



Analysis of Online Customer Review on Purchase Decisions with Customer Trust as Intervening

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Abstract: This internet service can be used in various fields, such as the use of the internet in the fields of economy, education, industry, telecommunications, and tourism to the field of beauty. Nowadays, the use of the internet is no stranger to finding information about beauty products. In this regard, it is necessary to discuss the influence of online customer reviews on purchase decisions through customer trust in Female Daily. This study aims to determine the effect of online consumer reviews on purchase decisions through trust as an intervening variable. The population in this study is the Indonesian people who have accessed the website Female Daily. The sample size in the study was 100 people, and the method used in this study was quantitative. The data collection method used is a questionnaire. The analytical method used in this research is path analysis. The results of the analysis in this study indicate that online customer reviews and customer trust have a significant effect on purchase decisions. Online customer reviews have a significant effect on customer trust. Customer trust can mediate online customer reviews of purchase decisions with a percentage of 84.5%.

Keywords: Customer Trust; Online Customer Review; Purchase Decisions

INTRODUCTION

The arrival of globalization is inevitable. It has led to various new technologies that can support and facilitate humans in carrying out their activities, one of which is the Internet. The Internet is a computer network consisting of various computer devices that are connected via protocols to provide information, and the Internet provides resources that can be accessed by humans around the world (Putri, 2020). The presence of the internet has changed most of the ways of life and human activities. It also makes it easier for people to obtain information, achieve something, and save costs, time, and energy. It causes changes in human lifestyles to be entirely online. One of them is shopping activities through online markets.

Almost all e-commerce sites must include a product review feature. When the customer already knows more about a product, and the product is deemed to match customer needs, and the customer likes the product. The product looks attractive in the eyes of consumers so consumers are willing to accept the information previously provided through this online customer review until it ends in a purchase decision response (Farasila & Pradekso, 2020). Online customer reviews can trigger sales because before buying a product, customers usually look for information on e-commerce or websites about products first through reviews written by customers who have purchased the product. When customers tend to rely on the emotional content in reviews to simplify judgments in heuristic information processing, they also equate pleasant online reviews with evidence of something worth buying (Guo et al., 2020). The level of customer trust in a product can be caused by the information and reviews from customers who have purchased the product (Wahyudi et al., 2019). Customer trust has a positive influence on purchasing decisions and Consumer trust cannot mediate the effect of online customer reviews on purchasing decisions (Nabila, 2023).



Perceived usefulness: Customers get the perceived benefits of online customer reviews on a review forum or online shopping site. Source credibility: Source credibility is the recipient's perception of the source's expertise and trust in the information. Argument quality: The quality of an argument refers to the persuasiveness of the discussion that accompanies the informational message. Valance: A valence is the positive or negative nature of a statement of a message or information sent. The volume of reviews: The number of reviews can represent the number of customers interested in previous purchases and experience with a product.

Customer trust is also one of the factors that customers consider when purchasing a product. Trust is affected by electronic word of mouth, which means reading the reviews or user experiences on social media impacts someone's trust in the information (Handi et al., 2018). Customer trust will determine attitudes and repurchase decisions toward a product that has been purchased. Customer trust is all knowledge customers possess and conclusions about objects, attributes, and benefits (Mowen & Minor, 2018). Online purchases have a different character from offline purchases. Customer trust is an essential factor affecting online purchases (Mulyati & Gesitera, 2020). Trust is the main key factor in purchasing decisions made by online customers (Gustiady & Febriyanto, 2019). Customer reviews have a significant indirect influence on purchasing decisions through customer trust, which means that positive customer reviews can increase customer trust, which ends in customer purchasing decisions (Pasi & Sudaryanto, 2021).

Based on research (Rezky, 2022) there are several variable dimensions of consumer trust involved in this study: (1) Perceived Ease of Use: This variable measures the extent to which consumers perceive that using Cumart digital applications is easy and simple. Consumers who feel that these applications are easy to use tend to have a higher level of trust in these applications; (2) Perceived Usefulness: This variable measures the extent to which consumers believe that using Cumart's digital applications will provide benefits and value for them. Consumers who believe that these applications are useful tend to have higher trust in these applications; (3) Perceived Price: This variable measures the extent to which consumers perceive the price of a product or service in the Cumart digital application according to the value provided. Consumers who feel the price offered is following the benefits provided will have higher trust in the application; (4) Product Quality: This variable measures the extent to which consumers perceive the quality of the product or service offered in the Cumart digital application. Consumers who perceive products as high quality tend to have higher trust in the application; (5) Customer Trust: This variable measures the extent to which consumers have trust in Cumart's digital applications. Factors such as transparency, honesty, and consistency on the part of application providers can affect the level of consumer trust.

Consumer trust also does not moderate perceived ease of use, perceived benefits, perceived price, and product quality in shopping decisions (Rezky, 2022). Customers themselves can assess and determine the choice of products to be purchased based on the information that has been obtained from the product reviews. Online customer reviews positively and significantly affect online purchasing decisions (Ardianti & Widiartanto, 2019). Online customer reviews are becoming an important source of information to help customers make purchase decisions by reducing information asymmetry in e-commerce (Wang et al., 2020). A review is undoubtedly beneficial for customers in determining purchasing decisions for a product because reviews are feedback given directly by customers based on their experience using the product.

Meanwhile, this study's dimensions of purchasing decisions need recognition, information search, alternative evaluation, buying decision, and post-purchase behavior (Kotler & Armstrong, 2018), namely: (1) Need recognition: The number of reviews can represent the number of customers interested in previous purchases and experience



with a product; (2) Information search: When customers feel that their current knowledge of a product or service is less than they need, they will be motivated to seek more information about that product or service; (3) Alternative evaluation: Alternative evaluation uses the information obtained on a product or service to evaluate the choice of products or services available in the market; (4) Buying decision: The purchase decision is when the customer purchases a product or service based on evaluating alternatives; (5) Post-purchase behavior: Post-purchase behavior is a further customer action after purchasing a product or service. These actions occur based on customer satisfaction or dissatisfaction itself.

The object used in this research is Female Daily, a beauty information website, that includes a forum for exchanging information between customers in the form of a review of a beauty product. Due to a phenomenon in Female Daily making purchasing decisions and customer trust decline, namely the existence of false reviews by business actors for personal gain. It is done to attract the attention of customers to buy the product. Therefore, this study examines the effects of online customer reviews on purchasing decisions through customer trust on the Female Daily website. Based on the theory and various findings, the following hypotheses can be formulated:

- H1: Online customer reviews have a significant effect on customer trust in the Female Daily website
- H2: Online customer reviews have a significant effect on purchase decisions on the Female Daily website
- H3: Customer trust has a significant effect Female Daily website
- H4: Online customer reviews have a significant effect on purchase decisions through customer trust as an intervening variable on the Female Daily website.

METHODS

This research uses a descriptive quantitative method. Conducted a descriptive analysis to determine the percentage of the influence of online customer reviews on purchasing decisions through customer trust on the Female Daily website. This research was conducted on 100 people who had accessed the Female Daily website. In addition, there is a causal relationship that will be examined in this study, namely the relationship between online customer review variables as an independent variable, purchasing decisions as the dependent variable, and customer trust as an intermediary variable. There are two types of data used in this study: primary data in the form of a questionnaire on a Google form, which was distributed online to 100 respondents using a Likert scale as a measurement scale, and secondary data such as searching for previous research literature and others.

Then, a validity test was conducted on the data collected to measure the accuracy of the data. A validity test is a test carried out to determine the level of validity of the questionnaire instrument used in data collection (Sugiyono, 2019). After that, a reliability test was conducted to determine whether the data obtained was reliable or not. Without adequate reliability, the conclusions drawn from research may become less reliable and accurate (Fadli, 2023)

This study uses descriptive analysis to determine the percentage of respondents' perceptions of aspects related to online customer reviews, purchasing decisions, and customer trust. Since Cronbach's alpha value for all variables is greater than 0.6, we can conclude that all measurement concepts for each survey variable are reliable and suitable for use as a measurement tool. Then, this study uses the Method of Successive Interval (MSI) to convert ordinal data into intervals with the help of Microsoft Excel.



The analysis technique used in this study is the path analysis method using IBM SPSS AMOS 24 software. Path analysis is a statistical technique used to analyze causal relationships between variables in a model (Merpita, 2023). The results of the coefficient of determination show that the employee performance variable can be explained by the work ethics variable of 21.2% while the rest is explained by variables that are not included in this regression model. The results of the coefficient of determination show that the employee performance variable can be explained by the work ethics variable of 21.2% while the rest is explained by variables that are not included in this regression model. (Widya, 2023)

RESULTS AND DISCUSSION

The results of this study obtained as many as 96 respondents were female, and the remaining 4 were male. It shows that most visitors to the Female Daily website are women. Furthermore, Female Daily website visitors are teenagers and adults with an age range between 15 to 25 years and are students or college students because most respondents are students or college students.

Validity and Reliability Test

From the results of the validity test that has been carried out, from 15 items of questionnaire statements for online customer review variables (X), purchase decisions (Y), and customer trust (Z) that have been tested for validity, it obtained that $r_{\text{calculation}} > r_{\text{table}}$, namely at a significance level of 5% ($\alpha = 0.05$) and $n = 100$, the r_{table} is 0.195. The lowest r-calculation value in this study is $0.519 > 0.195$. From this, we can conclude that all statement items are valid and can used in research.

Table 1. Validity Test Results

Variable	R-value		Sig. Value	Description
	Calculation	Table		
Online customer review (X)	0.548	0.195	0.000	Valid
	0.557	0.195	0.000	Valid
	0.679	0.195	0.000	Valid
	0.632	0.195	0.000	Valid
	0.519	0.195	0.000	Valid
	0.573	0.195	0.000	Valid
Purchase decisions (Y)	0.646	0.195	0.000	Valid
	0.606	0.195	0.000	Valid
	0.722	0.195	0.000	Valid
	0.580	0.195	0.000	Valid
	0.434	0.195	0.000	Valid
	0.612	0.195	0.000	Valid
Customer trust (Z)	0.715	0.195	0.000	Valid
	0.609	0.195	0.000	Valid
	0.635	0.195	0.000	Valid

Source: Data that has been processed by the author (2022)

In the reliability test, the results of data processing showed a Cronbach's Alpha value of 0.734 for the online customer review (X), 0.744 for the purchasing decision (Y), and 0.835 for the customer trust (Z). All variables have Cronbach's Alpha values greater than 0.6, so it can be concluded that all measuring concepts from each questionnaire variable are reliable and suitable to be used as measurement tools.



Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Description
Online customer review (X)	0.734	Reliable
Purchase decisions (Y)	0.744	Reliable
Customer trust (Z)	0.835	Reliable

Source: Data that has been processed by the author (2022)

Descriptive Analysis

Variable descriptive analysis was used to analyze the data by describing the data that had been collected from 100 respondents regarding the online customer review variables, purchasing decisions, and customer trust in Female Daily.

Table 3. Descriptive Analysis Results

Variable	Number Item	Total Score	Ideal Score	Result Score (%)
Online customer review (X)	1	471	500	94.20%
	2	403	500	80.60%
	3	457	500	91.40%
	4	430	500	86%
	5	455	500	91%
Purchase decisions (Y)	6	441	500	88.20%
	7	429	500	85.80%
	8	424	500	84.80%
	9	423	500	84.6%
	10	448	500	89.6%
	11	426	500	85.20%
Customer trust (Z)	4	437	500	87.55%
	12	430	500	86%
	13	439	500	87.80%
	14	432	500	86.40%
	15	450	500	90%

Source: Data that has been processed by the author (2022)

Based on the data processing results, it was found that the average ideal score of the five statement items for the online customer review (X) was included in the criteria for the percentage of outstanding scores, which was 88.64%. The smallest ideal score is 80.6%, and the largest ideal score is 94.2%. Meanwhile, the average result of the ideal score of the six statement items for the purchasing decision (Y) is included in the criteria for the percentage of outstanding scores, which is 86.36%. The smallest ideal score of 84.6%, and the largest ideal score of 89.6%. Finally, the average ideal score of the four statement items for customer trust (Z) is included in the criteria for the percentage of outstanding scores, which is 87.55%. The smallest ideal score of 86% and the largest ideal score of 90%.



Classical Assumption Test Normality Test

The test was performed using Kolmogorov-Smirnov. If the Kolmogorov-Smirnov test shows a probability greater than 0.05, then the data is said to be normally distributed. Meanwhile, if the probability of the data is less than 0.05, it means that the data is not normally distributed.

Table 4. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters	Mean	.0000000
	Std. Deviation	2.57088739
Most Extreme Differences	Absolute	.109
	Positive	.046
	Negative	-.109
Kolmogorov-Smirnov Z		1.089
Asymp. Sig. (2-tailed)		.186
a. Test distribution is Normal.		

Source: Data that has been processed by the author (2022)

The data processing results show that the significance value of the Asymp. Sig. (2-tailed) is 0.186. The value obtained from the processing results is greater than 0.05. So it can be concluded that the data that has been processed in this study is normally distributed.

Multicollinearity Test

The presence of multicollinearity can be confirmed by the tolerance and variance inflation factor (VIF) values. If the VIF value is ten and the tolerance value is 0.1, it means that there is no multicollinearity.

Table 5. Multicollinearity Test Results

Variable	Tolerance	VIF	Description
Online customer review (X)	0.717	1.394	There Is No Multicollinearity
Customer trust (Z)	0.717	1.394	There Is No Multicollinearity

Source: Data that has been processed by the author (2022)

Based on the data processing results, the tolerance value for the online customer review variable (X) is 0.717, and the VIF value is 1.394. In the customer trust variable (Z), the tolerance value obtained is 0.717, and the VIF value is 1.394. The tolerance value for both variables is greater than 0.01, and the VIF value is less than 10. It can be concluded that the multicollinearity test was met, and there was no multicollinearity in this study.

Heteroscedasticity Test

If the significance value is > 0.05 , then there is no heteroscedasticity. On the other hand, if the significance value is < 0.05 , heteroscedasticity occurs (Ghozali, 2018).

Table 6. Heteroscedasticity Test Results

Variable	Sig	Description
Online customer review (X)	0.732	Heteroscedasticity Does Not Occur
Customer trust (Z)	0.372	Heteroscedasticity Does Not Occur

Source: Data that has been processed by the author (2022)

Based on the results of data processing, it was found that the significance value of the online customer review variable (X) was 0.732, and the significance value of the customer trust variable (Z) was 0.372. The significance value of the two variables is greater than 0.05. So it can be concluded that the heteroscedasticity test is met, and there is no heteroscedasticity in this study.

Path Analysis

From the results of path analysis in the first equation, the equation $Z = 0.532 + e1$ is obtained. From the testing equation, I concluded that the online customer review variable (X) has a positive and significant influence on the customer trust variable (Z) of 0.532 with a significance value of $0.000 < 0.05$. With an R Square value of 0.283. The value of R Square indicates that the contribution of the online customer review variable (X) in influencing the customer trust variable (Z) is 28.3%, while 71.7% is influenced by other variables not included in this study.

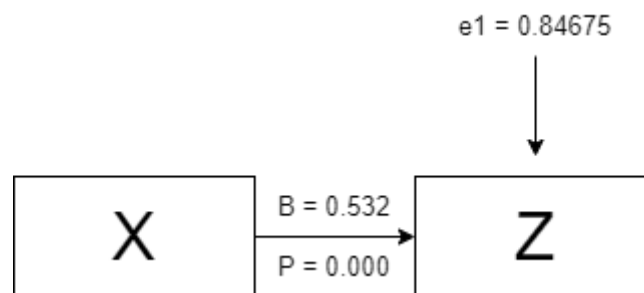


Figure 2. Path Analysis Equation 1

Source: Data that has been processed by the author (2022)

From the results of the second equation, the equation $Y = 0.530 + 0.235 + e2$. From the second equation test, it can be concluded that the online customer review variable (X) has a significant influence on the purchasing decision variable (Y) of 0.530, with a significance value of $0.000 < 0.05$. Furthermore, the customer trust variable (Z) has a significant influence on the purchasing decision variable (Y) of 0.235 with a significance value of $0.008 < 0.05$. With an R Square value of 0.469. The value of R Square shows that the contribution of the variables online customer review (X) and customer trust (Z) in influencing the purchasing decision variable (Y) is 46.9%, while other variables influence 53.1%, not in this study.

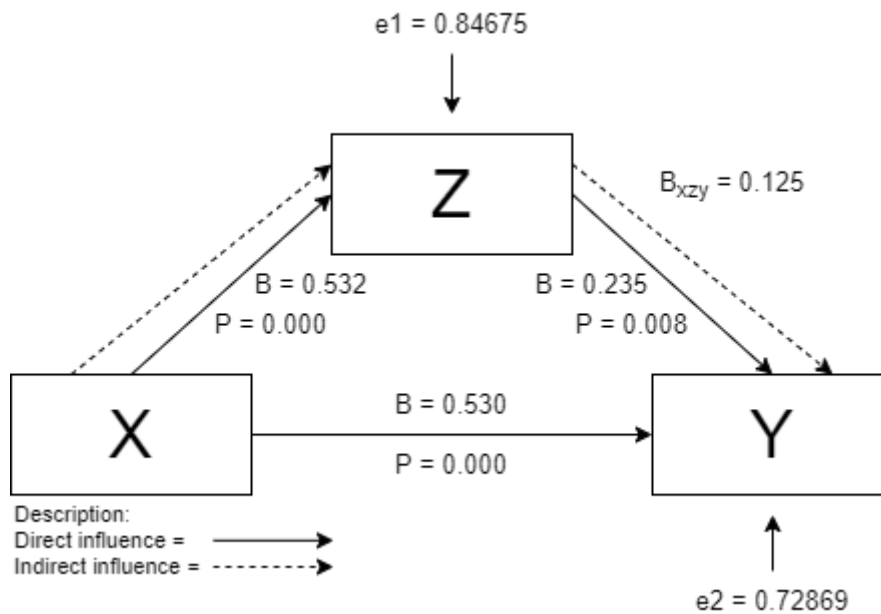


Figure 2. Path Analysis Equation 2
 Source: Data that has been processed by the author (2022)

The indirect effect of the customer trust variable (Z) on online customer review (X) and purchasing decisions (Y) is obtained by the formula:

$$(\beta_{X \rightarrow Z}) \times (\beta_{Z \rightarrow Y})$$

This formula shows that the customer trust variable (Z) has an indirect effect of 0.126. After that, the total effect determined by adding up the direct influence of variables online customer review (X) on purchasing decisions (Y) of 0.514 and the indirect influence of variables online customer review (X) on purchasing decisions (Y) through customer trust (Z) of 0.126, so that the total effect value is 0.640.

Coefficient of Determination

Based on the value of the coefficient of determination in the table, the error values obtained for each dependent variable (customer trust and purchasing decisions) are as follows:

$$\sqrt{1 - R1^2} = 1 - 0.275 = 0.725$$

$$\sqrt{1 - R2^2} = 1 - 0.458 = 0.542$$

From the calculation of the effect of error, the next step is to calculate the coefficient of total determination.

$$= 1 - P_{e1}^2 P_{e2}^2$$

$$= 1 - (0.725)^2 (0.542)^2$$

$$= 1 - (0.525625) (0.293764)$$

$$= 1 - (0.1544097)$$

$$= 0.8455903$$

$$= 0.845$$

From the results above, the total coefficient of determination is 0.845. It means that 84.5% of purchasing decisions (Y) are explained by online customer review variables (X) and customer trust (Z). At the same time, the remaining 16.4% was explained by other variables not considered in this study.



Hypothesis Testing

This study conducted hypothesis testing to determine the effect of the independent variable on the dependent variable and the indirect effect through the intervening variable; besides that, it was also carried out to determine whether the hypothesis proposed in this study was supported or rejected. To find out and determine whether the hypothesis is supported or rejected, the significance value used is 0.05 ($\alpha < 0.05$). If the value of α is less than 0.05, the hypothesis is supported. Conversely, if α is greater than 0.05, the hypothesis is rejected. The results of the hypothesis test are shown in Table 8.

Table 7. Path Analysis Results

Relationship	β -value	p-value	Result
Online customer review \rightarrow Customer trust	0.532	0.000	Significant
Online customer review \rightarrow Purchase decision	0.530	0.000	Significant
Customer trust \rightarrow Purchase decision	0.235	0.008	Significant
Online customer review \rightarrow Customer trust \rightarrow Purchase decision	0.125		Significant

Source: Data that has been processed by the author (2022)

The calculation results of the structural model show that online customer reviews have a positive and significant impact on customer trust. This argument is based on the significance value between variables is smaller than 0.05. In addition, online customer reviews and trust also have a positive and significant impact on purchasing decisions because the calculation results show that the significance value between variables is smaller than the value of 0.05.

Table 8. Hypothesis Testing Results

Hypothesis	β -value	p-value	Result
H1: Online customer review has a significant effect on customer trust	0.532	0.000	H1 Supported
H2: Online customer review has a significant effect on Purchase decisions	0.530	0.000	H2 Supported
H3: Customer trust has a significant effect on purchase decisions	0.235	0.008	H3 Supported
H4: Online customer review has a significant effect on purchase decisions through customer trust	0.125		H4 Supported

Source: Data that has been processed by the author (2022)

The data processing results prove that the hypothesis proposed shows a positive and significant effect. The discussion is as follows:

Hypothesis 1: The effect of online customer reviews on customer trust ($X \rightarrow Z$)

The statistical results of data processing show that the online customer review variable has a positive and significant influence on customer trust because it has a $\beta = 0.532$, and the significance value obtained is $0.000 < 0.05$. So it can be concluded that H1 can be accepted.

Hypothesis 2: The influence of online customer reviews on purchasing decisions ($X \rightarrow Y$)

Based on the statistical results, the processing of the data showed that the variables of online customer review have a positive and significant impact on the purchasing decision because it has a $\beta = 0.530$ and the significance value obtained, is $0.000 < 0.05$. So it can be concluded that H2 can be accepted.



Hypothesis 3: The effect of customer trust on purchasing decisions ($Z \rightarrow Y$)

The statistical results of data processing show that the customer trust variable has a positive and significant influence on purchasing decisions because it has a $\beta = 0.235$, and the significance value obtained is $0.008 < 0.05$. So it can be concluded that H3 can be accepted.

Hypothesis 4: The effect of online customer reviews on purchasing decisions through customer trust ($X \rightarrow Z \rightarrow Y$)

The statistical results of data processing show that the online customer review variable has an indirect influence on customer trust with an indirect influence value of 0.125. The direct influence value of β is 0.530, and the total influence value obtained from the sum of the direct influence values and the indirect influence value is 0.655.

CONCLUSION

Based on the results, it was found that online customer reviews have a positive and significant effect on purchasing decisions, as well as online customer reviews and customer trust have a significant effect on purchasing decisions, and online customer reviews have a positive and significant effect on purchasing decisions through customer trust. These results indicate that if a review given by a customer is good, it can affect the customer's purchase decision either directly or indirectly through customer trust. Reviews given by other consumers online can be considered by potential customers and can also create a sense of trust for customers. By gaining the trust of the customer, the customer can make a purchase decision and complete the transaction. Business actors must maintain the quality of their products or services so that the reviews given by customers who have made a purchase are positive to gain customer trust and improve customer purchasing decisions.

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