# THE ROLE OF ONLINE CUSTOMER REVIEWS IN INCREASING IMPULSIVE PURCHASE OF FASHION PRODUCTS ONLINE WITH CUSTOMER TRUST AS A MEDIATOR

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| Article Info | Abstract |
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| | *This study purposes to analyze online consumer reviews on impulsive purchases, and with customer trust as a mediating variable. This research was conducted in 2022. The population was consumers who have experiences in shopping online through social media or other online shopping applications in Indonesia. The sample of this research was 400 respondents. Data analysis techniques used the Structural Equation Model (SEM). The data were primary data. Data collection applied a questionnaire. The results of the research conclude three findings: First, online consumer reviews have a significant effect on trust. This means that the more consumers read online consumer reviews, the higher the consumer's trust in the product and the online seller. Second, trust has a significant effect on impulsive buying decisions meaning that the higher the level of consumer confidence in a product, the higher the probability that consumers will buy the product. Third, online consumer reviews have a significant effect on impulsive purchases with trust as a mediator. This indicates that the more consumers read online consumer reviews, the higher the possibility of impulsive purchases, supported by the existence of trust which greatly influences the variables between the two, between online consumer reviews on trust and trust on impulsive purchases.* |
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## INTRODUCTION

In this era of digitalization, many human activities cannot be separated from the touch of technology. This causes human behavior to change along with technological developments in human life in various fields. One of the human activities affected by technology is buying and

selling transactions for consumption needs, which are now shifting from conventional transactions to online transactions. With online transactions, consumers do not need to come to the store directly, but only by using their smartphones, they can fulfill their needs.

Based on data from the Directorate General of Informatics Applications of the Ministry of Communication and Information (Kominfo) in 2021, e-commerce in Indonesia has experienced a significant growth of 78% (Kominfo, 2021). This is the achievement of the highest e-commerce growth value in the world. In addition, a survey conducted on We Are Social in April 2021 stated that Indonesian e-commerce use is in the highest position with 88.1%, followed by the UK with a percentage of 86.9% (Lidwina, 2021).

Companies use social media as a marketing medium, as well as online shopping applications as a means of buying and selling transactions. Besides, consumers also use social media to access product information. One of the best-selling social media is Youtube, with 82% of respondents followed by 77% of respondents accessing Facebook and Instagram (Kuncorojati, 2021). Youtube gives space to anyone, including consumers and business actors, to express their opinions through the videos they upload. The form of communication conveyed is called Word of Mouth (WOM) which is a consumer action in providing information to others about certain products or brands in the electronic world or e-WOM (Hasan, 2010). One type of e-WOM includes online consumer reviews providing information and product recommendations from a customer perspective (J. Lee et al., 2008).

Online consumer reviews are reviews given by consumers related to information on evaluating a product about various aspects (Mo et al., 2015). Evans & McKee (2010) in his research explain that purchasing decisions are influenced by the experiences of other consumers about a product. This obviously affects other consumers when they see these reviews, in relation to their trust in a product. The more viewers and those who like the review, the more consumers' trust increase.

Meanwhile, according to Adi, (2021) online buying and selling transactions will not occur without trust. Especially in online buying and selling activities, trust is the main foundation for proceeding with a purchase transaction, because in this transaction the buyer does not really know the condition of the product. When a consumer sees reviews that are so attractive and starts to believe them, then there is a possibility of making a purchase decision (Putra, 2019). Even the purchase decision is called an impulsive purchase because the purchase is not planned beforehand. According to Abbasi (2017), impulsive buying is a behavior shown by consumers faced with an instant, affective-oriented, and fast response.

In the latest research by Salsabila & Suyanto (2022), it shows that consumers often make purchasing decisions without any prior planning. It also encourages wasteful and more consumptive behavior. However, on the other hand, this is good luck for business people because the economic turnover continues to run and even increases. So that there are two sides between consumers and producers or distributors in the impact of impulsive purchases.

The rise of impulsive purchases is caused by various factors, especially for women. Those factors are prospective buyers who do not have a purchase plan, are influenced by vigorous or persuasive promotional or advertising activities, strong emotional impulses of individuals that come suddenly (Aurellia, 2019). Researcher Park et al., (2006), describes the factor of impulsive buying, as well as the factor of one's involvement in the world of fashion. Meanwhile, fashion involvement is due to self-expression, hedonism, practical relevance, and purchase risk (Sangadji & Sopiah, 2013). The purpose of this study is to examine consumer shopping behavior for online fashion products, with online consumer review and customer trust variables as reinforcements for impulsive purchases.

## LITERATURE REVIEW

### Online Consumer Review

Online customer review is a form of electronic word of mouth (eWOM) which refers to user-generated content posted on online sites as well as third-party websites (S. Mudambi & Schuff, 2010). Online customer reviews are reviews given by consumers related to information on evaluating a product about various aspects. With this information, consumers can get the quality of the product they are looking for from reviews and experiences written by other consumers who have purchased products from online sellers before (Mo et al., 2015).

Because online consumer reviews are part of e-WOM, the dimensions of e-WOM are used. There are six e-WOM dimensions used by Tsao dan Hsieh (2015) encompass source credibility, argument quality, recommendation framing, volume overview, argument strength, and recommendation rating. Source credibility is the perception of information recipients regarding source expertise and trust in information (Luo et al., 2015). According to Cheung et al., (2008) the quality of the argument refers to the persuasive strength of the argument attached to the information message. According to Cheung et al., (2014) recommendation framing is related to the valence of eWOM, whether it is grouped positively or negatively. According to Davis dan Khazanchi (2008), volume measures the total number of WOM interactions. The strength of the argument relates to the strength or extent to which the argument or information makes sense and the extent to which the recipient of the information feels an argument is valid and convincing (Luo

et al., 2015). Cheung et al. (2014) argues that recommendation rating indicates the score (rating) given by other readers regarding eWOM recommendations. Online consumer reviews are both informing and recommending.

Bickart & Schindler (2001) reveal that product information provided in online discussion forums has a greater impact than information provided by sellers. Therefore, that online customer review can be used as a tool to gain customer trust. It also confirms that in online communities, trust can be built through sharing knowledge and experiences (Favian et al., 2005).

**Trust**

According to Fauzia (2013), trust is one of the knots of several interrelated ropes. In the world of business and marketing, consumer trust gets considerable attention from business people. They will try to carry out various strategies so that consumers come to them and conduct business transactions.

Trust is the customers' belief on what is expected by using a product or service. Indicators of consumer trust from three components including: integrity, kindness, and competence (Mayer et al., 1995). In addition to the beliefs that have been explained in general, Allah SWT has also explained the beliefs in Islam which are called trust. As mentioned in the letter An-Nisa verse 58 which means:

> *"Indeed, Allah commands you to return trusts to their rightful owners; and when you judge between people, judge with fairness. What a noble commandment from Allah to you! Surely Allah is All-Hearing, All-Seeing".*

From the translation of the verse above, Allah SWT explains the trust as something that is handed over to another party to be maintained and returned when the time is right or requested by the owner. Trust is the opposite of betrayal. The Qur'an is very full of teachings about trust (the spirit of trust), namely the spirit of growing and developing transcendent beliefs. The teachings about belief include the demand for action, which starts with a shift in viewing, speaking, behaving, and working (Fauzia, 2013).

**Impulsive Purchase**

According to Abbasi (2017) impulsive purchase is a behavior shown by consumers when confronted with instant, affective-oriented and fast thing. According to him, impulsive purchase is influenced by individual experiences and past backgrounds. Komala (2019) explains impulsive purchase as part of a condition called "unplanned purchase". In other words, the expenditure that occurs is different from the planned expenditure. Impulse purchases have four indicators (Sari, 2014). First, spontaneous purchase, is a situation where customers often buy something without planning it in advance. Second, purchases without thinking about the consequences, is a situation

where customers often make purchases without thinking in advance about the consequences of the purchases made. Third, rush purchase, is a situation where customers often feel that they are too hasty in buying something. Fourth, purchases are influenced by emotional states, the customer's assessment where customers shop activities are influenced by the emotional state they feel.

Impulsive purchase closes related to wasteful and is not as needed, but in Islam impulsive buying also has its concept. Based on the type of impulsive buying in Islam, it is divided into four, including pure impulse, suggestion impulse, reminder impulse, planned impulse (Pratomo & Ermawati, 2019). Pure impulse is a type of impulsive buying where consumers buy without consideration, or in other words the buyer does not buy according to the pattern he usually does. This means that the costumers only buy goods that they like without considering whether the goods are good or not, useful for them or they really need them. Suggestion impulse is a type of impulsive buying where the consumer does not know about a product, but when he sees the product for the first time, he still buys it because he might need it. This type of Impulsive buying is not prohibited in Islam, as long as he really needs the item. Reminder impulse is a type of impulse buying where the consumer sees a product and remembers that he needs the product due to reduced inventory. This type of impulse buying is not prohibited in Islam, because you really need the product. Planned impulse is a type of impulsive buying in which the consumer enters the store with the hope and intention to make a purchase transaction based on special prices, coupons, and preferences. In Islamic consumption, this purchase is not prohibited as long as he really needs these goods and tends to be more economical.

**Hypothesis Development**

According to Anderson dan Narus (1990), trust is the desire to depend on a trusted partner. Online Consumer Reviews as a simple and easy way to find product information, reviews from experts and also recommendations from online consumers (Mudambi & Schuff, 2010). In previous research related to the effect of online consumer reviews on trust, the authors put forward the following hypothesis:

H1: Online consumer review affects positively on trust

**Figure 1. Theoritical Framework**
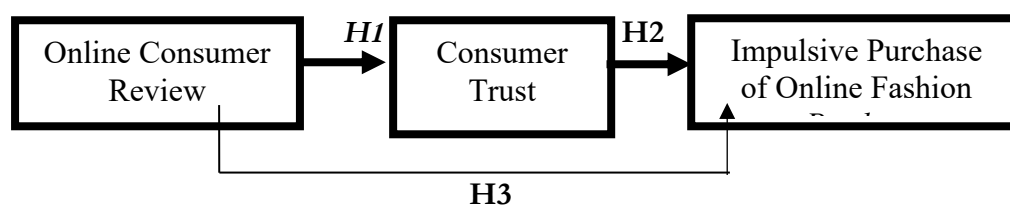
Lee dan Shin (2014) views that review is one of several factors that determine a person's purchasing decision, one can take the number of reviews as an indicator of the popularity of a product or the value of a product which will influence the willingness to decide to buy. In relation to online purchase transactions, consumers find it easier to buy and sell transactions from the ease of internet access and the possibility of impulsive purchases is very high, for this reason the researcher proposes a hypothesis:

H2: Online consumer review affects positively on impulsive purchase

Increasingly, millennials base their purchases and purchase decisions on information obtained from online reviews. Thus, it is important for marketers to know what is being said about their products in online reviews (Mangold dan Smith, 2012). For this reason, the researcher proposes a hypothesis:

H3: Online consumer review affects positively on impulsive purchase using a trust as a mediator

## RESEARCH METHOD

### Population, Sample, and Technique of Sampling

In this study, the population was consumers who have experiences in shopping online through social media or other online shopping applications in Indonesia. The sampling used must meet several criteria and various considerations. The criteria in question were consumers who have online shopping experience through social media and other online shopping applications at all ages, because online shopping activities are apparently carried out by all groups, from students to elderly people.

The sample used in this SEM research was 400 respondents. The ideal sample size for SEM was 200-400. If you want more precise results, you should use a sample of more than 400 with 10-15 variables operated with an error rate of 5% (Sarwono, 2010).

### Definition of Operational Variable

According to Sugiyono (2016) research variable is anything in any form determined by the researcher to be studied so that information is obtained, then conclusions are drawn. The variables in this study were the dependent and independent variables. The independent variable was online consumer value, while the dependent variable was trust and impulsive buying. The question instrument points in this study were arranged based on the measured variables to become indicators, then these indicators were arranged in questions. The online consumer review variable used six indicators by Tsao (2014) encompass source credibility, argument quality, recommendation rating, argument strength, volume overview, and recommendation framing. The trust variable used three questions, namely integrity, kindness, and competence as used by Mayer et al. (1995). Meanwhile, impulsive buying applied four indicators that have been used by Sari

(2014).

## Technique of Data Analysis

Structural Equation Modeling (SEM) is a data analysis method used in completing research. The researchers used SEM with AMOS 24 software. Ghozali (2011) explains that SEM is a combination of two separate statistical methods, namely factor analysis developed in psychology and psychometrics and simultaneous equation models developed in econometrics. SEM can be described as an analysis combining factor analysis approaches, structural models, and path analysis.

Calculation of Reliability Test with Construct Reliability (CR) uses the formula as in Equation 1

$$CR = \frac{(\sum \lambda_i)^2}{(\sum \lambda_i)^2 + (\sum \delta_i)^2} \tag{1}$$

In which, $(\sum \lambda_i)^2$ is loading standard and $\sum \delta_i$ is the amount of measurement error.

## RESULTS

### Characteristics of Respondent

Table 1 presents the results of a descriptive analysis of the characteristics of the respondents who played a role in this study. In this study, 55.5% of the respondents were women. This means that between women and men in this study is almost balanced. This could indicate that it turns out that men also make purchases online. In addition to gender, the age of the respondents was also identified in this study. Most of the respondents aged from 21 to 40. The percentage of respondents aged from 31 to 40 years is 36.8%, while the percentage of respondents aged between 21 and 40 years is 32.0%.

Respondents' occupations are private employees (24%), BUMN employees and civil servants (22.8%), students (15.8%), and self-employed or professionals (13.4). In addition, there are 24% of respondents whose jobs are unspecified in the questionnaire. These results also show that employees, both civil and private employees, as well as entrepreneurs and professionals from various fields of work, are used to making purchases online. In terms of education, respondents are dominated by those with undergraduate degrees (S1) with a percentage of around 49.5%. Furthermore, there are 28.3% of respondents who have graduated from high school or equivalent in the study.

Meanwhile, the income of respondents is dominated by those whose income is from 1 to 3 million. However, in general, the informants in this study have incomes below 5 million rupiah. This is very interesting because apparently people with low incomes like to make purchases online. This could be an indicator that online purchases do not require a person to have a high income. In addition to income problems, it is possible to record the frequency of respondents' spending.

Respondents who have a shopping frequency between 1 to 5 times dominate in this study. This means that those who are respondents already have experience in buying online.

**Table 1. Respondent Characteristics**

| Variable | Percentage |
|---|---|
| Sex | |
|    Female | 55,5% |
|    Male | 44,5% |
| Age | |
|    < 20 years | 6,8 % |
|    21-30 years | 32,0 % |
|    31-40 years | 36,8 % |
|    41-50 years | 14,4 % |
|    > 50 years | 10,0 % |
| Occupation | |
|    Student | 15,8 % |
|    private employee | 24,0 % |
|    Employee of BUMN & Civil Servant | 22,8 % |
|    Entrepreneur and professional | 13,4 % |
|    Others | 24,0 % |
| Eduacation | |
|    Primary School | 2,8 % |
|    Junior High School | 5,0 % |
|    Senior High School/Vocational Schol | 28,3 % |
|    Bachelor Degree | 49,5 % |
|    Master Degree | 9,3 % |
|    Doctoral Degree | 1,3 % |
|    Others | 4,0 % |
| Income | |
|    < 1 million | 27,8% |
|    1 million - 3 million | 36,3% |
|    3 million - 5 million | 23,3% |
|    5 million - 8 million | 6,5% |
|    8 million - 10 million | 4,0% |
|    > 10 million | 2,3% |
| Shopping Frequency | |
|    1 - 5 times | 93,3% |
|    5 - 10 times | 2,8% |
|    More than 10 times | 4,0% |

Source: Analyzed Data in 2022

**Data Analysis**

Test of the validity used Confirmatory Factor Analysis (CFA) by looking at the value of factor loading on Standardized Regression Weights. The factor loading values are shown in Table 2. All latent constructs from OCR to PI have a factor loading greater than 0.5, thus providing high convergent validity. This shows that all items are valid to measure the construct.

**Table 2. Test of Validity and Reliability**

| Indicator | Factor Loading | Σ | Loading$^2$ | 1 – Loading$^2$ | Σ | Construct Reliability |
|---|---|---|---|---|---|---|
| Online consumer review (OCR) | | 5,023 | | | 1,782 | 0,738 |
| OCR1 | 0,814 | | 0,663 | 0,337 | | |
| OCR2 | 0,850 | | 0,723 | 0,278 | | |
| OCR3 | 0,760 | | 0,578 | 0,422 | | |
| OCR4 | 0,820 | | 0,672 | 0,328 | | |
| OCR5 | 0,901 | | 0,812 | 0,188 | | |
| OCR6 | 0,878 | | 0,771 | 0,229 | | |
| Trust | | 2,521 | | | 0,864 | 0,745 |
| TRS1 | 0,802 | | 0,643 | 0,357 | | |
| TRS2 | 0,772 | | 0,596 | 0,404 | | |
| TRS3 | 0,947 | | 0,897 | 0,103 | | |
| Impulsive Purchase (PI) | | 3,540 | | | 0,865 | 0,804 |
| PI1 | 0,904 | | 0,817 | 0,183 | | |
| PI2 | 0,859 | | 0,738 | 0,262 | | |
| PI3 | 0,915 | | 0,837 | 0,163 | | |
| PI4 | 0,862 | | 0,743 | 0,257 | | |

Source: Analyzed Data in 2022

The calculation of standard loading, the amount of measurement error, and CR is as follows:

Standar loading:

OCR $= 0,814 + 0,850 + 0,760 + 0,820 + 0,901 + 0,878 = 5,023$

TSR $= 2,521$

PI $= 3,540$

The amount of measurement error:

OCR $= (1-0,814^2) + (1- 0,850^2) + (1- 0,760^2) + (1-0,820^2) + (1-0,901^2) + (1-0,878^2) = 1,782$

TRS $= 0,864$

PI $= 0,804$

*Construct Reliability*:

OCR $= \dfrac{5,023}{5,023 + 1,782} = 0,738$
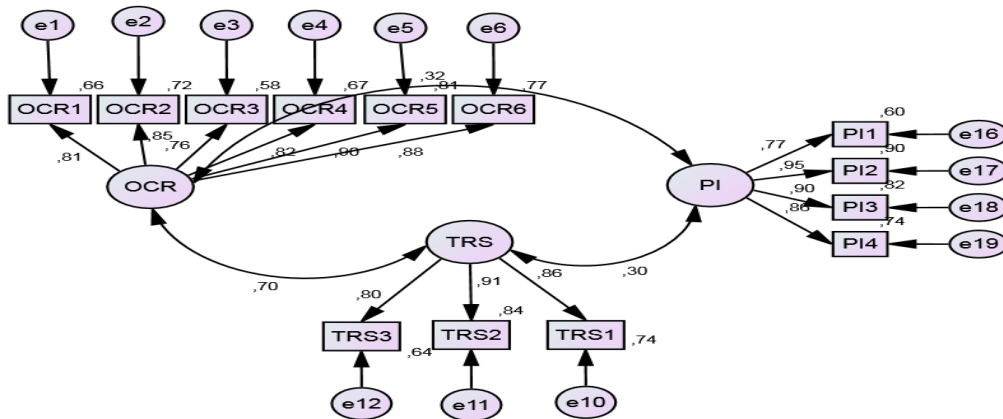
TRS $= 0,745$

PI $= 0,804$

All constructs have a reliability coefficient of more than 0.6, so that all constructs are reliable. To test the uni-dimensional of the exogenous and endogenous constructs, the

confirmatory-factor analysis technique Is used. The results of the confirmatory factor analysis are shown in Figure 2.

**Figure 2. Analysis Results of CFA**



The estimation results in the figure above give a Chi Square value of 183.144 with a p value of 0.319. It appears that *p* exceeds the significance level (p > 0.05) which states that there is no significant difference between the sample covariance matrix and the population covariance matrix. The GFI values of 0.918 and AGFI = 0.925 are also above the recommended values ( 0.90). The Cmin/df value gives a value of 0.949 (less than ≤ 2.00), then the RMSEA value is 0.035 (less than ≤ 0.08). The TLI value is 0.936 (exceeding the value ≥ 0.95) and the CFI is 0.949 (exceeding the value ≥ 0.90), so that the results of the CFA analysis fulfilled the expected requirements. This means that the model can be accepted marginally.

Estimation analysis is carried out by analyzing the SEM model to observe the suitability of the model and the causality relationship built in the model being tested. The diagram below gives a Chi-Square value of 85.235 with a probability value (p-value) of 0.189 (p > 0.05). The probability value meets the recommended standard value so that the model is feasible to be used as a tool to confirm the observed data. The GFI value is 0.918 and the AGFI is 0.925 above 0.90, then the Cmin/df value is 0.916 below 2, the RMSEA value is 0.035 below 0.08. Furthermore, the value of TLI = 0.936 and CFI = 0.949 above 0.95. Based on the results of the analysis, the model is declared marginally feasible. Figure 3 is the estimation result of this research model.

**Figure 3. The Result of analysis of SEM**
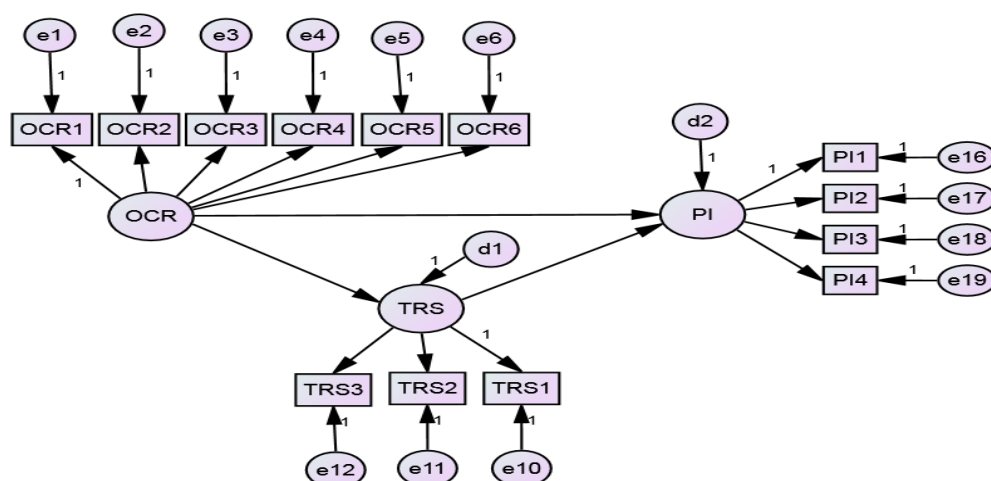


Model suitability testing is evaluated through a review of various goodness of fit criteria. Several important measurements in evaluating the goodness-of-fit criteria along with their cut of values are shown in Table 3.

**Table 3. Test of Model Accuracy**

| Goodness of index | Cut-off Value | Estimation Results | Description |
|---|---|---|---|
| *Chi-square* ($\chi$2) | Expected Low | 85,235 | Good |
| *Significance Probability* (p) | $\geq 0.05$ | 0,189 | Good |
| RMSEA | $\leq 0.08$ | 0,035 | Good |
| GFI | $\geq 0.90$ | 0,918 | Good |
| AGFI | $\geq 0.90$ | 0,925 | Good |
| CMIN/DF | $\leq 2.00$ | 0,916 | Good |
| TLI | $\geq 0.95$ | 0,936 | Good |
| CFI | $\geq 0.95$ | 0,949 | Good |

**DISCUSSION**

The results of the analysis of Hypothesis 1 obtain a Critical Ratio (CR) value of 9.785 which is greater than table z (1.64) at a significance level of 5%. This means that online consumer reviews have a significant effect on trust. The influence of online consumer reviews on trust directly reaches 0.704 (70.4%). Based on these results, it can be stated that Hypothesis 1 is declared accepted. This means that online consumer reviews have a significant effect on trust. That is, the more consumers read online consumer reviews, the higher the consumer's trust in the product and the online seller

The results of the Hypothesis 2 analysis obtain a Critical Ratio value of 5.192 which is greater than table z (1.64) at a significance level of 5%. This means that trust has a significant effect on purchasing decisions. The magnitude of the direct influence of trust on purchasing decisions

reaches 0.302 (30.2%). Based on these results, it can be stated that hypothesis 2 is declared accepted, indicating that trust has a positive and significant effect on purchasing decisions. This means that the higher the level of consumer confidence in a product, the higher the probability that consumers will buy the product.

The results of the hypothesis 3 obtain a Critical Ratio value of 5.520 which is greater than table z (1.64) at a significance level of 5%. This indicates that online consumer reviews have a significant effect on impulsive purchases. The influence of online consumer reviews on impulse purchases directly reaches 0.321 (32.1%). Based on these results, the hypothesis 3 is declared accepted, indicating that online consumer reviews have a significant effect on Impulsive Purchase. This means that the more consumers read online consumer reviews, the higher the possibility of Impulsive Purchase. Through trust as a mediator, the results of the relationship are seen more clearly between the influencing variables. So that trust is an important part of the relationship between variables, namely from online consumer reviews to trust and trust to impulsive purchases.

**CONCLUSION**

The results of this study conclude three things. First, online consumer reviews have a significant effect on trust, meaning that the more consumers read online consumer reviews, the higher consumer trust will be in these products and online sellers. Second, trust has a significant effect on impulsive buying decisions, meaning that the higher the level of consumer confidence in a product, the higher the probability that consumers will buy the product. Third, online consumer reviews have a significant effect on impulsive purchases with trust as a mediator, meaning that the more consumers read online consumer reviews, the higher the likelihood of impulsive purchases, supported by the existence of trust which greatly influences the variable between the two, between online consumer reviews on trust and trust in impulsive purchase.

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