The influence of online customer review on trust and its implications for purchasing decisions on the Tokopedia marketplace

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ABSTRACT

This study aims to analyze: (1) The direct influence of Online Customer Review on Purchase Decisions; (2) The direct effect of Online Customer Review on Trust; (3) The direct effect of Trust on Purchase Decisions; (4) the Indirect influence of online customer review on purchasing decisions through trust. This study uses quantitative associative, with data collection through questionnaires (primary data). The sampling technique used a purposive sampling of as many as 250 respondents. The analysis used in this research is path analysis with the help of SmartPLS 3.0 software. The results showed that; (1) online customer reviews have a positive and significant direct influence on purchasing decisions; (2); Online Customer Review has a positive and significant direct effect on Trust (3) trust has a positive and significant direct effect on purchasing decisions; (4) Online customer reviews have a positive and significant indirect effect on purchasing decisions through trust.

Keywords: Online Customer Review; Tust; Purchase Decision.

INTRODUCTION

In this modern era, economic activity is not only done conventionally. The development of the internet affects businessmen to adjust, and utilize the internet as a medium for product marketing development. Popular terms that are used as land for doing business using the internet network are e-commerce or marketplace. (Afifah, 2019). A new business model that is developing along with the rapid development of information technology infrastructure is the marketplace. This marketplace is designed to minimize complex business processes to create efficiency and effectiveness. According to (Wertz & Kingyens, 2015, p. 6) the presence of a marketplace is a form of linking service or product providers with prospective buyers so that both buyers and sellers make transactions easier. In the I price Group report, the e-commerce company in Indonesia with the highest number of visitors was obtained by Tokopedia, reaching 157 million visitors in the first quarter of 2022. Tokopedia's success cannot be separated from the value or benefits that consumers get, such as offering free shipping and flash sales programs at competitive prices.

Top 5 Website E-Commerce Terpopuler di Asia Tenggara

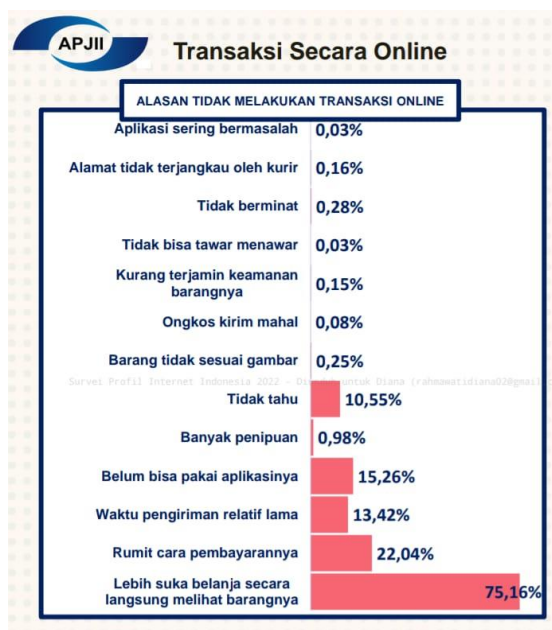Data peringkat website e-commerce berdasarkan jumlah pengunjung website terbanyak pada Q1 2022

Peringkat	Indonesia	Malaysia	Singapura	Thailand	Filipina	Vietnam
1	Tokopedia	Shopee	Shopee	Shopee	Shopee	Shopee
2	Shopee	PG Mall	Lazada	Lazada	Lazada	Thế Giới Di Động
3	Lazada	Lazada	Amazon	Central Online	Zalora	Điện Máy Xanh
4	Bukalapak	Zalora	Qoo10	JD Central	Ebay	Lazada
5	Orami	GoShop	Castlery	HomePro	Beauty MNL	Tiki

Metodologi: Data peringkat e-commerce diambil berdasarkan jumlah pengunjung website terbanyak yang terdapat dalam laporan peta e-commerce iPrice pada Q1 2022 di Indonesia, Malaysia, Singapura, Thailand, Filipina dan Vietnam.

Source: iPrice Group · Created with Datawrapper

Source: iPrice, 2022

Figure 1. Most Popular E-commerce Websites in Southeast Asia

The main reason people make purchases online is the convenience it offers. However, there may be still people who choose to shop offline due to the lack of physical access, security problems in payments, and fear of fraud. Looking at the results of a survey conducted by the Asosiasi Penyelenggara Jasa Internet Indonesia (APJII), 75.16% of people prefer to shop directly because they can see the goods to be purchased.

APJII **Transaksi Secara Online**

ALASAN TIDAK MELAKUKAN TRANSAKSI ONLINE

Aplikasi sering bermasalah	0,03%
Alamat tidak terjangkau oleh kurir	0,16%
Tidak berminat	0,28%
Tidak bisa tawar menawar	0,03%
Kurang terjamin keamanan barangnya	0,15%
Ongkos kirim mahal	0,08%
Barang tidak sesuai gambar	0,25%
Tidak tahu	10,55%
Banyak penipuan	0,98%
Belum bisa pakai aplikasinya	15,26%
Waktu pengiriman relatif lama	13,42%
Rumit cara pembayarannya	22,04%
Lebih suka belanja secara langsung melihat barangnya	75,16%

Source: Asosiasi Penyelenggara Jasa Internet Indonesia (APJII), 2022

Figure 2. Reasons for Consumers Not to Make Online Transactions

Online shopping trust (trust) is the main capital for buyers or sellers because both do not transact directly so if an online store in the marketplace ever lies, the buyer will not be easy to trust again. (Rosdiana, 2019). According to Costabile in Widyawati (2017), consumer trust is defined as the perception of consumer power based on transactional or interaction experiences characterized by meeting expectations for product performance and satisfaction.

Trust in online shopping is an important thing because buyers and sellers do not meet directly, only see through the internet. Trust is an important factor for purchasing decisions, Kotler (2009, p. 223) describes buying decisions as follows: "several stages taken by consumers before deciding to purchase a product".

To overcome the problems of trust and the risk of online shopping felt by customers, many marketplace strategies are expected to give confidence to potential consumers to make purchases in the online market. The Marketplace creates various features to attract potential consumers, among the many features Online Customer Review (OCR) is one of the characteristics that has attracted the attention of academics and the public as one of the most influencing factors in determining consumer purchasing decisions. (Fakri, 2016). Online Customer Review is part of eWOM which is part of E-Marketing (Dennis et al., 2020). According to Filieri, (2014) in (Wahyudi 2019), online customer review (OCR) is a form of digital testimonial in online sales where prospective customers receive information about a product from consumers who have felt the benefits of the product. When consumers find product quality difficult to predict, or when product standards are ambiguous, information becomes one of the determinants of decision making.

Any positive or negative reviews can be used as a basis for consideration when buying. However, some reviews do not match reality. Many manufacturers create fake reviews so that their products always get positive reviews. This then encourages them to commit fraud by using the services of fake auditors. According to a report by research firm Mintel, about 57% of consumers surveyed suspect that a company or product has only positive reviews and no negative reviews. In addition, around 49% also believe that companies can incentivize those who can leave reviews online. This is called a fake review (Deborah, 2016).

The theory and previous studies have shown that online customer review (OCR) can influence consumer purchasing decisions. The theory of the influence of OCR on purchasing decisions from Ismagilova et al (2017) who is a researcher from the United Kingdom (UK) is a developed country. So, there is a possibility that Indonesia, which is known as a developing country, will produce a different survey. There is a high possibility that online reviews can significantly influence purchasing decisions or may not influence purchasing decisions for online store consumers.

METHODS

The type of research used in this research is quantitative associative. While the data technique used is path analysis. The population determined in this study were users of the Tokopedia application. The sample used was 250 respondents. In this study, the questionnaire will be distributed in a Google form which is distributed through several media such as WhatsApp Messaging, Telegram, and Instagram. In this study, the scale used to measure the effect of the variable is the Likert scale. Analysis of the data used in this study is Partial Least Square (PLS).

RESULTS AND DISCUSSION

Outer Model

The outer model explains how each indicator block relates to its latent variables (Ghozali, 2014). The analysis of the outer model can be seen from the values of convergent validity, construct validity, discriminant validity, and composite reliability. The outer model is shown as follows.

1. Convergent Validity

Convergent validitycan be seen from the correlation between item scores/indicators with construct scores. Individual indicators are considered valid if the loading score on each path should be > 0.7 (Jogiyanto, 2016).
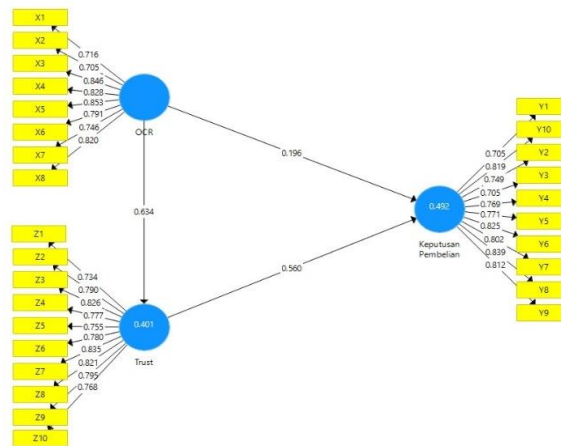
Source: Data processing with PLS (2022).
Figure 3. Results of PLS Algorithm Analisis Analysis

Based on the data in Figure 3, all the statement items used in this study are declared valid, namely the value of each outer loading for each statement item > 0.7 (Jogiyanto, 2016)

2. Construct Validity

Construct validityis the validity of the extent to which the test measures the constituents of the underlying theory. The construct is declared to have good construct validity if the average variance extracted (AVE) value must be > 0.5 (Jogiyanto, 2016).

Table 1. Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
KP	0.610
OCR	0.624
Trust	0.622

Source: Data processing with PLS (2022).

Based on table 1. the AVE value for each variable in the analysis model of this study has a value ofconstruct validitygood with AVE value > 0.5.

3. Discriminant Validity

Discriminant validity test The parameter used is to compare the AVE value of the constituents which must be higher than the correlation between latent variables, or by looking at the cross loading (Jogiyanto, 2016).

Table 2. Items of Discriminant Validity Test Results Based on Cross Loading

	KP	OCR	Trust
OCR1	0.346	0.716	0.465
OCR2	0.354	0.705	0.497
OCR3	0.436	0.846	0.512
OCR4	0.424	0.828	0.472
OCR5	0.532	0.853	0.534
OCR6	0.398	0.791	0.415
OCR7	0.439	0.746	0.553
OCR8	0.515	0.820	0.532
KP1	0.705	0.414	0.607
KP2	0.749	0.540	0.537
KP3	0.705	0.443	0.533
KP4	0.769	0.369	0.580
KP5	0.771	0.353	0.472
KP6	0.825	0.511	0.538
KP7	0.802	0.442	0.494
KP8	0.839	0.443	0.465
KP9	0.812	0.369	0.509
KP10	0.819	0.388	0.565
Tr1	0.569	0.423	0.734
Tr2	0.501	0.473	0.790
Tr3	0.583	0.509	0.826
Tr4	0.658	0.499	0.777
Tr5	0.418	0.483	0.755
Tr6	0.457	0.465	0.780
Tr7	0.586	0.528	0.835
Tr8	0.544	0.526	0.821
Tr9	0.524	0.527	0.795
Tr10	0.517	0.553	0.768

Source: Data processing with PLS (2022).

Table 2. This shows that the value of each indicator in a construct is higher than that of other constructs and accumulates in that one construct. So in this study, it can be said to have discriminant validity good.

Table 3. Test Results Discriminant ValidityUsing the AVE Square Root Seen in the Fornell-Larcker Criterium Test Results

	KP	OCR	Trust
KP	0.781		
OCR	0.551	0.790	
Trust	0.685	0.634	0.789

Source: Data processing with PLS (2022).

When viewed from the value of the square root of the AVE of each construct consisting of the AVE root of the purchase decision construct, online customer review, and trust, the value obtained is greater than the correlation value between the constructs and other constructs in the model, so that the results have discriminant validity good (Ghozali, 2014).

4. Construct Reliability

The results of research data processing for reliability tests were measured using Composite Reliability and Cronbach's Alpha.

Table 4.Composite Reliabilityand Cronbach's Alpha

	Cronbach's Alpha	Composite Reliability
KP	0.928	0.940
OCR	0.913	0.930
Trust	0.932	0.943

Source: Data processing with PLS (2022).

The results of data processing show that the value for all constructs Composite Reliability> 0.7 and Cronbach's Alpha > 0.6. So it can be said that all constructs are said to be reliable.

Inner Model

1. Coefficient of Determination

The coefficient of determination can be seen from the R-square table how to multiply R-square by 100%, if the result is more than 67% then it indicates a good coefficient of determination, if the result is less than 67% but more than 33% indicates a moderate coefficient of determination, and if less of 33% but more than 19% indicates a weak coefficient of determination (Chin in Ghozali, 2014). Research data processing obtains R-square estimation results as shown in the following table.

Table 5. R-square

	R Square
KP	0.492
Trust	0.401

Source: Data processing with PLS (2022).

Based on the R-square value shown in table 5. and after multiplying by 100%, the results obtained, the purchase decision variable can be explained by OCR and trust of 49.2%, while 50.8% is explained by other variables outside the variables studied. . Furthermore, the trust

variable can be explained by the OCR of 40.1%, while 59.9% is explained by other variables outside the variables studied.

2. Predictive Relevance

The value of predictive relevance can be known through the calculation of Q-square as follows:

$$Q2 = 1 – (1 – R12) (1 – R22)$$
$$Q2 = 1 – (1 – 0.492) (1 – 0.401)$$
$$Q2 = 1 – (0.508) (0.599)$$
$$Q2 = 1 – (0.304292)$$
$$Q2 = 0.695708$$

Based on the results of the Q-square calculation above, it can be stated that the model has a predictive relevance value of 0.695708 or 69.57%. This shows that the analytical model has good predictive relevance.

3. Goodness Of Fit Index

According to Tenenhau (2004) in Hussein (2015), the GoF value in the research model is used to measure the level of model fit and whether there is a difference (discrepancy) between the observed values and the expected values in the research model. The goodness of fit value can be known through the following calculations.

Goodness Of Fit$=\sqrt{AVE \times R^2}$

Goodness Of Fit$=\sqrt{0,618 \times 0,446}$

Goodness Of Fit$=\sqrt{0,275}$

Goodness Of Fit$= 0.525$

The calculation results above show that the combined performance of the measurement model and the structural model has a value above 0.36. This explains that the empirical data fits or fits the model (Ghozali, 2011: 345).

Hypothesis Testing And Discussion

The hypothesis in this study was tested using the t-test, the hypothesis will be accepted if the t-statistics value exceeds the t-table value by a significant degree of 0.05 to 1.96 (Ghozali, 2014).

1. Direct Influence

Table 6. Path Coefficients

	Original Sample (O)	T Statistics (|O/STDEV|)	T table	P Values	Information
OCR -> KP	0.551	7.074	**1.96**	**0.000**	**Received**
OCR -> Trust	0.634	6.894	**1.96**	**0.000**	**Received**
Trust -> KP	0.560	6.612	**1.96**	**0.000**	**Received**

Source: Data processing with PLS (2022).

a. The influence of online customer reviews on purchasing decisions

The results of testing the first hypothesis (H1) show that OCR has a positive and significant influence on purchasing decisions in the Tokopedia marketplace with a t-statistics test value of > 1.96, which is 7.074 and a significance level indicated by p-values 0.000 <0.05. OCR path coefficients value is positive at 0.551. Thus the OCR variable affects purchasing decisions in the Tokopedia marketplace. The better the OCR, the more it can influence purchasing decisions in the Tokopedia marketplace.

From the results of this study, it can be said that consumer purchasing decisions in the Tokopedia marketplace are influenced by OCR carried out by consumers who have made purchases at Tokopedia. The OCR performed by previous consumers made it easier for other potential consumers to shop online and search and find information about their products. In addition, consumers can control and make references in online shopping when reading consumer reviews.

Reviews are part of electronic word of mouth (eWOM) which is a person's direct opinion and is not a company advertisement. Review is one of several factors that determine a person's purchase decision (Lee & Shin, 2014). This shows that one can use the number of reviews as an indicator of product popularity or the value of a product that can influence purchasing decisions.

This research is in line with the results of research by Asri Nugrahani Ardianti and Widiartanto (2019) which states that online customer reviews have a significant effect on purchasing decisions. Likewise, the results of Tumpal Promise Raja Sitinjak and Vivi Silvia (2022), stated that the OCR variable had a positive effect on purchasing decisions.

b. The influence of online customer reviews on trust

Based on the results of testing the second hypothesis (H2), shows that OCR has a positive and significant influence on trust in the Tokopedia marketplace. With a t-statistics test value > 1.96, which is 6.894, the significance level is shown through p-values 0.000 <0.05. The value of path coefficients OCR is positive at 0.634. Thus, the OCR variable affects trust in the Tokopedia marketplace. The better the OCR, the more consumer confidence in the Tokopedia marketplace will increase.

Results This identifies OCR as an important variable that consumers pay attention to and can affect the value of their trust in online shopping on the Tokopedia marketplace. OCR which contains information about Tokopedia makes it easier for consumers to shop online and search or find information about their products. In addition, the OCR service on the Tokopedia marketplace does not confuse consumers and can easily understand it. Consumer reviews provide control to potential consumers over the Tokopedia service process, so that the content affects consumer confidence in the Tokopedia marketplace.

This research is in line with the results of research by Anita and Kusumawati (2018), who determined that there was a significant effect of the online customer review variable on the trust variable. Likewise, these results are in line with the results of Elwanda and Lu's (2014) research which states that the online customer review variable is the trust variable.

c. The influence of trust on purchasing decisions

Based on the results of testing the third hypothesis (H3) shows that trust has a positive and significant influence on purchasing decisions in the Tokopedia marketplace. With t-statistics test value > 1.96, which is 6.612, the significance level is shown through p-values 0.000 <0.05. The value of path coefficients OCR is positive at 0.560. Thus the trust variable affects purchasing decisions in the Tokopedia marketplace. This means that the better the trust, the more it can influence purchasing decisions in the Tokopedia marketplace.

These results identify that consumer confidence lies in the form of financial guarantees when making transactions at Tokopedia. Consumers get security guarantees in making electronic payments. Furthermore, consumer trust in Tokopedia is determined by the guarantee of data protection privacy and the collection of consumer personal data in the transaction service process at Tokopedia and trust in Tokopedia for acting honestly and trustworthy in providing shopping information to consumers. These conditions are important things that consumers pay attention to and influence decisions. purchases on Tokopedia.

This study is in line with the results of research by Ima Nurmanah and Edi Surwardji Nugroho (2021), which states that trust significant effect on purchasing decisions.

2. Indirect Influence

Table 7. Specific Indirect Effects

	Original Sample (O)	T Statistics (|O/STDEV|)	T table	P Values	Information
OCR -> Trust -> KP	0.355	4.129	**1.96**	**0.000**	**Received**

Source: Data processing with PLS (2022).

The results of testing the fourth hypothesis (H4) show that OCR has a positive and significant influence on purchasing decisions through trust in the Tokopedia marketplace. With t-statistics test value > 1.96, which is 4.129, the significance level is shown through p-values 0.000 <0.05. Thus, OCR has a positive and significant impact on purchasing decisions in the Tokopedia marketplace through trust. The path coefficients value of the indirect influence of OCR on purchasing decisions through trust is positive at 0.355. These results prove that trust as an intervening variable strengthens the influence of OCR on purchasing decisions, because if OCR increases, it will increase trust, and trust will also increase purchasing decisions.

These results identify that consumers are more likely to use OCR to reduce a sense of uncertainty about the products offered to consumersmarketplaceTokopedia. With the OCR, a more realistic picture is given of the products offered. OCR is a major source of information for consumers. Information obtained by consumers can create opinions on the products and services offered so that it will trigger trust. The better the reviews are previously given by consumers to the product, the consumer's confidence in the product also increases. Good online review content can be information that generates consumer trust so that increased trust will increase purchasing decisions on the Tokopedia marketplace.

CONCLUSION

Based on the results of the study, it was found that OCR had a positive and significant effect on trust, OCR and trust had a positive and significant effect on purchasing decisions, and OCR had a positive and significant effect on purchasing decisions. These results indicate that potential consumers receive better ratings than those who have made a purchase. This affects purchasing decisions, both directly and through trust. Reviews submitted by consumers and given by each online store partner are key factors in building trust. Consumer trust is the cornerstone of any successful online transaction. This is because consumers who shop online cannot directly interact with the desired product and can only see what is displayed on the online shopping page, thereby reducing the potential for consumption. High confidence in potential customers in the market.

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