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By Khanza Farid Bahtiar

The Influence of Online Customer Reviews and Ratings on Purchasing Decisions Through Consumer Trust as A Mediation Variable: Study of Camilan Khanza Consumers in Malang

Khanza Farid Bahtiar, Fani Firmansyah

ABSTRACT

This research examines the impact of online customer reviews and ratings on purchasing decisions, with consumer trust as a mediating variable among customers of the Camilan Khanza online store in the Malang Raya region. This research utilizes a quantitative methodology with a descriptive framework. The research population comprises consumers from the Camilan Khanza online store in Malang Raya, encompassing the City of Malang, Malang Regency, and Batu City. This study employs purposive sampling, comprising a total sample size of 150 persons from the Malang Raya district. This study used structural equation modeling-partial least squares (SEM-PLS) for data analysis, leveraging SmartPLS software version 3.2.9. The study's findings indicate that 1) online customer reviews have a positive but negligible effect on purchasing decisions, 2) online customer ratings significantly and positively impact purchasing decisions, 3) consumer trust has a significant and positive effect on purchasing decisions, 4) online customer reviews significantly and positively influence consumer trust, 5) online customer ratings significantly and positively affect consumer trust, 6) online customer reviews indirectly influence purchasing decisions through consumer trust, and 7) online customer ratings indirectly affect purchasing decisions via consumer trust.

Keywords: Online Customer Review; Online Customer Rating; Purchase Decision; Consumer Trust

INTRODUCTION

The Internet propels the evolution of corporate operations in the contemporary age. Businesses currently employ the Internet as a marketing platform via e-commerce or

marketplaces. Marketplaces such as Shopee link merchants and customers to enable transactions. Shopee has emerged as the preeminent e-commerce platform in Indonesia, recording 158 million visits in Q1 2023 and 167 million in Q2 2023. Wertz and Tran Kingyens (2015) assert that markets function as intermediaries between service or product suppliers and prospective consumers, facilitating transactions for both entities. A survey by the Indonesian Internet Service Providers Association (APJII) indicates that 75% of respondents favor offline shopping over e-commerce, as they prefer to examine things in person. Trust constitutes the fundamental capital in online commerce due to the absence of direct transactions (Rosdiana & Haris, 2018). Consequently, numerous marketplaces use ways to foster trust and mitigate risks for consumers. To mitigate concerns regarding trust and perceived hazards in online shopping, numerous marketplace tactics are used to instill confidence in potential consumers to facilitate purchases in digital markets.

Marketplaces utilize online ⁵ customer reviews to enhance consumer trust and increase clientele. Online customer reviews signify consumers' assessments of what they have acquired and various attributes (Mo et al., 2015). These reviews offer further insights into product quality, assisting other buyers in obtaining and comprehending information about those products. Online customer reviews significantly impact consumers' purchasing decisions and offer essential data for sellers to comprehend consumer preferences (Daulay, 2020). Prior studies by Pardede et al. (2023) and Rahman et al. (2022) demonstrate ¹ that online customer reviews substantially influence purchase decisions; conversely, Rahmawati (2021) concluded ¹ that online customer reviews did not significantly affect purchasing decisions.

In addition to user reviews, shoppers consider consumer ratings in their decision-making process. Consumer ratings are customer feedback quantified on a designated scale, typically via a star-based grading system. A product's quality rating increases with the number of stars it obtains (Auliya et al., 2017). The pre-purchase process entails conducting product research to guide purchasing decisions. The presence of product ratings aids decision-making by offering insights into product quality and the seller's customer service procedures (Agustina & Transistari, 2023). Prior studies by Graciafernandy & Almayani (2023) and Martini ¹ et al. (2022) demonstrate that online customer ratings affect purchasing decisions; conversely, Aini ³ et al. (2022) discovered that online customer ratings had no significant effect on purchasing decisions.

Shopee, the online marketplace, plays a substantial role in assisting small and medium companies (SMEs) to promote their products. A 2022 poll by the Indonesian Internet Service Providers Association (APJII) indicates that 73.42% of SMEs in Indonesia have employed marketplace platforms. Shopee is the predominant platform, with 39.30% of users. Camilan Khanza exemplifies a successful SME utilizing the marketplace. This SME manufactures traditional foods from Batu City, including fruit chips, cassava chips, cotton candy, and pie biscuits. Since 2020, Camilan Khanza has utilized the marketplace and has effectively acquired 29.2 thousand followers.

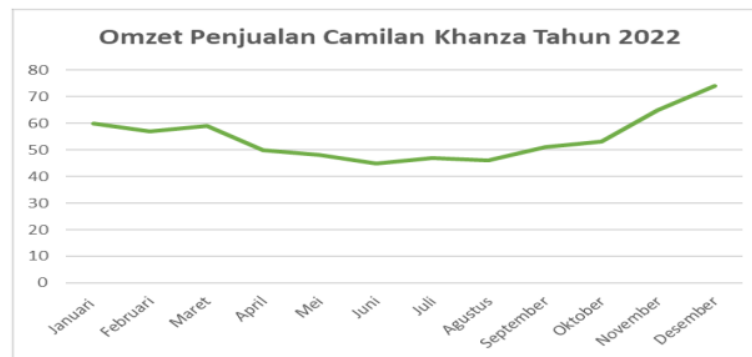


Figure 1 Sales Turnover of Khanza Snacks

Source: Khanza Snacks sales data (2022)

A review of Camilan Khanza's sales turnover in 2022 revealed a substantial increase tendency from August to December, contrasted with a considerable fall from January to July. The documented variations in turnover indicate multiple influencing factors, encompassing the societal dynamics during the epidemic and Camilan Khanza's approach to using marketplace review and rating functionalities. Currently, Camilan Khanza has garnered 23.9 thousand ratings, with an average score of 4.8, reflecting a favorable consumer reception of its items.

Product qualities and the degree of trust in the brand impact consumer purchasing decisions. This trust is established through consumers' prior interactions with the company's products and services. Consumers exhibiting strong trust in a brand are inclined to select its items, confident that these offerings will satisfy their needs and aspirations. Consumer trust is a fluid and multifaceted notion that necessitates ongoing endeavors to acquire and maintain new clientele (Muttaqin et al., 2021). Prior studies by Liusito et al. (2020) and Wijaya et al. (2022) demonstrate that consumer trust influences purchasing decisions.

Filieri (2016) asserts that customer reviews possess considerable potential to improve prospective customers' perception and trust in the legitimacy of product information. Research by Zahara et al. (2021) indicates a substantial influence of online customer reviews on trust among C2C E-Commerce customers in Medan. Martha et al. (2022) revealed analogous findings, demonstrating a substantial impact of online customer reviews on confidence in the Bukalapak online store in Padang. Conversely, a study by Firdaus et al. (2023) reveals that online customer reviews do not influence trust in the Shopee online store. Farki et al. (2016) assert that ratings assess consumers' preferences for a product grounded in their experiences, encompassing the cognitive and emotional states encountered during interactions with virtual items in a mediated context. Farki et al. (2016) assert that the indicators of online customer ratings are as follows: 1) perceived utility, 2) perceived reliability, and 3) perceived pleasure.

Purchasing decisions represent consumer behavior, analyzing how individuals, groups, and organizations choose, get, and employ goods, services, concepts, or experiences to satisfy their needs and preferences (Kotler & Armstrong, 2020). Tjiptono (2017) asserts that the subsequent indicators can evaluate client purchase decisions: 1) Product selection, 2) Brand selection, 3) Distributor selection, 4) Purchase timing, 5) Purchase volume, and 6) Payment method.

Online customer ratings serve as valuable instruments for organizations utilizing digital marketing strategies to improve customer satisfaction and trust (Dinanti & Irmawati, 2024). Prior research by Hanifah and Wulandari (2021) demonstrates that online customer ratings positively and significantly impact millennials' trust in e-commerce. A study by Kamisa et al. (2022) revealed analogous findings, indicating that online customer ratings favorably and significantly impact trust among Shopee users in Bandar Lampung. Conversely, a study by Puspita and Setyowati (2023) indicated that online customer ratings did not impact trust. Mo et al. (2015) define online customer reviews as evaluations submitted by consumers that articulate their product assessments from many viewpoints. Utilizing this information, users can identify desired things based on evaluations and firsthand experiences from other consumers who have previously acquired products from online merchants (Susanto & Aprianingsih, 2016). Latifa and Harimukti (2016) identify several factors influencing online customer reviews. 1) perceived utility, 2) source reliability, 3) argument efficacy, and 4) valence.

Kotler and Keller (2016) define *consumer trust* as the conviction that merchants would conduct themselves ethically and prioritize the interests of consumers. McKnight et al. (2002) delineate the subsequent markers of customer trust: 1) trust in belief and 2) trust in aim. Evaluating current research gaps indicates inconsistent findings about the relationship between online customer reviews and ratings on purchasing decisions need to be more consistent. This setting necessitates the inclusion of consumer trust as a mediating element in the relationship between online customer reviews, ratings, and purchasing decisions.

This research seeks to explore several interrelated issues regarding the impact of online customer feedback on purchasing decisions. The first problem focuses on the influence of online customer reviews on purchasing decisions, examining how the opinions expressed by other consumers affect potential buyers' choices. Additionally, the study will investigate the effect of online customer ratings on purchasing decisions, analyzing whether numerical scores given by previous buyers significantly shape product selection. Moreover, the research will delve into the role of consumer trust regarding purchasing decisions, recognizing that trust in a brand or product could significantly affect a buyer's willingness to make a purchase. A crucial aspect of this study is understanding how online customer reviews influence consumer trust, determining whether positive or negative feedback from others affects the level of trust a consumer has in a product or service.

In parallel, the research will evaluate the impact of online customer ratings on consumer trust. Just as reviews may instill confidence or skepticism, ratings could similarly enhance or undermine trust in a brand. Ultimately, this exploration will also consider how online customer reviews influence purchasing decisions through the lens of consumer trust, as well as how online customer ratings affect purchasing decisions via consumer trust. Each of these inquiries aims to provide a deeper understanding of the complex relationship between online feedback and consumer behavior.

METHOD

This research utilizes a quantitative methodology. According to the positivist paradigm, quantitative research entails collecting data through research instruments, quantitative or statistical data analysis, and assessment of pre-existing hypotheses (Sugiyono, 2019). The study is undertaken in the Malang Raya area, encompassing Malang City, Malang Regency, and Batu City. The study population comprises consumers of Camilan Khanza in the Malang Raya region. The sample size comprises 150 participants, and purposive sampling is employed. The principal variables in this study comprise online customer reviews, online customer ratings, consumer trust, and purchase decisions, each assessed by distinct indicators.

Many assessments are performed to guarantee the integrity of the data in Partial Least Squares (PLS) analysis. Validity assessment encompasses both convergent and discriminant validity to verify that constructs are correctly correlated and separate from each other. Reliability testing utilizes Cronbach's Alpha and composite reliability to evaluate internal consistency. Additionally, normality testing assesses data distribution, whereas multicollinearity testing ensures that independent variables are not overly correlated. The data analysis employed

Structural Equation Modeling-Partial Least Squares (SEM-PLS) to clarify the relationships among the variables studied.

RESULT AND DISCUSSION

This overview of the respondents' characteristics is derived from a questionnaire administered to 150 people. The descriptive study of the respondents' characteristics in the table below indicates that the predominant demographic of Camilan Khanza consumers is female, with respondents predominantly aged between 17 and 20, primarily comprising students.

Table 1. Employee tenure distribution

Characteristics	Frequency	Percentage
Gender:		
Man	77	45,29
Woman	93	54,71
Age:		
17-20 year	73	42,94
21-25 year	57	33,53
26-30 year	23	13,53
31-35 year	11	6,47
>35 year	6	3,53
Work:		
Teacher/Lecturer	22	12,94
Private sector employee	34	20,00
Students	87	51,18
Civil Servants/State Civil Apparatus	8	4,71
Self-employed	19	11,18
Residence:		
Kab. Malang	50	33,33
Kota Batu	50	33,33
Kota Malang	50	33,33

Source: Data processed by researchers (2024)

Measurement Model Analysis (Outer Model)

This study utilized Smart PLS 3.2.9 software to analyze the external model. The objective was to evaluate the reliability of the indicators included in the study (Hair et al., 2019).

Convergent Validity, Discriminant Validity Composite Reliability

Table 2. Outer Model

	X1	X2	Y	Z
X1.1.1	0,758			
X1.1.2	0,766			
X1.2.1	0,824			
X1.2.2	0,810			
X1.3.1	0,782			
X1.3.2	0,814			
X1.4.1	0,800			
X1.4.2	0,768			
X1.4.3	0,744			
X1.4.4	0,777			
X2.1.1		0,776		
X2.1.2		0,811		
X2.2.1		0,849		
X2.2.2		0,839		
X2.3.1		0,848		
X2.3.2		0,798		
Y.1.1			0,812	
Y.1.2			0,783	
Y.2.1			0,849	
Y.2.2			0,801	
Y.3.1			0,775	
Y.4.1			0,784	
Y.5.1			0,778	
Y.6.1			0,800	
Z.1.1				0,829
Z.1.2				0,813
Z.1.3				0,764
Z.2.1				0,813
Z.2.2				0,800
Z.2.3				0,796
Cross Loading				
	Cronbach's Alpha	Composite reliability	Decision	
X1	0,931	0,941	Reliabel	
X2	0,903	0,925	Reliabel	
Y	0,918	0,933	Reliabel	
Z	0,890	0,916	Reliabel	

Hair et al. (2019) indicate that a loading factor value of 0.7 or greater is optimal for a reliable rule of thumb. Cross-loading values can assess discriminant validity using reflected indicators. The cross-loading value for each variable must exceed 0.7.

Table 3. Statistical Analysis Summary

R Square	Adjusted R Square	Description	Original Sample	T Statistic	P Values	Description
Y	0.795	0.791	X1 -> Y	0.078	1.520	0.090
Z	0.557	0.551	X1 -> Z	0.226	4.495	0.000
			X2 -> Y	0.424	8.981	0.000
			X2 -> Z	0.351	6.513	0.000
			Z -> Y	0.201	4.080	0.000
			X1 -> Z -> Y	3.237	0.001	Accepted
			X2 -> Z -> Y	3.090	0.002	Accepted

¹³ The R-squared value for each endogenous variable functions as the initial component in the structural model and serves as a goodness-of-fit assessment. Ghazali and Latan (2014) classify a model as weak with an R-squared value of 0.25, moderate at 0.50, and vigorous at 0.75. ²³ The independent factors in this study—(X1) online customer review and (X2) online customer rating—account for 79.5% of the variance in the dependent variable (Y) purchase decisions, with the remaining variance attributable to other variables. ⁷ The independent variables (X1) online customer review and (X2) online customer rating, account for 55.7% of the variance in the mediating variable (Z) consumer trust, with the remainder attributed to other unexamined variables. ¹

If the T-statistic exceeds 1.65, the results are judged significant; conversely, if the T-statistic is below 1.65, the results are considered insignificant. A hypothesis is accepted if the P-values are below 0.05 (Ghozali & Latan, 2014). The examination of Table 5 discloses the route coefficients that signify the impact among the variables. The meanings of the path correlation coefficients in this research are as follows: ¹⁷ 1) Online customer reviews exert a positive influence of 0.078 on purchasing decisions. 2) Online customer ratings positively influence 0.424 on purchasing decisions. 3) Online customer reviews positively influence 0.226 on consumer trust. 4) Online customer ratings exert a positive influence of 0.351 on consumer trust. 5) Consumer trust exerts a positive influence of 0.201 on purchasing decisions.

This study conducts two sorts of hypothesis tests: direct influence and indirect influence. The hypothesis is accepted when the p-value is less than 0.05 (Hair et al., 2019). Table 6 analysis indicates the T-statistic and p-value, illustrating a direct relationship among the variables. The interpretations on the significance of direct influence among factors in this study are as follows: 1) Online customer reviews have an indirect impact on purchasing decisions, 2) online customer ratings have a direct impact on purchasing decisions, 3) online customer reviews have a direct impact on consumer trust, 4) online customer ratings have a direct impact on consumer trust, and 5) consumer trust has a direct impact on purchasing decisions.

This mediation analysis aims to determine whether the independent variable (X) has an indirect effect on the dependent variable (Y) through the mediating variable (Z). The testing criteria stipulate that the hypothesis is accepted if the p-value is less than 0.05; conversely, if the p-value is more than 0.05, the hypothesis is rejected. The analysis of Table 3 reveals the p-value, which signifies direct influence among the variables. The interpretations of the significance of direct influence in this study are as follows: 1) online customer reviews exert an indirect influence on purchasing decisions via consumer trust, and 2) online customer ratings exert an indirect influence on purchasing decisions via consumer trust.

The Influence of Online Customer Reviews on Purchasing Decisions.

The prior data study revealed no substantial direct impact of internet customer reviews on the shopping decisions of Camilan Khanza consumers in Malang Raya. The outcome resulted in the dismissal of the initial hypothesis (H1). These findings align with prior research by Rahmawati (2021), which also indicated no direct impact of online consumer reviews on purchasing decisions. Nonetheless, they contrast with the findings of Pardede et al. (2023) and Rahman et al. (2022), which identified a substantial impact of this variable. Consumer reviews offer additional insights regarding products, usually absent in product descriptions. Consumers can evaluate the experiences of other users, product quality, and any deficiencies. This information assists consumers in making better-educated purchasing choices. Consumers typically trust recommendations from others, particularly those with firsthand expertise with the product. Favorable reviews provide compelling endorsements for potential purchasers.

The Influence of Online Customer Ratings on Purchasing Decisions.

Prior data analysis indicates a substantial impact of online customer ratings on the purchasing decisions of Camilan Khanza consumers in Malang Raya. Consequently, the

second hypothesis (H2) is affirmed. This finding aligns with the research conducted by Martini et al. (2022) and Graciafernandy and Almayani (2023), demonstrating online customer ratings' impact on purchasing decisions. This study contrasts with Aini et al. (2022), which determined that online customer ratings do not affect purchasing decisions. Ratings function as a means for consumers to convey their pleasure with the products or services acquired. This method gives consumers a sense of agency and enables them to enhance the quality of products or services. Moreover, providing reviews might elicit a sense of fulfillment from consumers, as they perceive their contributions as aiding others in making more informed purchasing choices.

The Influence of Consumer Trust on Purchasing Decisions.

Prior data analysis indicates a substantial impact of customer trust on the shopping decisions of Camilan Khanza consumers in Malang Raya. Consequently, the third hypothesis (H3) is affirmed. This finding aligns with the studies conducted by Wijaya et al. (2022) and Liusito et al. (2020), demonstrating the impact of consumer trust on purchasing decisions. This study contrasts with Sri Wahyuni et al. (2024), which identified no impact of consumer trust on purchasing decisions. Effective customer service fosters confidence and loyalty by proving that the online retailer prioritizes and addresses consumers' demands. This can enhance the probability of consumers revisiting and endorsing the store to others. Exceptional customer service is a crucial investment for online retailers to cultivate trust, loyalty, and a favorable reputation among consumers. By delivering exceptional service, internet retailers can improve their prospects for success and attain their business objectives.

The Influence of Online Customer Reviews on Consumer Trust.

Prior data research indicates a substantial impact of online customer reviews on consumer trust in Camilan Khanza within Malang Raya. Consequently, the fourth hypothesis (H4) is affirmed. This finding aligns with the research conducted by Martha et al. (2022) and Zahara et al. (2021), demonstrating online customer reviews' impact on consumer trust. This study contrasts with Firdaus et al. (2023), which determined that online customer reviews do not affect consumer trust. Customer reviews offer further insights regarding products or retailers only sometimes present in product descriptions. This information may encompass facts about other users' experiences, including product quality, customer service, and delivery procedures. Moreover, user reviews augment the transparency of internet retailers. This is seen in the stores' receptiveness to input, whether favorable or unfavorable, and their readiness to resolve consumer difficulties.

The Influence of Online Customer Ratings on Consumer Trust.

Prior data research indicates a substantial ⁴ impact of online customer ratings on consumer trust in Camilan Khanza within Malang Raya. Consequently, the fifth hypothesis (H5) is affirmed. This discovery aligns with the studies by Kamisa et al. (2022) and Hanifah and d ¹⁴ Wulandari (2021), demonstrating the impact of online customer ratings on consumer trust. This study contrasts with Puspita and Setyowati (2023), which determined that online customer ratings do not affect consumer trust. Ratings enable consumers to convey their satisfaction or dissatisfaction over the products or services acquired. This provides consumers with a sense of agency and engagement in initiatives to enhance ⁹ the quality of products or services in the future. Moreover, consumers may feel intrinsic fulfillment from their involvement in assisting others via their evaluations. These ratings provide essential information for prospective purchasers to make more educated purchasing decisions.

² The Influence of Online Customer Reviews on Purchasing Decisions Through Consumer Trust.

Prior data analysis indicates ¹⁸ that online customer reviews substantially and indirectly impact purchasing decisions via consumer trust among Camilan Khanza consumers in Malang Raya. Consequently, the sixth hypothesis (H6) is affirmed. These findings confirm the sixth hypothesis (H6), aligning with the previous ⁶ research conducted by Pardede et al. (2023) and Alena and Hasanah (2023). These studies illustrate ²⁸ that online consumer reviews can influence purchasing decisions through the lens of consumer trust.

Online customer reviews serve as vital information sources for consumers before they finalize their purchasing choices. In the context of Khanza Snacks, for example, a consumer interested in a particular snack will often seek insights from others who have tried the product. This process not only allows them to obtain a clearer picture of the product's quality but also establishes trust in the brand. When consumers notice a plethora of positive reviews about Khanza Snacks, they are more inclined to believe that the product is indeed of high quality and worth trying.

Moreover, consumer trust is shaped not just by the number of positive reviews but also by the quality and authenticity of those reviews. Reviews that are detailed and provide specific insights, such as taste, texture, and the overall experience of consuming the snack, tend to be more compelling. For instance, if a consumer states, "Khanza Snacks has a unique and crunchy flavor with attractive packaging," this comment not only conveys information about the product but also fosters a favorable image in the minds of potential buyers. In this scenario, descriptive reviews can significantly enhance consumer trust, thereby influencing ³ their purchasing decisions.

The Influence of Online Customer Ratings on Purchasing Decisions Through Consumer Trust.

Prior data analysis indicates that **online customer ratings** substantially and indirectly affect **purchasing decisions** via consumer trust among Camilan Khanza consumers in Malang Raya. Consequently, the seventh hypothesis (H7) is affirmed. These findings reinforce the seventh hypothesis (H7), indicating a strong relationship between online ratings and purchasing decisions, which aligns with previous studies by Herlambang et al. (2023) and Novela et al. (2023).

Online customer ratings represent the experiences and opinions of consumers who have used specific products or services. In the context of Khanza Snacks, these ratings can take the form of stars, comments, or reviews left by consumers on digital platforms. When potential buyers encounter positive ratings, they are more likely to feel confident in their decision to purchase the product. Conversely, negative ratings can foster doubt and prompt consumers to explore alternative options. This indicates that online ratings serve as quality indicators that influence consumer perceptions.

For example, if a new consumer interested in trying Khanza Snacks sees that the majority of the reviews are positive, they are more inclined to make a purchase. Reviews highlighting taste, quality of ingredients, and excellent service will create a compelling positive image. On the other hand, if they come across numerous negative reviews mentioning poor quality or unsatisfactory service, this could significantly hinder their purchasing decision. Thus, online ratings function not only as a marketing tool but also as a key component in building consumer trust.

Consumer trust is a critical aspect of the purchasing process. When consumers have confidence in a brand or product, they are more likely to make repeat purchases and recommend the product to others. In the case of Khanza Snacks, this trust can be cultivated through consistent product quality and transparent communication. For instance, if Khanza Snacks consistently delivers high-quality products and is responsive to customer feedback, consumer trust will strengthen over time.

CONCLUSION

From the preceding discussion, the subsequent conclusions may be derived from this study: **Online customer reviews** provide minimal direct influence on consumers' purchasing decisions at the Camilan Khanza online store in Malang Raya. Conversely, internet customer

ratings substantially directly impact purchasing decisions, while consumer trust also plays a crucial role in influencing these decisions. Moreover, online customer reviews and ratings do not substantially affect consumer trust in the Camilan Khanza online business. Online customer reviews positively impact purchasing decisions by fostering consumer trust, similar to online customer ratings.

The researcher advises that the Camilan Khanza business upholds service quality online and offers superior products to garner favorable reviews and ratings. The store should adopt a more proactive approach in addressing client evaluations, whether favorable or unfavorable, to ensure that consumers feel appreciated for their feedback. The store should promote the submission of favorable evaluations from users post-purchase, such as by sending direct messages to buyers. Future researchers are urged to undertake additional studies employing diverse research methodologies to attain a more thorough comprehension of the interrelations among factors and to explore alternative topics while modifying or incorporating variables in the context of the pertinent study.

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