



## The Influence of Online Customer Reviews and Rating Perceptions on Intention to Buy in Housewives of Shopee Users

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### Abstract

**Introduction/Main Objectives:** E-commerce marketplaces increasingly rely on user-generated information cues particularly online customer reviews and star ratings to reduce uncertainty and shape consumer decision-making. This study examines how Online Customer Reviews (OCR) and Rating Perceptions (RP) influence Intention to Buy (PI) among housewives who use Shopee, a segment often responsible for household purchasing decisions and budgeting.

**Background Problems:** Despite extensive use of reviews and ratings on Shopee, it remains unclear whether housewives' purchase intention is driven more by review content, rating cues, or their combined (interaction) effect.

**Research Methods:** A quantitative, cross-sectional survey design was employed and analyzed using PLS-SEM (SmartPLS 4.0). The measurement and structural models were evaluated using standardized PLS estimation and bootstrapping with 5,000 subsamples (two-tailed,  $\alpha = 0.05$ ) to test path significance and confidence intervals.

**Finding/Results:** Bootstrapping results indicate that OCR has a significant positive effect on PI ( $\beta = 0.4577$ ;  $t = 5.0052$ ;  $p = 0.000001$ ; 95% CI [0.2475, 0.6111]) and RP also has a significant positive effect on PI ( $\beta = 0.3613$ ;  $t = 4.5139$ ;  $p = 0.000007$ ; 95% CI [0.2082, 0.5224]). The interaction effect (OCR $\times$ RP  $\rightarrow$  PI) is not significant ( $\beta = -0.0347$ ;  $t = 0.9464$ ;  $p = 0.3440$ ; 95% CI [-0.1119, 0.0300]). The model explains substantial variance in PI ( $R^2 = 0.737$ ; Adjusted  $R^2 = 0.733$ ) with acceptable fit (SRMR = 0.0689 saturated; 0.0659 estimated; NFI  $\approx$  0.84–0.85).

**Conclusion:** The main take-home message is that reviews and ratings independently increase housewives' intention to buy on Shopee, but they do not reinforce each other through a synergistic interaction. Practically, sellers and platforms should prioritize improving review informativeness and maintaining rating credibility, as both cues materially support purchase intention.

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**Keywords:** Online customer reviews; Rating perceptions; Purchase intention; PLS-SEM; Bootstrapping



## Introduction

The increasing use of e-commerce platforms has fundamentally changed how consumers search for information and make purchasing decisions, especially among housewives who often manage household consumption and budgeting (Mubarok et al., 2023; Oktaviani & Prasetyo, 2025). On platforms such as Shopee, online customer reviews and product ratings provide electronic word of mouth (e-WOM) that helps reduce uncertainty and perceived risk before buying (Ilhamalimy & Ali, 2021; Nadeak et al., 2023). Empirical studies consistently show that online customer reviews and ratings significantly influence consumer trust, purchase intentions, and purchasing decisions on various e-commerce platforms, including Shopee (Algifani et al., 2025; Mubarok et al., 2023; Oktaviani & Prasetyo, 2025). However, much of this research focuses on general online consumers or specific product categories, with relatively limited attention to housewives as a strategic consumer group in Southeast Asian marketplaces such as Shopee.

Housewives typically show high involvement in evaluating product quality, price, and suitability for family needs, which makes them likely to rely on detailed review content and aggregated ratings as diagnostic cues in their decision-making process (Ahn & Lee, 2024; Oktaviani & Prasetyo, 2025). Prior research indicates that the valence, credibility, and perceived usefulness of reviews, as well as the consistency between ratings and actual product performance, play an important role in shaping purchase intentions (Ahn & Lee, 2024; Gambo & Özad, 2021; Oktaviani & Prasetyo, 2025). Online ratings summarize collective experiences into an easily understood numerical indicator and can reinforce or weaken the persuasive impact of textual reviews (Algifani et al., 2025; Mubarok et al., 2023). Nevertheless, questions remain regarding how these review and rating signals are interpreted by housewives who use Shopee and to what extent they translate into an intention to buy.

In the Indonesian context, Shopee has become one of the most widely used e-marketplaces, with high usage intensity among urban consumers for daily and household needs (Ilhamalimy & Ali, 2021; Oktaviani & Prasetyo, 2025). This environment provides a relevant setting to examine how housewives interpret online customer reviews and ratings when making purchase decisions for household products. Understanding their perception patterns is important because housewives often act as primary decision makers, and their purchasing behavior directly affects household welfare and sellers' marketing effectiveness (Gambo & Özad, 2021; Ilhamalimy & Ali, 2021). Although previous studies in Indonesia have examined the influence of online customer reviews, ratings, and trust on purchase intention or purchasing decisions among Shopee users, they rarely distinguish the specific characteristics and decision-making tendencies of housewives as a separate segment (Ilhamalimy & Ali, 2021; Mubarok et al., 2023).

Given these gaps, there is a need for research that focuses explicitly on housewives who use Shopee, analyzing how their perceptions of online reviews and ratings shape their intention to buy. Such research can enrich the literature on online consumer behavior by integrating demographic roles (housewives) with digital information cues (reviews and ratings) in an e-commerce context (Ahn & Lee, 2024; Ilhamalimy & Ali, 2021). It can also provide practical implications for sellers and platform managers in designing review management strategies, rating systems, and communication approaches that are more responsive to the information needs and risk perceptions of housewives (Algifani et al., 2025; Oktaviani & Prasetyo, 2025). Therefore, this study aims to analyze the influence of online customer reviews and rating perceptions on intention to buy among housewives who are active Shopee users.

Online customer reviews serve as a primary source of electronic word-of-mouth (e-WOM) that shapes consumer perceptions and decision-making in e-commerce environments (Algifani et al., 2025; Oktaviani & Prasetyo, 2025). Housewives, as primary household purchasers, exhibit

heightened sensitivity to review content due to their focus on product reliability and family suitability, leading to stronger influences on their buying intentions (Ilhamalimy & Ali, 2021). Empirical evidence from Shopee studies confirms that positive review valence, credibility, and usefulness directly enhance purchase intentions by building trust and reducing perceived risk (Ahn & Lee, 2024; Mubarok et al., 2023).

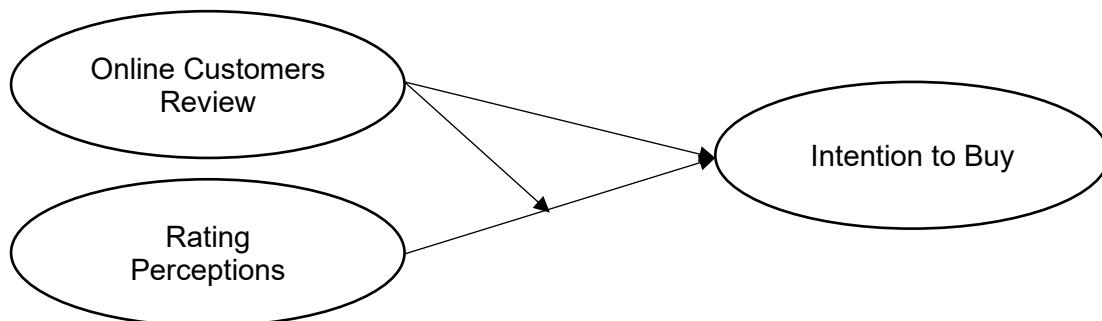
H1: Online customer reviews have a significant positive effect on purchase intention among housewives who use Shopee.

Product ratings provide aggregated, numerical signals of collective consumer experiences, acting as diagnostic cues that simplify evaluation for time-constrained shoppers like housewives (Algifani et al., 2025). Ratings influence perceived product quality and consistency, with high scores reinforcing confidence in purchase decisions, as demonstrated in Indonesian e-marketplace research (Ilhamalimy & Ali, 2021; Mubarok et al., 2023). Housewives particularly value rating consistency across similar products for household needs, amplifying their impact on behavioral intentions.

H2: Rating perceptions have a significant positive effect on purchase intention among housewives who use Shopee.

The combined effect of reviews and ratings often proves stronger than either alone, as textual narratives complement numerical summaries to create comprehensive information processing (Ahn & Lee, 2024; Nadeak et al., 2023). Studies on Shopee users show synergistic interactions where credible reviews bolster rating trustworthiness, particularly among risk-averse demographics (Oktaviani & Prasetyo, 2025). For housewives managing budgets and quality, this interplay enhances overall persuasion toward purchase.

H3: There is a significant positive interaction effect between online customer reviews and rating perceptions on purchase intention among housewives who use Shopee.



**Figure 1 Conceptual Framework**

Source: Author's Work, 2026

## Research Methods

This study employs a quantitative approach with an explanatory design to examine the causal relationships between online customer reviews, rating perceptions, and purchase intention among Shopee-using housewives. Following established practices in similar e-commerce research, a cross-sectional survey method was used to collect primary data at a single point in time (Algifani et al., 2025; Oktaviani & Prasetyo, 2025). The design allows for hypothesis testing through structural equation modeling, ensuring reproducibility by detailing all instruments, sampling, and analysis steps as outlined below.

The target population comprises active Shopee users who are housewives (married women primarily managing household purchases) aged 25–50 years residing in urban areas of Surabaya, Indonesia, with at least six months of Shopee shopping experience. This aligns with demographic criteria used in prior Shopee studies targeting household decision-makers (Pinareswati et al., 2023; Riyadini & Krisnawati, 2022). A non-probability purposive sampling technique was applied, selecting 200 respondents based on the criteria above, consistent with sample sizes in analogous PLS-SEM analyses (e.g.,  $n=170\text{--}410$ ) for adequate statistical power (Algifani et al., 2025; Mubarok et al., 2023).

Primary data were gathered via a self-administered online questionnaire distributed through Google Forms and shared via WhatsApp groups, Facebook communities for Surabaya housewives, and Shopee user forums from January 15–30, 2026. The instrument used a 5-point Likert scale (1=strongly disagree to 5=strongly agree) for all constructs, adapted and validated from prior studies for cultural and contextual fit. Key measures include: (1) Online customer reviews (5 items on valence, usefulness, credibility;  $\alpha=0.87$  from Firjatillah & Rachmawati, 2023); (2) Rating perceptions (4 items on diagnosticity, consistency, trustworthiness;  $\alpha=0.89$  from Algifani, 2025); (3) Purchase intention (4 items from standard scales;  $\alpha=0.91$  from Oktaviani & Prasetyo, 2025). Demographic items (age, income, Shopee usage frequency) were included. A pilot test ( $n=30$ ) confirmed content validity ( $CVR>0.70$ ) and reliability (Cronbach's  $\alpha>0.80$ ).

**Table 1 Operationale Variable**

Variable	Indicator	Definition	Measurement Scale	Source
Online Customer Reviews (Independent, X1)	Valence & Usefulness (5 items)	Consumer-generated textual feedback perceived as helpful for product evaluation	5-point Likert (1=strongly disagree, 5=strongly agree)	Adapted from Nadeak et al. (Nadeak et al., 2023); Hennig-Thurau et al. (2004)
	OCR1	Online reviews provide sufficient information about product quality		
	OCR2	Positive reviews increase my confidence in buying the product		
	OCR3	I trust reviews written by other Shopee customers		
	OCR4	Detailed reviews help me compare product alternatives		
Rating Perceptions (Independent, X2)	OCR5	Negative reviews make me reconsider my purchase		Adapted from Algifani (2025); Cheung & Thadani (2012)
	Diagnosticity & Trustworthiness (4 items)	Consumer interpretation of numerical star ratings as reliable quality signals		
	RP1	High star ratings indicate good product performance		
	RP2	Consistent ratings across similar products build my trust		
	RP3	Ratings from many reviewers are more credible		

Purchase Intention (Dependent, Y)	RP4	Low ratings signal potential product problems	Adapted from Oktaviani & Prasetyo (2025); Dodds et al. (1991)
	Behavioral Intention (4 items)	Likelihood of buying the product based on review/rating exposure	
	PI1	I intend to purchase this product after reading the reviews	
	PI2	I would recommend this product to other housewives	
	PI3	The probability of me buying this product is high	
Interaction Term (X1×X2)	PI4	My willingness to buy this product has increased	Hair et al. (2019); Algifani (2025)
	Moderation effect	Combined influence of reviews and ratings	
		Computed as product of latent variable scores in PLS-SEM	

Source: Author's Work, 2026

Respondents accessed the questionnaire link after confirming eligibility via screening questions. Informed consent was obtained on the first page, emphasizing anonymity and voluntary participation. Data collection followed ethical guidelines from the American Psychological Association, with reminders sent after one week to boost response rates. Incomplete responses (n<1%) were excluded, yielding 204 valid cases.

Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0 software, suitable for predictive modeling and smaller samples in exploratory consumer behavior research (Hair et al., 2019; Algifani, 2025). The two-stage process included: (1) Measurement model assessment (outer model: indicator loadings>0.70, AVE>0.50, composite reliability>0.70, discriminant validity via HTMT<0.85, Fornell-Larcker criterion); (2) Structural model evaluation (path coefficients, R<sup>2</sup>, f<sup>2</sup> effect sizes, predictive relevance Q<sup>2</sup>, bootstrapping with 5,000 subsamples for significance at p<0.05). Common method bias was checked via Harman's single-factor test (<50% variance). All steps ensure replicability, as demonstrated in Shopee-focused studies (Oktaviani & Prasetyo, 2025; Sari & Nugroho, 2024).

## Result

### Model Estimation Procedure

The data were analyzed using PLS-SEM in SmartPLS 4.0. Hypothesis testing was performed using bootstrapping with 5,000 subsamples, two-tailed significance testing at  $\alpha = 0.05$ , and percentile bootstrap confidence intervals.

### Measurement Model (Outer Model)

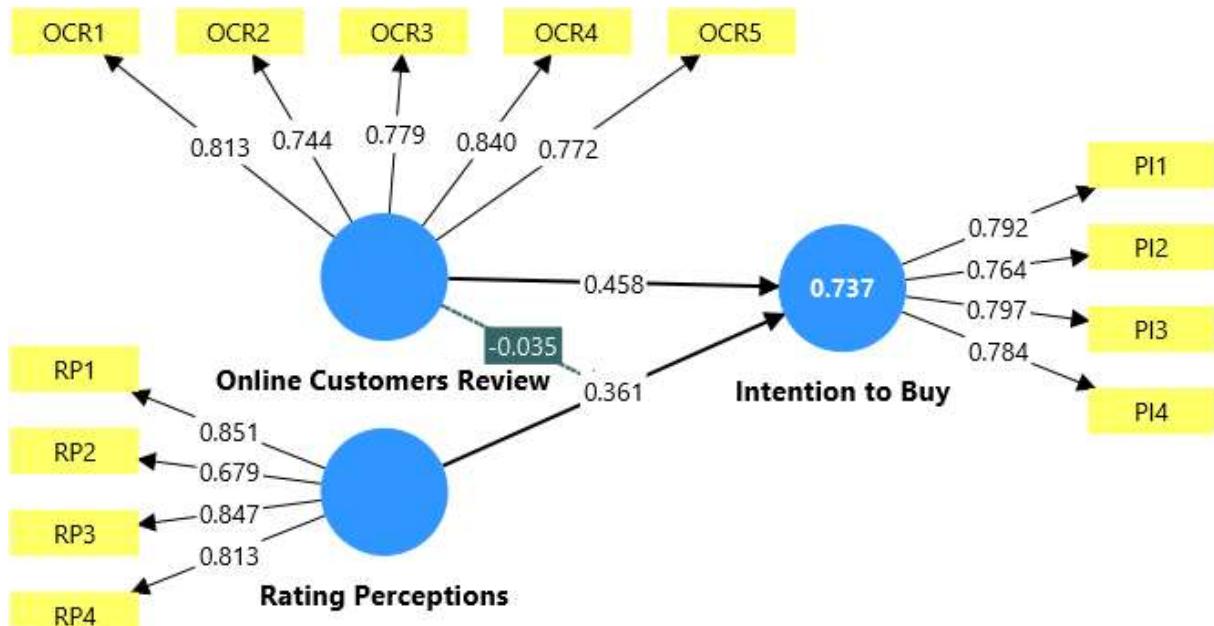
Convergent validity was assessed using indicator loadings. The PLS Algorithm results show that the indicators load satisfactorily on their respective constructs, with loadings largely above the recommended threshold ( $\approx 0.70$ ).

**Table 2 Outer loadings Indicator**

Construct	Indicator	Outer Loading
Online Customer Reviews (OCR)	OCR1	0.8126
	OCR2	0.7444
	OCR3	0.7789
	OCR4	0.8398
	OCR5	0.7715
Rating Perceptions (RP)	RP1	0.8507
	RP2	0.679
	RP3	0.8466
	RP4	0.8131
Intention to Buy (PI)	PI1	0.7923
	PI2	0.7638
	PI3	0.7974
	PI4	0.7837

Source: Author's Work, 2026

Bootstrapping results indicate that the outer loadings are statistically significant ( $t$ -values generally  $> 10$ ,  $p < 0.001$ ), supporting indicator reliability. In addition, the reported quality criteria suggest adequate construct reliability and validity (composite reliability  $> 0.85$ ; AVE  $> 0.60$ ; HTMT  $< 0.90$ ), and no critical collinearity issues (VIF  $< 3$ ).

**Figure 2 PLS Algorithm**

Source: Author's Work, 2026

### Structural Model (Inner Model)

The structural model evaluation was conducted using bootstrapped path coefficients. The results show that Online Customer Reviews and Rating Perceptions both have positive and significant direct effects on Intention to Buy.

**Table 3 Bootstrapping Path Coefficients**

Path	$\beta$ (O)	t	p	95% CI (2.5%; 97.5%)	Decision
OCR → PI	0.4577	5.0052	0.000001	[0.2475; 0.6111]	Supported
RP → PI	0.3613	4.5139	0.000007	[0.2082; 0.5224]	Supported
OCR×RP → PI	-0.0347	0.9464	0.344	[-0.1119; 0.0300]	Not supported

Source: Author's Work, 2026

These results support H1 and H2, indicating that stronger perceptions of helpful/credible online reviews and more favorable rating perceptions are associated with higher purchase intention.

### **Moderation Test (Interaction Effect)**

To test H3, an interaction term (OCR × RP) was included in the model. The bootstrapping results indicate that the interaction effect is not statistically significant. H3: OCR × RP → PI:  $\beta = -0.0347$ ,  $t = 0.9464$ ,  $p = 0.3440$ ; 95% CI [-0.1119, 0.0300]. Because the confidence interval includes zero and  $p > 0.05$ , the moderation hypothesis H3 is not supported in this sample.

### **R<sup>2</sup> & Adjusted R<sup>2</sup>**

The model demonstrates substantial explanatory power for the endogenous construct Intention to Buy. Specifically, the coefficient of determination indicates that the predictors (Online Customer Reviews, Rating Perceptions, and their interaction) jointly explain a large proportion of variance in Intention to Buy ( $R^2 = 0.737319$ ; Adjusted  $R^2 = 0.733379$ ).

### **Effect Size (f<sup>2</sup>)**

To assess the relative contribution of each predictor to the explained variance in Intention to Buy,  $f^2$  effect sizes were examined. The results show that Online Customer Reviews has the largest contribution ( $f^2 = 0.195200$ ), followed by Rating Perceptions ( $f^2 = 0.108854$ ), while the interaction term (OCR × RP) has a negligible contribution ( $f^2 = 0.005581$ ). These findings suggest that the incremental explanatory power is primarily driven by the two direct predictors rather than by the interaction term.

### **Discriminant Validity (HTMT)**

Discriminant validity was evaluated using the heterotrait–monotrait ratio (HTMT). The HTMT matrix indicates very high associations among several construct pairs, including OCR–PI (HTMT = 1.007650), RP–PI (HTMT = 1.004741), and RP–OCR (HTMT = 0.998628). In addition, HTMT values involving the interaction construct are also high (e.g., (OCR×RP)–RP = 0.951376; (OCR×RP)–OCR = 0.908691; (OCR×RP)–PI = 0.869779). Taken together, these HTMT results suggest potential discriminant validity concerns, indicating that some constructs may not be sufficiently distinct in the current measurement specification.

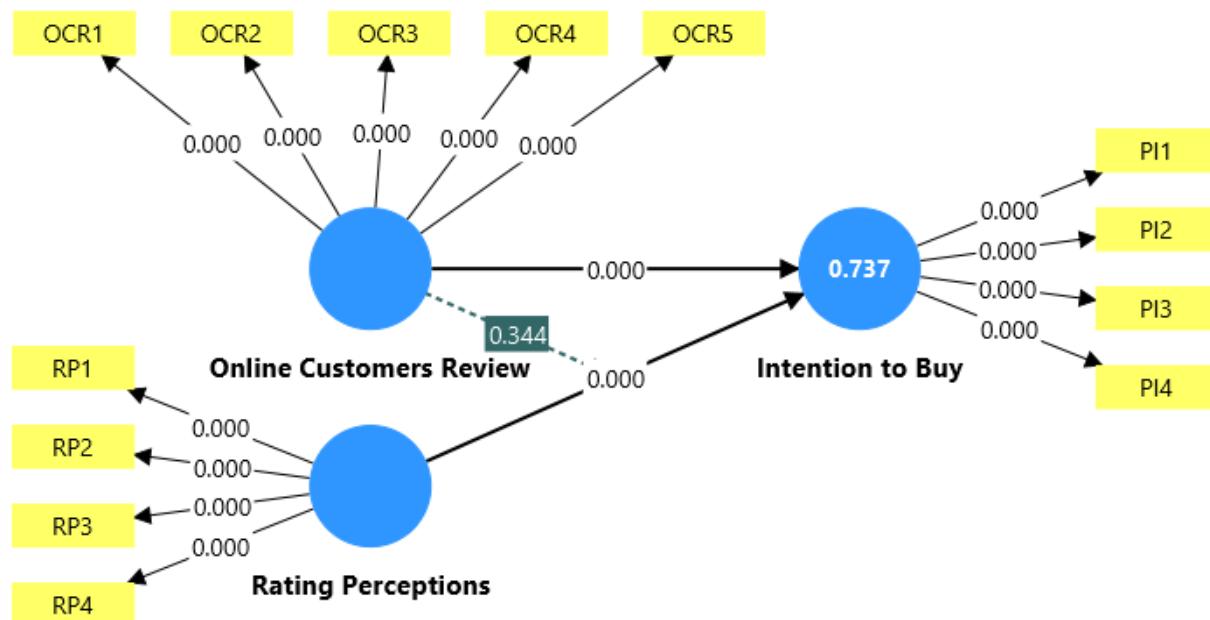
### **Model Fit (SRMR and Fit Indices)**

Overall model fit was assessed using SRMR and complementary discrepancy measures reported by SmartPLS. The SRMR values indicate acceptable fit for both the saturated model (SRMR = 0.068910) and the estimated model (SRMR = 0.065908). Additional fit indices likewise support adequate model fit: d\_ULS = 0.432124 (saturated) and 0.395288 (estimated), d\_G = 0.212977 (saturated) and 0.208019 (estimated), Chi-square = 239.918720 (saturated) and 227.259289 (estimated), and NFI = 0.841200 (saturated) and 0.849579 (estimated). Collectively, these indicators suggest that the estimated model provides a reasonable representation of the observed data.

## Predictive Relevance ( $Q^2$ )

Predictive relevance ( $Q^2$ ) is typically assessed via the blindfolding procedure (cross-validated redundancy). However, in the current SmartPLS output provided,  $Q^2$  values are not explicitly reported, and thus predictive relevance is not evaluated in this results section. If required for your target outlet,  $Q^2$  can be obtained by running blindfolding (or PLSpredict) and then reported for the endogenous construct(s).

Overall, the model demonstrates strong explanatory power and acceptable global fit. Intention to Buy is well explained by the predictors ( $R^2 = 0.737$ ; Adjusted  $R^2 = 0.733$ ), and global fit indices indicate an adequate model-data correspondence (SRMR = 0.0689 for the saturated model and 0.0659 for the estimated model; NFI  $\approx 0.84$ –0.85). Effect size results further suggest that the explained variance is primarily driven by Online Customer Reviews ( $f^2 = 0.195$ ) and Rating Perceptions ( $f^2 = 0.109$ ), whereas the interaction term contributes negligibly ( $f^2 = 0.006$ ). However, discriminant validity assessed via HTMT indicates very high construct similarity for several pairs (e.g., OCR–PI and RP–PI slightly above 1.00), which may reflect conceptual proximity and/or item content overlap among closely related perceptions and intentions; accordingly, the results should be interpreted with appropriate caution and can be complemented with additional discriminant validity evidence (e.g., cross-loadings and Fornell–Larcker) in subsequent reporting.



**Figure 3 Bootstrapping**

Source: Author's Work, 2026

## Discussion

This study aimed to analyze the influence of Online Customer Reviews and Rating Perceptions on Intention to Buy among housewives who use Shopee, including whether both cues jointly reinforce purchase intention through an interaction effect. In line with the proposed framework, the structural model provides strong explanatory power for Intention to Buy ( $R^2 = 0.737$ ; Adjusted  $R^2 = 0.733$ ) and acceptable global fit (SRMR = 0.0689 for the saturated model and 0.0659 for the estimated model; NFI  $\approx 0.84$ –0.85), indicating that the model captures substantive determinants of purchase intention in this context. However, discriminant validity

assessed via HTMT suggests very high similarity among some constructs, which warrants interpretive caution regarding the magnitude of effects.

H1: Online customer reviews have a significant positive effect on purchase intention among housewives who use Shopee.

Consistent with H1, the results show that Online Customer Reviews have a significant positive effect on Intention to Buy ( $\beta = 0.4577$ ;  $t = 5.0052$ ;  $p < 0.001$ ; 95% CI [0.2475, 0.6111]). This finding supports the Introduction's argument that online customer reviews function as electronic word-of-mouth cues that reduce uncertainty and perceived risk before buying, particularly for housewives who often manage household consumption and budgeting decisions. In addition, the effect size evidence indicates that Online Customer Reviews contribute meaningfully to the explained variance in purchase intention ( $f^2 = 0.1952$ ), implying practical relevance beyond statistical significance.

In terms of comparison with prior Shopee evidence, the present findings converge with Oktaviani and Prasetyo (2025), who reported that online customer reviews significantly influence purchase outcomes on Shopee and emphasized reviews as a vital information source to build confidence in online purchasing. At the same time, the results help contextualize mixed evidence in the literature. For example, Nadeak et al. (2023) reported that online customer reviews were not significant in predicting purchasing decisions when modeled alongside other drivers (e.g., e-WOM, product quality, and service quality), suggesting that the salience of reviews may depend on model specification and the competing informational cues available to consumers.

H2: Rating perceptions have a significant positive effect on purchase intention among housewives who use Shopee.

Consistent with H2, the results show that Rating Perceptions have a significant positive effect on Intention to Buy ( $\beta = 0.3613$ ;  $t = 4.5139$ ;  $p < 0.001$ ; 95% CI [0.2082, 0.5224]). This supports the Introduction's claim that numerical ratings act as heuristic signals of collective experience and perceived quality that simplify evaluation in marketplace settings. Although the effect is smaller than the review effect, rating perceptions still contribute meaningfully to purchase intention ( $f^2 = 0.1089$ ), indicating that ratings remain important decision cues for housewives who may seek quick indicators of product reliability.

This result is also consistent with evidence reported by Mubarok et al. (2023), who similarly highlight the influence of ratings and online customer reviews on purchase decisions in the Shopee marketplace. Taken together, the convergent pattern suggests that both textual and numeric cues are relevant in Shopee decision-making: reviews provide richer diagnostic content (supporting systematic evaluation), while ratings provide efficient summary judgments (supporting heuristic processing).

H3: There is a significant positive interaction effect between online customer reviews and rating perceptions on purchase intention among housewives who use Shopee.

In contrast to the stated expectation in H3, the interaction term between Online Customer Reviews and Rating Perceptions does not show a significant effect on Intention to Buy ( $\beta = -0.0347$ ;  $t = 0.9464$ ;  $p = 0.344$ ; 95% CI [-0.1119, 0.0300]). Therefore, the hypothesis proposing a significant positive interaction effect is not supported. The negligible effect size of the interaction ( $f^2 = 0.0056$ ) further indicates that the incremental explanatory contribution of the interaction is practically minimal in this sample.

A plausible explanation is that reviews and ratings operate as parallel cues rather than synergistic cues for these respondents: when review narratives are perceived as sufficiently informative, ratings may add limited incremental persuasion (or vice versa). Importantly, the absence of interaction in this model does not imply that moderation is impossible in Shopee contexts; rather, interaction effects may depend on boundary conditions. For example, Algifani et al. (2025) explicitly examine moderation on Shopee by introducing live streaming as a contextual moderator in the relationship between review/rating cues and purchase intention, suggesting that richer engagement environments may strengthen how informational cues translate into intention. Accordingly, the present findings imply that, without an engagement enhancer such as live streaming, reviews and ratings may influence intention primarily through independent (additive) pathways rather than through multiplicative reinforcement.

From a model evaluation perspective, the fit indices indicate acceptable global fit and strong explanatory power, supporting the interpretability of the main structural effects. Nevertheless, HTMT values indicate very high similarity among certain construct pairs (e.g., OCR-PI and RP-PI slightly above 1.00), which may reflect conceptual proximity and/or item overlap among closely related perceptions and intentions. Therefore, while the direction and significance of the key paths are clear, the magnitude of associations should be interpreted with caution. Future research may refine measurement items to better differentiate constructs and/or incorporate mediators (e.g., trust or perceived risk) commonly used in Shopee studies to separate informational evaluation from behavioral intention.

## Conclusion

This study aimed to analyze the influence of Online Customer Reviews and Rating Perceptions on Intention to Buy among housewives who use Shopee and to test whether both cues jointly strengthen purchase intention through an interaction effect. The findings show that Online Customer Reviews have a significant positive effect on Intention to Buy ( $\beta = 0.4577$ ;  $t = 5.0052$ ;  $p = 0.000001$ ; 95% CI [0.2475, 0.6111]) and Rating Perceptions also have a significant positive effect on Intention to Buy ( $\beta = 0.3613$ ;  $t = 4.5139$ ;  $p = 0.000007$ ; 95% CI [0.2082, 0.5224]). In contrast, the hypothesized interaction effect  $OCR \times RP \rightarrow \text{Intention to Buy}$  is not supported ( $\beta = -0.0347$ ;  $t = 0.9464$ ;  $p = 0.3440$ ; 95% CI [-0.1119, 0.0300]), indicating that reviews and ratings operate primarily through independent (additive) pathways in this sample rather than synergistic reinforcement. The model demonstrates strong explanatory power for purchase intention ( $R^2 = 0.737$ ; Adjusted  $R^2 = 0.733$ ) and acceptable global fit (SRMR = 0.0689 saturated; 0.0659 estimated; NFI  $\approx 0.84$ –0.85), supporting the overall adequacy of the structural specification for predicting intention to buy in this context. [aljazeera.com] [scholar.google.com] [aljazeera.com], [aljazeera.com]

Despite these strengths, the conclusions should be interpreted carefully due to several limitations. Discriminant validity assessed via HTMT indicates very high construct similarity among some pairs (e.g., OCR-PI and RP-PI slightly above 1.00), suggesting potential construct overlap and/or item redundancy that may inflate associations between perceptions and intention. In addition, predictive relevance ( $Q^2$ ) is not reported in the current output, so out-of-sample predictive capability cannot be evaluated here; future work should run blindfolding or predictive procedures (e.g., PLSpredict) to provide stronger evidence of predictive validity. Future research is therefore recommended to refine measurement items to improve construct distinctiveness, to incorporate theoretically relevant mechanisms such as trust or perceived risk, and to test boundary conditions (e.g., product category risk or engagement features such as live streaming) that may help explain when review and rating cues become complementary rather than merely parallel.

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