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## THE EFFECT OF PRODUCT REVIEWS AND STORE RATINGS ON CONSUMER BUYING INTEREST THROUGH TRUST IN THE MARKETPLACE

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### Abstract

This study investigates the influence of product reviews and store ratings on consumer purchase intention through trust in the marketplace, using a quantitative approach with data from 160 respondents and Structural Equation Modeling (SEM) based on SmartPLS. The results show that product reviews significantly and positively influence purchase intention both directly and through trust, while store ratings also positively impact purchase intention but not through trust. This suggests that product reviews play a more crucial role in building consumer trust than store ratings. However, the study does not explore why product reviews are more influential, nor does it consider moderating factors such as review length, authenticity, or the visual presentation of store profiles. Additionally, the generalizability of the findings is limited, as the study does not specify the marketplace or demographic details of the sample. Future research should incorporate these factors and consider stratified sampling to enhance the understanding of how different consumer groups respond to trust-related signals online.

**Keywords:** Product Reviews, Store, Ratings, Trust, Purchase Intention, Marketplace



## INTRODUCTION

Modern consumers are increasingly reliant on efficient and accessible methods to fulfill their needs, driven by technological advancements that have significantly altered purchasing behavior (Rosyidin, 2022; Amriyah et al, 2024). The rise of digital commerce has led to a shift in marketing strategies, moving from traditional face-to-face methods to digital platforms that offer wider reach and more convenient access to product information (Nansi Maria et al., 2019). In this context, online shopping has become a primary means of purchasing, with consumers turning to trusted sources like product reviews and seller ratings to guide their decisions (Anggraeni & A'yuni, 2023). Previous studies highlight the importance of reviews in building trust; for instance, Yayli and Bayram (2012) found that a high volume of reviews often correlates with increased product popularity and consumer confidence.

While e-commerce platforms such as Shopee, Tokopedia, and Lazada provide consumers with the convenience of exploring products from home, the issue of fake reviews and ratings remains a concern (Haris et al., 2022). The conflicting findings in the literature regarding the impact of product reviews on purchasing decisions further complicate the issue. For example, Sarmis (2020) suggested that trust in reviews does not significantly influence buying interest, whereas Mulyati and Gesitera (2020) observed the opposite effect. These contrasting results could stem from differences in research methodologies, populations, or contexts. Furthermore, Filieri (2016) emphasized the role of consumer reviews in enhancing trust and perception, particularly when accompanied by information about product quality, seller responsiveness, and delivery speed. This study seeks to address these gaps by examining the role of



product reviews in shaping consumer trust and purchase intentions, with a focus on understanding the underlying factors that influence these relationships in the context of online shopping.

## LITERATURE REVIEW

### Key Factors Influencing Purchase Intention in Online Shopping

Purchase intention, the likelihood that a consumer will buy a product, is shaped by several factors, including pre-purchase activities and consumer interest in product information (Dianti, 2017; Cincin Rohmatulloh, 2022; Septyadi et al., 2022; Anggraini, 2022). Among these factors, product reviews play a critical role by offering personal evaluations from past buyers. These evaluations help potential buyers form perceptions about a product's quality, often influencing their decision-making process (Haris et al., 2022; Lackermair et al., 2013; Ningsih, 2019; Hariyanto & Trisunarno, 2020). However, it is important to note that the influence of product reviews on purchase intention is not always uniform. Studies have highlighted variations in the effect depending on the type of product, with higher-involvement products (e.g., electronics) being more sensitive to detailed reviews compared to lower-involvement items (e.g., everyday consumer goods) (Cheung & Thadani, 2012). Store ratings, which reflect aggregated customer feedback in the form of star ratings, also play a significant role in shaping consumer decisions (Ulfaida et al., 2023; Ningsih, 2020). However, unlike reviews, store ratings may be influenced by external factors such as platform biases, which can sometimes distort their perceived reliability (Lackermair, 2013). Trust, meanwhile, serves as a cornerstone in online transactions, influencing not only the perceived credibility of product reviews and ratings but also shaping overall



purchase intention (Umair, 2020; Rosdiana et al., 2019; Aldilla, 2021; Rizki & Kussudyarsana, 2023). Notably, the role of trust in e-commerce is multifaceted—its importance may vary across different platforms or product categories, with trust playing a more pronounced role in high-risk or unfamiliar product contexts (Gefen, 2000).

## **Hypothesis Development**

### **The Effect of Product Reviews on Purchase Intention**

Product reviews, as a form of user-generated content, provide insights into the advantages and disadvantages of a product, ultimately influencing consumer decisions. However, the effect of reviews on purchase intention is not universal across all contexts. Some studies suggest that the impact of reviews may be diminished in markets where reviews are perceived as less credible or manipulated (Senecal & Nantel, 2004). Despite this, the general consensus supports the idea that product reviews positively influence purchase intention, particularly when the reviews are perceived as trustworthy and informative (Haris et al., 2022).

**H1:** Product reviews are hypothesized to have a positive effect on purchase intention.

### **The Effect of Product Reviews on Purchase Intention through Trust**

Product reviews not only directly influence purchase decisions but also serve as a conduit for trust. Trust mediates the relationship between product reviews and purchase intention, particularly when consumers rely on the reviews to assess product quality and the seller's credibility. While several studies confirm the positive mediation of trust (Cincin Rohmatulloh, 2022), others suggest that



the impact of reviews may be contingent on the trustworthiness of the source or the review's perceived quality (Liu et al., 2019).

**H2:** Product reviews are hypothesized to significantly affect purchase intention through trust.

### **The Effect of Store Ratings on Purchase Intention**

Store ratings, typically expressed through a star system, are vital in online purchasing decisions as they represent customer evaluations of a seller's performance. Although ratings can be manipulated, genuine ratings provide valuable cues for potential buyers. According to Ulfaida (2023), store ratings have a significant positive impact on purchase intention, as higher ratings tend to increase customer attraction and the likelihood of buying.

**H3:** Store ratings are hypothesized to significantly influence purchase intention.

### **The Effect of Store Ratings on Purchase Intention through Trust**

Store ratings can indirectly impact purchase decisions by fostering consumer trust. As shoppers rely heavily on the credibility of platforms and sellers, high ratings often lead to greater trust, which in turn boosts purchase intention. Prior research indicates that trust serves as a significant mediator in the relationship between store ratings and intention to purchase (Asbahar et al., 2023; Ramadhani, 2021).

**H4:** Store ratings are hypothesized to significantly influence purchase intention through trust.



## RESEARCH METHOD

This study adopts a quantitative research method with an associative approach to examine causal relationships between product reviews, store ratings, trust, and purchase intention. PLS-SEM is employed due to its suitability for exploratory research, handling smaller sample sizes, and modeling complex relationships, as recommended by Hair et al. (2017). The variables are measured using a 5-point Likert scale, with specific indicators for each: product reviews (conformity, understandability, expressiveness), store ratings (source credibility, perceived usefulness), trust (reliability, honesty, care), and purchase intention (transactional, referential, preferential, exploratory). Primary data from 160 active online marketplace users in Indonesia is collected via questionnaires, following Hair et al.'s (2017) sample size guidelines. Data analysis includes validity tests (outer loadings, discriminant validity, cross-loading, HTMT), reliability tests (Composite Reliability, Cronbach's Alpha), and classical assumption tests (VIF,  $R^2$ , F-test, T-test). While the study's cross-sectional design limits causal inference, it is suitable for exploring the relationships among the variables at a specific point in time, with a recommendation for future research to adopt a longitudinal approach for a more comprehensive understanding of causal dynamics.

## RESULTS AND DISCUSSION

### Research Object

The main object of this study is the marketplace platform, where interactions between sellers and consumers occur within a digital ecosystem. Marketplaces facilitate buying and selling activities from various sellers to consumers. With the growth of e-commerce, factors such as product reviews and

store ratings have become increasingly influential in shaping consumer purchase decisions by building trust in the platform.

### Research Subject

The study involved 160 online marketplace consumers selected based on specific criteria. Data were collected over one month (late September–October 2024) via a Google Form shared through WhatsApp and Instagram. Respondent characteristics included gender, age, education level, employment status, monthly income, and frequency of online shopping. Based on the 160 respondents, the majority were female (68.1%), aged between 15–25 years (71.25%), with the highest education level being SMA/SMK (68.7%). Most participants were students (64.4%) and had a monthly income below Rp1,000,000 (43.7%). In terms of online shopping behavior, 47.5% shopped less than three times a month, while 41.25% made purchases 3–5 times monthly, indicating that most respondents engage in online shopping up to five times per month.

### Instrument and Data Quality Test

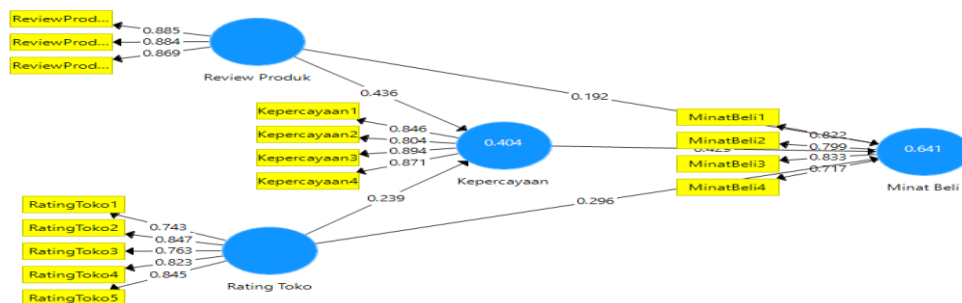


Figure 1.  
Outer Model



### Validity Test Results

**Table 1.**  
**Validity Test Results**

	Trust (Z)	Purchase Interest (Y)	Store Rating (X2)	Product Review (X1)
Trust1	0.846			
Trust2	0.804			
Trust3	0.894			
Trust4	0.871			
BuyInterest1		0.822		
BuyInterest2		0.799		
BuyInterest3		0.833		
BuyInterest4		0.717		
StoreRating1			0.743	
StoreRating2			0.847	
StoreRating3			0.763	
StoreRating4			0.823	
StoreRating5			0.845	
ProductReview1				0.885
ProductReview2				0.884
ProductReview3				0.869

Source: Processed primary data

The data in the table shows that the four variables used in this study – product reviews, store ratings, purchase intention, and trust in online purchasing through marketplaces have loading factor values greater than 0.7 for each question, indicating that the questions are valid and effectively represent each variable, meeting the criteria for research.

### Discriminant Validity

**Table 2.**  
**Average Variance Extracted (AVE) Analysis Results**

Variable	Average Variance Extracted (AVE)
Trust (Z)	0.730



Purchase Interest (Y)	0.631
Store Rating (X2)	0.648
Product Review (X1)	0.773

Source: Processed primary data

Based on the table above, the AVE values for the product review variable (0.773), store rating variable (0.648), purchase intention variable (0.631), and trust variable (0.730) are all greater than 0.5, indicating that each variable has good discriminant validity.

**Table 3.**  
**Cross-Loading Analysis Results**

	Trust (Z)	Purchase Interest (Y)	Store Rating (X2)	Product Review (X1)
Trust1	0.846	0.563	0.405	0.436
Trust2	0.804	0.536	0.362	0.452
Trust3	0.894	0.672	0.581	0.610
Trust4	0.871	0.656	0.552	0.579
Purchase Interest1	0.695	0.822	0.504	0.583
Purchase Interest2	0.466	0.799	0.587	0.577
Purchase Interest3	0.630	0.833	0.596	0.561
Purchase Interest4	0.449	0.717	0.489	0.423
Store Rating1	0.470	0.456	0.743	0.575
Store Rating2	0.457	0.615	0.847	0.643
Store Rating3	0.434	0.506	0.763	0.616
Store Rating4	0.429	0.578	0.823	0.589
Store Rating5	0.497	0.589	0.845	0.614
Product Review1	0.613	0.618	0.661	0.885
Product Review2	0.491	0.570	0.636	0.884
Product Review3	0.513	0.602	0.691	0.869

Source: Processed primary data



From the table above, it shows that each indicator has a higher loading value on its own construct compared to other constructs. Each indicator has the highest factor loading value on its respective Variable compared to other Variables. For example, the Trust1 indicator has the highest factor loading on the Trust Variable (0.846) compared to Purchase Interest (0.563), Store Rating (0.405), and Product Review (0.436). These results indicate that each indicator has presented its Variable well. Then the indicator has the highest loading on the Purchase Interest Variable (0.822) compared to Trust (0.695), Store Rating (0.504), and Product Review (0.583), indicating that the Variables in the model have clear differences from each other. Because all indicators have higher loadings on their respective constructs compared to other constructs, it can be concluded that discriminant validity has been met. This means that this model can be said to have good validity in distinguishing each construct being measured.

**Reliability Test Results**

**Composite Reliability (CR)**

**Table 4.**  
**Results of Composite Reliability (CR) Analysis**

Variable	Composite Reliability
Trust (Z)	0.915
Purchase Interest (Y)	0.872
Store Rating (X2)	0.902
Product Review (X1)	0.911

Source: Processed primary data

The composite reliability values for the variables of product reviews, store ratings, purchase intention, and trust in online marketplace transactions were all above 0.7, indicating accuracy. Specifically, the composite reliability for product reviews was 0.911, store ratings 0.902, purchase intention 0.872, and trust as a mediator 0.915. These values demonstrate that all four variables are reliable.



### Cronbach's Alpha

Table 5.

Results of Cronbach's Alpha Analysis

Variable	Cronbach's Alpha
Trust (Z)	0.877
Purchase Interest (Y)	0.804
Store Rating (X2)	0.864
Product Review (X1)	0.854

Source: Processed primary data

The Cronbach's Alpha values for the variables in the study are all above 0.7: product review (0.854), store rating (0.864), consumer purchase intention (0.804), and trust as a mediator (0.877). These results indicate that all variables meet the reliability criteria, confirming that each variable has a high level of reliability.

### Classical Assumption Test

#### Multicollinearity Test

Table 6.

Collinearity Statistics (VIF)

	Trust (Z)	Purchase Interest (Y)	Store Rating (X2)	Product Review (X1)
Trust (Z)		1.679		
Purchase Interest (Y)				
Store Rating (X2)	2.315	2.411		
Product Review (X1)	2.315	2.635		

Source: Processed primary data

Based on the table, the VIF values for the variables indicate no multicollinearity issues. The VIF values for trust on purchase intention (1.679), store rating on trust (2.315), store rating on purchase intention (2.411), product



review on trust (2.315), and product review on purchase intention (2.635) are all below 5. Therefore, it can be concluded that there is no excessive correlation among the independent variables, and the regression model can be used without multicollinearity concerns.

**Determination Coefficient Test**

**Table 7.**  
**R Square Results**

	R Square	R Square Adjusted
Trust (Z)	0.404	0.397
Purchase Interest (Y)	0.641	0.654

Source: Processed primary data

Based on the table, the R<sup>2</sup> value for trust is 0.404 (40.4%), meaning 59.6% is explained by other factors outside the model. The adjusted R<sup>2</sup> for trust is 0.397, slightly lower due to the number of variables in the model. The R<sup>2</sup> for purchase intention is 0.641 (64.1%), with 35.9% influenced by other factors, and the adjusted R<sup>2</sup> of 0.645 is slightly higher, indicating that the addition of independent variables improves model accuracy. Thus, the model explains trust moderately well (40.4%) and purchase intention very well (64.1%).

**F Test**

**Table 8.**  
**F Square Results**

	Trust (Z)	Purchase Interest (Y)	Store Rating (X2)	Product Review (X1)
Trust (Z)		0.305		
Purchase Interest (Y)				
Store Rating (X2)	0.041	0.101		
Product Review (X1)	0.138	0.039		

Source: Processed primary data

Based on Table 8, the F-squared values indicate the strength of the influence between variables. The influence of trust (Z) on purchase intention is



0.305, suggesting a moderate effect. The influence of store rating (X2) on trust (Z) is 0.041, indicating a small effect, meaning store ratings contribute to trust but with limited impact. The effect of store rating (X2) on purchase intention (Y) is 0.101, showing a weak to moderate influence. The influence of product reviews (X1) on trust (Z) is 0.138, indicating a small to moderate impact, meaning reviews can enhance trust but are not the dominant factor. Finally, the effect of product reviews (X1) on purchase intention (Y) is 0.039, showing a very small influence on direct purchase intention.

### Hypothesis Test Analysis

#### Direct Effect Test

**Table 9.**  
**Direct Effect Test Result**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values	Results
Trust -> Purchase Interest	0.429	0.440	0.069	6.214	0.000	Positive Significant
Store Rating -> Trust	0.239	0.264	0.133	1.796	0.073	Not significant
Store Rating -> Purchase Interest	0.296	0.283	0.093	3.190	0.002	Positive Significant
Product Review -> Trust	0.436	0.408	0.142	3.077	0.002	Positive Significant



Product Review -> Purchase Interest	0.192	0.193	0.094	2.028	0.043	Positive Significant
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Source: Processed primary data

The analysis reveals several significant direct effects among the studied variables. First, trust significantly and positively impacts purchase intention, with a strong path coefficient ( $\beta = 0.429$ ), high t-statistic ( $T = 6.214$ ), and a highly significant p-value ( $p < 0.001$ ), indicating that trust is a major determinant of purchase intention. Additionally, product reviews have a significant positive effect on both trust ( $\beta = 0.436$ ,  $T = 3.077$ ,  $p = 0.002$ ) and purchase intention ( $\beta = 0.192$ ,  $T = 2.028$ ,  $p = 0.043$ ), demonstrating that positive product reviews enhance consumer trust, which, in turn, influences their purchase behavior.

Store ratings significantly impact purchase intention ( $\beta = 0.296$ ,  $T = 3.190$ ,  $p = 0.002$ ), suggesting that higher ratings positively affect consumer buying decisions. However, store ratings do not significantly influence trust ( $\beta = 0.239$ ,  $T = 1.796$ ,  $p = 0.073$ ), implying that while ratings encourage purchase behavior, they are less effective at building trust among consumers.

**Indirect Effect Test**

**Table 10.**  
**Indirect Effect Test Result**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values	Results
Store Rating -> Trust -> Purchase Interest	0.102	0.116	0.061	0.690	0.092	Not Significant



Product Review -> Trust -> Purchase Interest	0.187	0.179	0.069	2.735	0.006	Positive Significant
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Source: Processed primary data

The indirect effect analysis reveals important insights into the mediation process. Trust does not significantly mediate the relationship between store rating and purchase intention, as evidenced by the low path coefficient (0.102), a t-statistic of 0.690, and a non-significant p-value (p = 0.092), indicating that store ratings, while influencing purchase intention directly, do not build enough trust to have a significant indirect effect on purchase intention.

In contrast, trust significantly mediates the relationship between product reviews and purchase intention, as indicated by a path coefficient of 0.187, a t-statistic of 2.735 (greater than 1.96), and a significant p-value (p = 0.006). This suggests that positive product reviews enhance trust, which then significantly boosts purchase intention, providing strong empirical support for the mediating role of trust.

**The Influence of Product Reviews on Consumer Purchase Intent**

The findings demonstrate that product reviews significantly and positively affect consumer purchase intent (P Value = 0.043), thereby supporting H1. This supports the idea that product reviews act as persuasive informational cues within the online shopping environment, functioning as indirect word-of-mouth communication. According to Social Proof Theory (Cialdini, 2001), individuals often look to others' behavior and opinions to guide their own actions, particularly in uncertain situations like online shopping. Product reviews thus serve as heuristic shortcuts for consumers to evaluate product credibility.



Moreover, based on the Elaboration Likelihood Model (Petty & Cacioppo, 1986), reviews can function as either central or peripheral cues, depending on consumer involvement. Consumers with high involvement may scrutinize review content in-depth (central route), while those with low involvement may be swayed by star ratings or the sheer volume of reviews (peripheral route). This dual-pathway mechanism explains why reviews are influential across various consumer segments.

This study aligns with Haris et al. (2022) and Cincin Rohmatulloh (2022), who assert that positive reviews reinforce consumer confidence and foster stronger purchase intentions. Conversely, recurring negative reviews may trigger skepticism and risk aversion, diminishing purchase intent. Hence, reviewing content and tone is critical in shaping perception.

### **The Influence of Product Reviews on Consumer Purchase Intent through Trust**

This study also reveals that product reviews significantly influence purchase intent via trust (P Value = 0.006), confirming H2. This finding underscores trust as a crucial mediating factor in digital transactions. Trust mitigates the inherent uncertainty in online shopping by allowing consumers to assess the credibility and reliability of sellers and products. Drawing from Mayer et al.'s (1995) multidimensional view of trust, competence, benevolence, and integrity, product reviews can enhance all three dimensions. Detailed and honest reviews may reflect the seller's competence (e.g., product quality), benevolence (e.g., responsiveness), and integrity (e.g., consistency between description and reality).

In the context of *ELM*, trust can be seen as a consequence of central-route processing, where in-depth evaluation of review content leads to higher cognitive



assurance. Therefore, companies should not only encourage customers to leave reviews but also ensure their authenticity and transparency, thereby fostering trust. This conclusion is consistent with Cincin Rohmatulloh (2022) and Nurhayati & Nurlinda (2022), who emphasize the central role of trust in converting online interest into behavioral intention.

### **The Influence of Store Ratings on Consumer Purchase Intent**

The results indicate that store ratings significantly and positively influence purchase intent (P Value = 0.002), supporting H3. Ratings serve as aggregated social evaluations and are often interpreted as indicators of overall seller reliability and service quality. In line with Social Proof Theory, higher ratings act as normative signals that the store is trustworthy and favored by others. Ratings may impact consumer perception of logistics efficiency, return policies, and post-sale support, which collectively inform purchase decisions.

Studies by Ramadhani et al. (2021) and Riyanjaya & Andarini (2022) also reinforce that higher store ratings enhance credibility and promote favorable buying intentions. Conversely, low ratings might activate perceived risk and discourage purchases. This finding highlights the importance of maintaining a consistently high service standard and actively managing customer feedback in digital marketplaces.

### **The Influence of Store Ratings on Consumer Purchase Intent through Trust**

Contrary to expectations, store ratings do not significantly affect purchase intent through trust (P Value = 0.092), indicating that H4 is not supported. While ratings may shape initial trust judgments, the indirect path via trust does not appear strong enough to drive purchase decisions. This suggests that store ratings may operate more as peripheral cues within the *ELM* framework, especially when



consumer involvement is low, meaning they influence decisions directly rather than through the construction of cognitive trust.

This deviation from Ramadhani et al. (2021) may be attributed to competing influences such as price sensitivity, promotional offers, or influencer marketing—factors that can override trust-based decision-making. In fast-paced digital platforms like TikTok Shop, consumers may prioritize immediate value or social appeal over cognitive trust derived from ratings.

To advance this line of research, future studies could investigate potential moderating variables such as product category (e.g., utilitarian vs. hedonic), consumer experience level (e.g., first-time vs. repeat buyers), or perceived risk. These moderators might determine under what circumstances trust acts as a conduit between ratings and purchase intent. Additionally, further exploration into which trust dimension, competence, benevolence, or integrity, is most influenced by store ratings could deepen our understanding of this relationship.

## CONCLUSION

This study, based on 160 marketplace users, finds that product reviews significantly influence purchase intention through trust, while store ratings affect it directly without engaging trust. These results refine consumer behavior theories by emphasizing trust as a key mediator shaped more by narrative-driven reviews than by numerical ratings, addressing inconsistencies in prior research. The study contributes to the literature by highlighting the greater psychological weight of qualitative user-generated content in fostering trust. For platform design, this implies a need to prioritize authentic, detailed reviews and improve mechanisms for review validation. While limited by sample size and scope, the



study offers practical insights for businesses aiming to boost purchase intention. Future research should adopt mixed methods, explore additional variables such as price and influencer credibility, and include broader, more diverse samples.

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