyun et al., (2023), Anggraini, (2023), and Fadhlurrahman, (2022) which states that e-WOM has a positive effect on e-trust.

Hypothesis 3: E-Trust has a positive effect on E-Loyalty

The results of the third hypothesis test show that E-Trust has a positive and significant influence on E-Loyalty. This is shown by a t-calculated value of 2.482 with a significance level of 0.015 ($p < 0.05$), so that the third hypothesis is accepted. These results show that the higher the level of consumer trust in Wardah, the higher the tendency of consumers to show loyal behavior to the brand. These findings make it clear that trust is an important foundation in building long-term relationships between consumers and brands. Consumers who believe in a product will have confidence that the brand is able to meet expectations, so they are more likely to make repeat purchases, maintain choices for brands, and provide recommendations to other consumers. In the perspective of S-O-R theory, e-trust plays the role of an organism or internal condition of consumers that is formed after receiving various stimuli from the environment, then producing a response in the form of e-loyalty. Thus, trust is not only a momentary perception, but also a psychological factor that encourages consumers to stay in touch with a brand. The results of this study are in line with the research Flavián et al., (2022) and Rachmawati & Syafarudin, (2022) who found that e-trust has a positive effect on e-loyalty. However, in the study Situmorang & Herawati, (2024) E-trust and E-Loyalty indicate that they do not affect each other.

Hypothesis 4: E-Trust plays a role in mediating the influence of Perceived Ethicality on E-Loyalty

The results of the fourth hypothesis test show that E-Trust is able to mediate the influence of Perceived Ethicality on E-Loyalty. Based on the results of the Sobel test, the Z-calculated value of 2.282 was obtained greater than the Z-table of 1.96 with a significance level of 0.022 ($p < 0.05$), so that the fourth hypothesis was accepted. These results show that perceived ethicality is not only able to build consumer loyalty directly, but also through the process of building trust. When consumers have the perception that Wardah is a brand that carries out business activities ethically, responsibly, and in accordance with consumer values, this perception will increase trust which then encourages the formation of loyalty. These findings show that trust is an important mechanism that explains how a brand's ethical perception can generate consumer loyal behavior. In the S-O-R theory, perceived ethicality as a stimulus will be processed through e-trust as an internal condition before producing a response in the form of e-loyalty. The results of this study support the research Aldulaimi et al., (2025), Batool et al., (2022), and Yasmine & Dwita, (2025) which states that e-trust acts as a mediator between perceived ethicality and consumer loyalty.

Hypothesis 5: E-Trust plays a role in mediating the Influence of Electronic Word of Mouth (e-WOM) on E-Loyalty

The results of the fifth hypothesis test showed that E-Trust was unable to mediate the influence of Electronic Word of Mouth (e-WOM) on E-Loyalty. Based on the results of the Sobel test, it was obtained that the Z-calculated value of 1.730 was smaller than the Z-table of 1.96 with a significance level of 0.083 ($p > 0.05$), so that the fifth hypothesis was rejected. These results show that the information or recommendations obtained by consumers through e-WOM are not enough to form loyalty through a trust mechanism. Although consumers obtain positive information from other users, it does not necessarily increase loyalty through e-trust. In the context of cosmetic products, consumers can directly respond to e-WOM based on the suitability of personal

experience, needs, or preferences without going through the process of building trust in the brand. These findings show that the role of e-WOM in building loyalty has a different mechanism than perceived ethicality. If perceived ethicality is more related to the value and integrity of the brand that builds trust, then e-WOM focuses more on the exchange of information between consumers that can directly influence decisions. The results of this study are in line with the research Mardhatilah & Kifli, (2025) which found that e-trust did not mediate the relationship between e-WOM and e-loyalty.

CONCLUSION

This study supports the application of the Stimulus-Organism-Response (S-O-R) theory in the context of digital marketing by showing that perceived ethicality and electronic word of mouth (e-WOM) have a positive influence on e-trust, and e-trust has a positive effect on e-loyalty. In addition, e-trust has been proven to mediate the influence of perceived ethicality on e-loyalty, but does not mediate the influence of e-WOM on e-loyalty. These findings indicate that consumer trust is an important mechanism in building customer loyalty to Wardah's solid powder products.

From a managerial perspective, the results of this study show that PT Paragon Technology and Innovation needs to strengthen the perception of brand ethics through the delivery of transparent product information, consumer privacy protection, product quality consistency, and handling customer complaints. In addition, companies also need to encourage positive reviews and actively manage digital communications to strengthen trust and increase customer loyalty.

This study has limitations, because it only focuses on Wardah solid powder customers in Cimahi City and only uses the variables perceived ethicality, e-WOM, e-trust, and e-loyalty; Meanwhile, there is still a 54.5% variation in e-loyalty explained by factors outside of this research model. Therefore, further research is recommended to expand the scope of the region, use different objects, and add variables such as brand image, customer satisfaction, perceived value, or halal awareness to produce a more comprehensive model.

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