ONLINE REVIEW AND RATING ON CONSUMER PURCHASE INTENTION: THE MODERATING ROLE OF RELIGIOSITY

Shinta Lintang Nurillah[a]
Zahriya Nurul Aini [b]
Yan Putra Timur[c]
Tika Widiastuti[d]

[abcd]Faculty of Economics and Business, Universitas Airlangga
Email: shinta.lintang.nurillah-2021@feb.unair.ac.id[a]; zahriya.nurul.aini-2021@feb.unair.ac.id[b];
yan.putra.timur-2021@feb.unair.ac.id[c]; tika.widiastuti@feb.unair.ac.id[d]

ABSTRACT

Introduction: The rapid development of technology requires business people to adapt, especially in consumer decision-making. This study aims to analyze the effect of online customer reviews and online customer ratings on consumer purchase intentions. Religiosity is the moderating variable in this study.

Methods The research method used is quantitative, with PLS-SEM as the evaluation model. Respondents used Muslim, gender male, and female, and were aged 17 years and over, totaling 101 respondents. Where the data was taken by providing an online questionnaire spread on Java Island from April until June 2022.

Results: The results showed that online customer reviews did not affect consumers' purchase intentions. On the other hand, online customer ratings influence consumers' purchase intentions. In the moderating variable, religiosity does not have a moderating effect between the dependent and independent variables.

Conclusion and suggestion: The rapid development of technology today presents many online platforms. The study's results stated that the Customer Online Review variable did not affect purchase intentions, while the customer online rating variable influenced purchase intention. The researchers advise Muslim fashion business actors who use the media marketplace as a means to sell their products to improve product quality and establish relationships with consumers so that consumers can make repeat purchases. The strategy can be used in developing a Customer Relationship Management (CRM) team.

INTRODUCTION

Current technological developments require everyone to be able to adapt well, one of which is the use of digital electronic commerce (e-commerce) technology to facilitate online business processes such as sales and transactions (Al, Hassini, & Gunasekaran, 2022). This technological development also has its drawbacks, including in the purchase of products. Customers who buy products online cannot touch, or smell, the items they want to buy, as a result, this can increase the risk of fraud and negative actions that can harm customers (Ullal, Spulbar, Hawaldar, Popescu, & Birau, 2021). According to Ullal et al., (2021), in online sales and marketing strategies, reviews affect consumer attitudes and affect sales. Trust and risk perceived by customers are important things that must be considered by business people (Guo, Bao, Stuart, & Le-Nguyen, 2018; Lăzăroiu, Neguriţă, Grecu, Grecu, & Mitran, 2020). To integrate consumer views that are consistent with decision-making, social media in this case must be maximized (Hall & Towers, 2017; Lăzăroiu et al., 2020).

Social media is developing quite rapidly because the number of mobile device usage is increasing at this time. Social media platforms enable users around the world to create and share information, forming extensive networks that allow information on specific topics to be collected, stored, and analyzed quickly (X. Huang et al., 2022). The use of social media must be appropriate, in the academic realm, social media can be a medium to help distribute research questionnaires (McCarthy & Bogers, 2022). In the health sector, the Youtube and TikTok platforms can provide insight related to dental health. Social media also has an influence on businesses, especially in product sales (Kumar & Sharma, 2022). Data compiled from Social, We Are (2022) states that 191.4 million people in Indonesia are active users of social media. Four platforms are often used, as shown in the figure following :
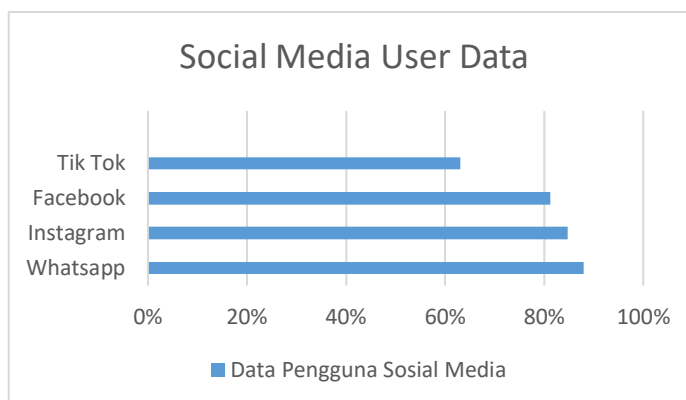

Figure 1. Social Media User Data
Source: We Are Social (2022)

From these data, it is stated that the Tik-Tok application is one of the newest applications launched in 2016 and has a number of users of 400 million active users

worldwide, not inferior to its predecessor applications such as Facebook, Instagram, Whatsapp. TikTok's features for users include: creating and sharing short, inventive videos and weird memes (Meng & Leung, 2021). In Indonesia, TikTok is used not only as a means of entertainment but also for business. Live features and TikTok Shop that provide added value in this platform to attract users regardless of age and need. This is a new business model strategy that causes e-commerce platforms such as Tokopedia, Shope, Lazada to start innovating. Data has been collected from Media Network, Katadata (2022) as for the 10 e-commerce sites with the most visitors in the first quarter of 2022:
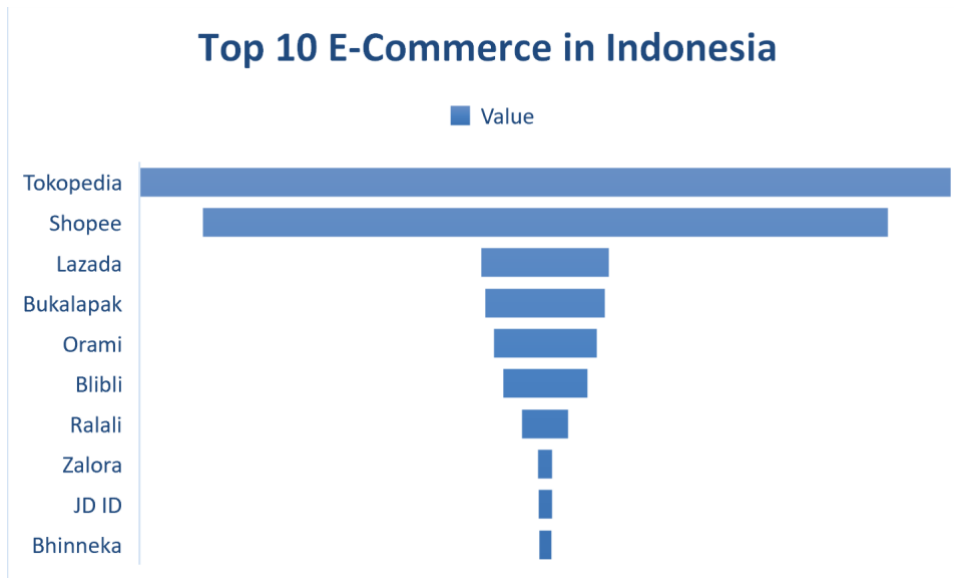
Figure 2. Top 10 E-Commerce in Indonesia
Source: Katadata Media Network (2022)

From this data, Tokopedia and Shopee lead with each user of Tokopedia (157.2 million) and Shope (132.8 million). Research by Arifianto et al., (2021) states that Shopee has advantages in reviews and complaints, this is a validation of research by Hidayati (2018) in Arifianto et al., (2021) that online consumer reviews have an effect on purchasing decisions. Research by Arifianto et al., (2021) compares Lazada, Shoope, and Tokpedia while this study intends to compare the Online Customer Reviews seen from the TikTok platform with the Online Customer Ratings viewed from the Shopee platform. The research of Kartajaya et.al., (2019) explores market segmentation based on the Islamic fashion lifestyle; where in 2015, Indonesia was ranked fifth in the world Islamic fashion market with a potential market value of $13.28 billion and an average of 10.17% and supported by the growth of the fashion industry every year.

Research by Ardianti et al., (2019) examines online customer reviews and online customer ratings on the Shopee platform. Meanwhile, in contrast to Ardianti's research,

in this study the researcher saw the potential of the Muslim fashion market in Indonesia which was quite good accompanied by the development of TikTok social media which was used for business and Shopee's e-commerce which was growing rapidly. determine interest in buying Muslim fashion products as measured through online customer reviews on the TikTok platform and online customer ratings on the Shopee platform moderated by the religiosity variable. This research will produce recommendations for online platforms, especially TikTok and Shoope to pay more attention to the importance of product reviews seen from online customer reviews and online customer ratings, so that they can determine new strategies and policies for their business.

LITERATURE REVIEW
Consumer Online Purchase Intention

Social e-commerce integrates the characteristics of e-commerce and social networks to make consumers get information faster (Z. Huang et al., (2013); Hewei et al.,(2022)). The results show that the interactions that are built on social media can affect the perceived positive value, immersive experience, and ongoing purchase intentions (Hewei & Youngsook, 2022). Social media interactions can be perceived value of fashion products, provide an immersive experience for consumers, and develop consumers' desire to continue to buy fashion products using social e-commerce.

Online purchase intention can be defined as a factor that predicts consumer behavior towards an action to complete negotiations using the Internet (Ventre & Kolbe, 2020). Purchasing decision making is a psychological process that consumers or buyers go through (Tjetjep, 2006). The process begins with the stage of paying attention to goods or services, which then if impressed will step into the stage of interest (interest) to find out more about the characteristics of the product. If the intensity of interest in the goods or services is strong, then it continues to the desired stage because the goods or services are in accordance with their needs. Furthermore, if the desire and interest is so strong either because of encouragement from within or persuasive stimuli from outside, then the consumer or buyer will decide to buy (action to buy) the goods or services offered.

Human behavior can be formed based on human experience and interaction with the environment and is manifested in knowledge, attitudes, and actions. While the determinants of human behavior reflect things that are psychological, such as knowledge, desires, wills, motives, attitudes, and interests. However, this can be influenced by other things, namely factors of experience, belief, physical facilities, socio-cultural community, environment, and others. In Islamic economics, buying decisions have limitations and are born from Islamic teachings. According to Muflih (2006) in Elvira (2016) The limitations of Muslim consumers' perceptions are consuming halal products, prioritizing dharuriyat

needs, being frugal, and aiming to please Allah SWT, Islamic consumer behavior must represent a relationship with Allah SWT.

The Effect of Online Customer Reviews on Purchase Intentions

Online Customer Review is a Electronic Word of Mouth (eWOM) in online sales, such as when a content creator creates a video containing testimonials (vWOM) (Bi, Zhang, & Ha, 2019). The results of research by Bi et al., (2019)stated that video-based reviews will increase visitability to product brands. The online customer reviews discussed in this study lead to reviews on the TikTok platform. The obvious difference lies in the type of review, if on the TikTok platform the review will be in the form of an argumentative video but it is not clear whether this review will have an impact on purchase intention because there is no measuring scale. Previous research by Shaheen et al., (2020) which states that customers have a tendency to trust Online Reviews so that it has a significant impact on customers. Research by Priangga et al., (2021) Based on the results of this study, the Online Customer Review variable has a significant positive effect on purchasing decisions. From this theory, the research hypotheses can be drawn:

H1 : Online Customer Reviews have a positive influence on Purchase Muslim consumers' intentions toward Muslim fashion

Effect of Online Customer Rating on Purchase Intentions

Rating is an opinion given by consumers who have purchased products to sellers as a form of input in the form of a rating scheme giving 1 to 5 stars. In principle, the more stars given by consumers, the more reputation of the product in a store. Rating is one way for feedback from consumers to sellers, it can be said as another type of opinion given by many people and is an evaluation of the average buyer on various product features or services of the seller (Filieri, 2015). Previous research conducted by of Kim & Park (2017) which states that reviews in the form of Ratings have a significant effect because Online Ratings can explain performance metrics more clearly. Priangga et al., (2021) based on the results of this study, the Online Customer Rating variable has a significant positive effect on purchasing decisions. Product assessment on online purchases is very important in supporting consumer purchasing decisions. In order for the rating to influence purchasing decisions, it must be useful to consumers. From this theory, the research hypotheses can be drawn:

H2: Online Customer Rating has a positive influence on Purchase Muslim consumers' intentions toward Muslim fashion

Religion as Moderating Variable

Religiosity is a measure of individual commitment to particular religious groups (Ratnasari, Ula, & Sukmana, 2021). Religiosity significantly influences purchasing decision behaviour because cultural power can categorize consumers into certain religions they adhere to (Ratnasari et al., 2021). Religiosity affects a person's dressing, where the way of dressing will reflect the image and self-identity towards the environment Kartajaya et al., (2019). The research of Yue et al., (2017) states that media wealth positively influences consumer trust and online reviews moderate this influence. The author has not found any related research that examines the impact of religiosity variables that moderate online customer reviews on purchase intentions and religiosity variables that moderate online customer ratings on purchase intentions, so the research hypothesis:

*H3 : Religiosity moderates online customer review and purchase intentions*

H4 : Religiosity moderates the online customer rating and purchase Intentions

RESEARCH METHODS

This study uses quantitative methods. Quantitative research that requires researchers to collect data in the form of primary data and secondary data. In this study, researchers used primary data. Primary data taken in the form of data obtained from the distribution of questionnaires. Data was collected through a questionnaire distributed online using a google form consisting of: respondent's name, gender, age, education level, monthly contest, and the middle section contains questions to measure the effect of each variable. The population used in this study are men and women aged 17 years and over who are Muslim, domiciled in Indonesia, have used the TikTok and Shopee platforms, and have used digital platforms to view product reviews and ratings. The object of research used in this study is "Fashion Muslim". Cepeda et al., (2019) PLS-SEM was used to estimate a complex causal relationship model with latent variables as a research method that emerged in various disciplines.

For sampling the PLS-SEM may use a smaller sample but the nature of the population dictates situations where a small sample size is acceptable. Assuming the more heterogeneous the population, the larger the sample size required to achieve an acceptable sampling error Hair et al., (2013). In this study, the sample obtained by the author is 101 samples. Samples are taken based on data or variables that meet the theory mentioned above. Data collection was carried out by distributing online questionnaires in Java, Indonesia from April to June 2022. When the data had been successfully collected, it was then tested using the SMART-PLS 3.0 application. Data analysis carried out in the form of: Validity Test, Reliability Test, Bootstrapping Test.

The hypothetical model built in this study:
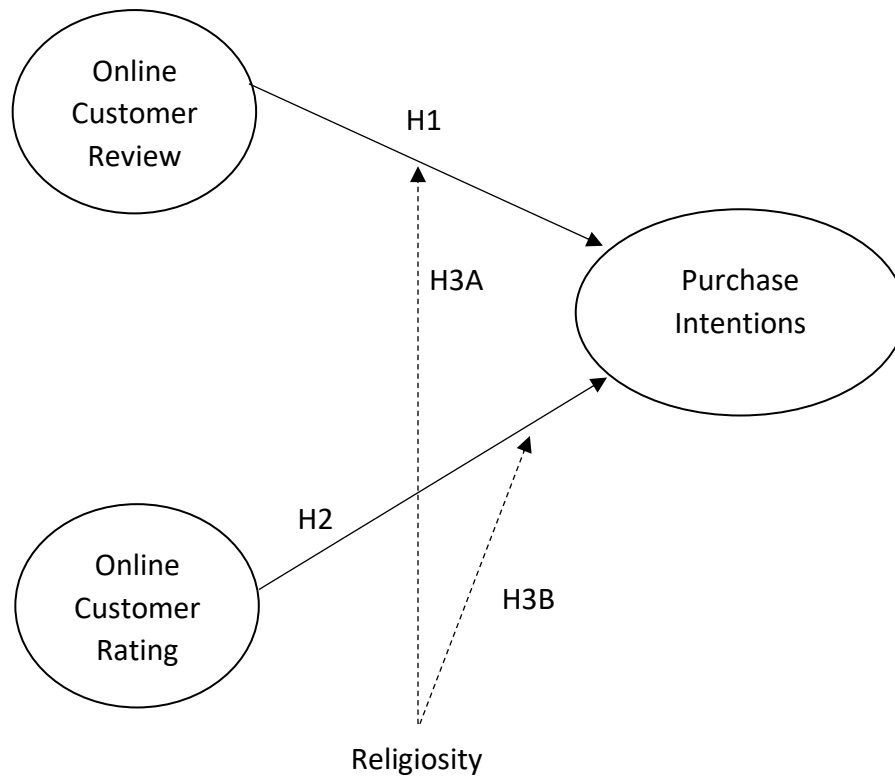
Figure 3. Hypothesis Model
Source: Author Analysis

RESULT AND ANALYSIS

From the results of the questionnaire obtained, the researchers obtained 101 respondents with demographic data from the respondents as follows:

Table 1. Demographic Profile of Respondents

Profile	Number	Percentage (%)
Gender		
Male	38	38
Female	62	62
Age (In Years)		
17-21	20	20
22-30	69	69
31-45	10	10
Over 45	1	1
Educational Level		
Junior High School	1	1
Senior High School	25	25
Diploma Degree		

Bachelor Degree	68	68
Master Degree	4	4
Doctoral Degree	2	2
Total Monthly Expenditure		
IDR 0-500.000	26	26
IDR 500.000-1 Million	28	28
IDR 1-5 Million	37	37
IDR 5-10 Million	9	9

Source : Data Processing

From the results of questionnaire data given to 101 respondents, researchers obtained demographic data from respondents, the first on the gender of the respondents where this study was followed by 38 male respondents or 38% of the total respondents, while female respondents were 62 people or 62 % of the total respondents. Furthermore, the age of the respondents who participated in this study was dominated by respondents aged 22-30 years, with 69 people or 69% of the total respondents. At the level of education, respondents are dominated by Bachelor (S1) graduates, namely 68 people or 68% of the total respondents. While the total expenditure issued by the respondent, which is Rp. 1-5 million per month with the highest number is 37 people or 37%.

Validity and Realibility Test

The validity and reliability of the data used in this study were tested using the SmartPLS 3.0 program by measuring Cronbach Alpha, Composite Reliability, and Average Variance Extract (AVE) from the previously obtained sample data.

	Cronbach's Alpha	Rho_A	Composite Reliability	Average Variance Extracted (AVE)
Customer Online Review	0.941	0.941	0.946	0.461
Customer Rating Review	0.917	0.921	0.938	0.750
Moderating Effect 1	1.000	1.000	1.000	1.000
Moderating Effect 2	1.000	1.000	1.000	1.000
Purchase Intentions	0.935	0.940	0.948	0.753
Religiousity	0.866	0.903	0.894	0.516

Table 2. Assessment Table of Construction of Reliability and Validity

Source : Data processed with SMARTPL

The results of the validity and reliability tests were tested using Cronbach's Alpha. The reliability coefficient of Cronbach's Alpha results ranges from 0 to 1 (Rouf & Akhtaruddin, 2018). While the value or scale of Cronbach's Alpha accepted is 0.80, the value on the excellent scale is 0.70, and the acceptable scale value is 0.60 (Hair et al., 2013). The Cronbach's Alpha test results from the SMARTPLS process show that all variable values are above 0.80. So from the results obtained in the test, it can be said that the data used is reliable, and then the data is valid for further processing in the next test. Next in their research, Hair et al., (2013) explained that in the Composite Reliability test, the accepted value ranges from 0 to 1. The minimum value for exploration purposes is the Composite Reliability value must be equal to or more than 0.6. The Composite reliability test using SMARTPLS shows that all variable values are above 0.80. So from the results obtained in the test, it can be said that the data used is reliable, and then the data is valid for further processing in the next test.

The AVE test is used to test the validity and reliability of data because it can reflect the average similarity in each latent factor of the reflective model (Hair et al., 2013). The AVE value can be used and said to be valid if the value is more significant than 0.5, and this value must also be greater than the cross-loading value. The Average Variance Extract (AVE) test results show that all variable values have values above 0.50. So from the results obtained in the test, it can be said that the data used is reliable, and then the data is valid for further processing in the next test.
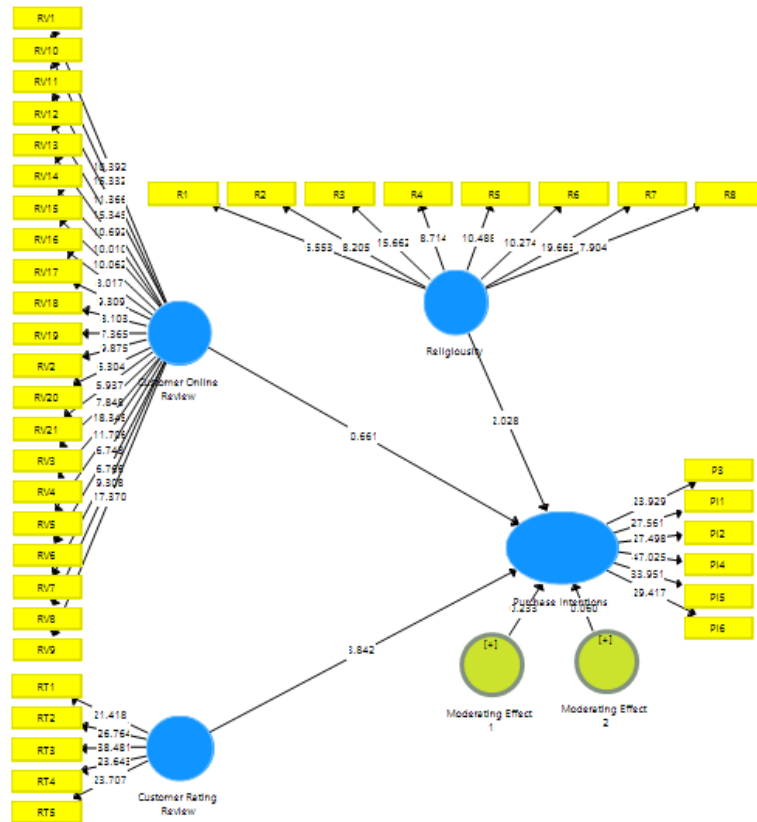
Bootstrapping Test

The relationship between variables in this study was measured using the bootstrapping test in the SMART PLS program. The influence between variables can be seen from the value and P count. J-value of the variable with a value > 0.05, it can be said that the variable positively affects the independent variable. Meanwhile, if P Values > 0.05, the variable does not affect the dependent variable.

Hypothesis Path	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values
Customer Online Review > Purchase Intentions	0.090	0.166	0.136	0.661	0.509
Customer Rating Review > Purchase Intentions	0.519	0.465	0.135	3.842	0.000
Moderating Effect 1 > Purchase Intentions	0.029	0.041	0.122	0.233	0.816

Moderating Effect 2 > Purchase Intentions	-0.007	-0.037	0.118	0.060	0.952

Table 3. Table of Bootstrapping Test Result

Source : Data processed with SMARTPLS

Figure 4. Bootstrapping Test Result
Source: Data processed with SMARTPLS

The Online Customer Review (H1) variable on Muslim fashion products on the TikTok platform has no effect on the customer's Purchase Intention (H1 is rejected). This is in contrast to the research of Shaheen et al., (2020) which states that customers have a tendency to trust Online Reviews so that it has a significant impact on customers. The difference between this study and the research of Shaheen et al., (2020) lies in the online review of Muslim fashion products on the TikTok platform where many customers when they see the review are not necessarily triggered to buy the product, it could be that customers are triggered because of a good price offer. On the TikTok platform, sellers will hold live streaming to then invite customers to buy their products. The sales strategy on the TikTok platform is only argumentative by sellers and offering affordable product prices.

Unlike when a customer makes a purchase on the Shope platform, Online Customer Rating helps potential buyers get to know the product more objectively. On the

Shopee platform, many potential buyers decide to buy a product by looking at the product rating, which is then validated with additional reviews on the product. Then it is stated that the Online Customer Rating variable on the Shopee platform has a positive effect on customer Purchase Intention (H2 is accepted). This study confirms the research of Kim & Park (2017) and Priangga et al., (2021) which states that reviews in the form of Ratings have a significant effect because Online Ratings can explain performance metrics more clearly. Product knowledge affects information processing on customers this is linked rationally, meaning that customers will tend to buy products that are already known (Stanton & Cook, 2019). The religiosity variable has a significant effect on purchasing decision behavior because (H3 and H4 are accepted). Ratnasari et al., (2021) stated that religiosity has a significant effect on the shopping orientation of Muslim consumers which then has an impact on consumer shopping behavior. Kartajaya et al., (2019) added variables related to religiosity can affect a person in dressing, where the way of dressing will reflect the image and identity of oneself.

The rapid development of technology must be balanced with a good consumption pattern. This study re-explains that according to Al-Ghazali, the achievement of individual welfare depends on the maintenance of the five main goals (Maqashid Al-Syariah) namely: religion, soul, lineage, property, and reason. All aspects of the human economy can be further subdivided into needs, wants, and conveniences. Al-Ghazali explained that this need will tend to be flexible according to one's time and place (Karim, 2017). Al-Ghazali mentions, "Humans will always want more", which refers to greed and personal desire. To prevent it when making a purchase must be based on consideration. These considerations, which in the end, in addition to saving people from excessive attitudes, also protect them from various cases of fraud on online buying and selling platforms.

CONCLUSION

The rapid development of technology currently presents many online platforms, for entertainment facilities such as TikTok and shopping facilities such as Shopee. Both platforms are quite stealing attention lately. Therefore, this study seeks to find out how repeat purchases can occur in purchasing muslim fashion products by measuring the Online Customer Review (H1) variable on the TikTok platform and Online Customer Rating (H2) on the Shopee platform moderated by the religiosity variable.

The results of the study stated that the Online Customer Review (H1) variable had no effect on purchase intention, while the Online Customer Review (H2) variable had an effect on purchase intention, while the religiosity variable had an effect on purchasing decision behavior (H3 and H4 is accepted). Based on the results of the study, the researcher recommends Muslim

fashion entrepreneurs who sell their products by paying attention to the ratings given by customers.

The researcher recommends muslim fashion business actors to make sales on the Shopee platform because customers so far have used the Customer Rating basis more than Customer Review to make purchases. Another suggestion for Muslim fashion businesses in online marketplaces such as Shopee is to build a Customer Relationship Management (CRM) Team that focuses on responding their customers. This research also confirms the Islamic microeconomic theory that individuals in an economic unit will act or behave in accordance with the norms and rules according to their respective perceptions.

This study has limitations, including only conducting consumer behavior research on the online platforms TikTok and Shopee. It is hoped that further research can add other variables as moderating variables such as digital literacy and so on. Hopefully this research can add new scientific treasures.

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APPENDIX

Table 4. Measurement Construct

Construct	Measurement Items	Source
Online Customer Review	1) The information I get trough online reviews is relevant as it matches my needs 2) The information I get trough online reviews is appropriate for satisfying my needs	Information relevance (Galan-ladero, Galera-Casquet, & Wymer, 2013)
	3) The information I obtain from online reviews is easy to understand 4) The information I obtain from online reviews is easy to interpret 5) The information I obtain from online reviews is easy to read	Information understandability (Wang and Strong 1996; Filieri and McLeay 2013)
	6) The information I obtain from online reviews is correct 7) The information I obtain from online reviews is accurate 8) The information I obtain from online reviews is reliable	Information accuracy (Wixom and Todd 2005; Filieri and McLeay 2013)
	9) The information I obtain from online reviews is of sufficient dept 10) The information I obtain from online reviews is of sufficient breadth	Information completeness (Wang and Strong 1996; Filieri and McLeay 2013)
	11) The information I obtain from online reviews enables me to understand both the positive and the negative aspects of specific accommodation 12) The information I obtain from online reviews enables me to detect unknown aspects of specific accommodation (related to specific situation or uses)	Information Value-added (Wang amd Strong 1996; Filieri and McLeay 2013)
	13) I adopt current comments in online reviews 14) I adopt timely online reviews 15) I adopt up-to-date online reviews	Information timeliness (Wixom and Todd 2005; Filieri and McLeay 2013)
	16) I adopt online reviews when the number of reviews per accommodation is large 17) I adopt online reviews when the quantity of reviews per accommodation information is large	Information quantity (Park et al. 2007; Filieri and McLeay 2013)
	18) How much effort did put into evaluating the given information? 19) Did you think deeply about the information contained in the message? 20) How personally involved did you feel with the issue you read about?	Involvement (Wheeler, Pettey, and Bizer 2005; Filieri and McLeay 2013)
	21) I closely followed the suggestions in online reviews and went to the recommended accommodation 22) To what extent does the information in the OR motive you to purchase the recommended accommodation?	Information adoption (Cheung, Lee, and Rabjhon 2008; Wu and Shaffer 1987; Filieri and McLeay 2013)

Online Costumer Rating	1) Customer ratings have helped me to learn about the product	(Filieri 2015)
	2) Have improved my understanding of the quality of the product's features	
	3) Were useful in order to evaluate the quality of the product's specifications/features	
	4) The (overall) rangking of different accomodations facilitates the evaluation of the alternatives available	Product rangking (Filieri and McLeay 2013)
	5) (Overall product) rangkings help me to rapidly select best accommodation among several	
Religiusity	1) I enjoy spending time with others of my religious affiliation	(Galan-ladero et al., 2013)
	2) I often read books and magazines about my religion	
	3) It is important to me spend periods of time in private religious trought and prayer	
	4) Religious belief influence all my dealings in life	
	5) I spend time trying to grow in understanding of my religion	
	6) My religious beliefs lie behind my whole approach to life	
	7) I enjoy participating in the activities of my religious organization	
	8) I make financial contributions to my religious organization	
	9) I keep well informed about my local religious group and have influence in its decisions	
	10) Religion is especially important to me because it answers many questions about the meaning of life	
Purchase Intentions	- This brand reminds me of someone who's competent and knows what he/she is doing	(Jamal & Sharifuddin, 2015)
	1) Online reviews help me to decide which product I am likely to buy	
	2) Online reviews facilitate me to decide which product I would consider to procure	
	3) Online reviews guide mer to consider the product that I am likely to obtain	

Source : (Filieri and McLeay (2014); Filieri (2015); Jamal and Sharifuddin (2014); Chakraborty, Uttam (2019))