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THE INFLUENCE OF ONLINE CUSTOMER REVIEWS AND ONLINE CUSTOMER RATINGS ON PURCHASE DECISIONS WITH TRUST AS THE INTERVENING VARIABLE
(A Study on Millennial Muslim Consumers Using the Shopee Marketplace in Mataram City)

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Abstract

Along with the advancement of time, technology, and information in the world, especially the internet, have experienced rapid development. Various buying and selling transactions that previously could only be done face-to-face can now be easily accessed using smartphones. Online customer review and online customer rating features can be said to be one of the strategies found in marketplace applications, one of which is the Shopee marketplace. These features can certainly influence consumer purchasing decisions. Online customer reviews and ratings are features that consumers can use to obtain product-related information when shopping online. This study aims to analyze the influence of online customer reviews and online customer ratings on purchase decisions with trust as the mediator on the Shopee marketplace. The population in this study is millennial Muslim consumers who use the Shopee marketplace in Mataram City. Sampling was done using purposive sampling technique, with 100 respondents. The analysis technique used is SEM-PLS with Smart PLS 3 software. The results of this study found that there is no direct influence of online customer reviews and online customer ratings on purchase decisions. Only trust directly influences purchase decisions. Online customer reviews and online customer ratings directly influence trust. Meanwhile, online customer reviews and online customer ratings indirectly influence purchase decisions through trust.

Keywords: Online Customer Review; Online Customer Rating Trust; Purchase Decision; Shopee Marketplace

INTRODUCTION

Purchasing decisions are crucial in maintaining customers. These decisions are interpreted as customers' responses to the disparity between their prior expectations and the actual performance experienced after usage. Creating satisfied customers is the true goal of any business. Realizing purchasing decisions that bring benefits involves fostering a harmonious relationship between the company and its customers, laying a strong foundation for repeat purchases. Furthermore, when purchasing decisions materialize, customers often provide positive word-of-mouth recommendations, benefiting the company. (Romla et al., 2018).

The online purchasing decision in marketplaces represents the final stage of customer behavior to determine product choices and decide on purchases. Customers making online transactions have undoubtedly evaluated the potential post-purchase risks. Their decision-making process involves various physical activities, such as direct engagement in product selection and information search during the purchase decision-making process. These activities are carried out before customers finalize their product choices, where they assess products according to specific criteria they have set. In the purchasing decision-making process, customers first select and gather information about products. These activities are conducted before customers make their choices, where they evaluate products based on certain criteria they have established.

Online product purchases have seen significant growth in various countries, especially in Indonesia. This trend has had an impact on businesses in expanding towards digital commerce. With the increasing competition and growth of digital platforms today, Shopee stands as one of the popular marketplaces in Indonesia. Shopee, originating from Singapore, has been operating since 2015. As most people are aware, Shopee provides an easy online shopping experience, and its payment system is considered convenient and secure. Shopee marketplace has experienced significant growth, as evidenced by the average monthly web visits from Shopee in the first quarter of 2020 to the third quarter of 2021.

The phenomenon of consumer behavior shifting from offline to online shopping undoubtedly benefits society. Understanding how consumers make decisions is a crucial process for sellers or marketers. Consumers make decisions based on information they have acquired for consideration and evaluation. Consumer purchasing decisions stem from their awareness of fulfilling their needs for a particular product.

When a consumer intends to make an online purchase transaction, the primary concern is typically the reputation of the seller available on the Shopee marketplace, whether the seller or merchant can be trusted or not. This can be done by examining testimonials from previous buyers who have made purchases on the site. Shopee marketplace itself provides special badges for sellers whose products are frequently purchased by consumers.

There are many reasons why people choose to shop online. For example, affordable prices, product quality, trust, transaction convenience facilities, and others. Ketut Yudistira et al. (2019) suggest that factors influencing purchasing decisions include purchasing power, product quality, price suitability, brand image, product design, current trends, advertising, trust, needs, friend referrals, store access, taste, and price variation. (Ketut Yudistira Arli Prasetya et al., 2019). According to Sheren Regina Noviani et al. (2022), factors affecting online purchasing decisions include price perception, online customer reviews, and online customer ratings. Among the various factors influencing purchasing decisions, this study focuses on two factors: online customer reviews and online customer ratings. (Sheren Regina Noviani et al., 2022).

The trend of shopping online on marketplaces has become increasingly attractive to consumers. Before making online purchases, consumers typically seek information, including online customer reviews and ratings. Online customer review and rating features can be considered as strategies available on marketplace applications, including the Shopee marketplace. These features undoubtedly influence consumer purchasing decisions. The online customer review feature contains feedback from previous customers regarding their shopping experiences at online stores. Consumers or customers can provide reviews in the form of text, photos, or videos, which are then uploaded through available applications or websites.

Online customer reviews are opinions about products received by buyers, allowing subsequent buyers to view previous buyers' evaluations, such as provided photos, product quality, and so on (Didik Gunawan, 2022b). Online customer reviews provide freedom for consumers to give positive or negative reviews about their experiences while shopping on online shopping sites, such as seller responsiveness, service provided to consumers, selling prices, product quality, and so forth. Until now, many negative reviews from customers regarding products or services have been found, which certainly impacts the company due to these negative reviews. Online customer reviews provided by previous consumers can serve as a reference for consumers who intend to purchase products.

Online customer ratings are opinions from customers on a certain scale. A popular rating scheme for online stores is to provide stars (Jimmy Rarung et al., 2022). Online customer ratings are evaluations given by customers who have purchased products in the form of symbols. The rating symbols in the Shopee marketplace range from 1 to 5 stars. The higher the rating given by customers, the better the evaluation of a product or online store, and vice versa, if the rating is low, it indicates an unsatisfactory evaluation. The number of ratings obtained will ultimately affect the online store and can be used as a consideration for prospective customers in deciding to purchase products or services.

Quality encompasses the totality of features and characteristics of products or services that depend on their ability to satisfy consumer needs. If the quality of the offered product is good and trusted by consumers, the product will always be ingrained in consumers' minds, hence consumers are willing to pay a certain amount of money to purchase the offered product. Consumer perception of product quality will form preferences and attitudes that ultimately affect the decision to purchase or not. Trust in a brand plays a crucial role in purchasing decisions. In this regard, consumers believe that a brand having a positive corporate image, product image, user image, and product quality is a guarantee for a product (Rizkia Arif et al., 2018).

Based on the researcher's observations, alongside the ease of purchasing products online, there are also considerable risks and deviations involved. Firstly, discrepancies may arise between the products ordered by customers and the images displayed by sellers. Typically, this occurs because the displayed images are often manipulated and intentionally presented with enticing color schemes. Secondly, the received items may be damaged. This damage can occur during the shipping process or due to the seller's negligence in sorting defective products during production. Thirdly, errors and mistakes during packaging may result in incorrect orders in terms of type, color, or quantity. Fourthly, items may not be delivered due to delays or loss. Fifthly, there is the emergence of fraud.

The influence of high internet usage has impacted society, marked by changes in consumer behavior towards increased consumption. The consumerist lifestyle is particularly evident among millennials because they tend to prefer activities that are easy, fast, and practical. Millennials, experiencing rapid changes in their lives due to environmental factors, are heavily reliant on technology. In this era, computers are ubiquitous, and the internet has become a necessity. Millennials can even be described as unable to live without an internet connection. (Destiana Rahmawati, 2018).

The millennial generation was born between the 1980s and 2000s. During this period, technology began to enter and subsequently develop. Millennials are considered more aware of the importance of technology compared to other generations due to their lifestyle preferences for speed, efficiency, and convenience. This trend has led to the growth of online businesses, with millennials being a potentially lucrative target market. In the city of Mataram, there are numerous universities, totaling 12 campuses in the area. This concentration of higher education institutions makes it a hub for students, including millennials currently attending or planning to attend university.

The previous relevant research studies are as follows: **First:** Windi Anggraini, Berlintina Permatasari, and Almira Devita Putri with the title, "The Influence of Online Customer Review, Online Customer Rating, and Consumer Trust on Purchase Decisions in Tiktok Shop among the Community of Bandar Lampung City" (Windi Anggraini et al., 2023). The distinguishing factors in this study lie in the focus of discussion, the methods used, as well as the objectives and outcomes of the research. **Second:** Naritsul Umma and Rifda Nabila with the title, "The Influence of Online Customer Review, Online Customer Rating, and Consumer Trust on Purchase Decisions in Tiktok Shop among the Community of Bandar Lampung City" (Naritsul Umma et al., 2023). The distinguishing factors in this study also lie in the focus of discussion, the methods used, as well as the objectives and outcomes of the research.

The aim is to analyze the influence of online customer reviews and online customer ratings on purchase decisions with trust as a mediator on the Shopee marketplace. With this aim, the researcher investigates the Influence of Online Customer Reviews and Online Customer Ratings on Purchase Decisions with Trust as an Intervening Variable (A Study on Muslim Millennial Consumers Using the Shopee Marketplace in Mataram City).

METHODS

The type of research used in this study is a survey research. Survey research is defined as research that samples from a population and uses questionnaires as the primary data collection tool. Survey research can be used for exploratory, descriptive, explanatory, evaluative, predictive, operational research, and the development of social indicators (Julianto et al., 2018).

The approach used in this study is a quantitative approach. A quantitative approach is research that deals with numbers and can be measured to examine the influence of independent variables through intervening variables on dependent variables based on existing data, accompanied by an analysis or description of the existing situation or events (Syofian Siregar, 2017).

This research was conducted in the city of Mataram, West Nusa Tenggara Province (NTB). The researcher chose this location because millennial generations in the Mataram area tend to shop online, especially on the Shopee marketplace. The research was conducted from July to November 2022.

The research variables used are independent variables (Online Customer Review X1 and Online Customer Rating X2), dependent variables (Purchase Decision (Y) on millennial Muslim consumers using the Shopee marketplace in the Mataram city area), and intervening variables (Trust (Z) of millennial Muslim consumers using the Shopee marketplace in the Mataram city area).

The research objects that the author examines are Online Customer Review (X1), Online Customer Rating (X2), Purchase Decision (Y), and Trust (Z), and the supporting data for this research are primary and secondary data.

The data collection techniques used are observation, questionnaires, interviews, and documentation. The data needed by the researcher in this study include data on the general description of the research location, data covering an overview of the respondents, namely millennial Muslim consumers using the Shopee marketplace in Mataram. Meanwhile, the data analysis technique used by the researcher in this study is the Partial Least Squares (PLS) method, which is carried out in two stages: the outer model (validity and reliability tests), inner model, and hypothesis testing.

RESULTS

1. Questionnaire Results

The descriptive data responses yielded 100 respondents. The independent variables, namely Online Customer Review (X1) and Online Customer Rating (X2), and the dependent variable, namely Purchase Decision (Y), as well as the intervening variable, namely Trust (Z), among millennial Muslim consumers using the Shopee marketplace in Mataram City, obtained from the distribution of questionnaires, are as follows: The tradition of Bekayat began in the 16th century, and this tradition continues until today. The interest in Bekayat is not widespread; generally, the enthusiasts of Bekayat are older people in rural areas who still adhere to customs and traditions of the past.

a. Respondent Responses to the Online Customer Review Variable (X1)

Table 1. Results of Respondent Responses to the Online Customer Review Variable (X1)

Item	Value				Total
Kuesioner	4	3	2	1	
Online Customer Review (X1)					
OCR1	39%	58%	3%	0	100%
OCR2	52%	47%	1%	0	100%
OCR3	31%	62%	7%	0	100%
OCR4	58%	37%	4%	1%	100%

Based on the research data above, it is obtained that the questionnaire items with the highest concentration point (ratings at scores 3 and 4) amount to 99%, while the questionnaire item with the lowest score is 93%. Based on the respondents' answers regarding the Online Customer Review variable consisting of several indicators, it can be concluded that the majority of them provide results indicating that Online Customer Review has a positive influence.

b. Respondent Responses on the Variable Online Customer Rating (X2)

Table 2. Results of Respondent Responses on the Variable Online Customer Rating (X2)

Item	Value				Total
Questionnaire	4	3	2	1	
Online Customer Rating (X2)					
R1	48%	49%	3%	0	100%
R2	38%	56%	6%	0	100%
R3	43%	51%	6%	0	100%
R4	42%	55%	3%	0%	100%

Based on the research data above, it was found that the questionnaire items with the highest concentration point (rated at scores 3 and 4) were at a percentage of 97%, while the questionnaire item with the lowest score was 94%. Based on the respondents' answers to the Online Customer Rating variable, which consists of several indicators, it can be concluded that the majority of them provided results indicating that Online Customer Rating has a positive influence.

c. Respondent Responses on the Trust Variable (Z)

Table 3. Respondent Responses on the Trust Variable (Z)

Item	Value				Total
Questionnaire	4	3	2	1	
Trust (Z)					
KR1	30%	66%	4%	0	100%
KR2	26%	66%	8%	0	100%
KR3	33%	65%	2%	0	100%
KR4	31%	66%	3%	0%	100%

Based on the research data above, it is found that the questionnaire items with the highest concentration point (ratings at scores 3 and 4) are at a percentage of 98%, while the questionnaire item with the lowest score is 92%. Based on the respondents' answers regarding the Trust variable, which consists of several indicators, it can be concluded that the majority of them provide results indicating that Trust has a positive influence.

d. Respondents' Responses on Purchase Decision (Y)

Table 4. Results of Respondents' Responses on Purchase Decision (Y)

Item	Value				Total
Questionnaire	4	3	2	1	
Purchase Decision (Y)					
KP1	47%	53%	0	0	100%
KP2	56%	44%	0	0	100%
KP3	48%	46%	6%	0	100%
KP4	36%	55%	9%	0	100%
KP5	54%	38%	8%	0	100%
KP6	44%	50%	6%	0	100%

Based on the above research data, it was found that the questionnaire items with the highest concentration point (ratings at scores 3 and 4) amounted to 100%, while the questionnaire item with the lowest score was 91%. Based on the respondents' answers regarding the Purchase Decision variable, which consists of several indicators, it can be concluded that the majority of them provided results indicating a positive influence of Purchase Decision.

2. Data Analysis

a. Outer Model

There are three criteria in SmartPLS to measure the outer model, namely convergent validity, discriminant validity, and composite reliability.

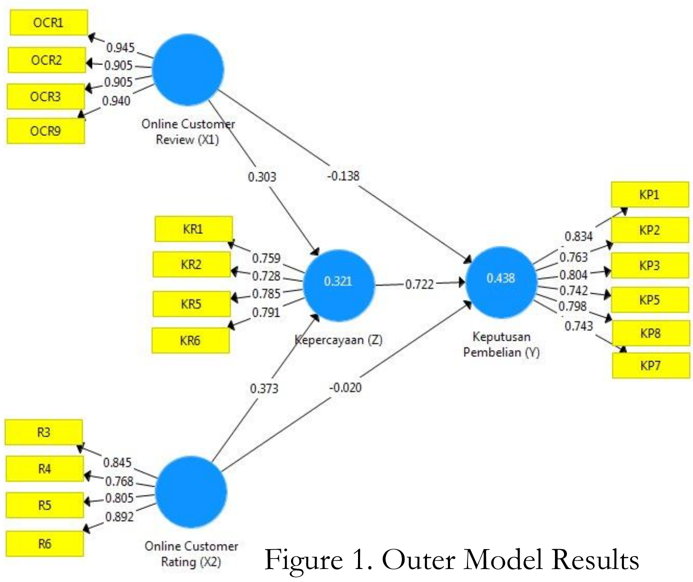

Figure 1. Outer Model Results

1) *Convergen Validity*

The first validity test involved distributing questionnaires to 37 respondents to identify statements that were not appropriate, so they would not be included in the questionnaires distributed to 100 respondents. Firstly, there were several questionnaire statement items deemed invalid as they did not meet the loading standard of > 0.7; therefore, items with loadings < 0.7 were dropped and considered invalid.

Table 5. Factor Loading

		The First Model	Modification
Online Customer Review (X1)	OCR1	0.901	0.945
	OCR2	0.833	0.905
	OCR3	0.842	0.905
	OCR4	0.444	
	OCR5	0.594	
	OCR6	0.526	
	OCR7	0.019	
	OCR8	0.296	
	OCR9	0.886	0.940
	OCR10	0.378	
Online Customer Rating (X2)	R1	0.695	
	R2	0.698	
	R3	0.831	0.845
	R4	0.704	0.768
	R5	0.778	0.805
	R6	0.877	0.892
Purchase Decision (Y)	KP1	0.801	0.834
	KP2	0.740	0.763
	KP3	0.759	0.804
	KP4	0.444	
	KP5	0.731	0.742
	KP6	0.540	
	KP7	0.707	0.743
	KP8	0.772	0.798
	KP9	0.452	

	KP10	0.502	
	KP11	0.473	
	KP12	0.379	
Trust (Z)	KR1	0.724	0.759
	KR2	0.711	0.728
	KR3	0.438	
	KR4	0.583	
	KR5	0.779	0.785
	KR6	0.795	0.791

The table above shows the results of processing using Smart PLS software. The correlation values between constructs and variables in the initial processing did not meet the criteria for convergent validity because there were still several indicator values below 0.7.

Subsequently, the researcher made modifications by removing indicator values that did not meet the convergent validity criteria. After modification, according to the table above, some indicator values were eliminated, and after modification, the correlation values between constructs and variables met the criteria, i.e., above the minimum value of 0.7.

The indicators for online customer review statements, totaling 10 statements, were subjected to validity testing, and some statements failed because they did not meet the criteria or were < 0.7. The failed indicators for online customer review statements are OCR4, OCR5, OCR6, OCR7, OCR8, and OCR10. Then, for the online customer rating statement indicators, 6 statements were subjected to validity testing, and the indicators R1 and R2 failed because their results were < 0.7. Trust has 6 statement indicators, and KR3 and KR4 failed because they did not meet the loading standard. Furthermore, the purchase decision has 12 statement indicators, and KP4, KP6, KP9, KP10, KP11, and KP12 failed.

With the presence of invalid statement indicators (having validity values < 0.7), several invalid statement items were eliminated, and questionnaires were distributed to 100 respondents.

2) *Discriminant Validity*

A study has good discriminant validity if the outer loading construct values in the same construct have a higher value than all cross-loading constructs.

Table 6. Cross Loading

	X1	X2	Y	Z
OCR1	0.945	0.421	0.126	0.402
OCR2	0.905	0.317	0.156	0.375
OCR3	0.905	0.408	0.136	0.399
OCR9	0.94	0.338	0.231	0.479
R3	0.386	0.845	0.237	0.438
R4	0.246	0.768	0.166	0.405
R5	0.356	0.805	0.219	0.315
R6	0.336	0.892	0.296	0.458
KP1	0.172	0.268	0.834	0.568
KP2	0.147	0.171	0.763	0.443
KP3	0.168	0.258	0.804	0.532
KP5	0.098	0.213	0.742	0.518
KP7	0.127	0.149	0.743	0.375
KP8	0.129	0.23	0.798	0.56
KR1	0.472	0.515	0.414	0.759
KR2	0.346	0.497	0.318	0.728
KR5	0.328	0.275	0.595	0.785
KR6	0.235	0.24	0.642	0.791

Based on the table above, each indicator on every variable has a high outer loading value on the same construct compared to other constructs in cross-loading. Therefore, based on the processed data by the researcher, the indicator data of this research has good discriminant validity as it meets the criteria.

Besides examining the values of cross-loading, one can also look at the AVE values for each variable. The model can be considered good if the AVE value > 0.50. Here are the results of the AVE values.

Table 7. AVE

	Average Variance Extracted (AVE)
X1	0.854
X2	0.687
Y	0.610
Z	0.587

Based on these results, the Average Variance Extracted (AVE) for each variable in this study has passed, and the model can be considered good because the AVE values for variables X1, X2, Y, and Z are all above 0.50.

3) *Composite Reliability*

In addition to examining the values of construct factor loadings as validity measures, reliability testing is also conducted in the measurement model. Composite reliability testing measures the true reliability value of a construct. The results of Composite Reliability can be seen in the following table.

Table 8. *Composite Reliability*

	Composite Reliability
Online Customer Review (X1)	0.959
Online Customer Rating (X2)	0.897
Purchase Decision (Y)	0.904
Trust (Z)	0.850

It can be seen from the above that the values of all variables in the reliability testing, with Cronbach's Alpha values and composite reliability > 0.7. Therefore, it can be concluded that these latent variables have good reliability.

b. Inner Model

In the inner model testing, the results of Path Coefficient, goodness of fit, and hypothesis testing of direct and indirect effects (through mediation) will be explained. Therefore, the following is the inner model in this study.

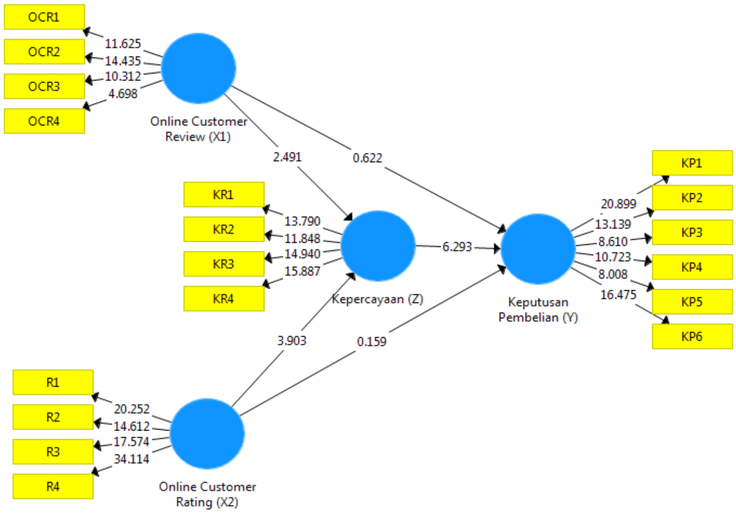

Figure 2. Inner Model Results.

1) *Path Coefficient*

To test the coefficients, there is a standard value between -1 to +1. Path coefficients with relationships close to +1 are considered to have a strong positive relationship, while those close to 0 indicate a weak relationship. Values below 0 or close to -1 indicate no relationship in that path coefficient. Here are the results of the path coefficients in this study:

Tabel 9. *Path Coefficient*

	The original sample (O)
X1 -> Y	-0.060
X1 -> Z	0.251
X2 -> Y	-0.018
X2 -> Z	0.375
Z -> Y	0.672
X1 -> Z -> Y	0.168
X2 -> Z -> Y	0.252

Based on the table above, the results indicate that two paths have values above 0 and approaching +1, meaning they have a significant positive relationship. The Z - Y path exhibits a strong relationship, while the X1 - Y and X2 - Y paths show no relationship or can be considered insignificant.

2) *Goodness of Fit*

To measure the extent of influence between exogenous and endogenous variables, the coefficient of determination (R-Square) is used. An R2 value of 0.75 and above indicates that exogenous variables influence endogenous variables to a very good extent. R2 values between 0.50 and 0.75 are considered moderate, while R2 values between 0.25 and 0.50 indicate a weak influence of exogenous variables on endogenous ones.

Based on the data processed by the Smart PLS 3.0 software, here are the results of the obtained R-Square values.

Table 10. *R-Square* (R^2)

Variable	***R Square***	***Adjusted R Square***
Purchase Decision (Y)	0.406	0.388
Trust (Z)	0.312	0.298

Based on the table above, the R-Square value for the endogenous variable Purchase Decision (Y) is 0.406. This result explains that Purchase Decision can be explained by online customer review, online customer rating, and purchase decision by 40.6%. The R-Square result for the endogenous variable Purchase Decision falls into the weak category as it ranges between 0.25 and 0.50. Furthermore, the R-Square value for the endogenous variable Trust (Z) is 0.312. This result explains that Trust can be explained by online customer review and online customer rating by 31.2%. The R-Square result for the endogenous variable Trust falls into the weak category as it ranges between 0.25 and 0.50.

On the other hand, R-Square can be evaluated using Q-Square. The higher the Q-Square value, the better the model fits the data, where a Q-square value > 0 indicates that the model has predictive relevance, while a Q-square value < 0 indicates that the model lacks predictive relevance. Below are the results of the Q-Square calculation.

1. *Q-Square* Purchase Decision

   $Q^2 = 1 – (1 - R^{21})$

   $Q^2 = 1 – (1 – 0{,}406)$

   $Q^2 = 1 – 0{,}594$

   $Q^2 = 0{,}406$

2. *Q-Square* Trust

Q^2 = 1 – (1 - R^{22})

Q^2 = 1 – (1 – 0,312)

Q^2 = 1 – 0,688

Q^2 = 0,312

The results of the two Q-Square calculations above align with the results of the R-Square, which are 0.406 and 0.312, respectively. Therefore, in this study, the model can explain the Purchase Decision endogenous variable by 40.6%, while 59.4% is explained by factors outside this study. Similarly, the Trust endogenous variable can be explained by 31.2% in this study, with the remaining 68.8% explained by other models. Thus, in this study, the model demonstrates goodness of fit.

a. Hypothesis Testing

In testing hypotheses, both directly and through mediating variables, one can examine the values of T-Statistic and P-Values. Hypotheses in this study will be accepted if the P-Values < 0.05 and the T-Statistics > T-Table. The researcher has processed the data to answer the hypotheses in this study. Below are the results of the data processed by the researcher.

Table 11. Hypothesis Testing

Hypotheses		**T Statistic (|O/STDEV|)**	**P Values**	
H1	**X1 -> Y**	0.622	**0.535**	Not accepted
H2	**X2 -> Y**	0.159	**0.874**	Not accepted
H3	**X1 -> Z**	2.491	**0.013**	Accepted
H4	**X2 -> Z**	3.903	**0.000**	Accepted
H5	**Z -> Y**	6.293	**0.000**	Accepted
H6	**X1 -> Z -> Y**	2.339	**0.020**	Accepted
H7	**X2 -> Z -> Y**	3.034	**0.003**	Accepted

Based on the table above, it can be seen from the hypothesis testing results in this study that out of the seven proposed hypotheses, five hypotheses can be accepted as they meet the criteria, namely T-Statistics > T-Table and P-Values < 0.05. In this study, the T-Table value is 1.97, so six hypotheses can be accepted, while two hypotheses are not accepted, namely X1 - Y because the T-Statistics value (0.622) < T-Table (1.97) and P-Values (0.535 > 0.05), and X2 - Y because the T-Statistics value (0.159) < T-Table (1.97) and P-Values (0.874 > 0.05).

DISCUSSION

1. The Influence of Online Customer Review on Purchase Decision

Based on the processed data, it can be observed that the first hypothesis (H1) is not accepted. As discussed in the previous table, the t-statistic value of the online customer review construct on the purchase decision of Shopee marketplace users is smaller than the t-table (1.97), which is 0.622, and the p-values are greater than 0.05, namely 0.535. Therefore, the first hypothesis is rejected as it does not meet the criteria in this study.

Online customer review is the opinion or feedback from buyers about the received products, enabling potential buyers to see previous buyers' evaluations, including provided photos, product quality, and other aspects (Didik Gunawan, 2022a). When consumers encounter difficulties in obtaining information about a product they intend to purchase, this feature becomes very useful and can serve as an alternative decision-making factor for consumers.

In this hypothesis, respondents have trust in the online customer review feature. This statement is supported by respondents' answers indicating their trust in the online customer review feature, such as the statement that "consumer comments on the Shopee marketplace are consistent with reality," with the majority of respondents agreeing. However, from random interviews conducted with millennial respondents in this study, it was found that while respondents acknowledged being assisted by the online customer review feature, it was not their primary reason for purchasing products on the Shopee marketplace.

These findings indicate that online customer reviews do not directly influence purchase decisions. Nevertheless, Shopee marketplace companies have made efforts to increase consumer purchases. Therefore, from the company's perspective, maintaining existing online customer reviews as a feature that provides benefits, convenience, and good self-control when shopping online is essential. Online sellers also need to enhance consumer trust in the available review feature by consistently providing satisfaction to consumers in terms of service and product quality.

From the statement above and from random interview results, online customer reviews can be considered beneficial, but they do not constitute a reason for consumers to make purchases on the Shopee marketplace. Thus, the results of this study are not consistent with the general research findings that suggest online customer reviews directly influence purchase decisions, such as the studies by Jimmy Rarung et al. and Ari Nugraha, which indicate a direct influence of online customer reviews on purchase decisions. However, the findings of this study align with the research by Annisa Widilia Rahmawati et al. (Rahmawati et al., 2022), and the study by Cucu Andita Widya and Sulis Riptiono, which state that online customer reviews have a negative and insignificant influence on purchase decisions. (Widya et al., 2019).

2. The Influence of Online Customer Rating on Purchase Decision

Based on the processed data, it is evident that the second hypothesis (H2) is not accepted. As discussed in the previous table, the t-statistic value of the online customer rating construct on the purchase decision of Shopee marketplace users is smaller than the t-table (1.97), which is 0.159, and the p-values are greater than 0.05, namely 0.874. Therefore, the hypothesis is rejected as it does not meet the criteria in this study.

Online customer rating is the consumer opinion expressed on a specific scale. A popular rating scheme for online stores is to provide stars (Lackermair et al., 2013). Online customer rating is part of the review process that uses star symbols instead of text to represent consumer opinions. The more stars customers give, the better the seller's rating will be.

In this hypothesis, respondents feel assisted by the presence of the online customer rating feature. This statement is supported by respondents' answers indicating their assistance with the online customer rating feature, such as the statement that "the online customer rating feature helps me choose the products I want," with the majority of respondents agreeing. Moreover, from random interviews conducted with millennial respondents in this study, respondents stated that the online customer rating feature is beneficial for consumers in finding desired products. However, this feature is not the primary reason for deciding to make online purchases on the Shopee marketplace.

From the statement above and the results of random interviews, online customer rating can be considered a fairly good feature, but it is not a determining factor for consumers to make purchases on the Shopee marketplace. Therefore, the results of this study are not in line with the research by Nirwana Ayustira and Sheren Regina Noviani, which state that there is a direct influence of online customer rating on purchase decisions. However, the findings of this study align with the research by Ourzha and Tri Indra, which state that online customer rating has a negative and insignificant influence on purchase decisions. (Ourzha Miranda Putri et al., 2021).

3. The Influence of Online Customer Review on Trust

Based on the processed data, it is found that the third hypothesis (H3) is accepted. In the table discussed earlier, the t-statistic value of the online customer review construct on consumer trust for Shopee marketplace users is greater than the t-table (1.97), which is 2.491, and the p-value is less than 0.05, which is 0.013. Therefore, the third hypothesis is accepted as it meets the criteria in this study.

Online customer review represents direct opinions from individuals rather than advertisements. Reviews are one of several factors determining an individual's purchasing decision, indicating that people can consider the number of reviews as an indicator of a product's popularity or value, influencing their willingness to purchase a product (Farki et al., 2016).

In this study, millennials perceive that online customer reviews enhance their trust in purchasing products on the Shopee marketplace. According to millennial respondents in this study, the online customer review feature is highly beneficial. It is evident that within the review feature, consumers' reviews or comments, whether in written, image, or video form, are available. Therefore, this feature can influence consumers' trust when purchasing products.

In this hypothesis, respondents tend to believe that reviews can enhance consumer trust. This statement is supported by respondents' answers, indicating their trust in the online customer review feature, one of which is the statement "the number of consumer reviews related to the product can increase consumer confidence," with the majority of respondents agreeing.

The findings of this study are consistent with research conducted by Sulaeman Sarmo, Taesar Wahyudi, Baiq Handayani. In their study on the influence of online customer reviews and ratings on consumer trust, they found that online customer reviews affect consumer trust in the Shopee marketplace (Wahyudi, 2019).

4. The Influence of Online Customer Rating on Trust

Based on the processed data, it is found that the fourth hypothesis (H4) is accepted. In the table discussed earlier, the t-statistic value of the online customer rating construct on consumer trust for Shopee marketplace users is greater than the t-table (1.97), which is 3.903, and the p-value is less than 0.05, which is 0.000. Therefore, the fourth hypothesis is accepted as it meets the criteria in this study.

Rating or ranking products online is one way for consumers to express their opinions about the quality of online products, although sometimes biases occur in its measurement, particularly due to consumer product evaluations that reflect overall customer satisfaction, not just the product itself, but also how consumers are served by online sellers. Another issue is that consumers do not explain the product quality they should assess.

In this study, millennials perceive that online customer ratings can enhance consumer trust in shopping on the Shopee marketplace. Consumers feel facilitated by the existence of this rating feature because it provides evaluations from consumers where consumers give ratings in the form of stars. If consumers give more stars, it indicates better product quality or online store. A product with high ratings from customers will give a positive value to the product, making consumers more confident in the products sold on the Shopee marketplace. This indicates that consumers also feel trust and assistance when choosing products with ratings on the Shopee marketplace. In this case, it means that respondents feel that ratings on the Shopee marketplace are functioning well.

Respondents tend to believe that ratings can increase consumer trust. This statement is supported by respondents' answers, indicating their trust in the online customer rating feature, one of which is the statement "I will buy products on the Shopee marketplace after seeing consumer ratings," with the majority of respondents agreeing.

5. The Influence of Trust on Purchase Decision

Based on the processed data, it is found that the fifth hypothesis (H5) is accepted. In the table discussed earlier, the t-statistic value of the trust construct on consumer purchase decisions for Shopee marketplace users is greater than the t-table (1.97), which is

6.293, and the p-value is less than 0.05, which is 0.000. Therefore, the fifth hypothesis is accepted as it meets the criteria in this study.

Ratna Dewi Jayanti defines trust as the foundation of business. A business transaction between two or more parties will occur if each trusts each other (Jayanti, 2015) . This trust cannot simply be recognized by other parties or business partners but must be built from scratch and proven. Trust is one of the most important things in online marketing. Trust is defined as the crucial foundation for consumers to decide on online purchases.

In this study, millennials perceive that consumer trust has a strong influence on purchase decisions. With consumer trust, it will increase product purchases. The higher the level of consumer trust in a company or food provider, the higher the consumer's desire to shop, whether online or offline, from that company. Because when someone makes a purchase online, consumers must first trust the company or online store because the purchasing method is different from offline methods, where if purchasing online, consumers must first fulfill their obligations and wait for the goods to be delivered until they arrive at the consumer's location because the transaction goes through the virtual world.

Online transactions, which are common among millennials, allow a few individuals to commit fraudulent acts that harm others. The prevalence of fraud is a primary consideration for online purchases. Therefore, companies or online stores that provide online product sales strive to enhance their reputation in the online world so that their customers are willing to transact online with their company.

The results of this study are consistent with the research conducted by Livia Nita Karina Pasi, which states that trust has a positive and significant impact on purchase decisions (Livia Nita Karina Pasi et al., 2021). This is supported by the research of Yoga Endhi Pratama et al., which states that trust influences purchase decisions (Pratama et al., 2019).

6. The Influence of Online Customer Reviews on Purchase Decisions through Trust

Based on the processed data, it can be observed that the sixth hypothesis (H6) is accepted. In the previously discussed table, the t-statistic value of the online customer review construct on purchase decisions through consumer trust for Shopee marketplace users is greater than the t-table (1.97), which is 2.339, and the p-value is less than 0.05, which is 0.020. Therefore, the sixth hypothesis is accepted as it meets the criteria in this study.

The results of this study are consistent with the research conducted by Donny Indra et al., which found that online customer reviews influence purchase decisions through trust (Indra et al., 2022).

Previously, the hypothesis regarding the relationship between online customer reviews and purchase decisions was rejected, but in this result, trust can influence online customer reviews on purchase decisions. In this study, if millennials have trust in using the Shopee marketplace and are supported by good online customer reviews, it will further strengthen consumer purchase decisions in the future. This is supported by the lifestyle of millennials, who tend to prefer everything fast, practical, and easy. Thus, millennials are considered a potentially significant target market for online business players.

7. The Influence of Online Customer Ratings on Purchase Decisions through Trust

Based on the processed data, it can be observed that the seventh hypothesis (H7) is accepted. In the previously discussed table, the t-statistic value of the online customer rating construct on purchase decisions through consumer trust for Shopee marketplace users is greater than the t-table (1.97), which is 3.034, and the p-value is less than 0.05, which is 0.003. Therefore, the seventh hypothesis is accepted as it meets the criteria in this study.

According to an interview conducted by the researcher with one of the respondents who stated that online customer ratings cannot be used as a basis for making purchase decisions, with the presence of trust, it will support consumer purchase decisions. Therefore, in addition to fulfilling the needs and desires of customers, the Shopee marketplace must also be able to build trust in its services so that online customer reviews become better. Therefore, the researcher assumes that regarding the phenomenon of fraud in online shopping, trust undoubtedly plays a crucial role in enhancing the purchase decisions of millennial consumers.

CONCLUSION

Based on the analysis conducted by the researcher, the following conclusions can be drawn: **First,** Online customer reviews do not influence the purchase decisions of millennial Muslim consumers using the Shopee marketplace in Mataram City. This can be interpreted as the online customer review variable does not directly affect the purchase decision variable. Essentially, consumers express that they are assisted by the presence of online customer review features but it is not the main reason for making purchases on the Shopee marketplace. **Second,** Online customer ratings do not influence the purchase decisions of millennial Muslim consumers using the Shopee marketplace in Mataram City. This can be interpreted as the online customer rating variable does not directly affect the purchase decision variable. Consumers state that online customer rating is a good feature that can facilitate the search for desired products, but it is not the main reason for deciding to make purchases online on the Shopee marketplace. **Third,** Online customer reviews influence the trust of millennial Muslim consumers using the Shopee marketplace in Mataram City. This can be interpreted as the online customer review variable directly affects the trust variable. In this study, millennials state that online customer reviews increase their trust in buying products on the Shopee marketplace. The better the online customer reviews perceived by consumers in using the Shopee marketplace, the more confident and trusting consumers are in purchasing a product. **Fourth,** Online customer ratings influence the trust of millennial Muslim consumers using the Shopee marketplace in Mataram City. This can be interpreted as the online customer rating variable directly affects the trust variable. The higher the rating value, the higher the trust of an individual to make a purchase, as consumers will seek more information about the products they are going to buy. **Fifth,** Trust influences the purchase decisions of millennial Muslim consumers using the Shopee marketplace in Mataram City. This can be interpreted as the trust variable directly affects the purchase decision variable. In this study, it can be concluded that the more the marketplace can fulfill the needs and desires of consumers by satisfying or even exceeding consumer expectations, the more consumers also trust the marketplace, which is expected to create a decision to purchase products on the marketplace. **Sixth,** Online customer reviews influence purchase decisions through trust among millennial Muslim consumers using the Shopee marketplace in Mataram City. This can be interpreted as the online customer review variable indirectly affects the purchase decision variable through the trust variable. This means that if millennials have trust in using the Shopee marketplace and are supported by good online customer review features, it will strengthen consumer purchase decisions in the future. **Seventh,** Online customer ratings influence purchase decisions through trust among millennial Muslim consumers using the Shopee marketplace in Mataram City. This can be interpreted as the online customer rating variable indirectly affects the purchase decision variable through the trust variable. This proves that trust can mediate the relationship between online customer ratings and consumer purchase decisions.

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