



Online Customer Review, Online Customer Rating, and Payment Guarantee Influence on Purchase Intention

Putu Divira Vidya Ananda*, Ni Nyoman Kerti Yasa, Ni Wayan Ekawati, and I Gde Ketut Warmika

Faculty of Economics and Business, Udayana University, Bali, Indonesia

*Email: diviravidya@gmail.com

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Abstract—The purpose of this study was to analyze the effect of online customer reviews, online customer ratings, and payment guarantees on the purchase intention of e-commerce Shopee consumers in Denpasar. This study used a quantitative approach which was carried out on e-commerce Shopee consumers in Denpasar by using a questionnaire on 130 respondents. The data analysis technique used is multiple linear regression. The results of the study show that online customer reviews have a positive and significant effect on the purchase intention of e-commerce Shopee consumers in Denpasar. The online customer rating has a positive and significant effect on the purchase intention of e-commerce Shopee consumers in Denpasar. The payment guarantee has a positive and significant effect on the purchase intention of e-commerce Shopee consumers in Denpasar.

Keywords: e-commerce; online customer rating; online customer review; payment guarantee; purchase intention

I. INTRODUCTION

Online shopping is a transaction activity carried out by individuals to obtain the goods they expect via the Internet (Harahap & Amanah, 2018). The online shopping business is predicted to grow in Indonesia. Based on research conducted by Bain & Company and Facebook in 2020, the online shopping sector in Indonesia has increased 3.7 times compared to 2017. This online shopping activity is also supported by the very rapid development of e-commerce.

One of the e-commerce that will be the object of this research is Shopee. Based on iPrice data accessed on the katadata.co.id website, Shopee is e-commerce with the largest monthly website visitors in Indonesia, which received 71.5 million website visits during the first quarter of 2020. However, in the second quarter of 2022, Shopee's position as the e-commerce site with the largest monthly site visitors in Indonesia was shifted by Tokopedia. According to data from iPrice, the number of monthly visits to Tokopedia

during the second quarter of 2022 reached 158.6 million, while Shopee was only 131.3 million (Ahdiat, 2022).

The high number of transactions and site visits on e-commerce does not indicate that online shopping activities occur without problems. In online shopping, when a consumer decides to buy a product, doubts will arise in their minds because there is a risk in online shopping activities (Sandora, 2020). The risks that consumers are afraid of when shopping online will be related to consumer purchase intentions (Sandora, 2020).

Purchase intention shows a person's tendency to buy products that are influenced by needs, attitudes, and perceptions of products or brands (Chakraborty & Bhat, 2018; Adinata & Yasa, 2018; Prabandari et al., 2018; Wedari & Yasa, 2022; and Wangsa et al., 2022). According to Kotler & Armstrong (2018), purchase intention is influenced by four factors, namely, great attention to the product, interest or focus on the product, desire to buy, and confidence or trust in the quality

and benefits derived from a product.

Confidence or trust in the quality and benefits derived from a product and strong interest will encourage consumers to evaluate a product. Online customer reviews can be an important source of information for consumers in evaluating products. Apart from online customer reviews, there is also an online customer rating which is an assessment of product performance in the form of numbers, generally 1-5. Online customer reviews and online customer ratings have the same function but are packaged in different forms.

Consumers will evaluate products by observing online customer reviews and online customer ratings before deciding to buy a product (Chakraborty & Bhat, 2018). Research by Arifianto & Endah Pratiwi (2021) entitled "Lazada, Shopee or Tokopedia? A Lokapasir Preference by Student-Workers in the Greater Tangerang Area" identifies online buying behavior with the following factors: before purchase (Reviews of e-stores and complaints, Certification and safety or star ratings, Advertising and communication on social networks, chat and phone lines, product prices), purchasing (Websites, organizational factors, product descriptions, payment methods, store chains, and discounts) and after-sales services (additional services, warranties). This study then found that Shopee has a major advantage in terms of reviews and complaints (UK), certification and security (SK), advertising and communication (IK), product price (HP), website (SW), payment method (MP), and transportation (TP).

Another issue that is a source of doubt in doing online shopping is that there is no meeting between the seller and the buyer. Based on data from the Ministry of Communication and Information obtained from CNN Indonesia, there were 115,756 reports of complaints of online transaction fraud in 2021. In protecting consumers from fraud mode, e-commerce has a payment guarantee policy. The payment guarantee policy is carried out by holding the buyer's funds by the e-commerce party until the transaction is declared complete by the buyer. The confirmed transaction has been completed, followed by the transfer of the held funds to the seller.

Preliminary surveys that have been conducted prove that online customer reviews, online customer ratings, and payment guarantees are considered important by the majority of pre-survey respondents in their decision-making process. The results of the pre-

survey were then supported by previous research. Based on research conducted by Farki et al. (2016), Fauzi & Lina (2021), Ichsan et al. (2018) and Ramadhani et al. (2021) that review and rating variables have proven to have a positive and significant effect on purchase intention. Research by Farki et al. (2016) specifically stated that the effect of reviews on purchase intentions is more significant than the effect of ratings on purchase intentions. Furthermore, Cheong et al. (2019) conducted research on online customer reviews that were devoted to review timelines (the date the review was uploaded), review quantity (number of reviews), and review valance (information contained in the review) on purchase intention which obtained the result that the three review variables were positively correlated and significant to purchase intention.

A pre-survey with unstructured interviews was conducted on 13 respondents with the result that a payment guarantee was required for the safety factor. This effect of security is shown in research by Sarjita (2020) and Alwafi & Magnadi (2016) which proves that security has a positive and significant effect on purchase intention. Security guarantees will increase the level of purchasing decisions as evidenced in research by Prasetyo (2021). Then, research on the effect of guarantees in influencing consumer purchase intentions was shown by Shofianah (2014) and Marsyaf (2021) that guarantees have a positive and significant effect on the purchasing decision process. However, conflicting results were found in research by Amrita (2020) regarding payment guarantees for purchase intentions.

In research by Amrita, it was found that payment guarantees had no effect on purchase intentions. The existence of this mismatch supports the re-examination of the effect of payment guarantees on purchase intention. Further research has been conducted by Naomi & Ardhiyansyah (2021) who found that online customer reviews and online customer ratings have an effect of 56.8% on buying interest. In addition, Susanto & Muljadi (2022), found that online customer reviews (X1) do not have a significant effect on purchase interest (Y) in Bukalapak online shop customers, online customer rating (X2) has a significant effect on purchase interest in Bukalapak online shop customers (Y).

Based on the phenomena that have been described, the purpose of this research is to examine and explain the effect of online customer reviews, online customer ratings, and

payment guarantees on the purchase intentions of Shopee e-commerce consumers in Denpasar. This research is expected to provide benefits to parties who need and are related both theoretically and practically.

II. CONCEPT AND HYPOTHESIS

This study uses the theory of Fishbein and Ajzen in 1967 namely the Theory of Resoned Action (TRA) and the Theory of Planned Behavior (TPB) which are developments from TRA. In TRA, human behavior begins with their intentions which are then influenced by their attitude towards actions and subjective norms that influence their mindset. TPB applies the same as TRA which is a function of attitudes towards subjective behavior and norms but with the addition of perceived behavioral control variables (PBC) (Paul & William J, 2018). Based on this, the Theory of Reasoned Action is closely related to purchase intentions because of how individual behavior will determine purchase intention for certain products, as well as the Theory of Planned Behavior where online customer reviews, online customer ratings, and payment guarantees act as perceptions of control that influence purchase intention.

Based on a search of literature and previous research, the conceptual framework can be described as follows:

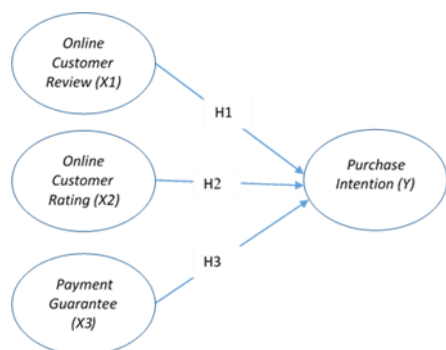


Figure 1. Conceptual Framework

Online customer reviews are opinions made either positive, negative or neutral by consumers regarding their experience of a product available online (Zhao & Zhang, 2019). In a study by Farki et al. (2016), Ichsan et al. (2018), Fauzi & Lina (2021), and Ramadhani et al. (2021) found that online customer reviews have a positive and significant influence on purchase intention. Based on this, the researcher builds the hypothesis:

H₁: Online customer reviews have a positive and significant effect on purchase

intention

Online customer rating is a form of submitting a review using a scale in the form of stars which is presented online to the public. Online customer ratings are more objective and measurable because they are delivered in the form of quantitative data. Research by Farki et al. (2016), Ichsan et al. (2018), Fauzi & Lina (2021), Ramadhani et al. (2021), and Shin & Darpy (2019) found that online customer ratings have a positive and significant influence on purchase intention. Based on this, the researcher built the hypothesis:

H₂: Online customer rating has a positive and significant effect on purchase intention

A payment guarantee is a guarantee on the payment of a transaction. Security guarantees play a role in building trust by reducing consumer concerns about the misuse of personal data that may occur during transactions. This trust will affect the purchase intention of a consumer. In research by Sarjita (2020), the results show that security affects consumer purchase intention. Security will increase the level of purchasing decisions as evidenced in research by Prasetyo (2021). Then, research on the effect of guarantees in influencing consumer purchase intentions was shown by Shofianah (2014) and Marsyaf (2021) that guarantees have a positive and significant effect on the purchasing decision process. Based on this, the researcher built the hypothesis:

H₃: Payment guarantee has a positive and significant effect on purchase intention

III. METHOD

This study uses a quantitative approach to the type of associative research. This research was conducted in Denpasar City because it has the highest per capita expenditure, especially for non-food goods in the Province of Bali. The subject of this research is the people of Denpasar City. Then, the object of this research is purchase intention. The population in this study are all consumers in Denpasar who have never made transactions on Shopee e-commerce with an unknown amount. The sample determination method uses a nonprobability sampling technique with purposive sampling. The sample used was 130 people with the criteria, domiciled in Denpasar, have completed or are currently completing high school/vocational high school education, know information about Shopee e-commerce and have the intention to shop

online at Shopee e-commerce. The independent variables in this study are online customer ratings, online customer reviews, and payment guarantees. An online customer review is a review given by a customer on the experience obtained with a product purchased at Shopee. The online customer rating is a summary of the opinions and ratings by Shopee customers of the products purchased which are described on a standard scale

(number of stars). A payment guarantee is a guarantee given to transactions that occur between buyers and sellers at Shopee. The dependent variable in this research is purchase intention. Purchase intention shows the tendency of Shopee consumers to buy products at Shopee which are influenced by their needs, attitudes, and perceptions of the product or brand..

Table 1. Operational Research Variables

Variable	Indicator	Source
Online Customer Review (X ₁)	Review timelines Review Quantity Review Valance	Cheong et al. (2019)
Online Customer Rating (X ₂)	Awareness Frequency Comparison Effect	Shin & Darpy (2019)
Payment Guarantee (X ₃)	Use of shopeepay Guaranteed transaction Response from the Shopee seller	Amrita (2020)
Purchase Intention (Y)	Product introduction Stimulus Information search	Haryantana (2015)

The data collection method used an instrument in the form of a questionnaire which was distributed to each respondent with a Likert scale of 5 points. The research instrument was tested using validity and reliability tests. Tests on the regression model were carried out using the classical assumption test with the normality test, multicollinearity test, and heteroscedasticity test to obtain an appropriate analytical model, which must avoid the possibility of deviation from the classical assumptions. This study uses descriptive statistical analysis with data analysis techniques with multiple linear regression to determine whether there is an effect of online customer reviews, online customer ratings, and payment guarantees on the purchase intention of Shopee e-commerce consumers. Then, the hypothesis in this study was tested by t-test (hypothesis test), F test (model feasibility test), and R² (coefficient of determination).

IV. RESULT AND DISCUSSION

The characteristics of the respondents in this study include gender, age, and occupation which can be seen in Table 2 .

Table 2. Characteristics of Respondents

Characteristics of Respondents	Amount	
	People	Percentage
Based on Gender		
Man	67	52%
Woman	63	48%
Amount	130	100%
Based on Age		
17-21	46	35%
22-26	32	25%
27-31	11	8%
32-36	14	11%
>36	27	21%
Amount	130	100%
Based on Occupation		
Student / Student	67	52%
Private Employee	38	29%
Government Employee	11	8%
Enterpreneur	9	4%
Other	5	7%
Amount	130	100%

The validity test in this study uses a significance value of 0.05 or $\alpha = 5\%$ with degrees of freedom. Degree of freedom (df) = $n-2$, for $n = 70$, then $df = 70-2 = 68$. Based on the distribution table r , $r_{table} = 0.235$. The results of the validity test (Table 3) in this study showed that the four variables obtained a correlation coefficient value (Pearson Correlation) $> r_{table}$.

Table 3. Research Instrument Validity Test Results

Variable	Item	rcount	rtable	note
Online Customer Review (X ₁)	X1.1	0,732	0,235	Valid
	X1.2	0,702	0,235	Valid
	X1.3	0,604	0,235	Valid
	X1.4	0,714	0,235	Valid
	X1.5	0,741	0,235	Valid
	X1.6	0,551	0,235	Valid
	X1.7	0,558	0,235	Valid
	X1.8	0,627	0,235	Valid
	X1.9	0,573	0,235	Valid
	X1.10	0,694	0,235	Valid
Online Customer Rating (X ₂)	X2.1	0,789	0,235	Valid
	X2.2	0,783	0,235	Valid
	X2.3	0,886	0,235	Valid
	X2.4	0,766	0,235	Valid
	X2.5	0,730	0,235	Valid
Payment Guarantee (X ₃)	X3.1	0,575	0,235	Valid
	X3.2	0,704	0,235	Valid
	X3.3	0,802	0,235	Valid
	X3.4	0,772	0,235	Valid
	X3.5	0,778	0,235	Valid
	X3.6	0,733	0,235	Valid
Purchase Intention (Y)	Y.1	0,647	0,235	Valid
	Y.2	0,762	0,235	Valid
	Y.3	0,773	0,235	Valid
	Y.4	0,804	0,235	Valid
	Y.5	0,847	0,235	Valid
	Y.6	0,834	0,235	Valid
	Y.7	0,835	0,235	Valid

(Source: Primary Data Processed, 2023)

The reliability test results in Table 4 show that the four research variables obtained a Cronbach's Alpha coefficient that was greater than 0.70 so the statements in the questionnaire were said to be reliable.

Table 4. Reliability Test Results

Variable	Cronbach's Alpha	note
Online Customer Review (X ₁)	0,840	Reliable
Online Customer Rating (X ₂)	0,847	Reliable
Payment Guarantee (X ₃)	0,809	Reliable
Purchase Intention (Y)	0,894	Reliable

(Source: Primary Data Processed, 2023)

The data that has been obtained from distributing the questionnaires needs to be described in order to provide a clear interpretation of the data obtained. The average value is used to describe the results obtained from the research instrument.

The results of the descriptive analysis show that respondents' answers to the 3 indicators used to measure purchase intention obtained a total average value of 4.17 in the high category. These results indicate that overall respondents have a high intention to shop at e-commerce Shopee. The statement with the highest score is shown on the product recognition indicator, which means consumers know Shopee e-commerce very well. The statement with the lowest score is shown on the information search indicator, meaning that consumers still have other sources of information to decide to shop at e-commerce Shopee besides online customer reviews, online customer ratings and payment guarantees.

The results of the descriptive analysis show that respondents' answers to the 3 indicators used to measure online customer reviews obtained a total average score of 3.67 in the good category. These results indicate that in general, the respondents represented online customer reviews from e-commerce Shopee well. Statements with the highest scores are shown on the review timelines indicator, which means the date when a review is uploaded will have more influence on consumer purchase intentions. The statement with the lowest score is shown in the review valance indicator, which means that there are other sources of information that consumers can use as a tool to evaluate a product in e-commerce Shopee besides online customer reviews.

The results of the descriptive analysis show that respondents' answers to the 4 indicators used to measure online customer ratings obtained a total average value of 4.32 in the very good category. These results indicate that in general, the respondents represented online customer ratings from e-commerce Shopee well. The statement with the highest score is shown in the effect indicator, which means that online customer ratings on e-commerce Shopee are considered important when it can influence consumer purchase intentions. The statement with the lowest score is shown on the frequency indicator, which means that consumers do not always use online customer ratings as a source of information when shopping at Shopee e-

commerce.

The results of the descriptive analysis show that respondents' answers to the 3 indicators used to measure payment guarantees obtained a total average score of 4.09 in the good category. These results indicate that in general, the respondents represented the payment guarantee from e-commerce Shopee well. The statement with the highest score is shown on the guaranteed transaction indicator, which means that consumers feel that a payment guarantee policy will guarantee their transactions when shopping at Shopee e-commerce. The statement with the lowest score is shown on the shopeepay usage indicator, which means consumers have a choice of other payment features besides shopeepay.

Table 5. Normality Test Results

	Unstandardized Residual
N	130
Kolmogorov-Smirnov Z	0,067
Asymp. Sig. (2-tailed)	0,200

(Source: Primary Data Processed, 2023)

The results of the normality test are shown in Table 5, obtaining Asymp results. Sig. (2-tailed) of 0.200 which is greater than 0.05 (0.200 > 0.05). This shows that the regression equation model in this study has a normal distribution.

Table 6. Multicollinearity Test Results

Variable	Colinearity Statistic	
	Tolerance	VIF
Online Customer Review (X ₁)	0,992	1,008
Online Customer Rating (X ₂)	0,911	1,098
Payment Guarantee (X ₃)	0,906	1,104

(Source: Primary Data Processed, 2023)

Based on the results of the multicollinearity test in Table 6, it shows that the tolerance coefficient for each independent variable, namely online customer reviews, online customer ratings, and payment guarantees, is greater than 0.10 and the VIF value is less than 10. These results indicate that there is no correlation between independent variables so there are no multicollinear symptoms in the regression model.

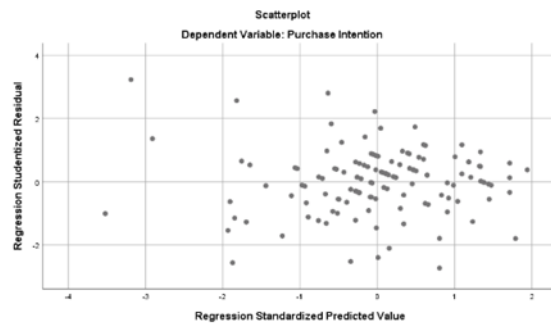


Figure 2. Heteroscedasticity Test Results

Heteroscedasticity testing was carried out by looking at the scatterplot graph (Figure 2) which obtained the result that the dots spread out and did not form a clear pattern. It can be concluded that the data above fulfills the heteroscedasticity test.

Multiple linear analysis tests are used to determine the effect of online customer reviews (X₁), online customer rating (X₂), dan payment guarantee (X₃) on purchase intention (Y) in e-commerce Shopee. Based on the results of multiple linear regression analysis, the regression equation is obtained as follows:

$$Y = 9,728 + 0,155X_1 + 0,180X_2 + 0,405X_3$$

Note:

- Y = Purchase Intention
- a = constant
- $\beta_1, \beta_2, \beta_3$ = regression coefficient
- X₁ = online customer review
- X₂ = online customer rating
- X₃ = payment guarantee
- e = error value

A constant value of 9.728 indicates that if the variable purchase intention (Y) is not influenced by the four independent variables or online customer review (X₁), online customer rating (X₂), and payment guarantee (X₃) is zero (0), then the purchase intention value of Shopee e-commerce consumers in Denpasar is 9.728.

The regression coefficient for online customer review independent variables (X₁) is positive, indicating that there is a unidirectional relationship between online customer reviews (X₁) with purchase intention (Y). The online customer review variable regression coefficient (X₁) of 0.155, which means that for every additional online customer review by one unit, it will increase the purchase intention of e-commerce Shopee

consumers in Denpasar by 0.155.

The regression coefficient for the online customer rating independent variable (X_2) is positive, indicating that there is a unidirectional relationship between online customer ratings (X_2) with purchase intention (Y). The online customer rating variable regression coefficient (X_2) of 0.180, which means that for every increase in online customer rating by one unit, it will increase the purchase intention of e-commerce Shopee consumers in Denpasar by 0.180.

The regression coefficient for the payment guarantee independent variable (X_3) is positive, indicating that there is a unidirectional relationship between payment guarantees (X_3) with purchase intention (Y). Payment guarantees variable regression coefficient (X_3) of 0.405, which means that for each additional payment guarantee by one unit, it will increase the purchase intention of e-commerce Shopee consumers in Denpasar by 0.405.

Test the coefficient of determination or R^2 conducted to find out the magnitude of the contribution made by online customer reviews, online customer ratings, and payment guarantees to the purchase intention of Shopee e-commerce consumers in Denpasar, which is shown in the R Square figure.

Table 7. Determination Coefficient Test Results

R	R Square	Adjusted R Square	Std. Error of the Estimate
0,685	0,470	0,457	2,199

(Source: Primary Data Processed, 2023)

The coefficient of determination (R Square) in Table 7 shows the number 0.470 which means that 47% of the variation in purchase intention for e-commerce Shopee consumers in Denpasar is influenced by online customer reviews, online customer ratings, and payment guarantees while the remaining 53% is influenced by factors others that were not included in the research model.

Table 8. F test results

Model	Sum of Squares	df	F	Sig.
Regression	539,389	3	37,191	0,000
Residual	609,142	126		
Total	1148,531	129		

(Source: Primary Data Processed, 2023)

Based on the results of the F test in Table 8, an F value of 37.191 was obtained with a significance value of 0.000. Because the significance value is less than 0.05 ($0.000 < 0.05$), it can be concluded that the equation model in this study is feasible to use and the variables online customer review, online customer rating, and payment guarantee have a significant effect simultaneously on purchase intention.

Hypothesis testing, also known as the t-test, is used to test the effect of online customer reviews, online customer ratings, and payment guarantee variables partially or individually on purchase intention variables. The results of the t-test are shown in Table 9 below.

Table 9. Hypothesis Test Results

Variable	Beta Coefficient	t count	Sig. t
Online customer review (X_1)	0,155	4,831	0,000
Online customer rating (X_2)	0,180	2,308	0,023
Payment guarantee (X_3)	0,405	8,417	0,000

(Source: Primary Data Processed, 2023)

Based on the results of online customer review analysis (X_1) on purchase intention (Y), a significance value of 0.000 (< 0.05) is obtained with a beta coefficient value of 0.155 which can be interpreted as H_1 accepted. These results indicate that online customer reviews have a positive and significant effect on purchase intention. This means that the better online customer reviews found on e-commerce Shopee will increase the purchase intention of Shopee e-commerce consumers in Denpasar City. These results are in line with the results of this study in line with the results of previous research conducted by Fauzi & Lina (2021), Ichsan et al. (2018), Ramadhani et al. (2021) and Cheong et al. (2019).

Based on the results of online customer rating analysis (X_2) on purchase intention (Y), a significance value of 0.023 (< 0.05) is obtained with a beta coefficient value of 0.180 which means that H_2 accepted. These results indicate that online customer rating has a positive and significant effect on purchase intention. This means that the better the online customer rating found on e-commerce Shopee will increase the purchase intention of Shopee e-commerce consumers in Denpasar City. The results of this study are also in line with the results of previous research conducted by

Fauzi & Lina (2021), Ichsan et al. (2018), and Ramadhani et al. (2021).

Based on the results of the payment guarantee analysis (X_3) on purchase intention (Y), a significance value of 0.000 (<0.05) is obtained with a beta coefficient value of 0.405 which means that H_3 is accepted. These results indicate that the payment guarantee has a positive and significant effect on purchase intention. This means that the existence of a payment guarantee contained in e-commerce Shopee will increase the purchase intention of Shopee e-commerce consumers in Denpasar City. The results of this study are in line with research by Shofianah (2014) and Marsyaf (2021).

V. CONCLUSION

Based on the research results obtained, several conclusions can be drawn. First, online customer reviews have a positive and significant effect on purchase intention. This means that the better online customer reviews owned by e-commerce Shopee, the higher the consumer's purchase intention will be. Second, online customer rating has a positive and significant effect on purchase intention. This means that the better the online customer rating owned by e-commerce Shopee, the higher the consumer's purchase intention will be. Third, the payment guarantee has a positive and significant effect on purchase intention. This means that the existence of a payment guarantee at Shopee e-commerce will increase consumer purchase intention. Based on the research results, there are several suggestions that can be given. First, Shopee as an e-commerce in Indonesia needs to increase the relevance of ratings so that they can be trusted as a source of information when shopping. Second, Shopee needs to improve the quality of online customer reviews so that they can be used as a tool to evaluate products in Shopee e-commerce. Third, Shopee needs to increase consumer awareness regarding to online customer ratings which can be used as a source of information in assessing the product to be purchased. Fourth, Shopee needs to improve the security of using shopeepay as a payment feature in Shopee's e-commerce to help increase the purchase intention of Shopee consumers. Finally, consideration for examining variables, factors, and other indicators outside of online customer reviews, online customer ratings, and payment guarantees is needed to determine purchase intentions. Such as brand image, price, promotion, celebrity endorser, and others.

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