



## THE INFLUENCE OF CUSTOMER REVIEWS, EASE OF TRANSACTIONS, AND CUSTOMER TRUST ON ONLINE PURCHASE DECISION OF HALAL PRODUCT

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Article Info	Abstract
<b>Article History</b>  Received: 17 December 2023  Accepted: 11 November 2023  Published: 30 June 2024	<i>The phenomenon of changing people's behavior in shopping has undergone major changes. People are now starting to switch to shopping efficiently and practically. A shift in people's behavior from buying by coming directly to the store to buying online or through e-commerce. Changes in people's behavior in shopping will certainly affect consumer purchasing decisions in buying a product. This study aims to explain how the influence of customer reviews, ease of transactions and consumer confidence in purchasing halal products online. Samples were taken 150 respondents randomly from the population using simple random sampling technique. Data were analyzed using multiple linear regression analysis. The results of this study are that the influence of customer reviews influences the decision to purchase halal products online. Meanwhile, convenience has no effect on purchasing decisions for halal products online. Meanwhile, consumer trust is the most influential variable on purchasing decisions for halal products online. Based on the results of this study, researchers suggest marketplaces to continue to increase consumer confidence by adding several facilities.</i>
<b>Keywords:</b> <i>Customer Review, Ease Of Transaction, Consumer Trust, Purchase Decision.</i>	

## INTRODUCTION

The rapid advancement of technology has created a borderless world. In today's technological era, the internet has an extensive reach, becoming increasingly sophisticated and continuously evolving. According to Sekarsari (2018), in the field of commerce, the internet is utilized for business activities such as online buying and selling, commonly referred to as e-commerce.

Changes in consumer behavior demonstrate how online shopping has transformed the way consumers access and interact with products and sellers. This creates a more dynamic yet complex shopping experience. Significant shifts in societal behavior toward shopping have occurred, with

people now opting for more efficient and practical methods. By leveraging the internet, individuals have transitioned to online shopping, allowing transactions to be completed conveniently via smartphones. This behavioral shift from visiting physical stores to shopping online or through e-commerce platforms is noted by Rahmat (2019). Survey results indicate that society has increasingly adopted online shopping, with annual growth in its prevalence (Afrianto & Irwansyah, 2021). Such behavioral changes in shopping patterns naturally influence consumer purchasing decisions.

Purchasing decisions are a key concept in consumer behavior, where individuals decide to take action, specifically to buy a product or service (Balawera, 2013). Consumer choices are essentially part of the problem-solving process. The purchasing decision variable is used in this research because it remains a topic of interest, especially as the variety of products on the market continues to grow, requiring consumers to consider additional factors when making purchases. Consumers are likely to make purchasing decisions when the products offered meet their needs and desires. Therefore, purchasing decisions should be supported by efforts to build communication and fulfill consumer needs.

Products sold on marketplaces typically feature reviews written by consumers who have previously purchased them. Potential buyers often examine, read, and compare these reviews before deciding to purchase. Research by Pasi & Sudaryanto (2021) shows a significant and positive relationship between customer reviews and purchasing decisions. The better the reviews a product receives, the more likely it is to influence other customers to make a purchase. Similarly, research by Jannah dkk. (2022) demonstrates that customer reviews have a partial effect on purchasing decisions. This is because a higher number of positive reviews enhances a product's reputation, thereby increasing the likelihood of purchase. Hence, the customer review variable is essential to include in this study.

Ease of online transactions is another factor influencing consumers' purchasing decisions. This factor is closely linked to how seamlessly operational transactions are conducted online. First-time online shoppers often face difficulties due to unfamiliarity with the transaction system, which can discourage them from proceeding with a purchase. On the other hand, some buyers take the initiative to explore and learn.

The ease of transactions significantly impacts online purchasing decisions, as highlighted by Setyarko (2016). His research shows a positive and significant effect of transaction simplicity on purchasing decisions. User-friendly systems, streamlined processes, and straightforward payment methods greatly influence consumer behavior. Similarly, Sudjarmika (2017) identified ease of transactions as a primary factor affecting online purchase decisions. The simpler the transaction

process, the more likely consumers are to complete a purchase. After addressing transaction ease, building consumer trust is essential to reinforce purchasing decisions.

Consumer trust is another critical factor in determining online purchasing decisions. Trust reflects the belief that a product possesses beneficial attributes and that the exchange process will reliably fulfill consumer expectations (Ilmiyah & Krishernawan, 2020). Trust plays a pivotal role in establishing and maintaining long-term business relationships. In online transactions, where buyers and sellers cannot interact face-to-face, consumer trust becomes indispensable in facilitating and enhancing purchase decisions.

Consumer trust is believed to play a crucial role in influencing consumer involvement in purchasing decisions. The more popular an online shopping platform, the higher the level of consumer trust in the website. Consumers are more likely to feel confident in the reliability and legitimacy of a platform. Research by Yuliawan dkk. (2018) found that consumer trust significantly influences purchasing decisions. Similarly, Suprihatini emphasized that trust is essential for encouraging purchase intent, especially in online transactions where buyers and sellers do not meet face-to-face, requiring assurance of security and reliability (Baskara & Hariyadi, 2014).

Globally, there is a growing awareness among consumers, particularly Muslims, regarding halal products. This awareness has gradually led both Muslim and non-Muslim consumers to be more conscious about the products they consume (Putri & Rimadiaz, 2020). Rezai, Mohamed dan Nasir (Rezai dkk., 2012), as cited in Putri & Rimadiaz (2020), highlighted that religion is a significant factor shaping individual consumption decisions, especially among Muslims.

Recently, it has been debated that beyond religious considerations, consumers should be more informed about products that are safe and beneficial to purchase and consume. This has prompted businesses to increasingly label their products and services as "Halal" to cater to this demand (Abdullah & Ireland, 2012). This study focuses on online purchasing decisions for halal products and integrates all related variables—customer reviews, ease of transactions, and consumer trust—to provide a more comprehensive and significant analysis of factors influencing online purchasing decisions for halal products.

## **LITERATURE REVIEW**

### ***Customer Review***

Customer reviews are a part of Electronic Word of Mouth (e-WOM), representing direct opinions from individuals rather than advertisements. According to Lee & Shin (2014), customer reviews are among the factors influencing an individual's purchasing decisions. Mo et al. (2015) argue that customer reviews provide insights reflecting the actual quality of a product, including details such as color, specifications, usage, product quality, and positive experiences. Similarly,

Spink defines customer reviews as feedback provided by customers or buyers about the products they have purchased (Ilmiyah & Krishernawan, 2020).

Based on these definitions, customer reviews can be summarized as evaluations provided by consumers about products they have purchased, typically shared in designated sections on marketplace platforms. These reviews often highlight the strengths or weaknesses of a product.

### **Ease of Transactions**

According to Jogiyanto, as cited by Ilmiyah, ease refers to the degree to which individuals believe that using technology requires minimal effort (Ilmiyah & Krishernawan, 2020). Similarly, Sudjarmika defines ease as the extent to which someone can use a system effortlessly and without significant effort (Sudjarmika, 2017). Based on these definitions, ease of transactions can be summarized as consumers' perception of the simplicity of making payments for a product through efficient and straightforward processes.

The ease factor is closely tied to the operational aspects of online transactions. First-time buyers may face challenges during their initial online shopping experience and may even abandon their purchase attempts due to a lack of familiarity with the transaction process. On the other hand, some buyers take the initiative to try once they obtain sufficient information about how to conduct online transactions. A well-designed sales website plays a crucial role in providing clear instructions and guidelines for completing online transactions effectively (Setyarko, 2016).

### **Consumer Trust**

Sudaryono (2017) defines trust as a consumer's confidence in a product, including its benefits and usability. Trust as a buyer's belief in the seller's ability to ensure secure transactions (Pratama et.al., 2019). Consumer trust is a crucial element in online shopping, as buyers and sellers do not interact face-to-face. According to Malau & Herman (2017), trust is an individual's willingness to rely on a trading relationship to fulfill their expectations. Consumer trust as a consumer's belief that the other party has integrity, is reliable, and will meet their obligations during the transaction as expected (Khotimah & Febriansyah, 2018).

From these definitions, consumer trust can be summarized as the belief consumers hold regarding a product's attributes and benefits, coupled with confidence that the transactional relationship will reliably deliver desired outcomes.

### **Purchasing Decisions**

Kanuk (2004), as cited in Setyarko (2016), defines a decision as the selection between two or more alternatives, emphasizing that a choice must exist for someone to make a decision. Similarly, Sudaryono, as cited by Ilmiyah, describes purchasing decisions as selecting from two or more options (Ilmiyah & Krishernawan, 2020). Thus, making a decision involves choosing one alternative over others.

According to Tjiptono, as cited by Ilmiyah & Krishernawan (2020), a purchasing decision is the stage where buyers recognize a problem, seek information about brands or products, evaluate various alternatives to solve the problem, and ultimately make a purchase decision.

### **Concept of Halal Products**

Etymologically, the term "halal" means to release, untie, dissolve, resolve, liberate, or permit. Terminologically, "halal" refers to something that removes harmful ties and is permissible by Allah (Yulia, 2015). Halal can also be understood as something free from components prohibited for consumption by Muslims.

Research by Fauziah & Amin (2021) found that awareness of halal has a significant impact on purchasing decisions for halal products. Halal products are obtained through a series of processes ensuring their permissibility, including material procurement, processing, storage, packaging, distribution, sales, and presentation. Legal assurance of a product's halal status is provided through a halal certification or Halal Product Assurance. Halal certification enhances consumer acceptance and promotes consumption, thereby boosting the real sector and driving national economic growth. Research shows that halal certification significantly influences the marketability of food products (Sahir dkk., 2016). Moreover, the presence of a halal label and the level of religiosity significantly affect purchasing decisions (Imamuddin, 2018).

### **Research Hypothesis**

#### **The Influence of Customer Reviews on Online Purchasing Decisions for Halal Products**

Customer reviews can signal product quality and the reputation of a store or seller. They can also reassure consumers about the product. Many consumers trust information from others, while those who already have information tend to share it through their comments. A study conducted by Pasi & Sudaryanto (2021) found a significant and positive relationship between customer reviews and purchasing decisions. The better the reviews given by consumers about a product, the more it increases other customers' decisions to purchase the product.

H1: Customer reviews have a positive and significant influence on online purchasing decisions for halal products.

#### **The Influence of Transaction Ease on Online Purchasing Decisions for Halal Products**

Transaction ease refers to the perceived effectiveness and efficiency experienced by consumers when making payment transactions for products they purchase, characterized by simple steps (Yuliawan dkk., 2018). Consumers are more likely to make purchasing decisions if transactions are easy to complete. On the other hand, difficulties in transactions may discourage them. This aligns with research by Wahyuningtyas, which found that transaction ease is the most influential factor in online purchasing decisions, as buyers find it convenient to purchase products without needing to visit physical stores (Wahyuningtyas & Widiastuti, 2015).

H2: Transaction ease has a positive and significant influence on online purchasing decisions for halal products.

### **The Influence of Consumer Trust on Online Purchasing Decisions for Halal Products**

In online shopping, sellers and buyers cannot meet directly. As a result, purchasing decisions in e-commerce rely heavily on trust, which plays a crucial role in driving its usage (Kim dkk., 2003). Consumers are more likely to make purchases if they trust that the company will deliver what they expect.

According to research by Yuliawan, the more popular an online shopping platform, the higher the level of consumer trust, which in turn positively influences purchasing decisions (Yuliawan dkk., 2018). When consumers have a high level of trust because the product meets their expectations, their purchasing behavior also increases (Pasi & Sudaryanto, 2021).

H3: Consumer trust has a positive and significant influence on online purchasing decisions for halal products.

This study aims to demonstrate the influence of customer reviews, transaction ease, and consumer trust on purchasing decisions for halal products, as illustrated in Figure 1.

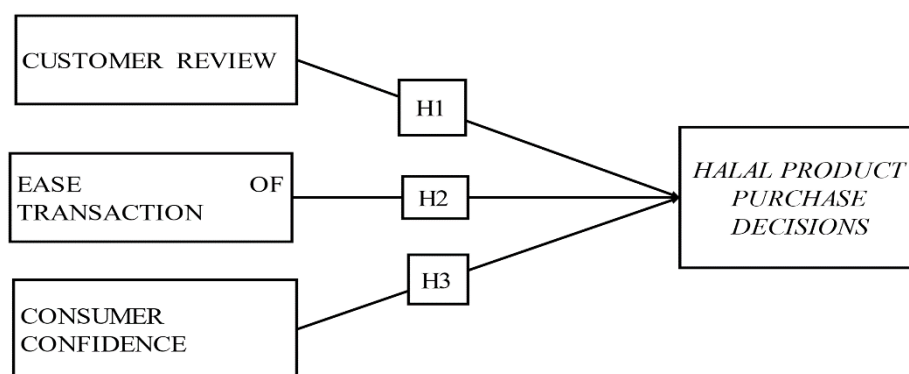


Figure 1. Research Model

## **METHODOLOGY**

This study is classified as quantitative research. Quantitative research involves collecting, processing, analyzing, and presenting data in terms of quantities or numerical values objectively to solve problems or test hypotheses, thereby developing general principles (Duli, 2019). The results of quantitative research are presented as statistical data in the form of numbers, tables, or diagrams. The primary data source for this research comes from direct data collection using questionnaires distributed to a predetermined sample. Additionally, secondary data from previous studies and other literature is also utilized. The research is conducted in Surakarta. This location is chosen to analyze the purchasing decisions of Surakarta's residents. Moreover, Surakarta is a significant urban area where a large number of people engage in online buying and selling transactions.



## RESULT & DISCUSSION

### RESULT

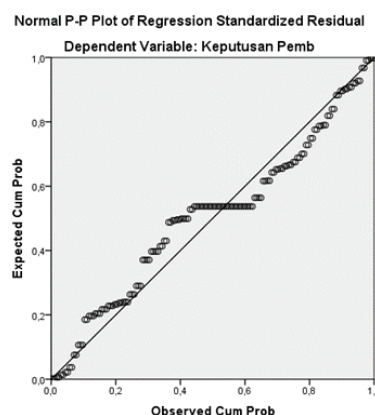
The population of this study consists of individuals who have made purchases through the Shopee e-commerce application. Using a non-probability sampling method, a total of 150 respondents were selected as the research sample. The questionnaire was distributed using Google Forms. The majority of respondents were women, with 86 individuals (57%), while men made up 64 respondents (43%). Based on age, most respondents were between 12-25 years old (54%). Regarding occupation, the majority were students, totaling 49 individuals (33%), followed by employees with 45 respondents (30%), teachers/lecturers with 21 respondents (14%), entrepreneurs with 23 respondents (15%), and others with 12 respondents (8%). In terms of education, most respondents had a bachelor's degree (S1) (36%), with the majority of respondents reported an income level of less than IDR 1,000,000.

### Validity and Reliability Tests

To determine whether the questionnaire items in this study are valid, the rrr-calculated value must be compared with the r-value with r-table. With 150 respondents, the r-table value is obtained from the Pearson Product Moment table using the formula degree of freedom ( $df = n-2$ ), in this case,  $df = 150-2 = 148$  so the  $r\text{-table} = 0,160$ . The results of the validity test indicate that all 27 questionnaire items have r-values greater than the r-table. Therefore, all questionnaire items are considered valid. The reliability test evaluates the consistency of the questionnaire in measuring the influence of various variables in the study. A questionnaire is deemed reliable if the Cronbach's Alpha value exceeds 0.7.

### Normality Test

The normality test in this study is conducted to determine whether the data is normally distributed. A regression model is considered normal if the data follows a normal distribution.



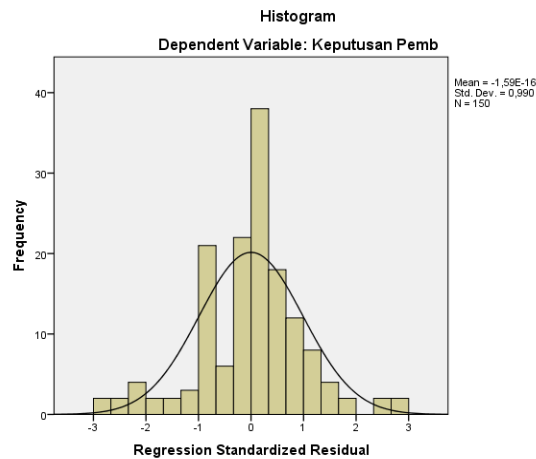


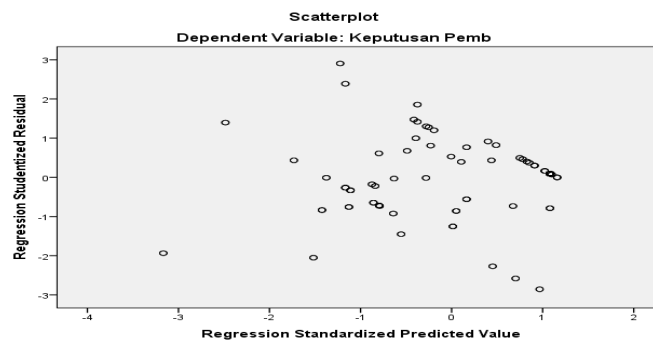
Figure 2. Normality Test Results

Source : SPSS 22 Output

Based on the SPSS output the histogram graph shows a right-skewed distribution pattern, indicating that the data is normally distributed. In the P-Plot diagram, the points closely follow and align with the diagonal line, confirming that the regression model satisfies the normality assumption.

### Heteroscedasticity Test

The heteroscedasticity test aims to determine whether there is an inequality of variance in the residuals from one observation to another in the regression model. In this study, the researcher used The Scatterplot Method to evaluate heteroscedasticity. A good regression model should exhibit homoscedasticity, meaning there is no heteroscedasticity.



Source : SPSS 22 Output

Figure 3. Heteroscedasticity Test Results

Based on the scatterplot shown above, no clear pattern is observed, and the points are randomly distributed above and below the zero point on the Y-axis, indicates that there is no heteroscedasticity in the regression model.

### Multicollinearity Test

The multicollinearity test is conducted to determine whether there is a strong correlation among the independent variables or if no such relationship exists in the regression model. This can be assessed using the Tolerance and Variance Inflation Factor (VIF) methods.



Table 1. Multicollinearity Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7,202	2,977		2,419	,017		
	Customer Review	,053	,111	,045	,476	,635	,507	1,971
	Ease of Transaction	,133	,108	,115	1,233	,219	,520	1,923
	Consumer Confidence	,681	,132	,473	5,179	,000	,543	1,843

Source : SPSS 22 Output

Based on Table 1, it can be concluded that there is no multicollinearity because the tolerance values are greater than 0.10, and the VIF values are less than 10.00.

### Multiple Linear Regression Analysis

#### Coefficient of Determination

This analysis measures how much influence the independent variables have on the dependent variable. The coefficient of determination explains the variation in the dependent variable caused by the independent variables. It is represented by the R-Square or Adjusted R-Square value.

Table 2. Coefficient of Determination Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,773 <sup>a</sup>	,597	,589	2,287

Source : SPSS 22 Output

From Table 2, the R-Square value is 0.597, meaning that the independent variables X1, X2, X3 collectively influence the dependent variable Y by 59.7%. The remaining 40.3% of purchasing decisions are influenced by other factors.

#### F-Test Analysis

The F-test is used to determine whether all independent variables in the model simultaneously influence a dependent variable.

Table 3. F-Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1131,132	3	377,044	72,087	,000 <sup>b</sup>
	Residual	763,641	146	5,230		
	Total	1894,773	149			

Source : SPSS 22 Output

Based on the SPSS test results presented in Table 3, the significance value for the simultaneous effect of Customer Review, Ease of Transaction, and Consumer Trust on Purchase Decisions is  $0.000 < 0.05$ , and the F-calculated value is  $72.087 > F\text{-table } 2.67$ . Thus, it can be concluded that Customer Review, Ease of Transaction, and Consumer Trust collectively influence the Purchase Decision of Halal Products.

### T-Test Analysis

The T-test is conducted to determine the extent to which each independent variable influences the dependent variable in a study.

Table 4. T-Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,839	2,298		1,671	,097
	Customer Review	,156	,081	,132	1,926	,056
	Ease of Transaction	-,053	,086	-,046	-,625	,533
	Consumer Confidence	,912	,078	,735	11,738	,000

Source : SPSS 22 Output

From Table 4 above, it can be concluded as follows: the significance value for the effect of customer reviews on the purchase decision of halal products is  $0.056 > 0.05$ , and the calculated t-value is  $1.926 < \text{the table t-value of } 1.976$ . Therefore, the customer review variable does not affect the purchase decision of halal products. However, at a 10% confidence level, the customer review variable does have an effect on the purchase decision because the significance value of  $0.056 < 0.1$  and the calculated t-value of  $1.926 > \text{the table t-value of } 1.655$ , so hypothesis H1 is accepted.

It is known that the significance value for the influence of transaction convenience on purchasing decisions is  $0.533 > 0.05$  and the t-value is  $-0.046 < t\text{-table } 1.655$ . Therefore, the

variable of transaction convenience does not influence purchasing decisions. Thus, hypothesis H2 is rejected.

It is known that the significance value for the influence of consumer trust on purchasing decisions is  $0.000 < 0.05$  and the t-value is  $11.735 > t\text{-table } 1.976$ . Therefore, the variable of consumer trust influences purchasing decisions. Thus, hypothesis H3 is accepted.

## DISCUSSION

The test results prove that there is a positive and significant relationship between the Customer Review variable and the decision to purchase halal products online. This is evidenced by a significance value at the 10% level for the influence of customer reviews on the decision to purchase halal products online being  $0.056 < 0.1$  and the t-calculated value of  $1.926 > t\text{-table } 1.655$ . Based on the respondent characteristics above, respondents tend to see, read, and compare several customer reviews written by previous buyers.

The test results prove that there is no influence of the Ease of Transaction variable on the decision to purchase halal products online. This is evidenced by the significance value for the influence of ease of transaction on the decision to purchase halal products online being  $0.533 > 0.05$  and the t-calculated value of  $-0.046 < t\text{-table } 1.655$ . Thus, the Ease of Transaction variable does not affect the decision to purchase halal products online. Based on the respondent characteristics above, respondents are predominantly aged 12–25 years, which includes the millennial generation known for being highly adaptive to technological advancements. Therefore, the ease of online transactions does not influence their purchasing decisions. Additionally, they already understand and are familiar with the online transaction process from various sources they have read. Ease of technology or access can cause consumers to act hastily or less carefully in considering their choices. As a result, their purchasing decisions might be more impulsive, leading to dissatisfaction or regret. In some cases, consumers may associate ease of access with mass-produced products or services of lower quality. Consequently, even if a product is easy to obtain, consumers might hesitate to purchase it due to concerns about its quality being inferior to that of products that are harder to access or acquire.

The test results prove that there is a positive and significant influence of the Consumer Trust variable on the decision to purchase halal products online. This is evidenced by the significance value for the influence of consumer trust on the decision to purchase halal products being  $0.000 < 0.05$  and the t-calculated value of  $11.735 > t\text{-table } 1.976$ . Thus, the Consumer Trust variable affects the decision to purchase halal products online. Based on the respondent characteristics above, respondents place significant trust in the Shopee application. They believe that sellers are honest, consistent, capable of serving consumers promptly, and able to provide what consumers

need. The reputation of stores and products, transaction guarantees, and the safeguarding of consumer privacy are factors that enhance consumer trust in the Shopee application. This trust ensures consumers feel secure from fraud when transacting online.

The test results prove that the variables Customer Review, Ease of Transaction, and Consumer Trust have a simultaneous effect. The significance value for the combined influence of customer review, ease of transaction, and consumer trust on purchase decisions is  $0.000 < 0.05$ , and the F-calculated value is  $72.087 > F\text{-table } 2.67$ . Thus, it can be concluded that Customer Review, Ease of Transaction, and Consumer Trust collectively influence the decision to purchase halal products online. The R-Square value of 0.597 indicates that the combined influence of customer review, ease of transaction, and consumer trust on the decision to purchase halal products is 59.7%. Meanwhile, the remaining 40.3% of the purchase decision is influenced by other factors.

## CONCLUSION

Consumer trust plays a crucial role in purchasing decisions for halal products. This trust ensures that the products meet religious standards and values, especially for Muslim consumers. Confidence in the halal status of a product fosters loyalty and satisfaction, which increases the likelihood of repeat purchases and word-of-mouth recommendations. A credible halal certification from a trusted institution is a key factor in building this trust. It assures consumers that the product complies with Shariah principles. Furthermore, trust reduces risk and uncertainty, enabling consumers to make more confident purchasing decisions. Overall, trust in halal products enhances consumer satisfaction and strengthens brand positioning in a competitive market through positive perceptions and increased loyalty.

The findings also highlight that customer reviews play a key role in shaping consumer perceptions of products or services, significantly impacting purchasing decisions. Reviews from other customers provide essential social proof, which is highly influential for prospective buyers. These reviews help consumers build trust in the product or service by showcasing real experiences shared by other users. By relying on this feedback, potential buyers feel more confident in their decision-making process. As a result, customer reviews act as a powerful tool in reducing uncertainty and encouraging consumers to proceed with their purchases.

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