

Perceived Value of Online Reviews, Trust, Risk Perception, Purchase Intention and Actual Purchase

*Determinant of
Purchase Intention
and Actual Purchase*

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ABSTRACT

The development of technology today greatly affects the stability of the economy, especially in Indonesia. All types of buying and selling activities that are usually done directly with the seller, now we can easily shop online using only a smartphone. Shopee is one of the growing e-commerce in Indonesia. Shopee creates a safe, fun, and easy shopping experience for consumers, because there are positive online reviews that can motivate consumers to trust a brand. This study aims to explore the empirical understanding of the effect of perceived value in online reviews, trust, and risk perception on purchase intention and analyze the impact of purchase intention on actual purchases. The population taken in this study is the Bekasi community. The selected sample amounted to 100 with the criteria of customers who use shopee e-commerce, male and female, with the age of the respondent between 18 and 60 years old who made at least one online purchase during the last month at shopee. The analysis method used is Partial Least Square Structural Equation Modeling. The results of the study state that the perceived value of online reviews, trust, perceived risk can increase online purchase intentions have a positive effect on actual purchases. Future research is expected to expand the range of regions and add other variables related to actual purchases such as product quality.

Keywords: Actual Purchase, Online Purchase Intention, Perceived Risk, Perceived Value of Online Reviews, Trust.

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INTRODUCTION

The development of technology today greatly affects the stability of the economy, especially in Indonesia. All types of buying and selling activities that are usually done directly with the seller, now we can easily shop online using only a smartphone (Ghazmahadi *et al.*, 2020; Mariam & Ramli, 2022; Rumaidlany *et al.*, 2022). Shopee is one of the growing e-commerce in Indonesia. Shopee creates a safe, fun, and easy shopping experience for consumers, because there are positive online reviews that can motivate consumers to trust a brand (Ramli, 2019a; Steven *et al.*, 2023). This study aims to explore the empirical understanding of the effect of perceived value in online reviews, trust, and risk perception on purchase intention and analyze the impact of purchase intention on actual purchases (Chandra *et al.*, 2019; Mariam & Ramli, 2020; Ramli, 2020; Sukarno *et al.*, 2020; Utama *et al.*, 2020). Online reviews are an effective way to find out what other people think about goods or services. By reading reviews, companies will get a much better understanding of a product's quality or benefits, as well as the potential problems associated with it (Gavilan *et al.*, 2018). Online reviews can provide potential buyers with favorable data about a particular product or service (Mulyadi *et al.*, 2020; Supiati *et al.*, 2021). Online reviews can provide knowledge about the quality of an item or benefit, as well as the fulfillment of client criteria (Bachtiar *et al.*, 2023; Takaya *et al.*, 2019, 2020). Previous buyers or reviewers can also give customers an idea of what to expect when they buy or use something (Mariam *et al.*, 2023; Mariam & Ramli, 2023; Yunus *et al.*, 2023). Online reviews can also be used as a form of social verification, as customers are more likely to trust the assumptions of others when making a choice. (Luo & Ye, 2019).

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Trust is considered the driving force behind buyer-seller transactions, which can give customers high expectations of a satisfying exchange relationship (Mariam *et al.*, 2020; Meidiyanty *et al.*, 2023; Salma & Ramli, 2023). Customer trust will arise since there is confidence that the parties involved in the exchange will provide consistent, honest and responsible quality (N. P. K. Dewi & Ramli, 2023; Khasanah *et al.*, 2021; Mariam *et al.*, 2021; Novarian & Ramli, 2020). According to Pavlou (2001), trust is necessary to understand interpersonal behavior and buying and selling transactions because most online transactions involve a lot of uncertainty and risk, trust is more important in e-commerce. Jarvenpaa (2000) empirically demonstrated the positive impact of trust on consumers' intention to purchase. Therefore, trust plays an important role in accurately capturing consumer behavior in e-commerce (Imran *et al.*, 2020; Ramli & Novariani, 2020; Supiati *et al.*, 2021). At the time of making an online purchase, buyers will strive to obtain goods that match their desires (Forsythe *et al.*, 2006). By knowing the online buying behavior of customers, sellers can determine the right display techniques so as to provide the greatest benefit in understanding what buyers anticipate.

Another value that influences online purchasing behavior is perceived risk. Research conducted by Bauer (2009) Risk perception is the vulnerability and outcomes associated with consumer action. Consumer risk assertion will increase through vulnerability and/or the magnitude of the negative outcome relationship (Harahap & Ramli, 2023; Mariam & Ramli, 2019; Rizky *et al.*, 2023). One of the variables that influence customer online purchasing behavior is perceived benefits. Kim *et al.* (2008) see value can be a consumer's belief about the extent to which he will benefit from an online exchange with a particular site. The concept of the word superiority alludes to the extent to which a development is considered superior to replace existing thinking (Kim *et al.*, 2008). For example, the benefits of shopping through a website provide online reviews that will be useful as an online store strategy to increase purchases (Febriani *et al.*, 2023; Meidiyanty *et al.*, 2023; Ramli, 2019b; Salma & Ramli, 2023). Another factor that influences purchase intentions is actual purchase, actual purchases are very important because they represent real-world transactions, actual purchases are a more reliable indicator of consumer behavior. This data tells stores what products or services customers actually buy, how often they buy them, and how much they buy (S. N. Dewi *et al.*, 2020; Mulya & Ramli, 2023; Rinaldi & Ramli, 2023; Situmorang *et al.*, 2023). Businesses can use this information to better understand consumer demand and make strategic pricing, marketing, and product development decisions. (Erkan & Evans, 2016)

This research is a follow-up study of the model developed by Ventre and Kolbe (2020). However, the researcher modified the model developed by adding one other factor of purchase intention, namely actual purchase. In addition, research conducted by Ventre and Kolbe (2020) previously conducted in Mexico, while this study uses samples taken from people living in Bekasi. This study aims to explore the empirical understanding of the effect of perceived value in online reviews, trust, and risk perception on purchase intention and analyze the impact of purchase intention on actual purchases. Thus, this research is expected to make a significant contribution in exploring new insights for stakeholders, especially e-commerce companies, in formulating more effective marketing strategies based on a deep understanding of psychological factors and consumer behavior.

The Relationship of Perceived Value from Online Reviews and Trust

In the online environment, consumers have to accept tons of information, new search engines, different devices, and new approaches to obtaining information to make purchasing decisions; therefore, online ratings and reviews are a trusted source when making purchasing decisions (Gavilan *et al.* 2018). With the inclusion of social stages. interactions between buyers are conceivable, enabling an era of substance that makes a difference to buyers reducing danger and increasing social certainty (Han, 2016). When shoppers post positive comments on social media, this presumption favorably influences other shoppers level of certainty in their purchasing choices (Floh *et al.* 2017). Falenzuela and Torres (2017) emphasize that communication is important for expanding customer

trust and building long-term connections. Trust in the company and its products can be increased through dialog with previous buyers (Gibreel *et al* 2017; Hajli, 2012). Awad and Ragowsky (2008) showed that the quality of comments posted by customers in online reviews has an impact on customer trust and purchase intentions. Previous statements about instinctive between individuals from social organizations generate word-of-mouth information (Hajli 2014; Hajli & Lin 2015) and expressly influencing other customers' trust (Gibreel *et al.* 2017; Kim and Park, 2013). Therefore, the hypothesis is: **H1: The Perceived Value of Online Reviews Has a Positive Effect on Consumer Trust.**

Relationship between Trust and Customer Risk Perception

Mutz (2005) in his case regarding e-commerce or online trading situations, where trust can be an important calculation in determining the use of innovations among customers (Hajli, 2013). This unused risk in social media has given rise to guarantees and security devices that allow users to reduce the dangers seen in online transactions (Hajli and Lin, 2015). Trust has become the basis for online reviews, as it reduces the likelihood of being victimized by the wrong product or service (Hajli and Lin, 2015; Lee *et al.* 2014; Pavlou, 2014). Therefore, it can be certified that trust has a negative impact on the risks seen in making online purchases. (P. A. Pavlou, 2014). Therefore, the research hypothesis is formulated as follows: **H2: Trust Negatively Affects Customer Risk Perceptions.**

Relationship between Perceived Value of Online Reviews and Purchase Intention

Companies can generate increased sales from comments posted by customers through online reviews, communities, audits, and suggestions. (Marshall *et al.* 2013). Lee (2008) appears that viewing the usefulness of online reviews has an influence on the impact of online purchases on Korean and US customers. Customer conclusions have a tremendous impact on company deals, related to price data and the type of buyer involvement with the acquired product (Hussain *et al.* 2017). Previous research found that the number and quality of online reviews influenced purposeful customer behavior and had a decisive impact on deciding to buy products (Chong *et al.* 2018; Luo and Ye, 2019). In addition, research by Cheung and Thadani (2012) highlighted that the number of online reviews made are all related to product offerings. Erkan and Evans (2016) showed that the data provided through the existence of online reviews, which have a positive influence on purchase intentions (Wang *et al.* 2019). In addition, Online Review (Chiu *et al.*, 2014), and perceived value (Chen, 2017; Pelaez *et al.* 2017) as possible influencers of online purchase intention. Therefore, the proposed hypothesis: **H3: The Perceived Value of Online Reviews Has a Positive Effect on Purchase Intention**

Relationship between Trust and Purchase Intention

It has been shown that trust in social media can determine a user's intention to make an online purchase (Singh *et al.* 2018). Trust is shown when buyers see information from others about a product or service and trust can increase online sellers. (Farivar, 2017; Oliveira *et al.* 2017). Trust relationships have been found to produce a positive impact in online purchases (Gibreel *et al.*, 2017). On the other hand, the need for trust in e-commerce in up-and-coming markets was found to lead to a decrease in readiness to buy online (Mainardes and Almeida, 2019). In line with previous research, the positive relationship between trust and online purchase intention is in accordance with research conducted by (Gibreel *et al.* 2017). On the other hand, the need for trust in e-commerce in up-and-coming markets was found to lead to a decrease in readiness to buy online (Mainardes *et al.* 2017). In line with previous research, a positive relationship between trust and online purchase intention is proposed: **H4: Trust Has a Positive Effect on Purchase Intention.**

Relationship between Risk Perception and Purchase Intention

Perceived risk is seen to be the main reason that deters users from attempting online purchases (Soleimani, 2017), because it includes negative impacts in the purpose of purchasing on social media (Kim and Park, 2013; Soleimani, 2017). Price, protection and security breaches, and lack of quality of goods are considered as the main risks of e-commerce (Bhatnagar & Ghose, 2004; Forsythe *et al.* 2006; Chiu *et al.* 2014). Pavlou

(2014) distinguishes that the intention to purchase is influenced by people's perception of the brand or online store, which is determined in part by behavioral and natural components that can lead to risk recognition. Forsythe *et al.* (2006) say that visible risk has a negative impact on consumer online purchases. According to the results of previous research, the following hypothesis is generated: **H5: Perceived Risk Negatively Affects Purchase Intention.**

Relationship between Purchase Intention and Actual Purchase

Mei *et al.* (2011) found that online purchase intention is shaped by eWom (Electronic Word of Mouth) decisively and essentially influences the actual purchase. By utilizing innovation, (Lim, 2013) found a positive influence of intentional online purchases on actual purchases. Guo and Barnes (2011) investigated intentional online purchases shaped by innate, outward, and social influences, and found that intentional online purchases can be an important indicator of actual purchases. Actual purchases are influenced decisively and overall by intentional online purchases shaped by state of mind and beliefs (Hsieh *et al.*, 2011; Lin, 2008). **H6: Purchase Intention Has a Positive Effect on Actual Purchase.** Based on the hypothesis framework above, the research model can be described as follows:

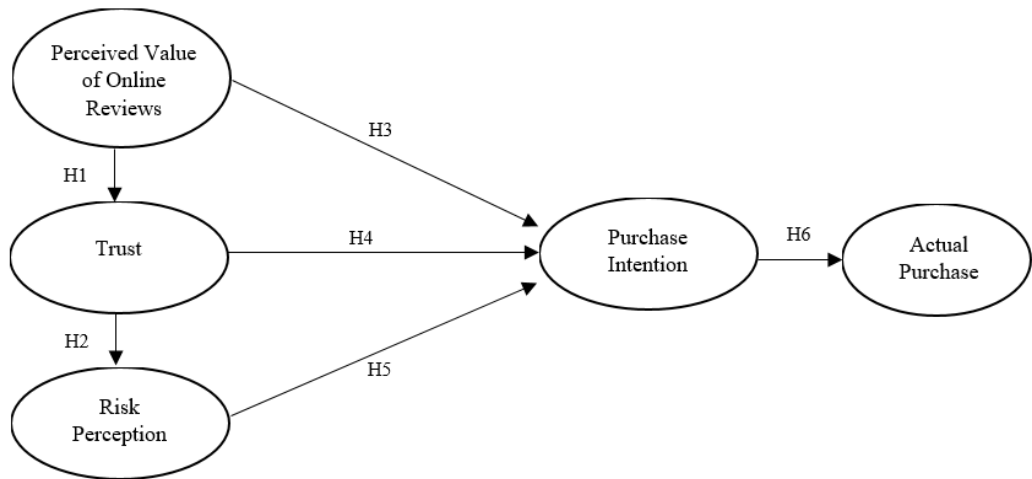


Figure 1. Research Model

RESEARCH METHODS

This study uses a causal research design with a deductive approach with using a questionnaire survey using a tool in the form of a google form where the data collected is in the form of scores from respondents. The survey method can facilitate data collection from large groups of respondents, requires minimum investment, can be easily used to make generalizations and allows many variables to be studied (Zikmund *et al.*, 2019). The measurement of this study uses a Likert scale with a scale of 1 - 5 where scale 1 for strongly disagree and scale 5 for strongly agree. In addition, this study has conducted a pretest where the results are valid so that the statements in previous journals can still be used.

This research uses quantitative methods. The population taken is the people of Bekasi. The sample was selected using purposive sampling technique with the criteria that respondents are customers who use Shopee e-commerce to shop online, then the age of the respondent is between 18 and 60 years old who made at least one online purchase during the last month at Shopee.

The survey questions were taken from a previously tested scale. In this case, the perceived value variable was adapted from Park & Lee, (2009) totaling 4 statements. The trust variable amounted to 3 statements and was adapted from Lim (2014). The perceived risk variable is adapted from Bianchi & Andrews, (2014) as many as 4 statements. The purchase intention variable is adapted from Hong & Cha, (2013) totaling 6 statements. The actual purchase variable amounted to 3 statements adapted from (Indiani *et al*, 2015). Thus, the total number of questionnaires used in this study amounted to 20 questions

which will be made into a questionnaire so that this study uses a sample of 100 respondents using the formula $n \times 5$ (Hair, 2010).

The population of this study made at least one online purchase during the last month at Shopee who live in Bekasi, the number of which is unknown. The sample determination used a non-probability sampling method with the sampling technique using purposive sampling method. The advantage of using this method is that it is relatively easy to conduct very difficult investigations and is useful for quickly understanding certain trends (Given, 2012). Therefore, the sample criteria in this study are customers aged 18-60 years and have made one online purchase during the last month at Shopee who live in Bekasi.

The data analysis conducted in this study used Structural Equation Modeling (SEM) with Partial Least Square (PLS) approach which was assisted using statistical software to determine the significant level and relationship between each variable. In addition, PLS - SEM aims to find the effect of these various variables on an object simultaneously. At this stage, it will evaluate both the outer model and the inner model.

FINDING AND DISCUSSIONS

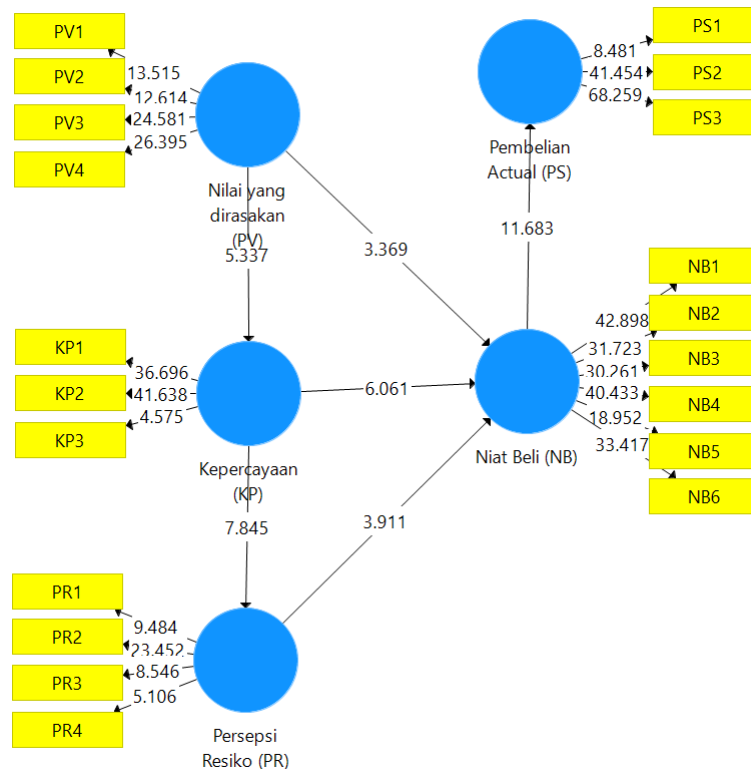
The results of a questionnaire distributed online using google form to Bekasi people who use Shopee as their online shopping e-commerce application. The data collected were 100 respondents, with female respondents dominating, namely 67 people (67%) and male respondents as many as 33 people (33%). Furthermore, the majority of respondents in this study were aged 18-25 years as many as 92 people (92%), aged 26-30 years 4 people (4%), aged 31-40 amounted to 3 people (3%) and aged 41-51 years 1 person (1%). Then 77 people (77%) of them are student employees, employees as many as private / public 21 people (21%), entrepreneurs as many as 1 person (1%), housewives as many as 1 person (1%). Then, based on online shopping expenses in 1 month, 67 respondents < Rp.500,000 (67%), Rp.500,000-Rp. 1,000,000 24 people (24%), Rp.1,000,000 - Rp.1,500,000 4 people (4%) and Rp.1,500,000 5 people (5%). Then, based on the frequency of respondents shopping online in 1 (one) month 5-10x shopping one month 35 people (35%), <5x shopping in one month 31 people (31%), >15x shopping in one month 31 people (31%), and 10-15x shopping in one month 3 people (3%). The complete respondent demographic analysis data can be seen in appendix.

Outer model and inner model are the two stages used in evaluating this research model. The outer model is a reflective model that assesses reliability and construct validity (convergent validity). The structural model called the inner model predicts the causal relationship between latent variables. The optimal outer loading value is 0.50, according to Ghozali (2016), because this value offers good item dependence. Furthermore, for the Composite Reliability (CR) value in the perceived value variable, it is 0.896, in the Trust variable it is 0.847, in the Risk Perception variable it is 0.843, in the purchase intention variable it is 0.955 and in the actual purchase variable it is 0.883. Meanwhile, the Average Variance Extracted (AVE) value on the perceived value variable is 0.684, on the Trust variable is 0.655, on the Risk Perception variable is 0.560, on the purchase intention variable is 0.779 and on the actual purchase variable is 0.719.

After the estimated model meets the outer model standards, then the inner model is tested by looking at the Coefficient of Determination (Adjusted R²) of the variables to be measured. From the results of the study, the Adjusted R value of trust (KP) is 0.543 which indicates that the perceived value of online reviews (PV) has an influence of 54.3%, while 45.7% can be explained in other studies outside of this study. For the Adjusted R value Risk Perception (PR) is 0.547 which means that the perceived benefits of online reviews (PV) have an influence of 54.7%, while 45.3% can be explained in other studies outside of this study. Then for the Adjusted R value Purchase intention is 0.541, which means that the perceived value of online reviews (PV), Risk Perception (PR) and Trust (KP) has an influence of 54%, while 46% can be explained in other studies outside of this study. Then for the Adjusted R value The actual purchase is 0.689 which means that the

purchase intention has an influence of 68.9% while 31.1% can be explained in other studies outside of this study.

Hypothesis Test



The T-statistic is the value used in hypothesis testing to determine the level of significance by checking the T-statistic value using a bootstrapping procedure. The one-tailed significance criterion is used to test the hypothesis, and the significance of support for the hypothesis can be determined by comparing the t-statistic and t-table. The hypothesis is accepted if the t-statistic value is greater than the t-table value. The t-table value is > 1.650 at the 95% confidence level (Ghozali, 2018) is significant.

In table 1, the first hypothesis (H1) perceived value has a positive influence on trust in the test results obtained T-statistics value greater than 1.65 with a value of 3,848 and P-values smaller than 0.05, namely at 0.000 so it can be stated that the first hypothesis is accepted. The second hypothesis (H2) that trust affects risk perception in the test results obtained T- statistics value greater than 1.65 with a value of 7.845 and P-values smaller than 0.05, namely at 0.000 so that it can be stated that the second hypothesis is accepted. The third hypothesis (H3) the perceived value of online reviews affects purchase intention in the test results obtained the T-statistics value is greater than 1.65 with a value of 3.369 and the P- values are smaller than 0.05, namely at 0.000 so that it can be stated that the third hypothesis is accepted. The fourth hypothesis (H4) trust has a positive effect on purchase intention in the test results obtained the T-statistics value is greater than 1.65 with a value of 6.061 and the P-values are smaller than 0.05, namely at 0.000 so that it can be stated that the fourth hypothesis is accepted. The fifth hypothesis (H5) risk perception has a positive effect on purchase intention in the test results obtained T-statistics value greater than 1.65 with a value of 3.911 and P-values smaller than 0.05, namely at 0.000 so that it can be stated that the fifth hypothesis is accepted. The sixth hypothesis (H6) purchase intention has a positive effect on actual purchases in the test results obtained T-statistics value greater than 1.65 with a value of 11.683 and P-values smaller than 0.05, namely at 0.000 so that it can be stated that the sixth hypothesis is accepted.

Table 1. Research Model Hypothesis Test

Hypothesis	Hypothesis Statement	Original Sample	T-Statistic	P-Value	Description
H1	The Perceived Value of Online Reviews Positevely Affects Customer Trust	0.488	5,337	0,000	Data Supports the Hypothesis
H2	Trust Negatively Affects Customer Risk Perception	0.480	7,845	0,000	Data Supports the Hypothesis
H3	Perceived Value of Online Reviews Positively Affects Purchase Intention	-0.222	3,369	0,000	Data Supports the Hypothesis
H4	Trust Has a Positive Effect on Purchase Intention	0.567	6,061	0,000	Data Supports the Hypothesis
H5	Perceived Risk Negatively Affects Purchase Intention	0.317	3,911	0,000	Data Supports the Hypothesis
H6	Purchase Intention Has a Positively Effect on Actual Purchase	0.672	11,683	0,000	Data Supports the Hypothesis

Sumber: data olahan (PLS-SEM), 2023

Discussion

Consumer shopping decisions in e-commerce are heavily influenced by online reviews. Consumers now have access to a wide variety of goods and brands thanks to the rise of e-commerce platforms. Online reviews provide important information and direction for potential consumers in such a vast market, making them indispensable for wise purchasing decisions. When it comes to buying goods through e-commerce, online reviews are essential. Online reviews provide information to consumers, foster trust, make product comparisons easier, and help with general product and service improvement. Online reviews help consumers to make informed choices by leveraging the collective experience of previous buyers, increasing their enjoyment and reducing the risks associated with online purchases. Online reviews are useful information that helps customers and changes consumer behavior in transacting in the ever-evolving e-commerce.

The perceived value of online reviews shows that this variable has a positive influence on customer trust. This is in line with research conducted by Ventre and Kolbe (2020) who found that the perceived value of online reviews has a significant influence on customer trust. Through social proof, authenticity, and peer recommendations, the perceived value of online reviews affects customer trust. When potential customers read positive reviews from others, this builds trust and reduces concerns when deciding to buy. Original reviews add transparency by showcasing previous consumer experiences. People value the opinions of individuals who are similar to them, hence recommendations from others help build trust. Diverse viewpoints from multiple ratings provide honest conclusions. Positive reviews make customers more confident in their purchasing decisions. In addition, companies that respond to reviews and address issues demonstrate trustworthiness. Overall, internet reviews contribute significantly to the development of customer trust by providing relevant evidence, transparency and advice.

Furthermore, researchers obtained results that were in line with research conducted by Ventre and Kolbe (2020) which shows Trust has a Negative Effect on Customer Risk Perception. Trust can have a detrimental impact on how people perceive risk in various scenarios. People who put their trust in a brand, product or service can create a false sense of security, underestimating potential risks because they believe that the company they trust will protect them. This can create a blind spot where danger is minimized or ignored. Trusting individuals may also stop seeking information about potential risks, hoping that

the trusted entity will manage everything appropriately. Due to their limited ability to process information, they may not fully understand the risks involved. In addition, trust can lead people to ignore risks, refuse to change their ideas, and become open to deception

Researchers can prove in research that the perceived value of online reviews positively affects purchase intention. This research is in accordance with research conducted by (Chong *et al.* 2018; Luo and Ye, 2019). Positive online reviews influence purchase intentions by providing useful information, building trust and credibility, providing social validation, reducing risk perceptions, increasing positive emotions, and increasing opinion influence. Reviews serve as support, assisting buyers in making educated judgments. Reviews provide social validation, confirming the popularity of the product. Positive feedback reduces perceived risk and builds trust. Purchase intentions are influenced by emotional responses to reviews. The opinions of trusted leaders have great influence. In addition, researchers have also succeeded in proving that trust has a positive effect on purchase intention. This is in line with previous research conducted by (Singh *et al.* 2018), which shows that trust has a positive influence on purchase intention, the results of the study support these findings. Trust increases purchase intentions by lowering perceived risk, instilling confidence in product quality, relying on brand reputation, establishing emotional relationships, and providing exceptional customer service. Consumers who trust a brand or vendor will be more confident in their purchase and perceive it as less dangerous. Trust in product quality and brand consistency increases assurance and purchase intention. A good reputation, word of mouth and recommendations all help build trust and influence purchasing decisions. Emotional bonds and loyalty further increase purchase intent. Trust in customer support and after-sales service is also important. In conclusion, trust has an important role in positively shaping customer purchase intentions by reducing risk, increasing confidence, and developing emotional relationships. Furthermore, researchers obtained different results from research conducted by Ventre and Kolbe (2020) which shows that perceived risk has a negative effect on purchase intention.

Finally, researchers also managed to prove that purchase intention has a positive effect on actual purchases. This is in line with previous research conducted by Guo and Barnes (2011) and Luh *et al.* (2015), which shows that purchase intention has a positive influence on actual purchase, the results of the study support this finding. Purchase intentions influence actual purchases in an effective way by encouraging individuals, directing decision making, developing commitment, overcoming barriers, creating positive attitudes, and responding to external events. Purchase intentions act as a driver, linking goals to action. Individuals with strong purchase intentions are more likely to take the actions necessary to make the actual purchase. Individuals who are committed to consistency are more likely to follow through with their intentions. The anticipation and positive sentiment connected to purchase intentions increase the likelihood of action. External variables such as promotions and discounts can increase purchase intent even further. In conclusion, purchase intentions are critical in bridging the gap between desire and actual purchase, motivating people to make desired purchases.

CONCLUSIONS

This study focuses on the online shopping experience of students who use Shopee as an e-commerce platform. Data collected from 100 respondents, with the majority aged between 14 and 25 years old, was analyzed using descriptive data analysis. The outer model is a reflective model that measures reliability and construct validity, while the inner model is a structural model that measures the relationship between variables. Furthermore, the Composite Reliability (CR) value on the perceived value variable is 0.896, on the Trust variable is 0.847, on the Risk Perception variable is 0.843, on the purchase intention variable is 0.955 and on the actual purchase variable is 0.883. Meanwhile, the Average Variance Extracted (AVE) value on the perceived value variable is 0.684, on the Trust variable is 0.655, on the Risk Perception variable is 0.560, on the purchase intention variable is 0.779 and on the actual purchase variable is 0.719.

From the results of the study, the Adjusted R value of trust (KP) is 0.543 which indicates that the perceived benefits of online reviews (PV) have an influence of 54.3%, while 45.7% can be explained in other studies outside of this study. For the Adjusted R value² Risk Perception (PR) is 0.547 which means that the perceived benefits of online reviews (PV) have an influence of 54.7%, while 45.3% can be explained in other studies outside of this study. Then for the Adjusted R value² Purchase intention is 0.541, which means that the perceived benefits of online reviews (PV), Risk Perception (PR) and Trust (KP) have an influence of 54%, while 46% can be explained in other studies outside of this study. Then for the Adjusted R value The actual purchase is 0.689, which means that the purchase intention has an influence of 68.9% while 31.1% can be explained in other studies outside of this study.

As a result of this study, the researcher realizes that there are some limitations in this study and the researcher believes that future research will expand this area of study. Future research could study how online reviews influence customers' decision to purchase which then forms a good relationship with the business.

In addition, it would be great if future researchers can examine the role of business social media in improving communication with consumers that can make the level of service provided form good reviews, and it is also necessary to do how negative or positive reviews affect the sales of a business in e-commerce.

Finally, future researchers should consider their decision-making from the researcher's study, especially when collecting and using personal data. Future research should be conducted in a way that preserves the privacy of the research subjects while maintaining the validity and reliability of the research findings. Overall, there is still much research to be done on the subject of online consumer behavior, and it is hoped that this study will encourage greater investigation and discovery in this very important area

The results of this study can provide several managerial implications for business organizations, especially e-commerce companies in understanding consumer behavior and preferences in choosing a product or service through assessments made by previous buyers, which can then be used to formulate marketing strategies that target increased customer repurchases. One of the factors that influence the increase in actual purchases, purchase intention and trust, to increase actual purchases in companies engaged in e-commerce must pay more attention to customer personal information so that customers feel safe when using the e-commerce. So that customers will always use this e-commerce to do online shopping and recommend to others to shop online at Shopee e-commerce

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