



The Influence of Online Customer Reviews and Return Guarantees on Purchasing Decisions on The Shopee Marketplace (Study of FEB Undana Students)

Frederik Krisantus Kadju^{1*}, Apriana H.J Fanggidae², Yosefina K.I.D.D. Dhae³

^{1,2,3} Management Study Program, Faculty of Economic and Business, Universitas Nusa Cendana, Indonesia, Kupang, Indonesia

*kadjukrisna@gmail.com

Abstract. This study aims to determine the effect of online customer reviews and return guarantees on purchasing decisions at the Shopee marketplace. The population in this study were FEB Undana students who had shopped at Shopee. Determining the sample using the Non-Probability Sampling technique and calculating the sample size using Accidental Sampling, the sample used was 100 respondents. The research method used in this research is quantitative research. Data analysis using multiple linear regression data analysis using the SPSS Version 22 application. The results showed that partially online customer reviews had a significant effect on purchasing decisions and return guarantees also had a significant effect on purchasing decisions. Simultaneously, online customer reviews and return guarantees have a significant effect on purchasing decisions in the Shopee marketplace.

Keywords: Online Customer Review, Return Guarantee, Purchase Decision.

1 Introduction

These days, civilization cannot function without the Internet (Hoffman, Novak & Venkatesh., 2004). Indonesia had 210.02 million internet users in 2022, according to figures from the Indonesian Internet Service Providers Association (APJII). (APJII, 2022). The Internet is used for more than only finding and accessing information; it is also used for making and selling purchases (Hoffman et al., 2004). Online buying and selling transactions or e-commerce in Indonesia have become a trend in recent years, especially since the emergence of the COVID-19 outbreak. (Populix.com, 2020). This trend is also supported by the increasing number of online shopping platforms that have sprung up (Populix.com, 2020). This aligns with a survey that was carried out by APJII (2022) which says 79% of internet users use the internet to be able to conduct online transactions. Based on a survey by APJII in 2022, it is known that there are several reasons why consumers decide to make transactions online. Among them are faster and more practical, save time, and can be done anywhere and at a cheaper price.

This trend in online shopping influences the decisions made by consumers when they make an online purchase. (Patro & Parishad, 2023). This is greatly impacted by

how they view the marketing mix (pricing, product, promotion, and place). that has been applied by the seller so far (Kotler & Keller, 2012). According to Li & Zhang (2002), online shopping decisions are two information searches in comparing alternatives that have been found and decision making. To understand how consumers actually make purchasing decisions, Marketers need to know who has influence over and makes decisions regarding purchases (Kotler & Keller, 2012).

According to Patro and Parishad (2023), a marketplace is a virtual marketplace where consumers and sellers interact and carry out a variety of activities. A marketplace comprises three segments: business-to-business (B2B), business-to-consumer (B2C), and consumer-to-business (C2). Of these, B2B (business-to-business) accounts for up to 75% of all transactions in the marketplace (Andriatie, 2020). Marketplace is an electronic product marketing platform that brings together many sellers and buyers to transact with each other (Apriadi in Wahyuni, 2019). Nathasya (in Artaya, 2019) states that A website or online application that makes it easier for different stores to buy and sell is known as a marketplace.

Marketplace is an electronic product marketing platform that brings together many sellers and buyers to transact with each other (Apriadi, 2017). David (2014) stated in his research that the marketplace has benefits for business people in creating new strategies for marketing so that the impact of marketing reach becomes more effective and efficient. However, there is a phenomenon encountered in online activities. Prospective consumers face various risks and do not have the ability to directly assess whether a good or service offered can meet the needs expected by consumers when consuming these goods and services (Haridasan, Fernando & Saju., 2021). As customers who decide against making decisions online because they don't trust or believe in the quality and service and are afraid of potential fraud (Peña-García et al., 2020). Furthermore, it can be challenging for prospective buyers to learn about a product from actual customers, even though this information is readily available when making purchases in physical stores (C. Haridasan et al., 2021). Naiyi (2004) states that in making online purchases, consumers always think about every risk if they buy a product online. According to (Firadewi, 2008) risk perception is a negative consumer perception of a number of activities that are based on negative results and allow these results to become real. This is a problem that consumers always face and creates an uncertain condition, for example when consumers determine the purchase of a new product.

Before consumers or potential consumers buy products on online shopping sites, consumers or prospective consumers are accustomed to looking for information that can be searched in various ways (Mau, Li & Fan, 2015). Online purchases are more risky and unpredictable than offline transactions because they are not made in person (C. Haridasan et al., 2021). Consequently, developing trust is a crucial component of online buying that cannot be overlooked (Saini & Khandelwal, 2019). One way to do this is to look at material that is readily available, such as blog reviews or articles written by website owners about a product, which can include details on its features, benefits, and drawbacks as well as its cost (C. Haridasan et al., 2021). Mudambi and Schuff (2010) explain that online customer reviews are widely posted on various products and services, and have become part of the decision-making process for many

consumers. (Hsu, Lin & Chiang 2013) explain that product information is more reliable and necessary in the context of online shopping to support purchasing decisions. Bickart & Schindler (2001) found that product information provided in online discussion forums has a greater impact than information created by sellers. Therefore, online customer reviews can be used as a tool to gain customer trust (Baek, Ahn & Choi 2012). It is mentioned that, in online communities, trust can be built through sharing knowledge and experiences (Flavian & Guinalu 2005; Hajli & Khani 2013; Zhao & Lavin 2012).

Online customer reviews can be understood as one of the media for consumers to see reviews from other consumers about a product, company service, and about producer company (Khamas, 2008). Moreover, to internet client testimonials, the performance of online applications owned by producers can also be seen from the like value obtained from consumers.

In addition to the above factors, there is also a return guarantee that influences consumer decisions in using an online shopping application. Return guarantee is a condition where the goods that have been purchased are returned due to differences with what was promised, the return of goods in many cases often occurs that the product is sometimes defective so that it is not suitable for sale, or other possibilities but can be caused during the shipping process, storage disturbances occur that can affect product durability, therefore retailers need to check the condition of the goods every day (Ali Hasan, 2009). Returning goods commonly referred to as return purchases are the return of merchandise that has been purchased while return sales are the acceptance of goods that have been sold (Erhans & Wit, 2015). As for returns and price reductions, if the merchandise purchased is damaged or not in accordance with the order, it is generally resolved by first, submitting a request to the seller so that the price of the item is reduced. Second, returning damaged goods (not in accordance with the order) is called a return purchase.

In this study, a pre-survey was conducted on 30 students in the FEB UNDANA environment to provide an overview of the effect of online customer reviews and return guarantees on purchasing decisions in the Shopee marketplace. pre-survey results for online customer review variables on purchasing decisions

It can be seen that the majority of respondents said that the online customer review variable influenced purchasing decisions, namely 93.3% or in other words 28 people answered agree and 6.7% or 2 people answered disagree. This is consistent with the findings of a survey carried out by econsultancy.com Using the title survey of the influence of product reviews on online stores stated that almost around 61% of buyers read reviews of these products online before making a purchase decision and positive reviews will also influence the purchase decision of a product which will make potential buyers trust the product.

Meanwhile, the results of the pre-survey on the return guarantee variable on purchasing decisions, based on Figure 1.2, it can be seen that respondents said that the return guarantee variable influenced purchasing decisions, namely 73.3% or in other words 22 people answered agree and 26.7% or 8 people answered disagree.

Shopee itself is a start-up company from Singapore that entered Indonesia at the end of 2015. Since entering Indonesia in 2015, Shopee has now become one of the

largest marketplaces in Indonesia (Aeni, 2022). Given the large amount of Shopee users and the number of consumers who hesitate to make purchases online, Researchers are eager to do out investigations. related to "The Effect of Online Customer Reviews and Return Guarantees on Purchasing Decisions at the Shopee Marketplace (Study on Undana FEB Students)".

2 Literature Review and Hypotheses Development

2.1 Marketing

As to Kotler's (2005) assertion, marketing is a collective endeavor and a social activity executed by a person or group of people to achieve their objectives through producing goods and trading them for a fixed price to other interested parties. According to Swastha & Handoko (2004), marketing is a process that involves organizing operations for managing products and services, setting prices for them, promoting them, and distributing them. The overall goal of the marketing process is to satisfy customers' demands and turn a profit.

2.2 Purchase Decision

A purchase decision is the ultimate choice a customer makes after carefully weighing several factors (Lautiainen, 2015). The purchase patterns of consumers reveal the extent to which marketers are attempting to market a product to consumers (Lautiainen, 2015). Purchasing the most favored brand is the definition of a purchasing decision, according to Kotler & Armstrong (2016), however, there may be two variables involved. The first element is other people; specifically, you will have less opportunity to purchase an expensive car if someone important to you believes that you should purchase an inexpensive car. Unexpected situational factors make up the second factor (Peter & Olson, 2023).

2.3 Online Customer Reviews

Online customer reviews are unofficial reports written by users regarding their interactions with a service or product (C. Haridasan et al., 2021). These reviews can be critical or positive, and they may discuss the general value, customer service, or quality of the product (C. Haridasan et al., 2021). Consumers may find convincing word-of-mouth (WOM) in the form of online client testimonials (Maulana, 2016). These reviews can help consumers make better purchasing decisions and can encourage them to buy the same product or service. (Sernovitz, 2009)

For other customers who are thinking about buying the same product or service, online customer reviews can be a great source of information (Scharpes et al., 2015). These evaluations can help consumers make more informed decisions about whether the product or service fits their needs (Orus et al., 2019).

H1: The perceived usefulness variable affects the intention to use TikTok Shop

2.4 Return Guarantee

Customers have the power to order goods and choose when they will be rated exclusively from the comfort of their own homes, for both small and large purchases purchased online (Handoko, 2016). Without much hesitation, items can be returned if they don't live up to expectations (Jadhav, 2021). E-commerce that tightens the return policy can affect their ability to bring in new potential buyers, in terms of competitive disadvantage this highlights how important returns are in online retail businesses. (Griffis et al., 2012)

Customer returns of merchandise are a frequent occurrence in the retail sector and will undoubtedly result in expenses for merchants. The majority of shops actually implement a complete refund policy; nonetheless, each retailer's consumer return policy has different terms (Jadhav, 2021). In addition to other considerations like product costs, customer return policies serve as an after-sales service and influence consumers' decisions to purchase products (Chen & Chen in Aisya & Urumsah, 2021). H2: The perceived pleasure variable affects the intention to use TikTok Shop

3 Method

Associative Large or small populations are studied, but the data comes from samples that were gathered from the population. Survey research is used to collect information in the form of opinions from a large number of people on a particular topic or issue (Sugiono, 2016). This research uses quantitative research methods. A quantitative approach is an approach in research that uses data in the form of numbers (Sugiono, 2016). The population of this study were all students of the Faculty of Economics and Business who had made purchases through the Shopee marketplace. In this study, the population size cannot be determined, so for the sample measurement guidelines used based on the Lemeshow formula, 96 respondents were found to be 100 respondents.

The data collection method used in this study is data collection with questionnaires distributed online using the Google form application. In research, questionnaires are made using closed questions. Measurement of variables that are worth classification and order (Tussafinah, 2018). An agree-disagree scale is employed in this study's questionnaire measurement method. The measurement scale is a 5-point interval scale that ranges from strongly disagree to strongly agree. Utilizing a Likert scale when completing questionnaires to gauge respondent responses. Applying instrument tests requires the completion of validity and reliability testing. The conventional assumption test, which comprises the multicollinearity, heteroscedasticity, and normality tests, is the next in line. The analysis that follows is done especially with regard to data analysis methods. Coefficient of determination, hypothesis testing, descriptive and inferential statistical analysis, and multiple linear regression.

4 Results and Discussion

4.1 Result

The data instrument was carried out using a questionnaire distributed to 100 respondents of FEB Undana students from three variables, namely the online customer review variable with 5 question items, the Return Guarantee variable with 3 question items, the purchasing decision variable with 6 question items.

Before conducting research on the object, an instrument test was carried out on the research questionnaire to determine its validity and reliability. The results of this validity test showed that the 14 question items as a whole are declared valid with the provisions of the person correlation with r count above 0.1966 for every item The reliability test uses the Cronbach's alpha statistical test, which is based on test results that reveal a Cronbach's alpha value of 0.6 therefore Consequently, it may be said that the research instrument used to measure all variables used in purchasing research on the Shopee marketplace is deemed to be trustworthy.

The test for normalcy results show that the variables of online customer reviews, return guarantees, and purchasing decisions are normally distributed because they show that the data is spread around the diagonal line and follows the diagonal lines, so the regression model fulfills the assumption of normality. In this study, heteroscedasticity did not occur, this is because the points spread randomly and spread both above and below zero on the Y axis and do not form a clear pattern. It can be concluded that there is no heteroscedasticity in this regression model. This study is free from multicollinearity, this is because of the Factor of Variability Inflation (VIF) The return guarantee variable has a VIF value of $1.607 < 10$ and a tolerance value of $0.622 \geq 0.1$, while the online customer review variable has a value of $1.607 \leq 10$ and a tolerance value of $0.622 \geq 0.1$.

Analysis of Multiple Linear Regression

The results of multiple linear regression analysis aim to ascertain the dependent variable's value in the event that the independent variable's value rises or falls, as well as the direction of the relationship between the two variables. The following results of multiple linear regression analysis can be seen in Table 1 below:

Table 1. Multiple Linear Regression Analysis Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Contant)	5.288	1.538	.	3.439	.001
ONLINE CUSTOMER REVIEW (X1)	.377	.085	.327	4.445	.000
RETURN GUARANTEE REVIEW (X1)	.956	.121	.579	7.879	.000

Source: Processed Primary Data

Multiple linear equation model that can be written based on data in table 4.1 are as follows:

$$Y = 5.288 + 0,377 X1 + 0.956X2$$

Description:

a = Constant

b1,b2= Regression Coefficient

X1 = Online Customer Reviews

X2 = Return Guarantee

Y = Purchase Decision

The interpretation is as follows:

- The constant (a) is 5.288, indicating that if all independent variables are 0 (zero), then the dependent variable is 5.288. This is inversely proportional to the results obtained in the achievement of the variable indicators above.
- Based on the regression coefficient value of online customer reviews (b1) of 0.377, it shows that if the coefficient of the online customer review variable increases by 1 unit and the regression coefficient of the other independent variables is constant, the purchase decision on the Shopee marketplace will increase by 0.377.
- Based on the return guarantee regression coefficient (b2) of 0.956 shows that if the coefficient of the return guarantee variable increases by 1 unit and the regression coefficient of the other independent variables is constant, the purchase decision on the Shopee marketplace will increase by 0.956.

Hypothesis Test T Test

Table 2. T Test Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
1 (Contant)	5.288	1.538	.	3.439	.001
ONLINE CUSTOMER REVIEW (X1)	.377	.085	.327	4.445	.000
RETURN GUARANTEE REVIEW (X1)	.956	.121	.579	7.879	.000

Source: Processed Primary Data, 2023

- Variable X1 online customer reviews.

Determine the statistical hypothesis

H₀ : Online customer reviews do not have a positive and significant effect on purchasing decisions. Ha : Online customer reviews have a positive and significant effect on purchasing decisions. Determining t-count From the coefficient table, the t-count is 4.445 while the significance is 0.000. The alpha level (α) is 5% or

0.05. Determining the t-table Looking for a t-table with degrees of freedom $df = n - k - 1 = 100 - 2 - 1 = 97$ ($n =$ amount of data, $k =$ number of independent variables) at the alpha (α) level of 0.05 two-sided testing, a t-table of 1.984 is obtained (see the t table in the attachment). Testing criteria If $t_{count} > t_{table}$ or significance $< \alpha$, then H_0 is rejected, H_a is accepted. If $t_{count} < t_{table}$, or significance $> \alpha$ then H_0 is accepted, H_a is rejected. Comparing t_{count} with t_{table} , $t_{count} 4.445 > t_{table} 1.984$, while the significance of $0.000 < 0.05$, then H_0 is rejected and H_2 is accepted. Conclusion, Because the value of $t_{count} > t_{table}$ and the significance value $< \alpha$, H_0 is rejected and H_a is accepted, meaning that online customer reviews have a significant influence on purchasing decisions.

- Variable X2 return guarantee.

Determine the statistical hypothesis

H_0 : return guarantee has no positive and significant effect on purchasing decisions.

H_a : return guarantee has a positive and significant effect on purchasing decisions.

Determining t count From the coefficient table, t count is 7.879 while the significance is 0.000. The alpha level (α) is 5% or 0.05. Determine t table Find t_{table} with degrees of freedom $df = n - k - 1 = 100 - 2 - 1 = 97$ ($n =$ amount of data, $k =$ number of independent variables) at the alpha (α) level of 0.05 two-sided testing, then obtained t table 1.984 (see table t in the attachment). Test criteria If $t_{count} > t_{table}$ or significant $< \alpha$, then H_0 is rejected, and H_a is accepted. If $t_{count} < t_{table}$ or significant $> \alpha$, then H_0 is accepted H_a is rejected. Comparing t_{hitung} with t_{table} $t_{hitung} 4,445 > t_{table} 1,984$, while the significance of $0.000 < 0.05$, then H_0 is rejected and H_a is accepted. Conclusion Because the $t_{count} > t_{table}$ value and the significance value $< \alpha$, H_0 is rejected and H_a is accepted, meaning that the return guarantee individually has a significant influence on purchasing decisions.

F Test

Table 3. F Test

ANOVA⁸

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	523.487	2	261.743	100.323	.000 ^b
	Residual	253.073	97	2.609		
	Total	776.560	99			

Source: Processed Primary Data, 2023

- Determining the Hypothesis

H_0 : The Effect of Online Customer Reviews and Return Guarantees has no effect on Purchasing Decisions at the Shopee Marketplace (Study on FEB Undana Students) H_a :

∴. The influence of Online Customer Reviews and Return Guarantees has an effect on Purchasing Decisions at the Shopee Marketplace (Study on Undana FEB Students).

Determining Fcount and Significance, from the coefficient table obtained a tcount of 100.323 while the significance is 0.000. Determine F table Search Ftable with degrees of freedom $df = n - k - 1 = 100 - 3 - 1 = 96$, ($n =$ amount of data, $k =$ number of independ-

ent/independent variables) at the alpha (α) level of 0.05 2-sided testing, then obtained $F_{table} = 3.94$ (see table F in the attachment). Testing Criteria H_0 is rejected and H_a is accepted if $F_{count} > F_{table}$. If F_{count} is less than F_{table} , H_0 is approved and H_a is denied.. Conclusion Because The value of F_{count} exceeds that of F_{table} and is significantly smaller than α , H_0 is rejected and H_a is accepted. This means that the Effect of Online Customer Reviews and Return Guarantees affects Purchasing Decisions on the Shopee Marketplace (Study on Undana FEB Students).

Determination Coefficient (R²)

The degree to which the independent variable influences the rise and fall of the dependent variable is ascertained using the coefficient of determination (R²). Table 4 below examines the coefficient of determination.

Table 4. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.821 ^a	.674	.667	1.615

Source: Processed Primary Data, 2023

Table 4 indicates that the extent to which online customer reviews influence a business and Return Guarantee variables in explaining the purchasing decision variable on the shopee marketplace is seen from the 82.1% Adjusted R Square value, which is 0.821. Meanwhile, 0.326 or 32.6% is affected by additional factors that have not been investigated in this research, such as COD or pay-on-site services and prices.

4.2 Discussion

Online Customer Reviews Affect Purchasing Decisions

Considering the outcomes of descriptive analysis, It demonstrates that the typical respondent's assessment of the online customer review variable is included in the criteria strongly agree with a value of 2,172 which is in the strongly agree category. Based on these results, it can be stated that internet client testimonials. have a high influence on the intention to use Shopee, which is proven to be true.

In light of the T-test results, the analysis shows that there is a positive relationship between online customer reviews and purchasing decisions at Shopee. This means that the more positive the customer reviews are towards the product, the higher the likelihood that the customer will make a purchase. In addition, this study also found that the factor of customer trust in reviews also plays an important role in its influence on purchasing decisions. Customers tend to trust more the reviews that come from other customers who have had experience with the product.

This is consistent with the hypothesis proposed by Orus et al, (2019) regarding online customer reviews, in which this theory says online customer reviews can be a valuable source of information for other consumers who are considering buying the same product or service.

Return Guarantee Has an Effect on Purchasing Decisions

Based on the results of descriptive analysis, it shows that the average respondent's assessment of the return guarantee variable with the criteria strongly agrees with a value of 1,312. Based on this, it can be stated that the return guarantee has an influence on purchasing decisions at Shopee. In addition, the T test results also show a significant effect of return guarantees on purchasing decisions, this means that return guarantees can increase customer satisfaction.

This is in accordance with what Schiffman & Kanuk (2010) say that Risk is the uncertainty that buyers experience when they are unable to foresee how their purchases will turn out. This is situated in accordance with research conducted by Tusanifah (2018) which states that return guarantees have a positive effect on purchasing decisions. In addition, the conditions in this study are relevant to the theory expressed by Mollenkopf et al, in Aisya & Urumsah, (2021) which states that customer return policies function as after-sales services, and are a determining factor in customer decisions to buy products, in addition to other factors such as product prices.

Online Customer Reviews and Return Guarantees Affect Consumer Purchase Decisions

Previous research shows that consumers' trust in online reviews can influence their purchasing decisions. Consumers tend to trust reviews from other consumers more than marketing claims made by manufacturers or sellers. In addition to online consumer reviews, return guarantees are also a significant factor in consumer purchasing decisions. Return guarantees provide a sense of security to consumers, that if they are not satisfied with the product they purchased, they can return or exchange the product.

Previous research by Tussafinah (2018) also shows that consumers tend to be more inclined to make purchases on marketplace platforms that provide clear and easy return guarantees. The data collected included their responses to online consumer reviews, their perceptions of return guarantees, and their purchasing decisions.. The data analysis's findings demonstrated a strong correlation between online customer reviews and purchasing decisions.

Furthermore, the study also found that there is an interaction between online consumer reviews and return guarantees. That is, the influence of both reinforces each other in The findings of this research have significant ramifications for sellers and marketplace platforms.

5 Conclusion, Implication and Limitation

Based on the findings of the conducted research, it is possible to conclude that there is an influence between the variable Online customer reviews (X1) on purchasing decisions (Y) on the marketplace Shopee, this means that the more positive customer reviews of the product the higher the likelihood that customers will make purchases on the marketplace Shopee. this also proves that FEB Undana students consider customer reviews in the formation of purchasing decisions on the marketplace Shopee.

Likewise for the return guarantee (X2) and purchasing decisions (Y), The findings of the investigation indicate that there is a positive relationship between return guarantees and purchasing decisions. Customers tend to have more confidence in making a purchase when they know that they can return the product if it does not meet expectations. Meanwhile, for online customer reviews (X1) and return guarantee (X2) on purchasing decisions (Y) based on the results of the study, both together have a positive effect on purchasing decisions, which means that the influence of the two variables reinforces each other in the formation of a person's purchasing decision.

Researchers can make the following recommendations based on the research findings, discussion of the findings, and conclusions of this study.:

1. For the Company

The results of this study are expected to provide knowledge, suggestions, and input for companies regarding marketing strategies, as well as how companies can utilize the factors of Online Customer Reviews and Return Guarantees as supporting factors in attracting consumers to shop.

2. For Future Researchers

This study has limitations in that it only takes samples from Shopee users from among FEB students at Nusa Cendana University, so it is hoped that future researchers can expand the sample category such as to students of Nusa Cendana University as a whole or users in general and can expand the variables observed. Such as by adding variables of trust, price, promotion, service quality, features, and so on in the hope of forming a more complete and broad understanding of how purchasing decisions are formed.

3. For users

Customer reviews can provide valuable information about product quality and the returns process. New customer reviews may be more accurate, as they reflect the customer's experience with the most recent product.

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