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The influence of online reputation on customer purchasing decision: A study of Shopee users in the special capital region

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Abstract--- This study examines how online reputation influences purchasing decisions on Shopee, a leading e-commerce platform in Indonesia. Online reputation is defined through three components: e-reviews, cash on delivery (COD), and e-trust. Using the Theory of Planned Behavior (TPB), the research explores how attitudes, norms, and perceived behavioral control shape intentions. A quantitative method was applied, with data collected from 321 Shopee users in Jakarta via a structured online survey. Respondents were selected based on prior Shopee experience. The questionnaire, adapted from validated constructs, used a five-point Likert scale. Partial Least Squares Structural Equation Modeling (PLS-SEM) was employed to assess relationships among the variables. Findings show that e-reviews and e-trust significantly influence purchasing decisions. E-reviews act as peer recommendations, while e-trust emerged as the most critical factor, emphasizing trust's role in online transactions. Interestingly, COD showed no impact, possibly due to Jakarta consumers shifting toward digital payments. The study contributes to understanding Indonesian e-commerce behavior and offers practical insights for platforms like Shopee. Enhancing review credibility, simplifying COD, and strengthening consumer trust can boost engagement and conversions. The findings also suggest directions for consumer protection regulations in digital marketplaces.

Keywords--- cash on delivery, e-trust, Jakarta, purchasing decision, Shopee.

Introduction

In recent years, Indonesia's e-commerce sector has grown rapidly, driven by increasing internet access, mobile device use, and a rising middle class (Affifa, 2024). Shopee has emerged as the leading platform, especially in Jakarta, with over 228 million clicks as of February 2024 (Nurhayati-Wolff, 2024; Statista, 2024).

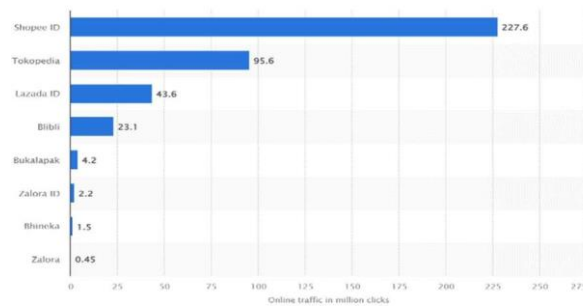


Figure 1. Indonesia's Top 10 Sites in 2024

Shopee's success is supported by user-friendly features and strong consumer trust, particularly due to the Cash on Delivery (COD) system, which reduces perceived risk by allowing payment upon delivery (Salma et al., 2024). The platform's detailed review system also empowers users to assess product quality and seller reliability (Chandra & Nurbasari, 2022). However, skepticism persists due to concerns like product mismatch and delivery failures (Lei, 2019). The shift in consumer behavior and payment methods including the rise of digital payments reflects the evolving nature of online shopping in Indonesia (Wibasuri & Pratisti, 2023). Previously dominant card payments often deterred shoppers due to identity theft risks (Nampira & Chairy, 2024).

Reviews are increasingly crucial: 93% of consumers use them in decision-making, showing their value in reducing perceived risks and building confidence (Chen et al., 2022). Despite this, the specific impact of E-Reviews and COD on purchasing decisions remains underexplored. This study addresses the gap by examining how E-Ratings, E-Reviews, and COD influence consumer trust and purchase decisions on Shopee in Jakarta, expanding upon Utami et al. (2023), who studied similar variables on TikTok Shop. Unlike previous studies, this research treats E-Trust as a dependent variable and applies the Theory of Planned Behavior (TPB) to explore how attitudes, subjective norms, and perceived behavioral control shape buying decisions.

Previous research has highlighted that trust is crucial for online shopping, especially when COD is involved (Frans Sudirjo & Tjahyadi, 2023). Similarly, E-WOM and brand image strongly influence purchase intentions (Stefanny et al., 2024). Understanding these dynamics is essential as consumer expectations evolve in Jakarta's competitive digital market. This study investigates the relationships among E-Ratings, E-Reviews, COD, and E-Trust, and their collective influence on Shopee consumer purchase decisions. The findings will offer

strategic insights for Shopee and other e-commerce platforms in enhancing trust and optimizing user experience in Indonesia's growing online market.

Literature Review

The Theory of Planned Behavior (TPB), developed by Ajzen (1991), offers a robust framework for analyzing consumer behavior in e-commerce and payment choices. TPB suggests that behavioral intention is shaped by attitudes, subjective norms, and perceived behavioral control (LaMorte, 2022). In online commerce, consumers' attitudes such as perceived ease and usefulness of a platform strongly influence buying intentions (Sitohang et al., 2021; Anggraeni, 2023). Subjective norms, including social influence from friends or influencers, also affect consumer choices, particularly for payment methods like COD (Vo et al., 2022; Vandiny et al., 2022).

However, some studies suggest subjective norms are less influential than perceived control (Lim, 2016; Ngo-Thi-Ngoc et al., 2024). Perceived behavioral control encompasses the individual's belief in their ability to perform a behavior, such as completing an online purchase safely (Ajzen, 2020). COD enhances this control by reducing payment-related risks, thus increasing consumers' willingness to engage in e-commerce (Phuong, 2024). This aligns with Dumillah (2021), who emphasized the importance of perceived behavioral control in shaping consumer decisions.

Method

Hypothesis Development

Elang Dimas Aditya et al. (2022) found a positive and significant relationship between online customer reviews and purchase intentions, suggesting that positive social media comments can drive consumers to buy. This supports prior studies showing that online reviews influence consumer behavior. Fachmi & Sinau (2022) also confirmed that the content and credibility of reviews, especially when combined with influencer marketing, boost consumer confidence and purchase intentions. Likewise, Bo et al. (2023) demonstrated that mixed signals in online reviews affect consumer behavior, particularly for consumers without prior purchase plans.

H1: E-reviews positively and significantly influence purchasing decisions.

Sudung Simatupang et al. (2023) emphasized COD's role in increasing consumer trust, especially among users lacking access to electronic payments. COD also offers convenience, as noted by Utami et al. (2023). Vandiny et al. (2022) highlighted COD's appeal due to perceived control and security.

H2: The COD system positively and significantly influences purchasing decisions.

E-trust reduces uncertainty and builds consumer confidence (Utami et al., 2023). Ramadhan et al. (2021) and Ha et al. (2023) affirmed that trust directly enhances purchase intentions and mediates the relationship between reputation and online purchasing.

H3: E-trust positively and significantly influences purchasing decisions.

Research Framework

The research framework for this study can be developed based on the formulated hypotheses and is illustrated in Figure

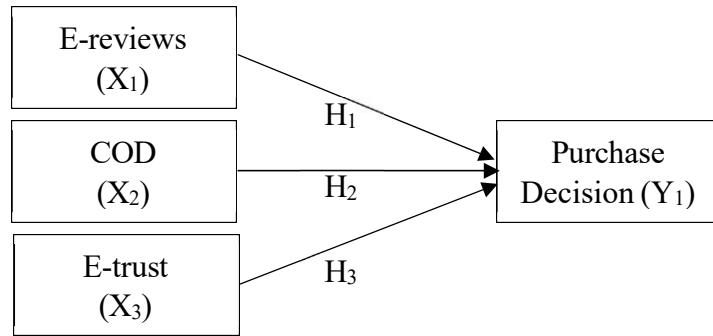


Figure 2. Research Framework

This study adopts a quantitative approach using an online structured questionnaire based on Likert scales to collect data anonymously. The instrument is designed following Sekaran and Bougie (2020) and includes closed-ended questions to measure respondents' perceptions of E- Reviews, COD, E-Trust, and Purchase Decision. The research will be conducted from January to March 2025 in DKI Jakarta. Data collection will be done online via platforms like WhatsApp, Instagram, and TikTok using Google Forms to ensure ease of access and wider reach.

The target population consists of Shopee users in DKI Jakarta. Using purposive non- probability sampling, the sample includes Indonesian citizens who actively use Shopee and have made at least one COD purchase. Based on Hair et al. (2018), with 25 indicators, a minimum of 250 respondents is required (10×25). To enhance reliability, the sample size is set at 300 respondents. This study includes three independent variables E-Reviews (RV), Cash on Delivery (COD), and E-Trust (TR) and one dependent variable Purchase Decision (PD). Measurement items are adapted from previous studies (e.g., Utami et al., 2023; Elang Dimas Aditya et al., 2022) and tailored to the Indonesian e-commerce context.

Multiple linear regression analysis is used to examine the influence of independent variables on the purchase decision. This method allows simultaneous assessment of the predictors' effects on consumer buying behavior. The following statistical methods will be applied:

1. Validity & Reliability: Validity is assessed via outer loadings (>0.7) and AVE (>0.5); reliability is tested using Cronbach's Alpha (>0.7).
2. Descriptive Statistics: Used to summarize the central tendencies and dispersion of data (mean, median, SD).
3. Linearity Test: Assesses whether relationships between variables are linear (p > 0.05 indicates linearity).

4. Heteroscedasticity Test: Uses Glejser test and scatterplot; $p > 0.05$ indicates homoscedasticity.
5. Normality Test: Kolmogorov-Smirnov (K-S test); $p > 0.05$ indicates normal distribution.
6. Multicollinearity Test: Variance Inflation Factor ($VIF < 5$) confirms absence of multicollinearity.
7. F-Test: Tests the overall significance of the regression model ($p < 0.05$ indicates significance).

T-Test: Tests individual significance of predictors ($p < 0.05$ indicates significance). Contains the research chronological, including research design, research procedure, how to test and data acquisition. The description of the course research should be supported by references.

Results

The questionnaire was pre-tested on 106 respondents using SmartPLS to assess its validity and reliability. This step ensured the instrument could accurately and consistently measure the intended variables. The results are presented in Table 1.

Table 1. Pre-Test Validity and Reliability

	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)
RV	0.729	0.645	0.823	0.486
COD	0.934	0.944	0.948	0.751
TR	0.876	0.885	0.906	0.470
PD	0.597	0.882	0.899	0.563

Table 1. shows that COD and PD have AVE values above 0.5, indicating good convergent validity (Hair et al., 2010). However, RV and TR fall below this threshold, suggesting weak validity. Additionally, RV's Composite Reliability and PD's Cronbach's Alpha are below 0.7, pointing to low internal consistency. Removing indicators with outer loadings below 0.7 is recommended to improve reliability and validity.

Table 2. Outer Loadings Before Removal (n=106)

	E-Review	Cash Delivery	onE-Trust	Purchasing Decision
RV1	0.428			
RV2	0.372			
RV3	0.767			
RV4	0.735			
RV5	0.718			
RV6	0.717			
RV7	0.737			
COD1		0.543		

	E-Review	Cash Delivery	onE-Trust	Purchasing Decision
COD2		0.541		
COD3		0.908		
COD4		0.880		
COD5		0.892		
COD6		0.833		
TR1			0.478	
TR2			0.518	
TR3			0.812	
TR4			0.856	
TR5			0.799	
TR6			0.750	
TR7			0.778	
PD1				0.579
PD2				0.649
PD3				0.791
PD4				0.808
PD5				0.804
PD6				0.818
PD7				0.769

Most outer loadings exceed the recommended 0.7, indicating high item reliability. However, items RV1 (0.428), RV2 (0.372), COD1 (0.543), COD2 (0.541), TR1 (0.478), TR2 (0.518), and PD1 (0.579) fall below 0.6 and are considered weak. According to Hair et al. (2010), loadings between 0.6 and 0.7 can be acceptable if the model is otherwise reliable and valid, but items below 0.6 should be removed. Therefore, RV1, RV2, COD1, COD2, TR1, TR2, and PD1 were deleted.

Table 3. Outer Loadings After Removal (n=106)

	E-Review	Cash on Delivery	E-Trust	Purchasing Decision
RV1	0.920			
RV2	0.743			
RV3	0.905			
RV4	0.854			
RV5	0.885			
COD1		0.925		
COD2		0.934		
COD3		0.932		
COD4		0.912		
TR1			0.881	
TR2			0.915	
TR3			0.898	
TR4			0.869	
TR5			0.819	
PD1				0.884
PD2				0.900
PD3				0.926

	E-Review	Cash on Delivery	E-Trust	Purchasing Decision
PD4				0.939
PD5				0.902

Table 3. shows the outer loadings after removing low-performing items. All loadings now exceed the 0.7 threshold, indicating strong indicator reliability and improved measurement quality. The constructs E-Review, Cash on Delivery, E-Trust, and Purchasing Decision have outer loadings between 0.743 and 0.939, demonstrating high convergent validity. Following this refinement, Table 4.4 shows AVE values above 0.5 and Cronbach's Alpha above 0.7, confirming the constructs' validity and reliability (Hair et al., 2010; Tavakol & Dennick, 2011).

Table 4. Final Validity and Reliability

	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)
RV	0.913	0.924	0.936	0.746
COD	0.944	0.951	0.960	0.857
TR	0.924	0.924	0.943	0.769
PD	0.948	0.948	0.960	0.829

Based on Table 4, all item loadings exceed 0.7, indicating strong reliability. After removing low-loading items, the AVE and Composite Reliability values for all constructs surpass the minimum thresholds, confirming good convergent validity for E-Review, Cash on Delivery, E-Trust, and Purchase Decision. These constructs are now suitable for further analysis.

Table 5. Discriminant Validity Fornell-Larcker Criterion

	Cash on Delivery	E-Review	E-Trust	Purchase Decision
COD	0.926			
RV	0.556	0.864		
TR	0.706	0.795	0.877	
PD	0.645	0.810	0.826	0.910

According to Hair et al. (2011), discriminant validity is established when a construct's AVE exceeds its highest squared correlation with other constructs. As shown in Table 5, all variables meet this criterion. The Fornell-Larcker test confirms discriminant validity, as the square root of each AVE is greater than its corresponding inter-construct correlations.

This study uses Composite Reliability and Cronbach's Alpha to assess internal consistency. While Composite Reliability is preferred, both measures are reported. According to Hair et al. (2019), values between 0.70 and 0.90 indicate good reliability. As shown in Table 4.4, all constructs E-Review, Cash on Delivery, E-Trust, and Purchase Decision exceed the 0.70 threshold, confirming strong internal consistency and reliability of the measurement model. The demographic

section aimed to provide an overview of the respondents, covering their Shopee usage, shopping frequency, gender, age, and occupation.

Table 6. Demographics Profile

Gender	Percentage
Male	24.9%
Female	75.1%
Age	Percentage
<18 Years Old	5.9%
18 - 25 Years Old	80.7%
26 - 35 Years Old	6.2%
>35 Years Old	7.2%
Occupation	Percentage
Students	7.5%
College Students	66.4%
Private Sector Employee	12.5%
Civil Servants (Government employees)	3.1%
Entrepreneurs	1.6%
Housewives	2.8%
Freelance	3.7%
Contract Staff	0.9%
Working Student	0.3%
Police	0.3%
Doctors	0.3%

Demographic data collected at the start of the survey included gender, age, and occupation. As shown in Table 4.6, 75.1% of respondents were female and 24.9% male. Most participants (80.7%) were aged 18–25, followed by 7.2% over 35, 6.2% aged 26–35, and 5.9% under 18. The majority were college students (66.4%), with private sector employees (12.5%) and high school students (7.5%) following. Other occupations included freelancers (3.7%), civil servants (3.1%), doctors (2.8%), entrepreneurs (1.6%), housewives (0.9%), and small proportions of contract staff, working students, and police officers (each 0.3%).

Table 7. Descriptive Statistic Variable

	Mean	Median	Min	Max	Aggregate Mean
RV1	4.53	5.00	1	5	4.36
RV2	4.20	4.00	1	5	
RV3	4.49	5.00	1	5	
RV4	4.38	5.00	1	5	
RV5	4.20	4.00	1	5	
COD1	3.63	4.00	1	5	

	Mean	Median	Min	Max	Aggregate Mean
COD2	3.76	4.00	1	5	3.75
COD3	3.77	4.00	1	5	
COD4	3.84	4.00	1	5	
TR1	4.08	4.00	2	5	4.07
TR2	4.00	4.00	1	5	
TR3	3.98	4.00	1	5	
TR4	3.92	4.00	1	5	
TR5	4.38	5.00	1	5	
PD1	4.11	4.00	2	5	4.26
PD2	4.17	4.00	1	5	
PD3	4.20	4.00	1	5	
PD4	4.30	4.00	1	5	
PD5	4.43	5.00	1	5	

Most Shopee users in DKI Jakarta expressed a favorable view of the platform's reputation. RV1 to RV4 scored averages between 4.20 and 4.53, with medians mostly at 5.00, indicating a strong perceived reputation. For the COD (Cash on Delivery) method, average scores ranged from 3.63 to 3.84, with medians at 4.00. This shows generally positive attitudes toward COD as a payment option. Trust in Shopee was also high, with trust variables averaging between 3.92 and 4.38, and TR5 having the highest score (avg 4.38, median 5.00), indicating a strong trust level among users. Purchase Decision variables showed strong results as well, with averages between 4.11 and 4.43. PD5 received the highest average (4.43) and median (5.00), reflecting users' favorable purchasing behavior. Overall, the findings suggest that Shopee's positive online reputation through trust, COD, and user reviews significantly influences customer purchasing decisions.

Main Survey Analysis

Table 8. Result of Measurement Model (n = 297)

Variable Measurement		Outer Loading	Composite Reliability	ρ_A	Cronbach's Alpha	Variance Extracted	VIF
		d (AVE)					
E-Review	RV1	0.829	0.913	0.884	0.881	0.678	2.201
	RV2	0.763					1.758
	RV3	0.850					2.391
	RV4	0.853					2.397
	RV5	0.818					2.107
E-Trust	TR1	0.854	0.900	0.862	0.860	0.644	2.436
	TR2	0.837					2.167
	TR3	0.837					2.220
	TR4	0.769					1.913
	TR5	0.705					1.435
COD	COD1	0.886	0.929	0.900	0.898	0.766	2.743
	COD2	0.891					2.707
	COD3	0.881					2.558
	COD4	0.842					2.126
Purchase Decision	PD1	0.785	0.915	0.885	0.884	0.683	1.983
	PD2	0.849					2.434
	PD3	0.838					2.270
	PD4	0.844					2.396
	PD5	0.814					2.089

Based on Table 8, Hair et al. (2011) recommends a minimum outer loading of 0.70 to ensure item reliability. All items in this study, measured across 297 respondents, exceeded this threshold (0.705 - 0.886), confirming strong indicator reliability for E-Review, E-Trust, COD, and Purchase Decision. Composite Reliability values ranged from 0.900 to 0.929, while Cronbach's Alpha and ρ_A values (0.860 - 0.915 and 0.862 - 0.900, respectively) further supported internal consistency. AVE values (0.644 - 0.766) were above 0.5, confirming good convergent validity. Additionally, all VIF values (1.435 - 2.743) were well below the critical level of 5, indicating no multicollinearity issues.

The Average Variance Extracted (AVE) is essential for validating the questionnaire, with a threshold of 0.50 indicating that a construct explains over 50% of the variance in its indicators. This is a critical criterion for construct validity (Hair et al., 2011).

Table 9. Result of Discriminant Validity (n=297)

	Cash on Delivery	E-Review	E-Trust	Purchase Decision
Cash on Delivery	0.875			
E-Review	0.455	0.823		
E-Trust	0.537	0.683	0.802	
Purchase Decision	0.498	0.765	0.796	0.827

Table 9 shows high discriminant validity based on the Fornell-Larcker Criterion, as the square root of each construct's AVE (diagonal values) exceeds its correlations with other constructs. This confirms that each variable is more closely related to its own indicators than to others, supporting discriminant validity for all study variables.

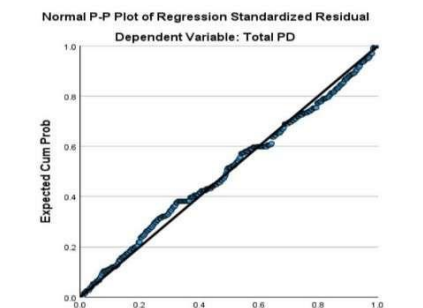


Figure 3. Normality Test

The Normal P-P Plot was used to evaluate the normality of residuals in the regression model for Total Purchase Decision. The points closely follow the diagonal reference line, indicating that the residuals are approximately normally distributed. Only minor deviations are observed in the central and extreme areas, suggesting that the assumption of normality is sufficiently met for regression analysis.

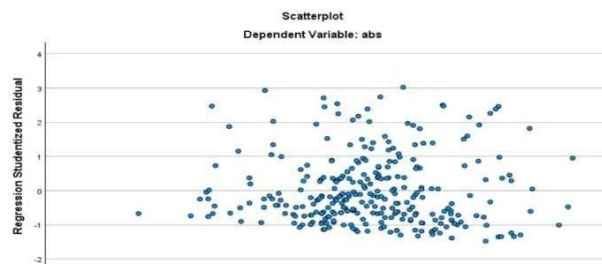


Figure 4. Scatterplot of Heteroscedacity

To assess the presence of heteroscedasticity in the regression model, a scatter plot of the regression studentized residuals against the predicted values was examined. The plot reveals that the residuals are randomly and evenly dispersed around the horizontal axis, without forming any discernible pattern such as a funnel, cone, or other systematic shape. This indicates that the variance of the

residuals remains constant across all levels of predicted values. Therefore, there is no indication of heteroscedasticity, and the assumption of homoscedasticity is deemed to be satisfied.

Table 10. Pearson and Correlation

	PD	RV	COD	TR
PD	1	0.597**	0.324**	0.582**
RV	0.597**	1	0.513**	0.639**
COD	0.324**	0.513**	1	0.453**
TR	0.582**	0.639**	0.453**	1

Pearson correlation analysis was conducted to examine the relationships among E- Review (RV), Cash on Delivery (COD), E-Trust (TR), and Purchase Decision (PD) using data from 297 respondents. Results showed all variables were significantly correlated at the 0.01 level (2-tailed). E-Review was positively correlated with Purchase Decision ($r = 0.597$), COD ($r = 0.513$), and E-Trust ($r = 0.639$). E-Trust also correlated strongly with Purchase Decision ($r = 0.582$), while COD correlated with both E-Trust ($r = 0.453$) and Purchase Decision ($r = 0.324$). These findings support the proposed model, confirming that E-Review, COD, and E-Trust significantly influence purchase decisions on Shopee.

The Variance Inflation Factor (VIF) assesses multicollinearity among predictors by measuring how much the variance of a regression coefficient is inflated due to inter-correlation. According to Hair et al. (2019), VIF values below 3 indicate low collinearity, values between 3 and 5 suggest moderate collinearity, and values above 5 may signal problematic multicollinearity. As shown in Table 8, all VIF values for items under E-Review (RV1–RV5), E-Trust (TR1–TR5), COD (COD1–COD4), and Purchase Decision (PD1–PD5) fall below the conservative threshold of 3, ranging from 1.435 (TR5) to 2.743 (COD1), indicating no multicollinearity concerns in the model.

Table 11. R-Square

	R-Square	R-Square Adjust
Purchase Decision	0.727	0.724

Table 11 shows an R Square value of 0.727, indicating that 72.7% of the variance in Purchase Decision is explained by the independent variables. The Adjusted R Square is slightly lower at 0.724, accounting for the number of predictors to avoid overfitting. This strong R Square suggests that the model fits the data well and that the selected variables significantly contribute to explaining Purchase Decision. However, 27.3% of the variance remains unexplained, implying that other influential factors were not included in the model. Overall, the results support the relevance of the conceptual framework.

Table 12. F-Test Results

	Model	Sum of Squares	df	Mean Squar	F	Sig.
1	Regression	44.628	3	14.876	93.277	<.001 ^b
	Residual	46.090	289	0.159		
	Total	90.719	291			

The F-test results from the ANOVA table ($F = 93.277$, $p < .001$) indicate that the regression model significantly fits the data. This means the independent variables Total TR, Total COD, and Total RV jointly explain a substantial portion of the variance in Total PD. With a p-value well below 0.001, the null hypothesis is rejected, confirming that the independent variables have a meaningful impact on the dependent variable. The calculated F-value (93.277) far exceeds the critical value of 2.645 ($df = 3, 289$), further validating the model's predictive strength. Additionally, the large difference between the Mean Square Regression (14.876) and Mean Square Residual (0.159) reinforces the model's effectiveness in explaining variations in Purchase Decision.

Table 13. Path Analysis

Path	Original Sample (O)	T Table	T Statistics (O/STDEV)	P Values	Result
RV → PD	0.408		5.488	0.000	Supported
COD → PD	0.049	1.967	1.036	0.301	Not Supported
TR → PD	0.491		5.739	0.000	Supported

Table 14. Constant Value

Model	Unstandardized Coefficient
1	2.016
2	3.549
3	1.896

Path analysis revealed the influence of external factors on the internal factor. As shown in Table 13 both E-Review and E-Trust significantly affect Purchase Decision, with p-values below 0.05. E-Trust has the strongest impact, with a standardized coefficient (β) of 0.491 and a t-value of 5.739, indicating a medium-to-large effect size according to Cohen's criteria. E-Review also positively influences Purchase Decision, with $\beta = 0.408$ and a t-value of 5.488. However, Cash on Delivery (COD) does not significantly affect Purchase Decision, as its p-value is 0.301 and t-value 1.036, below the 1.96 threshold for 95% confidence. Therefore, only E-Review and E-Trust are significant predictors in the model. The regression equations for the relationship between each independent variable and Purchase Decision (PD) are as follows:

Model 1: E-Review → Purchase Decision

Purchase Decision = $2.016 + 0.408 \times (\text{E-Review})$ Purchase Decision = $2.016 + 0.408 \times (\text{E-Review})$ Significant at 95% confidence level

This model shows that each one-unit increase in E-Review corresponds to a 0.408 unit increase in Purchase Decision. The positive coefficient indicates that more informative and favorable online reviews are associated with a higher likelihood of consumers making a purchase.

Model 2: Cash on Delivery (COD) → Purchase Decision

Purchase Decision = $3.549 + 0.049 \times (\text{COD})$ Purchase Decision = $3.549 + 0.049 \times (\text{COD})$ Not significant

The coefficient for COD (0.049) is statistically insignificant, with a t-statistic of 1.036 and a p-value of 0.301 (both exceeding the 0.05 threshold). This suggests COD has little influence on consumer purchase decisions in this study. The intercept value (3.549) indicates a baseline level of purchase intention independent of COD. The low impact may be due to widespread use of digital payments in the Special Capital Region, reducing reliance on COD.

Model 3: E-Trust → Purchase Decision Purchase Decision = $1.896 + 0.491 \times (\text{E-Trust})$ Purchase Decision = $1.896 + 0.491 \times (\text{E-Trust})$ Significant at 95% confidence level

This model indicates that a one-unit increase in E-Trust results in a 0.491 unit increase in Purchase Decision. The significant positive effect underscores the importance of trust in the platform or seller as a key driver for consumers' purchasing behavior.

This study employed a t-test to examine the impact of each independent variable on the dependent variable. The hypotheses tested were:

H_0 : The independent variable does not significantly affect the dependent variable.

H_a : The independent variable significantly affects the dependent variable.

To accept H_a , two conditions must be met: the t-statistic must exceed the critical t-value, and the p-value must be below 0.05. At a 95% confidence level with 297 degrees of freedom, the critical t-value is 1.967.

Results show that E-Review (RV) significantly affects Purchase Decision (PD) with a t-statistic of 5.488 and p-value of 0.000. E-Trust (TR) has the strongest effect, where a one-unit increase in E-Trust corresponds to a 0.491 increase in Purchase Decision, supported by a t-statistic of 5.739 and p-value of 0.000. In contrast, Cash on Delivery (COD) does not significantly impact Purchase Decision, with a coefficient of 0.049, t-statistic of 1.036 (below 1.967), and p-value of 0.301.

Discussion

H_0 : $\beta_1 = 0$, E-Review does not significantly influence Purchase Decision H_1 : $\beta_1 \neq 0$, E-Review significantly influences Purchase Decision

The results in Table 13 show that E-Review (RV) has a positive and significant effect on Purchase Decision (PD). The standardized coefficient (β) is positive, the t-statistic (5.488) exceeds the critical t-value (1.968, $df=297$, $\alpha=0.05$), and the p-value is below 0.05. Therefore, H_0 is rejected and H_1 accepted. Positive e-reviews, especially on platforms like Shopee, enhance consumer confidence and influence

purchase decisions. This aligns with findings by Aditya et al. (2022), Fachmi & Sinau (2022), and Bo et al. (2023), who emphasize that detailed and credible online reviews bridge the product-experience gap in e-commerce.

$H_0: \beta_2 = 0$, COD does not significantly affect Purchase Decision $H_1: \beta_2 \neq 0$, COD significantly affects Purchase Decision

The analysis indicates that Cash on Delivery (COD) does not significantly influence Purchase Decision. Since the t-statistic (1.036) is below the critical value and the p-value (0.173) exceeds 0.05, H_0 is not rejected. Although COD is widely used, its impact is diminished in urban areas like the Special Capital Region where digital payments and e-wallets are prevalent. This contrasts with Simatupang et al. (2023), Utami et al. (2023), and Vandiny et al. (2022), but supports Mahardika and Anggraeni (2023), who also found limited influence of COD on purchase behavior.

$H_0: \beta_3 = 0$, E-Trust does not significantly affect Purchase Decision $H_1: \beta_3 \neq 0$, E-Trust significantly affects Purchase Decision

E-Trust (TR) shows the strongest impact on Purchase Decision with a t-statistic of 5.739, exceeding the critical value, and a p-value below 0.05. Thus, H_0 is rejected and H_1 accepted. Consumers are more likely to complete purchases when they trust the platform, its security, and customer support. This finding corroborates Ramadhan et al. (2021), Utami et al. (2023), and Ha et al. (2023), highlighting trust as a crucial factor in online buying decisions amid uncertainties in e-commerce.

Conclusion

This study investigated how e-reviews, Cash on Delivery (COD), and e-trust influence Shopee users' purchasing decisions in Jakarta, using the Theory of Planned Behavior and PLS- SEM analysis on 297 responses. Results showed that e-reviews and especially e-trust significantly affect purchase decisions, while COD had no significant impact, likely due to growing trust in digital payments among urban users. Theoretically, this highlights trust as a key factor in digital consumer behavior, suggesting future models should distinguish between traditional payment controls like COD and modern digital options. Practically, Shopee and sellers should enhance review credibility, maintain COD for specific users but focus on secure digital payments, and prioritize building consumer trust through platform security and clear policies. Future research should explore diverse regions, compare different e-commerce platforms, include additional variables like perceived risk and delivery speed, and apply longitudinal or mixed methods to better understand evolving consumer behavior. Overall, online reputation strongly shapes e-commerce decisions, with trust and reviews driving purchases more than payment methods in today's digital marketplace.

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