

Muslim Decisions in Online Purchasing of Fashion Products Through the Marketplace: Analysis of The Influence of Ratings and Online Customer Reviews

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Abstract

The rapid development of technology with the ease of internet access has changed people's shopping behaviour from offline to online on the marketplace. Shopee as a popular marketplace is proven by its first rank in the 2021 e-commerce competition. Shopee is known as the favourite marketplace in the fashion category. Fashion products themselves are the most sold products in 2020. The rise of online buying and selling transactions has penetrated into the world of pesantren which has an impact on lifestyle changes. As in the eL-Fira Modern Islamic Boarding School Purwokerto which has the largest number of students in the scope of pesantren in Banyumas and has experienced an increase in online product purchases. Purchasing decisions are influenced by several factors, namely ratings and online customer reviews. The purpose of this study is to test whether ratings and online customer reviews influence Muslim decisions in buying fashion products in the marketplace. This research is research using a quantitative approach. The type of data used in this study is primary data derived from questionnaires. The number of samples of this study were 120 respondents who were students of the eL-Fira Modern Islamic Boarding School Purwokerto. Data processing techniques using multiple linear regression analysis with SPSS 25 application tools. The results of this study indicate that ratings have a positive effect on purchasing decisions. Online customer reviews have a positive effect on purchasing decisions. Then, ratings and online customer reviews simultaneously have a positive effect on purchasing decisions.

Keywords: rating; online customer review; purchase decision

A. Introduction

The development of technology is currently accelerating, especially in Indonesia, which is supported by internet users in Indonesia experiencing an increase of 25.5 million new users in 2019-2020 (Tim APJII, 2020). So that it can affect various people's lives, one of which is in trade. Trade has changed from offline to online, which is better known as e-commerce (Nugroho, 2016). In the April 2021 We Are Social survey results that Indonesia is the country with the largest number of e-commerce users in the world in April 2021 (Lidwina, 2021). The current development of e-commerce shows a promising business picture. Therefore, various kinds of marketplaces have sprung up to facilitate virtual

buying and selling transactions, one of which is the Shopee marketplace (Nugroho, 2016). Shopee was first introduced in 2015 in Singapore and expanded to Indonesia. According to an iprice survey in e-commerce competition in Indonesia, Shopee is growing rapidly and continues to increase from 2018-2020. Reporting from Okezone.com (Astuti, 2022), research by Ipsos (Market Research Company) states that Shopee is ranked first in the 2021 e-commerce competition.

Shopee itself offers various product categories to support daily activities, one of which is fashion products. According to the Hypeabis.id report (Andriani, 2022), shopee is also known as the favourite marketplace in the fashion sales category. Fashion products have various types and variations and have their own characteristics and sizes, so that they can pose a risk in making online purchases (Lestari & Patrikha, 2022). Reporting from Katadata.co.id (Dihni, 2021) in Katadata Insight Center (KIC) and Sirclo research shows that Fashion and Accessories products are the most searched products (71%) and purchased by consumers when shopping online (66.6%). This shows that the enthusiasm for purchasing fashion products remains high despite the consequences and risks of online purchases mentioned earlier.

Therefore, the rise of online buying and selling transactions has entered the world of pesantren. However, as technology develops, there is a change in lifestyle among santri. Like Umma et al.'s research, 2020, there is a gap between what is taught in Islamic boarding schools and the lifestyle of their students. This also happened at the eL-Fira Purwokerto Modern Islamic Boarding School as evidenced by 84.22% of the total eL-Fira 1 students making online purchases and showing the high level of these students in online transactions that are not only for appearance but also their appearance. The number of students of the cottage was 819 in 2022 and became the largest number of students in Banyumas Regency in 2022.

Purchasing decisions according to Philip Kotler can be interpreted as consumer decision choices related to certainty to buy or not (Priansa, 2021). So that before buying consumers see the rating features and online customer reviews provided in the marketplace to find product information. Ratings and online customer reviews are factors

that can influence purchasing decisions (Priangga & Munawar, 2021). Rating is part of a review symbolised by a star symbol in expressing opinions from consumers. The number of stars received for a particular product can be related to the quality of that product which then influences purchasing decisions (Latief & Ayustira, 2020). This is also supported by previous research, namely Julianti & Aini (2019), which states that online customer ratings have a significant influence on purchasing decisions. This is different from the results of research by Istiqomah & Mufidah (2021) and Rahmawati (2021) which explain that Online Customer Rating has no influence on purchasing decisions. In addition, Online Customer Review is part of e-WOM, which means it is a person's direct review, not including advertising (Priangga & Munawar, 2021). Reporting in Kompasiana in We Are Social states that 80% of consumers will change their minds about making a purchase or not when there are negative reviews related to the product. So that online customer reviews can influence purchasing decisions. This is in line with Ita Permatasari & Haryani's research (2021) which shows that online customer reviews have an influence on purchasing decisions. However, it is contrary to research conducted by Khafidatul & Indra (2020), and Rahmawati (2021) which results in that online customer reviews have no effect on purchasing decisions.

Based on the analysis and description above, it can be concluded that the researcher will conduct research with the title *Muslim Decisions in Online Purchases of Fashion Products Through Marketplace: Analysis of the Effect of Rating and Online Customer Review*.

B. Literature Review

1. Consumer behavior

Consumer behavior according to According to Leon G. Schiffman and Leslie Lazar Kanuk is the behavior of consumers in the process of searching, purchasing, using, evaluating, and spending products that are expected to meet their needs. Understanding consumer behavior is useful for marketers in helping to create superior products and create appropriate marketing strategies, and for consumers it is very useful in order to become wise consumers (Pratama et al., 2019).

2. Buying decision

Purchasing decisions in Swasta and Irawan are determining consumer purchases based on wants, needs, existing alternative choices and post-purchase assessments (Pratama et al., 2019). Companies need to know purchasing decisions because they can help the company's marketing strategy and can find out how to satisfy their consumers. Indicators of purchasing decisions in Kotler and Keller include product choice, brand choice, choice of purchase channel, purchase time, purchase amount, and payment system (Waani et al., 2022).

3. Marketplaces

Marketplace is defined as an online marketplace that facilitates a meeting place for sellers and buyers to transact (Setiadi, 2013). There are many marketing strategies in the marketplace that make the main consideration for consumers in making online transactions in this media which include a variety of products offered, the security of the transaction system, and attractive promotions and features that support online transactions. The marketplace itself can be measured by indicators of system quality, information quality, and service quality (Ardy, 2021). The quality of product information in the marketplace can be seen in the rating feature and online customer reviews. With these features, consumers can get reliable, expert, and enjoyable information and consumers can share experiences in the form of reviews and ratings of the products they buy (Sianipar & Yoestini, 2021).

4. Ratings

Rating is part of the review which is described by a star symbol in expressing the opinion of consumers. The scale of assessment and rating is that the more the number of stars given by consumers, the better the store rating. The number of stars according to S. Mukhopadhyay and T. S. Chung can be associated with the quality of online products. A high number of stars can influence consumers to make purchasing decisions. Thus, ratings can be used as a way to get the desired product information. In C. Dellacorras, consumer ratings can provide feedback for sellers for store evaluation purposes. Ratings can be measured by indicators of perceived usefulness, perceived enjoyment, and perceived control (Priangga & Munawar, 2021).

5. Online Customer Reviews

Online customer review is part of e-WOM which contains someone's review and does not include advertising. Mo and Li define online customer reviews as consumer reviews about product assessment information so that consumers get the desired product quality by looking at reviews from previous consumers, and making it easier to compare similar products from different stores at once. According to Lee and Shin, reviews are one of the determining factors in consumer purchasing decisions. This shows that the number of reviews can be used as an indicator of product popularity which can then influence purchasing decisions (Latief & Ayustira, 2020). With the increase in popularity, online customer reviews can be used as a source of consumer information to determine product quality. Indicators of online customer reviews include perceived usefulness, source credibility, argument quality, valance, and volume of reviews (Suryani et al., 2022).

C. Research Methods

The research method in this study uses quantitative methods. The population in this research is students of the eL-Fira Purwokerto Modern Islamic Boarding School who have purchased fashion products on the marketplace and the nominal amount is unknown. The sampling technique was based on non-probability sampling with an incidental sampling technique resulting in 120 student respondents obtained from the Unknown Population formula (Duli, 2019). The data sources used are primary and secondary data. Data collection techniques use questionnaires, interviews, and observation. Data analysis uses multiple linear regression tests.

D. Result and Discussion

1. Paper Fashion Product Profile on the Shopee Marketplace

Fashion products are attributes that individuals use to support their appearance when carrying out daily activities. Fashion products are also defined as clothing, clothing, body equipment, and clothing styles (Pratiwi et al., 2022). Fashion products are one of the products offered by the Shopee marketplace. Shopee itself offers the most complete fashion products including clothing, bags, shoes, and fashion

accessories. Furthermore, the main categories of fashion products on Shopee consist of women's clothing, men's clothing, baby & children's clothing, as well as Muslim fashion. So, it is easier for consumers to find the fashion products they want.

The fashion category is one of the product categories most in demand by users. This is evident from the high enthusiasm for the 11.11 Big Sale 2021 promo, especially in the women's clothing category, where shirts and culottes are customer favorites (Rahayu, 2021). The public's enthusiasm for fashion products prompted the Shopee platform to hold the 2021 Shopee Fashion Week (SFW) program to meet diverse fashion needs and the latest fashion inspiration by holding an influencer Style Battle from nine well-known influencers and as part of the launch of the Shopee InFashion feature. The InFashion feature is a special feature that presents the best fashion products that have been filtered and offered with attractive promotions. This latest fashion concept from Shopee can be used as a source of inspiration for the latest fashion styles and products that are trending and fashionable. Apart from that, Shopee presents various attractive offers for the fashion product category. Such as the 3.3 Grand Fashion Sale 2023 and 7.7 Shopee Live Bombastic Sale which are equipped with attractive promos. From this, it is hoped that people can easily and practically shop for selected fashion products from various trusted sellers and brands.

2. Respondent Characteristics

Characteristics of Respondents Based on Gender

Table 1, shows that there are 111, or 92.5% female respondents, and the remaining 9 respondents, or 7.5% of male respondents. So it can be concluded that student respondents using the Shopee marketplace at the eL-Fira Purwokerto Modern Islamic Boarding School are dominated by 92.5% female consumers.

Table 1. Characteristics of Respondents Based on Gender

Gender	Amount	Percentage
Women	111	92,5%
Man	9	7,5%

(Source: Processed primary data, 2023)

Characteristics of Respondents Based on Age

Based on the results of filling out the questionnaire from 120 respondents, it resulted that 76 respondents were aged between 17-20 (63.3%) and the remaining 44 respondents were aged 21-24 (36.7%). From these results, it can be seen that respondents aged 17-20 years dominate Shopee marketplace users by 63.3%.

Table 2. Characteristics of Respondents Based on Age

Age	Amount	Percentage
17-20 years	76	63,3%
21-24 years	44	36,7%

(Source: Processed primary data, 2023)

Characteristics of Respondents Based on the Most Frequently Used Marketplaces

According to Table 3, the results show that 91.7% of respondents most often use the Shopee marketplace, followed by Lazada (5%), and Tiktok Shop (3.3%). So it can be concluded that Shopee is the most frequently visited marketplace.

Table 3. Characteristics of Respondents Based on the Most Frequently Used Marketplaces

Marketplace	Amount	Percentage
Shopee	110	91,7%
Lazada	6	5%
Tiktok Shop	4	3,3%

(Source: Processed primary data, 2023)

Characteristics of Respondents Based on Experience of Purchasing Fashion Products

The data obtained shows that 120 respondents have purchased fashion products on the Shopee marketplace. So it can be concluded that the respondents of the eL-Fira Purwokerto Modern Islamic Boarding School students in this study have already purchased fashion products on the Shopee marketplace.

Table 4. Characteristics of Respondents Based on Fashion Shopping Experience at Shopee Marketplace

Have you ever bought fashion products on Shopee?	Amount	Percentage
Yes	120	100%
No	0	0%

(Source: Processed primary data, 2023)

Characteristics of Respondents Based on the Most Frequently Purchased Products

According to Table 5, it is stated that 61.7% of respondents most often buy fashion products on the Shopee marketplace. Then followed by makeup/ personal care products at 25%, books at 5%, toys/hobby collections at 3.3%, food and drink at 2.5%, electronic products at 1.7%, and other necessities at 0.8 %. From this data, it can be seen that the products that respondents are most interested in when buying on the Shopee marketplace are fashion products.

Table 2. Characteristics of Respondents Based on the Most Frequently Purchased Products

Products	Amount	Percentage
Fashion	74	61,7%
Electronic	2	1,7%
Food & Drink	3	2,5%
Makeup/Personal care	30	25%
Toys/hobby	4	3,3%
Book	6	5%
Other necessities	1	0.8%

(Source: Processed primary data, 2023)

Characteristics of Respondents Based on Determining Factors in Choosing Products

Based on Table 6, the factors that determine the choice of which product to buy by comparing products online are reviewed by 45%, price by 32.5%, rating by 20.8%, and brand by 1.7%. Thus, it can be seen that online customer reviews and ratings are some of the factors that influence consumer purchasing choices on the Shopee marketplace besides the price factor.

Table 2. Characteristics of Respondents Based on Determining Factors in Choosing Products

Gender	Amount	Percentage
Review	54	45%
Price	39	32,5%
Rating	25	20,8%
Brand	2	1,7%

(Source: Processed primary data, 2023)

3. Analysis Result

Validity Test

A questionnaire is said to be valid with a validity test. With the test criteria, namely if the value of $r\text{-count} > r\text{-table}$ ($df = n-2$) and the value is positive then it is declared valid and vice versa (Duli, 2019). This research has an $r\text{-table}$ value of 0.361. So it can be said that all statements of variable X1, the questionnaire used in this research are reliable and worthy of research.

Reliability Test

The reliability test is used to test the consistency of the measuring instrument using Cronbach's Alpha. A questionnaire is declared reliable if $\alpha > 0.60$ (Duli, 2019). Based on the results of SPSS data processing, all variables have an α value > 0.60 , so all variables are declared reliable. So that research can be continued.

Successive Interval Method

This method is used to transform ordinal data into interval data (Ningsih & Dukalang, 2019). This research uses ordinal data, so it is necessary to change the data to intervals. This aims to ensure that the data is normally distributed or homogeneous, which can then be continued with the classical assumption test and multiple linear regression after data changes have been made.

Classic assumption test

Data Normality Test

This test is used to determine whether the residual values are normally distributed or not. For this test, researchers used the Kolmogorov-Smirnov test. Based on this test, it produces an Exact value. Sig. (2-tailed) which is 0.326 greater than 0.05, then the data is declared to be normally distributed.

Multicollinearity Test

This test is used to determine whether or not there is a high correlation between independent variables. Based on the SPSS processed results, it can be seen that each dependent variable has a VIF value < 10 , namely the rating variable is 2.811 and the online customer review is 2.811. With a tolerance value for each dependent variable $>$

0.10, namely the rating variable is 0.356 and the online customer review is 0.356. So it can be stated that the multiple linear regression model does not have symptoms of multicollinearity.

Heteroscedasticity Test

This test is used to determine whether there are differences between the variance and residuals from one observation to another. In this research, the Glejser test was used (Duli, 2019). Based on SPSS calculations, each variable has a significance of > 0.05 , namely the rating variable (X_1) of 0.071. The online customer review variable is 0.466. So it can be concluded that there is no heteroscedasticity problem in the regression model used.

Multiple Regression Analysis

The regression equation obtained is:

$$Y = 10.378 + 0.482X_1 + 0.346X_2 + e$$

From the multiple linear regression equation, it can be explained that the constant value obtained is 10.378, meaning that the rating and online customer review variables are considered constant, so there will be an increase in the purchasing decision variable by 10.378. The coefficient value of the rating variable is positive, namely 0.482, meaning that if there is a 1% increase in the rating variable it will cause an increase in purchasing decisions of 0.482. The coefficient value of the online customer review variable is positive, namely 0.346, which means that if there is an increase of 1% in the online customer review variable there will be an increase in purchasing decisions by 0.346.

Partial Significance Test (T-Test)

The results of the T-test in this study show that the value of each independent variable has a Sig value. The rating variable is 0.001 which is less than 0.05 and the Sig. The online customer review variable is 0.021 which is less than 0.05. So it can be concluded that ratings influence purchasing decisions, meaning H1 is accepted and online customer reviews influence purchasing decisions, meaning H2 is accepted.

Simultaneous Significance Test (F. Statistics)

Based on the simultaneous test, it shows that the Sig. 0.000 is less than 0.05. So it can be concluded that H3 is accepted, meaning that the rating and online customer review variables simultaneously influence purchasing decisions.

Coefficient of Determination (R²)

Based on the R² test, the Adjusted R Square is 0.407. So it can be interpreted that 40.7% of the changes can be explained by the rating variables (X1) and online customer reviews (X2), while the remaining 59.3% of the results are influenced by other variables.

4. Discussion

The Influence of Ratings on Purchasing Decisions

Based on the results of testing hypothesis 1, H1 is accepted, meaning that the rating variable has a significant effect on purchasing decisions for fashion products on the Shopee marketplace. The results of this test are in line with previous research by Priangga & Munawar (2021), Arbaini et al. (2020), and Latief & Ayustira (2020) state that ratings have a significant influence on purchasing decisions.

The rating scale in the Shopee marketplace is in the form of stars. According to S. Mukhopadhyay & T. S. Chung, the number of stars can be associated with the quality of a product sold virtually. The more stars consumers give, the more they can describe the product in accordance with consumer expectations (Priangga & Munawar, 2021). Ratings of fashion products on the marketplace found that quite a few of them gave inappropriate ratings, such as the product being good, but consumers gave low ratings and gave low marks for no apparent reason, which then had an impact on the seller's performance.

Based on the questions given in the questionnaire regarding consumer conditions that make consumers believe in the ratings of fashion products on the Shopee marketplace, various answers were found. These include fashion products with the highest rating, benchmarks for product quality, product conformity that is not far from the image and product specifications listed, product delivery, service

provided by the seller, products that meet expectations, and help determine product choices. Therefore, it can be seen that consumers have begun to realize the benefits of the rating features available on the Shopee marketplace. This shows that consumer confidence is increasing in the quality of ratings given by previous consumers which can influence other consumers to purchase the product. Therefore, ratings are an important factor that sellers must pay attention to because they can influence other consumers in making purchasing decisions. The rating given by consumers is a crucial recommendation in the online buying and selling system which shows the quality of the personally recommended product. Apart from that, it can also be useful for sellers for future store evaluation purposes.

The Influence of Online Customer Reviews on Purchasing Decisions

Based on the results of testing hypothesis 2, H2 is accepted, meaning that partially online customer reviews have a significant effect on purchasing decisions for fashion products on the Shopee marketplace. This is in accordance with research by Julianti & Aini (2019), Latief & Ayustira (2020), and Arbaini et al. (2020) which state that online customer reviews influence purchasing decisions.

Online customer reviews themselves are available in marketplaces, one of which is the Shopee marketplace. This feature can be used as one of the main sources for consumers to obtain product information when shopping online. However, researchers still found several reviews from buyers that were irrelevant and still appeared in the product review section of the Shopee fashion marketplace. Online customer reviews themselves can be understood as a medium for consumers to see reviews from previous consumers about a product and its services (Priangga & Munawar, 2021). Therefore, if reviews from other consumers are not relevant then it can cast doubt on the product information in online reviews and can have an impact on purchasing decisions by potential consumers.

Judging from the open questions in the questionnaire regarding reviews of conditions that can lead to a positive or negative image of a fashion product on the Shopee marketplace, various answers were found. Includes product description

reviews accompanied by product photos/videos, product condition when received, product unboxing video, lots of testimonials from previous consumers, product quality, detailed and clear product reviews, customer reviews make decision making easier, product suitability, no defects in the product reviewed, speed of delivery, seller response, security, goods expedition. This makes respondents aware of the benefits of the online customer review feature. The presence of the review feature in the marketplace has been proven to increase consumer perceptions about the usefulness and presence of reviews (Latief & Ayustira, 2020). If the review given by the consumer is positive, it will give rise to a positive consumer perception so that other people who have never used the product will be interested in trying the product. Then it can make it easier to search for product-related information which then influences their purchasing decisions.

The Influence of Ratings and Online Customer Reviews on Purchasing Decisions

Based on the results of testing hypothesis 3, H3 is accepted. These results show that the rating and online customer review variables simultaneously influence purchasing decisions for fashion products on the Shopee marketplace. This is in line with research by Julianti & Aini (2019), and Latief & Ayustira (2020) which shows that ratings and online customer review influence purchasing decisions simultaneously.

There are several stages in purchasing decisions such as searching for information and product evaluation before deciding to buy (Priansa, 2021). For consumers who use the marketplace, searching for information and evaluating products is made easier with the rating and online customer review features that are available on the Shopee marketplace. The existence of this feature illustrates the satisfaction of previous consumers when purchasing the product. Apart from that, looking at the open questions in the questionnaire regarding considerations in choosing fashion products on the Shopee marketplace, various answers were found including, affordable price, brand, product quality, practicality, easy payment system, equipped with review, rating and return features, completeness products, needs. Apart from that, they buy fashion products not only to fulfill their needs but also to fulfill their desires in appearance by following developing fashion trends. This makes

students compete to change their clothing appearance to appear cooler, more attractive, and more fashionable. The activity of buying fashion products is no longer to fulfill their needs but to fulfill their lifestyle. Thus, it is contrary to Islamic boarding school education which teaches the simplicity of life which is the hallmark of Islamic boarding school life (Umma et al., 2020). Apart from that, the majority of them buy fashion products in the form of shirts, headscarves, trousers, and skirts. Therefore, even though they buy these products to maintain their appearance, they still limit themselves in dressing by Islamic law.

The price factor is most often chosen by respondents in driving decisions to purchase fashion products on the Shopee marketplace. Where they decide to buy this product because it has an affordable price compared to buying it offline. Shopee itself facilitates price filters that make it easy to search for products from the lowest to the highest prices according to the price desired by consumers. This makes price the dominant factor in driving decisions to purchase fashion products on the Shopee marketplace, in line with research conducted by Suryani et al., 2022.

E. Conclusion

Based on the analysis that has been carried out, it can be concluded that ratings have a positive influence on Muslim decisions in online purchases of fashion products through the marketplace. Furthermore, online customer reviews have a positive influence on Muslim decisions in the online purchasing of fashion products through the marketplace. Then ratings and online customer reviews simultaneously have a positive influence on Muslim decisions in online purchasing of fashion products through the marketplace.

This research is expected to be used as reference material by adding other variables that can influence purchasing decisions for fashion products. Such as Shopee paylater, shipping vouchers, flash sales, and brand image, in the hope that the research results will be better. Furthermore, for the Shopee marketplace, it is necessary to maintain and improve ratings and online customer reviews by evaluating ratings and reviews from consumers. Shopee also needs to increase the credibility of the company by increasing the

reputation of sellers in it and sellers also need to prioritize quality in all aspects of assessment both in terms of products and services.

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