

The Effect of Cash on Delivery, Online Consumer Rating and Reviews on the Online Product Purchase Decisions

Dayat Ikhsan Hajati*

Politeknik Kotabaru

St. Raya Stagen Km. 8,5 Kotabaru, South Borneo, 72117

*diksan.poltek.ktb@gmail.com

Abstract– The aims of the study were to analyze the factors that influence the online purchase decision, such as cash on delivery service, consumer online rating, and review. This study took 100 samples by using the accidental sampling technique. The data analysis technique used in this study was descriptive statistical analysis and multiple linear regression analysis. The study results showed that 1) there was a significant and positive effect of cash on delivery service on the online purchase decision partially, 2) consumer online rating and review had a significant and positive effect on the online purchase decision partially, 3) there was the significant and positive effect of cash on delivery service, consumer online rating, and review on the online purchase decision simultaneously.

Keywords- Cash on Delivery, Consumer Rating and Review, Online Purchase Decision

I. INTRODUCTION

At the moment, the internet has an increasingly important role in social, economic, and political life in a globalized world. Every year, the internet is increasingly affecting human life and it is undeniable that this technology has changed the world's civilization rapidly. In the era of the industrial revolution 4.0 as it is now, people around the world tend to use technology to support their activities such as using the internet, Indonesia is no exception[1], [2].

The results of the 2018 Indonesian Internet Service Providers Association (APJII) survey, the number of internet users in Indonesia was 171.1 million, an increase of 27.9 million from last year's 143.2 million people [3]. In a survey conducted in 2019-2020, internet users in Indonesia experienced a growth of 8.9% or 25,537 million people to 196.71 million people or 73.7% of the total population of Indonesia. This shows that internet users in Indonesia have continued to increase in the last 3 years [4]

Most Indonesians use the internet in carrying out various activities, including looking for various information about many things, communicating with various people without being limited by distance and time, and even people can carry out financial transactions and make online buying and selling

transactions. The following data shows the behavior of internet use in Indonesia[5].

Table 1. Internet Usage Behavior in Indonesia

Reasons to use the internet	%
Communication Via Message	29,3
Social Media	24,7
Accessing Public Services	13,6
Entertainment	9,7
Games	7,6
Online shopping	4,8
News Info Service	1,8
Online Transportation	1,2
Educations Info Service	1,1
Jobs Info Service	0,7
Goods/Services Info Service	0,4
Healthy Info Service	0,3
Online Selling	0,3
Other	0,3
Online Trading	0,2
Banking Services	0,2

Source: APJII [4]

The data showed that online shopping was ranked 6th as the reason someone uses the internet with a percentage of 4.8% which has increased from the previous year of only 1.9%. It showed that people in Indonesia have a high enough interest in conducting online transactions which in fact are more effective for them because they are considered to be much cheaper, shopping can be done anywhere and is faster and more practical[4].



The existence of an online store is very helpful for humans in meeting various needs. In its development, online stores developed into E-commerce and Marketplace. Although both are online shopping applications, all three have differences. An online store or commonly called an Online Shop where the interaction between sellers and buyers is direct without intermediaries through chat either from Facebook, Line, Whatsapp or Instagram. With this online shop, buyers can ask about prices or any questions related to products to sellers and can even negotiate about prices[6].

E-commerce is a direct shopping system, where the buyer simply selects the desired item on a website, then clicks the "buy" button and transfers the listed price. While the Marketplace is a virtual market where sellers and buyers meet and carry out various types of transactions [7]. The difference is in e-commerce, the goods sold on the website are only one seller, namely the website owner. It does not give other sellers the opportunity to sell their products on e-commerce websites, besides that there is no bargaining process because the price offered is the right price[8].

Many people take advantage of the convenience of buying and selling online. The ease of buying online for consumers is very profitable, consumers can get the desired goods without having to sacrifice time to go around markets or shopping centers such as malls and supermarkets because any goods can be obtained easily by shopping via online. Besides that, the prices offered are according with market prices, even there are some products that are cheaper because they do not require distribution costs[9].

However, there are still some people who are worried about online purchasing transactions and choose to do not make online transactions because they still have the assumption that the products displayed and received are not appropriate. There are even cases of consumers receiving the wrong size or color that ordered before. In addition, the rise of fraud in online buying and selling transactions also triggers the decisions of prospective consumers so they are reluctant to make purchases online[1].

Most of online shops implement a prepayment system, but there are some people who take advantage

of this to gain profits by committing fraud so that consumers are harmed because they have made a transfer but the goods ordered did not arrive or the goods were displayed and described on the page in the online shop did not match with the products were arrived and received by consumers. This is certainly a consideration for consumers not to believe in online transactions. In overcoming this, some of online shops have implemented a cash on delivery (COD) system to anticipate the possibility of fraud that could result in losses for consumers. Based on research, the COD services provided can influence consumer purchasing decisions in shopping online [10].

Beside of COD services, the rating and reviews system of previous consumer opinions also influence purchasing decisions [11]. In some online shops, it is difficult for potential consumers to get information about a product from people who have made real purchases which it can be easily obtained when buying at offline shops. Some of marketplaces have provided services in the form of ratings and reviews that can be seen by potential consumers. Consumer Online Rating is an assessment in the form of a rank which is usually symbolized by a star, while a Online Consumer Review is a person's review in the form of praise or criticism of an item or the quality of service provided by the seller. Thus, Online Consumer Ratings and Reviews should increase the confidence of potential consumers to make online purchase transaction decisions.

Based on the above background, this study aimed to analyze the effect of COD services, consumer online ratings and reviews on purchasing decisions, either partially or simultaneously.

II. LITERATURE REVIEW

Purchasing decisions are an integration process that combines knowledge attitudes to evaluate two or more alternative behaviors, and choose one of them [12], [13]. Purchase decisions are a series of cognitive processes that a person does to arrive at a choice of products to be purchased so that it will encourage someone to buy a product [10]. The purchase decision is the stage where consumers decide to actually buy. In the buying process, consumers look for alternatives to



the products they want to buy and evaluate them to make purchasing decisions [14]. Purchase decision is a form of choosing and buying the most preferred brand among a number of different brands [15]. Indicators of purchasing decisions include stability in a product, habits in buying products, providing recommendations to other parties and making repeat purchases [16].

Cash on Delivery (COD) is a service for consumers who agree to the seller to make payment when the goods they buy arrive at the sender's address firstly. COD can also be interpreted as a payment system where goods are paid in cash when the goods have arrived in the hands of the buyer. This system is quite profitable for buyers because it guarantees the goods arrive in a safe place [17]. Meanwhile, according to Tussafinah [10], COD is a payment service on the spot after the goods arrive in the hands of consumers which includes convenience, effectiveness and minimizing fraud.

Online Consumer Rating is the opinion of customers on a certain scale. Ratings are made by consumers who have made online purchases and are published on the seller's website or online shop. Usually, rating is one way to provide feedback by consumers to sellers [18]. This rating is another type of opinion given by many people and the average evaluation of the raters on the different features of the product or service seller [19] and is a representation of consumer opinion on a specific scale [20].

Online Consumer Reviews are reviews given by consumers related to information from evaluating a product about various aspects, with this information consumers can get the quality of the product they are looking for from reviews and experiences written by another consumers who buy products before from online sellers [21]. Reviews are part of word of mouth in online sales or better known as electronic word of mouth [22]. Electronic word of mouth (eWOM) is a form of media that gives consumers the opportunity to exchange thoughts or information on consumer experiences about a product that has been used or felt [23], [24].

Based on some of the above understanding, it can be concluded that Online Consumer Rating and Reviews is an assessment from previous consumers of

a product, both in terms of product quality and from the services provided. Online Consumer Rating and Reviews are measured through indicators of awareness, frequency, comparison and effect [10].

III. RESEARCH METHODS

This research was conducted in Kotabaru Regency, South Kalimantan and its surroundings. This study uses a causal research type with the sampling technique using incidental sampling technique, which is a sampling technique based on chance, anyone who coincidentally/incidentally meets the researcher can be used as a sample, if it was seen that the person who happened to be met by chance suitable as a data source [25]. In this study, the sample used was 100 people who had shopped online which were obtained based on sample measurements used the Lameshow formula due to the unknown population. The data collecting in this study used observation, literature study, questionnaires and documentation.

In this study used descriptive statistical analysis and multiple linear regression analysis. Based on the hypothesis of this study, to test two or more independent variables (independent) against one dependent variable (dependent) by using the following equation:

$$Y = a + b_1X_1 + b_2X_2 + e$$

IV. RESULT AND DISCUSSION

Validity and Reliability Test Results

Validity testing used Pearson Product Moment correlation analysis with minimum requirements is considered valid if r count value = 0.195 with a significance level of 0.05 (5%), and if r -count is less than 0.195 then the items in the instrument are said to be invalid, so it can be concluded that The item used is said to be valid if r -count value \geq 0.195.

Validity testing will determine whether the items presented in the questionnaire can really reveal what will be studied. The following are the results of the validity tests carried out on each item in this study:

Table 2. Validity Test Results of Items X1, X2 and Y

Variable	Items	r	Std. Minimal	Decisions
COD service (X ₁)	X1.1	0,878	0,195	Valid
	X1.2	0,886		Valid
	X1.3	0,767		Valid



Variable	Items	<i>r</i>	Std. Minimal	Decisions
Online Consumer Rating & Review (X ₂)	X2.1	0,730		Valid
	X2.2	0,774		Valid
	X2.3	0,755		Valid
	X2.4	0,682		Valid
Purchase Decision (Y)	Y1.1	0,870		Valid
	Y1.2	0,880		Valid
	Y1.3	0,809		Valid
	Y1.4	0,852		Valid

Source : SPSS Output, 2021

Table 2 above shows that the items presented in the COD service variables, online consumer ratings and reviews and purchase decisions are greater than the critical values so that it can be said that all items in this study are valid.

While the results of the instrument reliability test in this study can be seen in table 3 below:

Table 3. Validity Test Results of Items X1, X2 and Y

Variable	<i>Alpha Cronbach</i>	Std. Minimal	Decision
COD Service (X ₁)	0,797	0,6	Reliable
Online Consumer Rating & Review (X ₂)	0,711	0,6	Reliable
Purchase Decision (Y)	0,873	0,6	Reliable

Source : SPSS Output, 2021

Table 3 above showed that the COD service variables, online consumer ratings and reviews and purchasing decisions have instrument reliability. Thus, all the items used in this study are valid and reliable so that they are suitable for further statistical analysis.

Descriptive Statistical Analysis Results

Descriptive statistical analysis aims to interpret the distribution of respondents' answers to the COD service variables, online consumer ratings and reviews and online purchase decisions. For further interpretation of the average value of respondents' answers to research variables will be carried out using the range formula, namely the highest value minus the lowest value divided by the number of answer scales, which will obtain a range of answer categories, namely $5 - 1 / 5 = 0.8$ with a width class of 0.8 [26]. The results

of descriptive statistical analysis can be seen in table 4 below:

Table 4. Results of Descriptive Statistical Analysis X1, X2, and Y

Variable	<i>Mean</i>	N	Category
COD Service (X ₁)	4,44	100	Very Good/High
Online Consumer Rating & Review (X ₂)	4,50	100	Very Good/High
Purchase Decision (Y)	3,64	100	Good/High

Source : Primer Data, 2021

Table 4 above shows that the COD service variable (X₁) was perceived to be in the very high category, both in terms of facilitating consumers, providing effectiveness and minimizing the potential for fraud to consumers. The online consumer rating & review variable (X₂) was also perceived on a very high category both in terms of awareness, frequency, making comparisons and influencing consumers. In the purchase decision variable (Y) was perceived on the high category from the side of stability, consumer buying habits, recommending to others to repeat purchases.

Multiple Linear Regression Analysis Results

In this study, to determine the effect of cash on delivery services (X₁), online consumer ratings and reviews (X₂) as an independent variable on purchase decisions (Y) as the dependent variable was carried out using multiple linear regression analysis. Besides that, from the multiple linear analysis, was also obtained a regression coefficient which showed the direction of the relationship between the independent variable and the dependent variable. The following are the results of multiple regression testing which are presented in the table below:

Table 5. *t-Test Result*

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.463	2.955		.495	.622		
Cash On Delivery	.430	.156	.263	2.762	.007	.936	1.068



Online Consumer Rating & Reviews	.410	.149	.263	2.760	.007	.936	1.068
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Source : SPSS Output, 2021

Based on the results of the test in table 5 above, the regression equation can be arranged as follows:

$$Y = 1,463 + 0,430X_1 + 0,410X_2 + 2,955$$

1. The constant value is positive, it showed that if the cash on delivery (X1), online consumer rating and review (X2) services do not change, so purchase decision (Y) will have a value of 1.463.
2. The regression coefficient value for cash on delivery services (b1) was 0.430 which indicated that there was a positive (in line) correlation between cash on delivery services and purchase decisions. It mean, if the cash on delivery service (X1) increases of 1 unit, then the purchase decision (Y) will increase of 0.430 with assuming other variables are considered constant or fixed.
3. The regression coefficient value for online consumer rating and review (b2) was 0.410 which indicated that there was a positive (in line) correlation between online consumers rating & review and purchase decisions. It mean, if the online consumer rating and review (X1) increases of 1 unit, then the purchase decision (Y) will increase of 0.410 with assuming other variables are considered constant or fixed.

In addition, the results of multiple linear regression to test the simultaneous effect of the independent variables on the dependent variable were shown in table 6 below:

Table 6. *F-Test Result ANOVA^a*

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	155.358	2	77.679	10.194	.000 ^b
Residual	739.152	97	7.620		
Total	894.510	99			

Source : SPSS Output, 2021

Based on table 6, it was known that the calculated F value is 18.669 with a significance value of 0.000 which is smaller than 0.005. From these calculations it can be concluded that there is a significant and positive influence on cash on delivery services, online consumer ratings and reviews on purchasing decisions simultaneously.

Interpretation of the Simultaneous effect of multiple regression was done by defining the value of

R (Multiple Regression), R Square (Coefficient of Determination) and Adjusted R Square (coefficient of determination adjusted). The following values of R (Multiple Regression), R Square (coefficient of determination) and Adjusted R Square (coefficient of determination are adjusted) were shown in table 7 below:

Table 7. Coefficient of Determination Value

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
	.417 ^a	.174	.157	2.760	1.978

Source : SPSS Output, 2021

Based on the statistical test results presented in table 7, it shows that the coefficient of determination (Adjusted R2) was 0.157. It meant that the influence was given by the cash on delivery service, online consumer rating and review on purchase decisions is 0.157 or 15.7%, while the remaining 84.3% was influenced by other factors other than variables outside the model in this study.

Classic Assumption Test

The use of multiple regression analysis is intended to obtain an unbiased predictive value, so that the analysis must meet the classical assumptions that underlie the regression model.

Table 8. Normality Test Result

One-Sample Kolmogorov-Smirnov Test 2

		Unstandardized Residual
N		100 ^c
Exponential parameter. ^{a,b}	Mean	2.6054156
Most Extreme Differences	Absolute	.209
	Positive	.120
	Negative	-.209
Kolmogorov-Smirnov Z		1.305
Asymp. Sig. (2-tailed)		.066

Source : SPSS Output, 2021

The results of the normality test showed that the data were normally distributed using the Kolmogorov-Smirnov test (table 8) which obtained a significance value (0.066) greater than 0.050. Besides that, based on the results of the multicollinearity test which refers to the Tolerance X1 (0.936) and X2 (0.936) values greater than 0.10 and the VIF X1 (1.068) and VIF X2 (1.068) values do not exceed 10.00 which can be seen



in table 5 before, so it can be said that there was no multicollinearity.

The results of autocorrelation detection in the regression model based on the previous table 7, obtained a DW value of 1.978 which was between the values of DU and $4 - DU$ or $DU < DW < 4 - DU$ ($1.7152 < 1.978 < 2.2848$). Based on the result, it can be stated that there was no autocorrelation problem in the regression model in this study.

Meanwhile, based on the results of heteroscedasticity testing conducted using the Glejser test, the residual significance value of X_1 (0.757) and X_2 (0.149) was greater than 0.050. So it can be said that there was no heteroscedasticity problem in the regression model in this study.

Table 9. Heteroskedastisitas Test Result (Glejser Test)

Model	Unstandardized Coefficients	Standardized Coefficients Beta	t	Sig.
(Constant)	-.473	1.733		
COD	.028	.091	.032	.311
Rating & Review	.127	.087	.151	1.455

Source : SPSS Output, 2021

Partial Effect of COD Service (X_1) on Purchase Decision (Y)

Based on the results of the multiple linear regression test (table 5), the results of the t-count value for the effect of COD services (X_1) partially on online purchasing decisions (Y) were 2.762, while the t-table value with a 95% confidence level ($\alpha = 0.050$) obtained a value of 1.984 which when compared, the t-count value was greater than the t-table value or $2.762 > 1.984$ with a sig.t value of 0.007 which was smaller than 0.050 or $0.007 < 0.050$. It can be said that there was a partial significant effect of COD services (X_1) on online purchasing decisions (Y). The results of the study were in line with Tussafinah's study [10] which found consistent results that partially there was a significant effect of cash on delivery on online purchasing decisions.

The regression coefficient B (intercept) showed a positive value of 0.430, it showed a pattern of causality between COD services (X_1) and purchase decisions (Y) in the form of positive/in line. While the Beta value obtained was 0.263 or 26.3% which can be interpreted

that the variation in purchasing decisions (Y) was determined by the variation in the COD service value (X_1) of 26.3%.

The results of this study indicated that COD services were perceived in as very good category, especially regarding minimizing the potential for fraud which had mean value of 4.52, most of which respond strongly agree. This illustrates that the COD service provided by online sellers/shop was able to provide a sense of security for consumers when making product purchases online.

Partial Effect of Online Consumer Rating And Review (X_2) on Purchase Decision (Y)

From the results of multiple linear regression (table 5), the t-count value for online consumer rating and review (X_2) partially on online purchasing decisions (Y) was 2.760, while the t-table value with a 95% confidence level ($\alpha = 0.050$) obtained a value of 1.984 which when compared, the t-count value was greater than the t-table value or $2.760 > 1.984$ with a sig.t value of 0.007 which was smaller than 0.050 or $0.007 < 0.050$.

Based on the results obtained from the multiple linear regression test with a comparison of t-count and t-table and the value of sig.t according to the provisions of the criteria can be tested in this study showed that there was a partially significant effect of online consumer rating and reviews (X_2) on online purchasing decisions (Y). The results of this study strengthen several previous studies conducted by Tussafinah [10], Daulay [27] and Arbaini [28] which found consistent results that partially there was a significant influence of online consumer ratings and reviews on purchasing decisions.

The regression coefficient B (intercept) showed a positive value of 0.410, it showed a causal pattern between the online consumer rating and review (X_2) and the purchase decision (Y) was positive/in line. While the Beta value obtained was 0.263 or 26.3% which can be interpreted that the variation in online purchase decisions (Y) was determined by the variation in the value of online consumer rating and review (X_2) of 26.3%.

The results of this study indicated that online consumer ratings and reviews were perceived in very



good category by consumer, especially regarding the awareness item which had the highest mean value of 4.59 that most respondents answered strongly agree. It meant consumer always attent ratings and reviews before making a online purchase. That described that online consumer ratings and reviews at an online shop were used as the basis or considerations by consumer in making purchase decisions for a product online.

Simultaneous Effect of Cash on Delivery (X1) and Online Consumer Rating and Reviews (X2) on Purchase Decision (Y)

From the results of the multiple linear regression test (table 6), it was obtained that the F-count value for the effect of the COD services (X1), online consumer ratings and reviews (X2) variables on the purchasing decision variable (Y) simultaneously was 10,194. While the F-table value with a 95% confidence level ($\alpha = 0.050$) obtained a value of 3.09 which when compared, the F-count value was greater than the F-table value or $10.194 > 3.09$ with a sig.F value of 0.000 which which was smaller than 0.050 or $0.000 < 0.050$.

Based on the results obtained from the multiple linear regression test by comparing the F-count and F-table values and the sig.F value according to the provisions of the testing criteria in this study, it can be said that there was a significant effect of the COD variable (X1) and online consumer ratings and reviews (X2) on the online purchasing decision variable (Y) simultaneously.

In this study, the results was obtained R (multiple correlation) of 0.417. This value showed the strength effect of the independent variable (X) on the dependent variable (Y) simultaneously. So that the R value obtained showed a multiple correlation of the COD variable (X1) and online consumer rating and review (X2) on the online purchasing decision variable (Y) had a sufficient strong correlation which refers to the criteria for the strength of the correlation between variables which if the value (R) was between the following values:

Table 10. Criteria for The Strength of Correlation Between Variables

		0	No correlation
> 0	until	0,25	Very weak correlation
> 0,25	until	0,50	Sufficient strong correlation

> 0,50	until	0,75	Strong correlation
> 0,75	until	0,99	Very strong correlation
		1	Complete correlation

Source: Sugiono [29]

The value of R Square or the coefficient of determination was 0.174 or 17.4%, but for multiple regression is better to use the Adjusted R Square value which was 0.157 (always smaller than the R Square value) in interpreting the magnitude of the effect simultaneously. The Adjusted R Square value of 0.157 or 15.7% indicated that the online purchase decision variable (Y) can be explained by the COD (X1) and online consumer ratings and reviews (X2) variables. While the remaining 84.3% was explained by another variables out of this research model.

V. CONCLUSION AND SUGGESTION

Based on the results of data analysis conducted in this study, it can be concluded that Cash on Delivery (COD), Online Consumer Rating and Reviews have a significant and positive effects on the online purchase decisions, either partially or simultaneously. From the results of research, discussion, and conclusions obtained, the suggestions that can be given are as follows:

1. Sellers or online shops that trade electronically or online are expected can maintain the existing Cash on Delivery (COD) service system in order to increase the number of consumers. And for online shop/sellers that have not implemented the COD system in order to be able to start that service because based on the results of this study, COD services have a significant and positive effect on purchase decisions, which means that COD has an effect and in line correlation with increasing consumer decisions in deciding to purchase a product online.
2. Sellers or online shops that trade electronically or online are expected can provide good service in order to consumers give high ratings and good reviews on products and sellers which can later make good perceptions of each consumers in the future because based on the results of this study, online consumer ratings and reviews have a significant and positive effect on the online purchasing decisions, which means that these variables have an effect and in line



correlation with increasing purchase decisions of a product made by consumers online.

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