



Online Customer Review, Online Customer Rating, Payment Guarantee, and Influencer Endorsement on Purchase Intention

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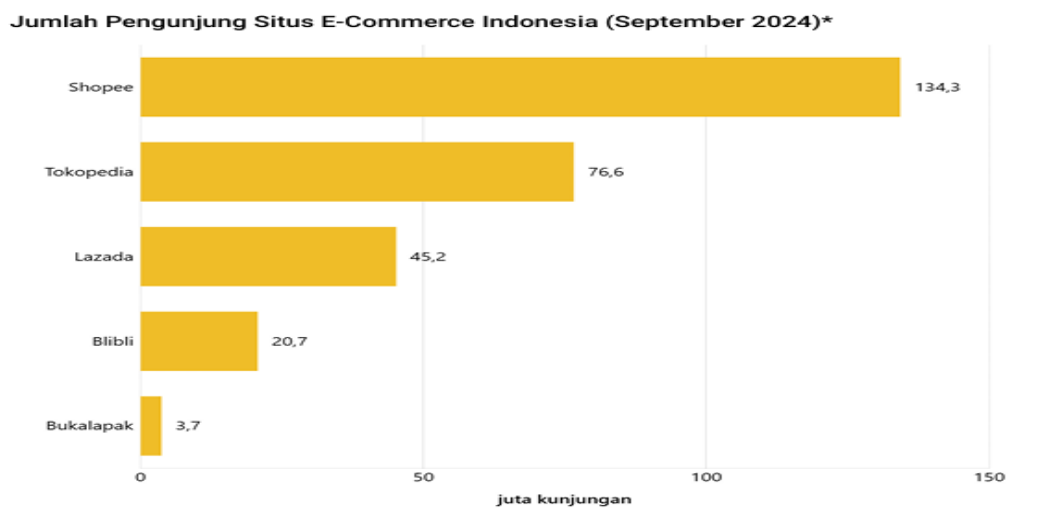
ABSTRACT

The purpose of this study is to determine the influence of online customer reviews, online customer ratings, payment guarantees, and influencer endorsements on purchase intention among Shopee e-commerce users in Purwokerto. The method used is quantitative descriptive with a sample size of 200 respondents and purposive sampling. The findings of this study indicate that online customer reviews, online customer ratings, payment guarantees, and influencer endorsements have a positive and significant influence on purchase intention

INTRODUCTION

Transformation in technology has an effect with changes in the shopping activities of the Indonesian people from conventional shopping to online shopping which gave birth to new media, such as the many e-commerce platforms that have sprung up (Utamanyu & Darmastuti, 2022) . E-commerce includes production, distribution, marketing, sales, delivery of goods or services. Consumers can make purchases online devoid having to go to a conventional stores through e-commerce (Empathanussa & Hardingrum, 2023). The development of the internet has brought great influence on business, financial activity, and technology.

Internet marketing has the ability to cross national borders, overcome barriers, and operate without the same set of regulations as traditional marketing (Lee et al., 2024). Although digital-based, internet marketing is characterized by direct marketing, where there is direct contact between sellers and buyers despite the geographical distance (Chen et al., 2020). A clear example of this can be found in e-commerce platforms like Shopee, which provides a direct conversation feature between sellers and buyers, customers may immediately connect with sellers to complete deals, and sellers can swiftly reply to what customers desire (Alifa & Roostika, 2024). E-commerce companies in Indonesia include Shopee, Tokopedia, Lazada, Blibli, and Bukalapak. Shopee is from example of the e-commerce platforms that will be the subject from this observation. Here is the explanation regarding the table that displays the highest data from visitors in e-commerce in September 2024



Source: Databooks (2024)

Figure 1. September 2024 E-Commerce Visitors

Of these five e-commerce sites, only Shopee saw an increase in traffic. The number of visits to the Shopee website in September 2024 increased by 0.14% compared to the previous month. Meanwhile, visits to the Tokopedia site fell 1.75%, Lazada fell 19.09%, Blibli fell 14.35%, and Bukalapak fell 6.65%. Due to the widespread availability of electronic commerce, individuals are gradually beginning to change the way they conduct their economic activities by favoring online shopping for anything from food and clothing to household necessities (Ekasari et al., 2023). This is due to the fact that online shopping offers a greater selection and saves time (Wahdiniawati et al., 2024).

The increasing value of buying and selling activity and website visitors to online commerce platforms does not guarantee that digital purchases go off without a hitch (Sandora, 2020). A factor that creates hesitation when shopping online is the absence of direct communication between sellers and buyers. Other common problems include counterfeit goods, or items that do not match the order sent, and damaged goods. This creates inconvenience for buyers, therefore buyers must be careful and wise in shopping online (Octadyla & Mismiwati, 2024). The discrepancy between the product and the description listed on the platform, coupled with uncertainty in the delivery process, is an indication of the prevalence of sellers who do not yet have adequate competence in running e-commerce activities professionally (Beno et al., 2022). This phenomenon not only impacts a decline in consumer purchasing interest but can also negatively affect the platform's overall reputation. Recognizing the potential risks, Shopee proactively developed and implemented various supporting features to enhance consumer trust and maintain transaction integrity (Syafira & Rahmiati, 2023). These features include transparent review and rating mechanisms to assess seller performance, consumer protection through return policies, and secure payment systems that hold funds until transactions are completed. These initiatives are part of Shopee's strategy to build a credible and secure e-commerce ecosystem for users.

According to Iskandar and Sharif (2022), purchase intention is the phase in which consumers tend to take action after receiving stimuli from the products they see and before the actual action is carried out. Purchase intention can influence the strength of consumers' desire to buy goods. Purchase intention is an important element in consumer behavior because it influences individuals' tendencies in determining their choice of a brand among various alternatives available in the market (Ahn & Lee, 2024). Therefore, understanding the aspects of purchase intention is crucial for companies in developing effective marketing strategies to attract consumer interest and gain a competitive edge in the increasingly intense market competition.

One of the components that may influence a person's purchase intention in choosing a product is online customer review (Ahn & Lee, 2024). Online customer review are statements or reviews about the specifications of a product, both positive and negative, made by people who have bought and tried the product, which can be seen by anyone who accesses it via the internet (Prasetya, 2024). The purpose of online reviews is to instill confidence in potential buyers as they search for and evaluate a product before happening a buying transaction (Rahayu et al., 2023). If the review given by the previous consumer is positive, then it can increase other consumers' buying interest in the reviewed product. Conversely, negative reviews have the potential to reduce consumer interest in making a purchase (So, 2020). Based from research that has been done with Ananda et al. (2023), Jamilah et al. (2021), and (Maharani et al. (2024) It indicates that online customer review significantly and positively influences purchase intention. However, according to Firdaus et al. (2021), it shows that online customer review does not impact the intention to purchase.

Afterward, the second factor that triggers or encourages individuals' interest in shopping through digital platforms is online customer rating, or the opinions of customers regarding a particular basis (Harahap et al., 2024). A typical review system employed by online stores is the use of star ratings. With the ratings, it will provide an overview to consumers in terms of product quality, product sources, product advantages and can protect producers and consumers from competitors who try to provide products that have the same visible attention (Sukirman et al., 2023). If consumers give a rating with the highest number of stars, then this can be interpreted that the product received from the marketplace is considered satisfactory and in accordance with consumer expectations (Titin & Ardini, 2020). However, if consumers give a rating with a low number of stars, then this generally reflects dissatisfaction with the condition or quality of the product received, because it is considered unable to meet consumer expectations. Referring to research conducted by Ananda et al. (2023), Maharani et al. (2024), and Rohimah (2024) show that online customer ratings have a positive and significant effect on purchase intention. However, according to Harahap et al. (2024) it indicates that online customer rating it has no impact on purchasing intentions.

When doing online shopping, consumers certainly want to get a safe and comfortable transaction so they need a guarantee, such as a payment guarantee. The policy from Shopee regarding payment guarantees is that the e-commerce sector will hold the buyer's money until the buyer confirms that the transaction is complete. Once the transaction is confirmed, the withheld funds will be sent back to the seller Ananda et al. (2023). This guarantee becomes very important amid consumer concerns about potential fraud or transaction failures in online shopping. With a payment guarantee, consumers will feel safer and more confident to make purchases, which in turn can improvement of purchase intention or purchase desire (Sari & Sitorus, 2023). The higher the level of payment assurance perceived by consumers, the greater their encouragement to make online purchases through the Shopee platform. Based on study that has been done from Ananda et al. (2023), Azrullah (2023), and Sarjita (2020) It

demonstrates that payment guarantees have a positive and significant effect on purchase intention. However, according to Amrita (2020) shows that payment guarantees do not have a big influence towards purchase intention.

The contribution of influencers is vital in encouraging consumers to make purchases online. The influence of influencers on purchase intention is an effective factor because consumers now pay more attention to social media and are more interested in seeing interesting content from a person or influencer they follow (Chavda & Chauhan, 2024). The form of message given to influencers when doing endorsements in the form of marketing activities, where consumers tend to trust the opinions, opinions, and experiences of a party that is sponsored by the company that produces the product (Iskandar & Sharif, 2022). With the support of influencers, many consumers are more interested in purchasing the advertised product, as they consider it a trustworthy recommendation. According to the study that succeed delivered from Ariyanti (2023), Merry (2023), and Iskandar and Sharif (2022) it was revealed that the impact of influencers is substantial on the intention to purchase. However, Mulyana and Emelly (2021) state that influencers endorsement it has no impact on purchase intention.

This research shows differences compared to previous studies, especially in terms of the study area and the variables analyzed. If previous research was conducted by Ananda et al. (2023) in the city of Denpasar, then this research took place in Purwokerto which has a different demographic background and consumer behavior. In addition, this study also expands the scope of analysis by including an independent variable in the form of influencer endorsement, which has not been discussed in previous studies, so it is expected to enrich the literature and provide a new perspective in this field of study.

LITERATURE REVIEW

Theory Planned of Behavior

In Theory Planned of Behavior, it is explained that behavioral intentions are also impacted by perceived behavioral control. According to Ajzen (1991), the elements that constitute the Theory of Planned Behavior are influenced by attitudes toward behavior, subjective norms, and perceived control. Attitudes toward behavior are shaped by faith about the consistency of an action. If the evaluation of an action provides benefits, it will strengthen beliefs. Furthermore, subjective norm is the feeling or social pressure of individuals who are influenced by the views of people around them on the probability (possible / impossible) that a behavior will be carried out. Perceived behavioral control. Perceived control is a belief about the level of difficulty of the individual in realizing an action. Strong beliefs will encourage individuals to achieve success from the actions they take. In this study, the perceived control that impacts purchasing intentions includes online customer reviews and online customer rating, payment guarantee, and influencer endorsement.

Purchase Intention

Purchase interest reflects a person's focus of attention on a product accompanied by emotional interest in the item. At this stage, disposable income drives the emergence of desire, accompanied by the belief that the product has benefits, thereby creating an urge to own it (Rohimah, 2024). When consumers show interest and give positive responses to the products offered by sellers, this indicates that the intention to purchase has been formed (Firdaus et al., 2021). The purchase intention variable uses references from Satriyo et al. (2021), which consists of four indicators, namely transactional interest, referential interest, preferential interest, and exploratory interest.

Online Customer Review on Purchase Intention

Online customer reviews are responses or ratings given by consumers through e-commerce platforms as a form of evaluation of the products or services they have used Maharani et al. (2024). These reviews generally cover various aspects, such as quality, price, product function, and user experience. The purpose of this review is to help potential buyers make decisions and provide useful input for sellers in improving the quality of their products or services (Ananda et al., 2023). Consumer perceptions are formed from online reviews from previous buyers who have purchased the product. Therefore, the quality of good reviews is very important as additional information needed which makes consumers feel safe and confident make a purchase, and this is where the transaction intention arises in consumers (Sabda & Kussudyarsana, 2023). The online customer review variable is measured using a reference from Riyanjaya and Andarini (2022) which consists of five indicators, namely source credibility, opinion quality, review valence, perceived benefits, and number of reviews.

This finding is in line with the results of research conducted by Ananda et al. (2023), Jamilah et al. (2021), and Maharani et al. (2024) which states that online customer reviews have a positive and significant effect on purchase intention.

H1: Online Customer Review has a positive and significant effect on Purchase Intention

Online Customer Rating on Purchase Intention

Apart from online customer reviews, online customer ratings are also one of the important indicators in influencing consumer decisions on the Shopee e-commerce platform. The rating displayed in the form of stars by users reflects their perception with the product or service received (Alifa and Roostika, 2024). The higher the rating of a product or store on Shopee, the greater the interest of consumers to buy, so that it can increase purchasing activity on the platform. Maharani et al. (2024). The online customer rating variable refers to Shin and Darpy (2020) with four indicators, namely awareness, frequency, comparison, and influence.

This is similar to research Ananda et al. (2023), Maharani et al. (2024), Rohimah (2024) say that online customer ratings have a positive and significant effect on purchase intention.

H2: Online Customer Rating has a positive and significant effect on Purchase Intention

Payment Guarantee on Purchase Intention

The payment guarantee policy implemented by Shopee aims to increase consumer purchase intention in conducting online transactions (Edwin & Igwe, 2021). Through this mechanism, payments from buyers are not immediately forwarded to the seller, but are temporarily held until the buyer confirms receipt of the goods according to the description provided (Wahdiniawati et al., 2024). This approach provides protection against the risk of fraud and product mismatches, thus creating a sense of security and comfort for consumers in shopping (Pinim et al., 2024). With this guarantee, it is expected to encourage increased buying interest consumers to the Shopee e-commerce platform (Pinim et al., 2024). The payment guarantee variable refers to Amrita (2020) with three indicators, namely the use of ShopeePay, guaranteed transactions, and responses from Shopee sellers.

Findings from the research Ananda et al. (2023), Azrullah (2023), and (Sarjita, 2020) said that payment guarantees have good output also significant effect on purchase intention.

H3: Payment Guarantee has a positive and significant effect on Purchase Intention

Influencer Endorsement on Purchase Intention

The ability of an influencer is utilized by companies, especially in e-commerce platforms such as Shopee, to build consumer trust in the products offered. The trust that is formed through promotions carried out by these influencers can indirectly influence consumers' purchase intention or purchase intention for the products marketed (Prasetyo & Sobari, 2024). This happens because consumers are more trusting and encouraged to buy products promoted by public figures they consider credible, especially if the content delivered feels honest and in accordance with their interests or needs. That way, the role of influencers is not only limited to promoting, but also contributing to building a positive image of what is offered to consumers (Ahmed et al., 2024). The influencer endorsement variable refers to Siregar and Nainggolan (2023) with three indicators, namely attractiveness, skills, and trust.

Findings from the research Ariyanti (2023), Merry (2023), and Iskandar and Sharif (2022) say that influencer endorsement has a positive and significant effect on purchase intention.

H4: Influencer Endorsement has a positive and significant effect on Purchase Intention

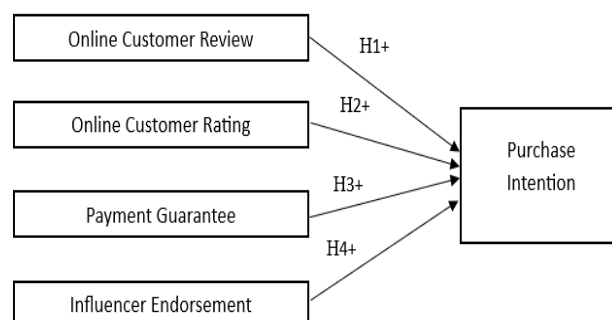


Figure 2. Conceptual Framework

METHODOLOGY

This research is quantitative in nature, data collection in this study focuses on primary data obtained through the distribution of electronic poll. Measurement Measurement is based on a Likert scale of 1 to 5. This scale allows respondents expressed the extent to which they agreed with the statements presented. Determination of how to take samples using nonprobability sampling techniques from purposive sampling methods involving 200 respondents. The purposive sampling method is used to select individuals to be respondents are most relevant to the focus of the research (Memon et al., 2025). One of the main requirements is that respondents live in Purwokerto, are at least 18 years old, understand the structure and operations of Shopee as an online shopping platform and aim to buy products online. Referring to the guidelines proposed by Roscoe (1975), the ideal sample size ranges from 30 to 50 respondents for each variable studied. With a total of five variables in this study, the number of respondents required can be calculated as follows: 5 variables × 40 respondents = 200 respondents.

RESULT

Table 1. Characteristics of Respondents

Description	Group	Frequency	Percent (%)
Gender	Male	71	35,5%
	Female	129	64,5%
Age	18-25 years	59	29,5%
	26-30 years	80	40%
	31-35 years	51	25,5%
	>35 years	10	5%
Jobs	Student	43	21,5%
	Private Employee	75	37,5%
	Public Employee	37	18,5%
	Entrepreneurship	41	20,5%
	And Others	4	2%
Income/stipend	<Rp.1.000.000	14	7%
	Rp.1.000.000 - Rp.2.500.000	50	25%
	Rp.2.500.001 - Rp.4.000.000	75	37,5%
	>Rp.4.000.001	65	30,5%
Main products you want to buy	Fashion	48	24%
	Health and Beauty	54	27%
	Hobbies and Stationery	29	14,5%
	Sports and Automotive	31	15,5%
	Accessories	18	9%
	Electronics	20	10%

Referring to the data displayed in the table, This study involved respondents, the majority of whom were female, totaling 129 (64.5%), while 71 (35.5%) were male. This reflects the natural tendency of women to have a greater interest in consumptive activities, especially in products related to self-care, health and beauty. Psychologically and socially, women tend to pay more attention to appearance, hygiene, and following healthy lifestyle trends. Therefore, in the context of e-commerce such as Shopee, the health and beauty category is one of the most attractive to female consumers. The high interest in these categories makes this group the dominant market segment that is active in searching for information, reading reviews, and making purchases online.

Validity Test

The validity test is an important step in testing research instruments to ensure that each question item really measures what should be measured. According to Ghozali (2021), the validity of the instrument shows the extent to which the accuracy and accuracy of a measuring instrument in revealing data in accordance with the research objectives. Therefore, the validity test needs to be carried out so that the data collected from respondents can be relied upon and used as a basis for drawing valid conclusions based on research results. By using a significance of 5% or 0.05. The calculated r value for each statement item exceeds the r table value of 0.138, which indicates that all statement items have met the data validity criteria.

Reliability Test

As outlined by Ghozali (2021), reliability testing aims to assess the consistency of measurement results. If the Cronbach's Alpha value exceeds 0.70, the instrument is considered quite reliable. From the table, the reliability test output are showned with a Cronbach's alpha value of each dependent variable of more than 0.70. This means that the statements on the questionnaire are declared reliable and suitable for use in conducting research. The tool used can be considered reliable or reliable for further testing if the Cronbach alpha value is more than 0.70.

Normality Test

Table 2. Normality Test Data

	<i>Unstandardized Residual</i>
N	200
<i>Kolmogorov Smirnov Z</i>	0,052
<i>Asymp. Sig (2-tailed)</i>	0,200

Source: Processed Primary Data (2025)

The Kolmogorov-Smirnov test in Table shows that the Asymp. Sig. (2-tailed) of 0.200, which is greater than 0.05. Therefore, the Kolmogorov-Smirnov test results show that the data distribution fulfills the normality assumption. In this analysis, 200 data points were used without deleting or case-wise data, as all data met the established normality requirements.

Multicollinearity Test

Table 3. Multicollinearity Test Data

Variabel	Tolerance	VIF	Keterangan
OCR	0,406	2.462	Multicollinearity Free
OCR _t	0,867	1.153	Multicollinearity Free
PG	0,348	2.870	Multicollinearity Free
IE	0,430	2.327	Multicollinearity Free

Source: Processed Primary Data (2025)

For multicollinearity tests <10, VIF and tolerance values >0.1 are used Ghozali (2021). The output in Table 3 shows the independent variables used in this study as a whole have VIF numbers greater than 10 and Tolerance values less than 0.1. Therefore, from this test it can be stated the final result that the independent variables used from this observation are free from multicollinearity disorders.

Heteroscedasticity Test

Table 4. Heteroscedasticity Test Data

Variabel	Sig.
OCR	0,644
OCR _t	0,599
PG	0,584
IE	0,412

Source: Processed Primary Data (2025)

From this research observation, the heteroscedasticity test was bring out with the Glejser model through SPSS version 26 software. The significance level of the X¹, X², X³, and X⁴ variables is greater than 0.05. The data from this test provides evidence that there is no heteroscedasticity disorder.

Multiple Linear Regression Test, Test Results, R Square, and F Tests

Table 5. Summary of Multiple Linear Test Results, R Square, and F Tests

Model	Unstandardized Coefficient		Standardized Coefficient	t	Sig.
	B	Std. Error	Beta		
(Constant)	-0.838	0,223		-3,760	0,000
OCR	0,624	0,065	0,541	9,531	0,000
OCR _t	0,183	0,049	0,144	3,711	0,000
PG	0,252	0,072	0,215	3,515	0,001
IE	0,129	0,064	0,112	2,021	0,045
F			=	142.261	0.000
Adjusted R Square			=	0,745	

Source: Processed Primary Data (2025)

F Test

The F test results show that the calculated F value of 142.261 exceeds the F table value of 2.42. Thus, the regression model used in this study can be said to be feasible or appropriate to describe the relationship between the independent variable and the dependent variable.

Adjusted R Square

The adjusted R square value of 0.745 indicates that about 74.5% of the variation that occurs in the dependent variable can be explained by the independent variables in the regression model used, then the remaining 25.5% is influenced by other variables not included from this research observation.

The regression formula obtained as well as:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$
$$PI = \alpha + \beta_1 OCR + \beta_2 OCRt + \beta_3 PG + \beta_4 IE + e$$

Explanation:

Y = Purchase Intention

α = Constant

$\beta_1 - \beta_4$ = Regression Coefficients

X_1 = Online Customer Review

X_2 = Online Customer Rating

X_3 = Payment Guarantee

X_4 = Influencer Endorsement

e = Error Value

- The constant value obtained is -0.838. Thus, it can be said that the Purchase Intention variable yields a result of -0.838 if the online customer review, online customer rating, payment guarantee, and influencer endorsement variables are equal to 0 (constant).
- The regression coefficient (β_1) for the online customer review variable is 0.624. If OCR increases by 1 unit and other variables are set to 0 (constant), then PI increases by 0.624.
- The regression coefficient (β_2) for the online customer rating variable is 0.183. If OCRt increases by 1 unit and other variables are 0 (constant), then PI increases by 0.624.
- The regression coefficient (β_3) for the payment guarantee variable is 0.252. If PG increases by 1 unit and other variables remain at 0 (constant), then PI increases by 0.252.
- With a regression coefficient of 0.129 for the influencer endorsement variable, if IE increases by 1 unit and other variables remain at 0 (constant), then PI increases by 0.129.

Hypothesis Test

Before interpreting the research results from the hypothesis test, it is important to note that the t table value in this study is 1.652 with a significance level of 5% or 0.05. The hypothesis can be accepted if the calculated t value is greater than the t table value. With reference to these determinations, the hypothesis test data analysis of each variable is:

- a. Online customer review (OCR) has a beta value of 0.541, indicating a positive direction. The calculated t-value of 9.531 is greater than the table t-value of 1.653, indicating that there is an influence, with a significance value of $0.000 < 0.05$, so it can be concluded that this variable has a positive and significant effect on the dependent variable.
- b. Online customer rating (OCRt) has a beta value of 0.144, indicating a positive direction of influence. The calculated t-value of 3.711 is greater than the table t-value of 1.563, indicating that there is an effect. The significance level of $0.000 < 0.05$ indicates that this variable has a significant effect. This indicates that this variable has a positive and significant effect on the dependent variable.
- c. Payment Guarantee (PG) has a beta value of 0.215, indicating a positive direction of influence. The calculated t-value of 3.515 is greater than the table t-value of 1.563, indicating that there is an influence, with a significance level of $0.001 < 0.05$, thus concluding that this variable has a positive and significant influence on the dependent variable.
- d. Influencer Endorsement (IE) has a beta value of 0.112, indicating a positive direction of influence. The t-value of 2.021 is greater than the t-table value of 1.653, indicating that there is an influence, with a significant value of $0.045 < 0.05$, so it can be concluded that this variable has a positive and significant effect on the dependent variable.

DISCUSSION

Online Customer Review on Purchase Intention

The findings of this study indicate that online customer reviews have a positive and significant influence on purchase intention, meaning that positive reviews can increase consumer purchase intention. In addition, the ease of access to reviews allows consumers to compare products more objectively, thereby helping them to develop interest in a product (Jamilah et al., 2021). The findings of this study support Ajzen's Theory of Planned Behavior (1991). TPB includes an additional variable: perceived behavioral control. Perceived control refers to an individual's belief about the difficulty of performing a certain action. A strong belief will motivate individuals to achieve success from the actions they take. In this study, online customer reviews serve as perceived control. Online customer reviews reassure consumers that the products they purchase will meet their needs.

The results of the online customer review on purchase intention provide an overview showing that the highest response from respondents was that product reviews on Shopee provide comprehensive information and insights, indicating that consumers rely on reviews as their primary reference for obtaining information before deciding to make a purchase. Meanwhile, the lowest response from respondents was that the higher the number of positive reviews on a product, the better Shopee's reputation. This means that Shopee e-commerce customers in Purwokerto have a greater desire to purchase if online customer reviews are better, and respondents associate positive reviews as a factor that directly drives purchase interest in the product, rather than Shopee's overall reputation. Online customer reviews provide confidence for other consumers with the same intentions (Ananda et al., 2023). Previous studies, such as those conducted by Jamilah et al. (2021) and Sarjita (2020), provide evidence that online customer reviews have a positive and

significant impact on purchase intention. However, the results of Firdaus et al. (2021) study differ, showing that online customer reviews do not influence purchase intention.

Online Customer Rating on Purchase Intention

The results of the study indicate that online customer ratings have a positive and significant influence on purchase intention, so that high ratings can increase consumer purchase intention because these ratings provide an indication that the product is of good quality and meets consumer needs (Maharani et al., 2024). The findings of this study support Ajzen (1991) Theory of Planned Behavior. TPB includes an additional variable of perceived behavioral control. Perceived control refers to an individual's belief about the difficulty of carrying out an action. Strong beliefs encourage individuals to achieve success in their actions. In this study, online customer ratings serve as perceived control. Online customer ratings reassure consumers that the products they purchase will meet their needs.

The results of online customer rating research on purchasing interest provide an overview showing that the highest response from respondents, who expressed a tendency to purchase products with ratings above 4 stars, reflects that the online consumer rating system is one of the main factors in considering purchasing intent. Meanwhile, the lowest response from respondents was that they typically compare several reviews or ratings before shopping. This indicates that the purchasing preferences of Shopee e-commerce customers in Purwokerto will increase as online customer ratings rise, and it can be interpreted that ratings are not the primary factor considered by respondents when shopping. The results obtained from this study are consistent with the findings of previous research by Ananda et al. (2023), Maharani et al. (2024), and Rohimah (2024), who stated that online customer ratings have a positive and significant effect on purchase intention. However, this differs from the findings of Harahap et al. (2024), who stated that online customer ratings do not influence purchase intention.

Payment Guarantee on Purchase Intention

The results of the study indicate that Payment Guarantee positively and significantly influences purchase intention, making consumers feel safer, more comfortable, and confident that their transactions will proceed smoothly. The findings of this study support Ajzen (1991) Theory of Planned Behavior. TPB has an additional variable of perceived behavior or perceived control. Perceived control is the belief about the level of difficulty an individual has in carrying out an action. A strong belief will encourage individuals to achieve success in the actions they take. In this study, payment guarantee acts as perceived control. Payment Guarantee will convince consumers that the products they buy will meet their needs.

The results of the payment guarantee study on purchase intention provide an overview showing that the highest number of respondents mentioned that Shopee provides a guarantee for transaction security, reflecting that the existence of the system plays a significant role in creating a sense of security for consumers when shopping (Azrullah, 2023). Meanwhile, the lowest response rate was from respondents who felt their transactions were secure when using Shopee for online shopping. This means that Shopee e-commerce customers in Purwokerto are more likely to purchase items due to the Payment Guarantee, but perceptions of

transaction security or protection on Shopee are still not fully convincing for some respondents. This aligns with research conducted by Ananda et al. (2023), Azrullah (2023), and Sarjita (2020), who stated that the Payment Guarantee has a significant positive influence on purchase intention. However, this differs from the findings of Amrita (2020), who stated that the Payment Guarantee does not influence purchase intention.

Influencer Endorsement on Purchase Intention

Based on the research conducted, influencer endorsements have a positive and significant influence on purchase intention, thus consumers appear to be more motivated to buy products promoted by influencers whom they trust and who are experts in their field (Merry, 2023). The findings of this study support Ajzen (1991) Theory of Planned Behavior. TPB includes an additional variable: perceived behavioral control. Perceived control refers to an individual's belief about the difficulty of carrying out a particular action. A strong belief in one's ability to succeed in an action will motivate the individual to achieve that success. In this study, influencer endorsements serve as perceived control. Influencer endorsements convince consumers that the products they purchase will meet their needs.

The results of the study on influencer endorsement and purchase intention show that the highest number of respondents said that influencer reviews helped them recognize the advantages of a product, indicating that influencers play a significant role in influencing consumer perceptions. Content delivered by influencers is generally considered more credible and easily accepted because it is presented in an interesting way and based on personal experience (Ariyanti, 2023). Meanwhile, the lowest responses indicated that respondents often consider influencer recommendations before shopping on Shopee. This study aligns with research conducted by Ariyanti (2023), Merry (2023), and Iskandar and Sharif (2022), which states that influencer endorsements have a positive and significant influence on purchase intention. However, this differs from the findings of Mulyana and Emelly (2021), who state that influencer endorsements do not influence purchase intention.

CONCLUSION AND RECOMMENDATION

The description of the research results that have been described in the previous chapter relating to the impact of online customer review, online customer rating, payment guarantee, and influencer endorsement in driving buying interest in Purwokerto, found that:

1. Online customer review have a have a positive and significant effect on the intention to buy online. The more positive reviews, the higher the consumer's interest in making a purchase. Therefore, one of the important factors that shopee must consider is online customer reviews. Shopee can develop a better review system, a better review system to ensure that buyer reviews are genuine and useful for other buyers.
2. Online customer ratings have a positive and significant effect on online purchase intention. High ratings can increase consumer interest in buying something, while low ratings can reduce consumer interest in making purchases. Therefore, one of the important factors that shopee must consider is the online customer rating. Shopee can improve rating accuracy and optimize rating displays to ensure that the rating system displayed is not easily manipulated and easy to understand.
3. Payment guarantee have a positive and significant effect on purchase intention. With a payment guarantee, it can protect consumers from fraud modes so that consumers can feel safe and confident when making transactions. Shopee can improve service quality and transaction security so that sellers and buyers feel safer and more comfortable when carrying out the transaction process on the shopee platform.
4. Influencers Endorsement have a positive and significant effect on purchase intention. Consumers are more likely to buy promoted items if they receive recommendations from trusted influencers. Therefore, influencer endorsement is an effective marketing strategy that increases consumer buying interest. Shopee can optimize cooperation with influencers and improve influencer selection by ensuring that the influencers selected are appropriate and have a relevant target audience.

This research is limited to respondents who are users in the Purwokerto area. Thus, the findings in this study may not necessarily reflect Shopee consumer behavior in other areas. Differences in local social, economic, and cultural conditions have the potential to influence people's consumption patterns, so generalization of results needs to be done with caution. Further studies should consider expanding the respondent coverage to a wider area, such as regional or national scope. In addition, this study only reviewed four main variables, namely online customer reviews, consumer ratings, payment guarantees, and influencer endorsements. In fact, there are many other factors that can also influence purchase intention, such as price, level of trust in the platform, and promotions offered. Therefore, these findings cannot be said to cover all aspects that shape purchase intention as a whole. Furthermore, the focus of this study is only limited to the Shopee platform. This means that the results are not necessarily relevant if applied to other e-commerce users such as Tokopedia, Lazada, or Bukalapak.

Each platform has its own characteristics, both in terms of payment systems, application appearance, and marketing strategies, all of which can shape purchasing decisions in different ways.

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