

## Article

# The Influence of Online Customer Reviews, Online Customer Ratings and Product Diversity on the Trust of Unived Students in Purchasing in *E-commerce*

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**Abstract:** Along with the rapid development of technology and information in the world, especially the internet, it has made a shift in behavior, including in Indonesia, one of which is marked by the growth of *e-commerce* which identifies the shift in transactions using only smartphones. The purpose of this study is to determine whether online customer reviews, online customer ratings and product diversity affect the trust of unived students in purchasing in *e-commerce*. The method used in this research is quantitative method, the population in this study is unived students with a total of 4,708. The sample in this study were 100 unived student respondents who had shopped in *e-commerce*. The analysis method used is multiple linear regression analysis. The results of this study indicate that multiple linear regression  $Y = 2.779 + 0.359(X_1) + 0.195(X_2) + 0.241(X_3)$  This means that there is a positive relationship between online customer reviews, online customer ratings and product diversity on the trust of unived students in purchasing in *e-commerce*. The coefficient of determination of 0.579 or 57.9% shows that online customer reviews, online customer ratings and product diversity affect student trust by 57.9% while the remaining 42.1% is influenced by other variables not examined. Online customer review, online customer rating and product diversity together have an influence on the trust of unived students in purchasing in *e-commerce*. with the value of  $F_{count} > F_{table}$  ( $43.957 > 2.70$ ) in line with a significant  $0.000 < 0.05$ .

**Keywords:** Online Customer Review, Online Customer Rating, Product Diversity, Student Trust



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## 1. Introduction

As time progresses and technology advances, societal needs also increase. The demand for convenience, comfort, and time efficiency has created the phenomenon of purchasing goods online through smartphones, allowing individuals to shop from home and wait for the products to be delivered. This technology, known as an online shop or *e-commerce*, is defined by Nita et al. (2021) as the activity of buying, selling, transporting, or trading data, goods, or services conducted over the internet.

The development of information and communication technology (ICT) has become a catalyst for transforming the business world, especially in marketing and sales through *e-commerce*. In the pre-digital era, marketing relied on traditional channels such as print advertising and broadcast media, which had limitations in reach and personalization. However, with the emergence of digital

technology, a drastic shift has occurred, enabling businesses to reach consumers globally and more effectively through digital platforms such as search engines, social media, and online marketplaces. Technologies like big data and artificial intelligence allow businesses to analyze consumer behavior deeply and in real-time, resulting in more measurable and relevant marketing strategies (Chaffey & Ellis-Chadwick, 2019). In the *e-commerce* context, digital platforms not only serve as marketing tools but also as transaction mechanisms that enable consumers to shop anytime and anywhere. Features such as seamless payment methods, fast delivery, and real-time order tracking enhance the consumer experience. Thus, ICT has fundamentally reshaped the marketing landscape, pushing businesses to transition from traditional approaches to dynamic, data-driven digital marketing while opening significant growth opportunities for *e-commerce* worldwide (Chaffey, 2019).

Marketing is a social and managerial process through which individuals and groups obtain what they desire and need by creating and exchanging products and value with others (Kotler & Armstrong, 2018). The presence of technology, innovation, and lifestyle changes allows individuals to continuously innovate. The system of marketing products via the internet reflects the efforts of individuals, communities, and companies to inform, communicate, promote, and market products and services online (Kotler & Armstrong, 2018). In online marketing, individuals, communities, and companies utilize network technology to coordinate market share, assist in product development, and create strategies to attract customers (Mursyidah, 2023).

A marketing strategy is a systematic set of steps undertaken by a company to achieve marketing goals, starting with identifying the products or services to be offered to consumers. These products or services must be designed with consideration for design, quality, and benefits desired by the market (Kotler & Armstrong, 2018). Competitive and market-aligned pricing is critical for companies to compete and attract consumers. Accurate pricing ensures company profitability without diminishing consumer purchasing power. Effective promotion is necessary to increase consumer awareness of the product. Promotional strategies may include advertisements, direct sales, and the use of social media to create broader and more dynamic interactions with consumers. Efficient distribution is equally important to ensure products are easily accessible to consumers, whether through physical stores or digital platforms. Proper distribution enhances consumer access to products, boosts customer satisfaction, and strengthens market positioning (Suswanto & Setiawati, 2020). According to Kotler and Armstrong (2019), the marketing mix comprises tools used by companies to achieve their market objectives.

The marketing mix includes four main elements, often referred to as the 4Ps: price, product, place, and promotion. The price element involves pricing strategies based on perceived consumer value, production costs, and market prices. Proper pricing influences demand, profit margins, and consumer perception of the product or service. The product element encompasses all offerings to the market, whether physical goods or services, aimed at meeting consumer needs or desires. This includes design, quality, features, and after-sales services that differentiate a product from competitors. Place refers to how and where products are made available to consumers, covering decisions about distribution channels, locations, and logistics to ensure ease of access. Promotion includes various communication methods companies use to introduce products, attract consumer interest, and drive purchases. Promotional efforts can involve advertisements, direct sales, digital marketing, and other strategies to increase consumer awareness and loyalty. These four elements must be integrated to meet market needs effectively and achieve desired business goals. Technological advancements in recent years have made the success of *e-commerce* heavily reliant on building and maintaining consumer trust, which is key to increasing customer loyalty and satisfaction. One crucial factor in building consumer trust in *e-commerce* is customer reviews and ratings. According to Latief (2020), online customer reviews (OCRs) are platforms that allow consumers to freely and easily share their opinions and experiences regarding various products or services online. These reviews provide valuable insights into consumer experiences and reflect product or service quality, influencing potential buyers' perceptions and trust.

According to Larckermair et al. (2019), online customer ratings are customer opinions

expressed on a scale, typically from 1 to 5 stars. High ratings are often associated with high-quality and satisfying products, while low ratings may indicate potential issues or dissatisfaction. High ratings attract more customers to explore the online store, as they inspire trust. In addition to reviews and ratings, product variety also influences consumer trust. Astini (2023) notes that product variety encompasses the range of options offered by sellers, including brands, types, colors, and sizes. Diverse product offerings enhance trust by demonstrating the platform's capability and reputation in providing various choices, ultimately increasing consumer confidence.

High online customer ratings act as quick indicators of product and seller reputation. Moreover, product diversity fosters trust by offering a wide range of options, allowing consumers to find products that best suit their needs (Priansa, 2017). The broader the range of available choices, the more confident consumers feel about finding quality products that meet their expectations. Many studies have separately examined the influence of online customer reviews and ratings on consumer trust. Nurhayati (2022) finds that online customer reviews have a positive and significant effect on consumer trust. However, Banurea et al. (2023) report conflicting results, stating that customer reviews do not influence consumer trust. Similarly, Banurea et al. (2023) report a positive and significant relationship between online customer ratings and consumer trust, while Puspita Y.D. (2023) finds no significant impact. Positive reviews often highlight satisfaction with product quality, whereas low ratings may reflect dissatisfaction with other aspects, such as delivery issues. This discrepancy can confuse student consumers, as they face dilemmas between appreciating product quality while being dissatisfied with poor delivery services. This study explores how these factors influence student trust in *e-commerce* and how product diversity shapes their purchasing decisions.

## 2. Materials and Methods

The type of research used in this research is quantitative descriptive research, namely the type of research that analyzes data by describing the information collected. According to Sugiyono (2019) Descriptive quantitative, which is consistent with research variables, focuses on actual problems and phenomena that have occurred, and presents research in the form of meaningful numbers. This research has the aim of knowing the variables studied, the effect of online customer reviews, online customer ratings and product diversity on the trust of Unived students in purchasing in *e-commerce*.

## 3. Results

**Table 1. Online Customer Review Validity Test (X1)**

Statement	Validity Coefficient 0.196	Description
Perceived usefulness		
Online customer review features make it easier for me to obtain information when purchasing on <i>E-commerce</i>	0,685	Valid
I trust reviews given by other consumers on <i>e-commerce</i>	0,747	valid
Argument Quality		
Reviews of a product on <i>E-commerce</i> provide me with information about the advantages and disadvantages of the product being reviewed	0,793	Valid
Valence		
Positive reviews influence my opinion of the product I want to buy	0,736	Valid
Review coverage (Number of reviews)		

The more positive reviews, the better the reputation of the product	0,768	Valid
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Source: Data processing results 2024

Based on the table above, the results show that all question items for the Online Customer Review (X1) variable are valid, this is evidenced by the fact that the entire correlation value for each question item is greater than 0.196.

**Table 2. Online Online Customer Rating Validity Test (X2)**

Statement	Validity Coefficient 0.196	Description
<b>Credible</b>		
The product information available on this <i>e-commerce</i> is clear and trustworthy	0,793	Valid
<b>Expert</b>		
A product review on <i>e-commerce</i> provides me with information about the advantages and disadvantages of the reviewed product	0,804	Valid
<b>Likeable</b>		
The shopping experience on this <i>e-commerce</i> is enjoyable and satisfying	0,750	valid

Source: Data processing results 2024

Based on the table above, the results show that all question items for the Online Customer Rating (X2) variable are valid, this is evidenced that the entire correlation value of each question item is greater than 0.196.

**Table 3. Product Diversity Validity Test**

Statement	Validity Coefficient 0.196	Description
<b>Product price</b>		
Product price is very important in influencing trust in products sold on <i>E-commerce</i>	0,798	Valid
<b>Product quality</b>		
The diversity of product quality in <i>e-commerce</i> greatly influences the level of trust in buying products	0,833	Valid
<b>Product type</b>		
The diversity of product types offered in <i>e-commerce</i> greatly influences trust	0,775	Valid
<b>Product appearance</b>		
Product appearance	0,464	Valid

Source: Results of data processing 2024

Based on the table above, the results show that all question items for the Product Diversity variable (X3) are Valid, this is evidenced that the entire correlation value of each question item is greater than 0.196.

**Table 4. Student Trust Validity Test**

Statement	Validity Coefficient 0.196	Description
Perception of integrity		
I believe that <i>e-commerce</i> that has transparent policies on product retrieval and customer privacy has higher integrity	0,753	Valid
Perception of benevolence		
Good service affects trust in shopping at <i>e-commerce</i>	0,748	Valid
Perception of competence		
The ability of <i>e-commerce</i> to handle orders efficiently and without errors increases my trust in them	0,689	Valid
Performance by sellers (Predictability)		
The consistency of <i>e-commerce</i> in fulfilling promises and offering products according to descriptions increases my level of trust	0,739	Valid

Source: The results of data processing 2024

Based on the table above, the results show that all question items for the Student Trust variable (Y) are valid, this is evidenced that the entire correlation value of each question item is greater than 0.196.

**Table 5. Reliability Test Results**

No	Variation	Cronbach Alpha	Description	Result
1	<i>Online customer review</i>	0,797	>0,60	Reliabel
2	<i>Online customer rating</i>	0,819	>0,60	Reliabel
3	Product Diversity	0,694	>0,60	Reliabel
4	Student Trust	0,710	>0,60	Reliabel

Source: Data research results processed 2024

From the results of the reliability test conducted with the SPSS ver 25 program, the Cronbach Alpha results are greater than 0.6 for the four variables.

**Table 6. Multiple Linear Regression Analysis Results**

Coefficients <sup>a</sup>			
Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
1(Constant)	2.779	1.361	
Online Customer Review	.359	.067	.497
Online Customer Rating	.195	.094	.166
Product Diversity	.241	.092	.221

Dependent Variable: Student Trust

Data source: Research results, data processed 2024

The table above shows the coefficient value of the Online customer review variable (X1) of 0.359 with a positive sign, this shows that there is a positive influence between Online customer review (X1) on the trust of Unived students in purchasing in *e-commerce*. The coefficient value of the Online Customer Rating variable (X2) is 0.195 with a positive sign, this shows that there is a positive influence between Online customer rating (X2) on the trust of Unived students in purchasing in *e-commerce*. While the value of the Product Diversity Coefficient (X3) of 0.241 is positive, this indicates that there is a positive influence between product diversity (X3) on the trust of Unived students in purchasing in *e-commerce*. Then the regression equation is:

$$Y = 2.779 + 0.359 X1 + 0.195 X2 + 0.241 X3$$

The regression equation can be explained as follows:

1. The constant value of 2.779 means that the online customer review variable (X1) Online Customer review, (X2) Online customer rating and product diversity (X3) are considered fixed, the unived student trust variable (Y) will remain at 2.779.
2. The effect of Online customer review (X1) on unived student trust (Y)

The regression coefficient value of the variable Online customer review (X1) is 0.359 with the assumption that if the assumption of Online customer Review (X1) increases by one unit, student trust (Y) also increases by 0.359.

3. Effect of Online customer rating (X2) on student trust (Y)

The regression coefficient value of the online customer rating variable (X2) is 0.195, experiencing an increase of one unit, the trust of unived students (Y) also increased by 0.195.

4. Product diversity (X3) on student trust (Y)

The regression coefficient value of the product diversity variable (X3) is 0.241 with the assumption that if the product diversity (X3) increases by one unit, student trust (Y) also increases by 0.241.

**Table 7. Test Results of the Coefficient of Determination**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.761 <sup>a</sup>	.579	.566	1.04838

a. Predictors: (Constant), Product diversity, Online Customer Rating, Online Customer Review

Source: Research results, data processed 2024

The table above shows the coefficient of determination (R<sup>2</sup>) of 0.579, which means that 57.9% of student trust variables are influenced by online customer review variables, online customer ratings, product diversity and the remaining 42.1% is influenced by other factors outside the model, namely variables that affect a unived student's trust in purchasing in *e-commerce*.

**Table 8. T Test Results**

Coefficients <sup>a</sup>			
Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
1 (Constant)	2.779	1.361	



Online Customer Review	.359	.067	.497
Online Customer Rating	.195	.094	.166
Product Diversity	.241	.092	.221

Dependent Variable: Student Trust

Source: Research Results, data processed 2024

Based on the table above, the t distribution is sought at  $\alpha = 5\%$ :  $2 = 2.5\%$  (2-sided test) with degrees of freedom  $df = n - k - 1 = 97$ . Then the t table is 1.984

In the table above, the results of the t test can be seen as follows

1. the t value on the online customer review variable (X1) is 5,320 > from t table 1,984 and a significant level of 0.000 (sig < 0.05), this means that there is a significant effect of online customer review on the trust of unived students in purchasing in *e-commerce*.
2. the t value calculated on the online customer rating variable (X2) is 2.082 > from t table 1.984 and a significant level of 0.040 (sig < 0.05), this means that there is a significant effect of online customer rating on the trust of unived students in purchasing in *e-commerce*.
3. the t value on the product diversity variable (X3) is 2.627 > from t table 1.984 and a significant level of 0.10 (sig < 0.05), this means that there is a significant effect of product diversity on the trust of unived students in purchasing in *e-commerce*.

**Table 9. F Test Results**

ANOVA <sup>a</sup>					
Model	Sum of Squares	df	Mean Square	F	Sig.
1. Regression	144.997	3	48.332	43.975	.000 <sup>b</sup>
Residual	105.513	96	1.099		
Total	250.510	99			

a. Dependent Variable: Student Trust  
b. Predictors: (Constant), diversity variable, Online customer Rating, Online Customer review

Source: data processed spss 2024

Based on the table above, the value of f count is 43,975 from F table 2.70 and the significance value is 0.000 less than 0.05 (< 0.05), this shows that together (simultaneously) there is a significant effect of online customer reviews, online customer ratings, and product diversity on the trust of unived students in purchasing in *e-commerce*.

## 5. Discussion

### The Influence of Online Customer Reviews on Student Trust at UNIVED in E-commerce Purchases

Based on the research conducted by the author, it was found that online customer reviews have a positive and significant impact on student trust at UNIVED in making purchases through *e-commerce*. The t-value was 5.320, which is greater than 1.984, and the significance level was 0.000 (sig < 0.05). This indicates that online customer reviews significantly influence student trust in *e-commerce* purchases. Additionally, there is a direct relationship between the variables of online customer reviews, online customer ratings, and product variety in influencing student trust in *e-commerce* transactions. This result is consistent with the study by Dian Novita et al. (2022), titled "The Influence of Online Customer Reviews and Online Customer Ratings on Consumer Trust (Case Study: Shopee Users in Bandar Lampung)," which found a positive and significant impact on consumer trust in the Shopee marketplace.

### **The Influence of Online Customer Ratings on Student Trust at UNIVED in *E-commerce* Purchases**

The research findings show that online customer ratings influence student trust at UNIVED in making purchases through *e-commerce*. Online customer ratings are customer opinions expressed on a specific scale. The study results indicate that online customer ratings have a positive and significant effect on student trust, with a t-value of 2.082, greater than the t-table value of 1.984, and a significance level of 0.00 ( $\text{sig} < 0.05$ ). This suggests that online customer ratings have a significant and positive influence on student trust in *e-commerce* purchases. There is a direct relationship between the variables of online customer reviews, online customer ratings, and product variety in shaping student trust in *e-commerce*.

This aligns with the study by Hariyanto, H.T., & Trisunarno, L. (2021), titled "Analysis of the Influence of Online Customer Reviews, Online Customer Ratings, and Star Seller on Customer Trust and Purchase Decisions at Online Stores on Shopee," which concluded that customer reviews, ratings, and star sellers positively and significantly influence customer trust.

### **The Influence of Product Variety on Student Trust at UNIVED in *E-commerce* Purchases**

The research conducted by the author also found that product variety significantly affects student trust at UNIVED in making *e-commerce* purchases. Product variety refers to the range of products offered by a specific seller. The study revealed that product variety positively influences student trust, with a t-value of 2.627, greater than the t-table value of 1.984, and a significance level of 0.010 ( $\text{sig} < 0.05$ ). This suggests that product variety has a positive and significant effect on student trust in *e-commerce* purchases, and there is a direct relationship between the variables of online customer reviews, online customer ratings, and product variety in building student trust in *e-commerce*.

This is consistent with earlier research by Neneng Hardianti (2023), titled "The Influence of Product Variety, Brand Image, and Consumer Trust on Purchase Decisions with Purchase Intention as an Intervening Variable in the Shopee Marketplace," which found that product variety has a positive and significant effect on purchase intention.

## **6. Conclusion**

Based on the results of this study and data analysis in Chapter IV, it can be concluded:

- a) Online customer review (X1) has a significant effect on the trust of Unived students (Y) in purchasing on *E-commerce*. This can be proven by the t test which shows  $t_{\text{count}} > t_{\text{table}}$  ( $5.350 > 1.984$ ) and ( $\text{tsig} < \alpha = 0.000 < 0.05$ ) for the variable Online customer review (X1) this means  $H_a$  is accepted.
- b) Online customer rating (X2) has a significant effect on the trust of Unived students (Y) in purchasing on *E-commerce*. This can be proven by the t test which shows  $t_{\text{count}} > t_{\text{table}}$  ( $2.082 > 1.984$ ) and ( $\text{tsig} < \alpha = 0.040 < 0.05$ ) for the variable Online customer rating (X2) this means  $H_a$  is accepted.
- c) Product diversity (X3) has a significant effect on the trust of Unived students (Y) in purchasing on *E-commerce*. This can be proven by the t test which shows  $t_{\text{count}} > t_{\text{table}}$  ( $2.627 > 1.984$ ) and ( $\text{tsig} < \alpha = 0.010 < 0.05$ ) for the product diversity variable (X3) this means that  $H_a$  is accepted.
- d) Online customer review, online customer rating, and product diversity have a significant effect on Unived students' trust in 1 shows  $Y = 2.779 + 0.359(X1) + 0.195(X2) + 0.241(X3)$ .

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