The Mediating Role of E-Trust Between Online Customer Review, Online Customer Rating, and E-Service Quality on Customer Loyalty on the E-Commerce Site Shopee (Case Study of the Seberang Ulu Community of Palembang City)

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ABSTRACT: This research uses a quantitative approach method. The population in this study were the people of the Seberang Ulu Region of Palembang City with a sample size of 170 respondents. Data collection techniques using primary in the form of distributing questionnaires using a Likert scale. The data analysis technique in this study used Structural Equation Modeling with the Partial Least Squares (PLS) approach with the help of the SmartPLS 3.0 application program. The results of this study indicate that: Online Customer Review has no effect on Customer Loyalty, Online Customer Rating has no effect on Customer Loyalty, E-Service Quality affects Customer Loyalty, Online Customer Review affects E-Trust, Online Customer Rating affects E-Trust, E-Service Quality affects E-Trust, E-Trust has an effect on Customer Loyalty, E-Trust is able to mediate Online Customer Review on Customer Loyalty indicated by the calculation of Indirect Effect, E-Trust is able to mediate Online Customer Rating on Customer Loyalty indicated by the calculation of Indirect Effect, E-Trust is able to mediate E-Service Quality on Customer Loyalty indicated by the calculation of Indirect Effect.

KEYWORDS: Online Customer Review, Online Customer Rating, E-Service Quality, Customer Loyalty, E-Trust

I. INTRODUCTION

With the advancement of information technology, the internet has an important role in the digital era. Because the internet has no time limit and can be accessed anywhere. According to the Indonesian Internet Service Providers Association (APJII) (Indonesia, 2023) reported that Indonesia in 2020 had 73.7% of internetusers. And experienced an in rease in internet users in Indonesia in 2021 and 2022 of 77.02%. The data shows that there is an increase from the previous year in internet users in Indonesia. The rapid development of technology has given birth to many e commerce platforms thathave an impacton consumerbehavior. A number of e-commerce platforms make buying and selling transactions easier for consumers. Online shopping on E-Commerce platforms has become a habit of the Indonesian people because of various conveniences and savings in time and energy. The competition of e-commerce platforms is now getting tighter, such as, Shopee, Lazada Tokopedia, BukaLapak, OLX. Blibli, and others. Shopee is an online shopping application that provides fashion, household appliances, and so on. Shopee became the first online shopping application that allows application users to shop and sell various types of products andhas a very fast development.(Saidani, Lusiana and Aditya, 2019)

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Graph 1
Number of E-Commerce Site Visits In Indonesia In The Third Quarter of 2023
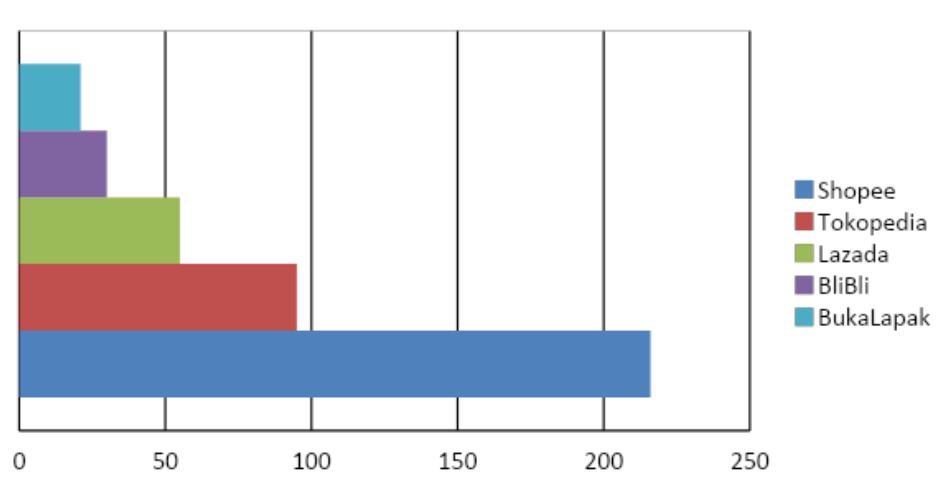
Source: Databoks, 2023

Graph 1 states that the number of visits *to e-commerce sites* in Indonesia in the third quarter of 2023 with the top position is Shopee with 216 million visits, Tokopedia 97.1 million visits, Lazada 52.2 million visits, BliBli 28.4 million visits, and last is BukaLapak 12.4 million visits. Shopee has the most visits in other *e-commerce* in Indonesia. (Databox, 2023)

There are important problems in Shopee, such as the fact there are still many counterfeit items or items that do not match the orders sent. In addition, the increasing number of Shopee customers affects the length the time it takes to deliver goods to buyers. This can cause inconvenience to buyers who expect the goods not to be delivered on time.

So that consumers have to extend the shipping warranty on the Shopee application. If this customer cancels, it is also not impossible because the seller has arranged the delivery and issued a delivery receipt (Pramuditha, Hudayah and Indriastuti, 2021) . Problems with product quality are often encountered when the product received does not meet expectations in terms of quality. Goods may arrive in damaged or defective condition, or not function as they should p. Therefore, buyers must be careful and wise in looking at at store the assessment through reviews of products received by buyers before making a purchase. (Putri *et al.* , 2023)

If Shopee is able to provide good E-Service Quality and in accordance with consumer expectations, it will foster good perceptions in the eyes of consumers. Therefore, Shopee must be able to understand and understand every consumer expectation. Other factor that influence loyalty are Online Customer Review and Online Customer Rating. Online Customer Review is an online review that will facilitate the process of making consumer purchasing decision. Online Customer Rating is a symbol of stars and opinions from customers. For potential buyers, Online Customer Review, Online Customer Rating and E-Service Quality are very useful for potential buyers for consumer intention to revisit. (Arbaini, Wahab and Widiyanti, 2020) . Thus, Online Customer Review, Online Customer Rating, and E-Service Quality have an important role for consumers for purchasing these products. Based on this background, the researcher intends to conduct research with the following problem formulation: **The effect of Online Customer Review , Online Customer Rating , and E-Service Quality on Customer Loyalty on the Shopee E-Commerce Site in an Islamic Economic Perspective Through E-Trust as a Mediating Variable (Case Study of the Seberang Ulu Community of Palembang City).**

II. LITERATURE REVIEW
A. *Theory of Planned Behavior (TPB)*

Theory of Planned Behavior (TPB) is a development of Ajzen and Fishbein's Theory of Reasoned-Action which adds constructs that are not yet in the Theory of Reasoned-Action , namely behavioral control. (Pangestika and Prasastyo, 2017) . Theory of Planned Behavior is used to understand the relationship between intention to perform specific individual behavior. Individual performance comes from certain behavior influenced by his intention to perform these behavior. Intention affects attitudes towards behavior, subjective norms , and behavioral control. Theory of Planned Behavior is very suitable for use in

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explaining various behaviors, as said by Ajzen that Theory of Planned Behavior is very suitable for explaining any behavior that requires planning, this is a good and good theory for predicting and describing customer loyalty. (Mahyarni, 2013)

B. *Customer Loyalty*

According to Khamdan Rifa'i (2019) , customer loyalty is someone who has become accustomed to buying the products offered and often interacts or makes purchases over a period of time, while remaining loyal to all company offers. According to Tjiptono (2015) , customer loyalty is a customer commitment to a brand, store, supplier based on a very positive attitude and is reflected in consistent repeat purchases. Customer Loyalty includes attitudes in which customer assessments and feelings about a product, service, relationship, brand, or company are related to repeat purchases. According to Griffin (2015) ,the indicators of customer loyalty are; Make Regular Repeat Purchases , Buy Between Product or Service Line, Recommending to Others , Show Immunity to Product Attractiveness from Competitors.

C. *Online Customer Review*

According to Hariyanto and Trisunarno (2021) , online customer reviews are a feature that attracts customer attention and influences purchasing decisions, this shows that the value of a product review will affect the desire to buy a product. According to Mulyati and Gesitera (2020) , online customer reviews are reviews provided by consumers related to information on the evaluation of a product about various aspects of the product. If consumers find it difficult to guess the quality of a product or the assumption of product criteria is ambiguous, then the availability of information becomes one of the determinants in making decisions. Online Customer Reviews is a review in the form of positive or negative which is useful for consumers who contain reliable information so that the greater the number of reviews, it can influence consumers to attract consumers to buy the products sold by the sellers. According to Schepers (2015) , the indicators for Online Customer Review are as follows; Argument Quality , Volume of Review , Valance , Timeliness , Source Credibility .

D. *Online Customer Rating*

According to Hariyanto and Trisunarno (2021) , online customer ratings are made by customers who have made online purchases and published on the seller's website or stall so that the rating is one of the feedback given by customers to the seller, the rating is also a global customer opinion not only on online goods but also how customers are served by the seller. The rating given by consumers is an assessment that not only leads to product quality, but also includes an overall assessment that shows consumer satisfaction with how they are served by the seller. Online Customer Rating is an assessment score from consumers to a store for product quality and service, so that the more the number of ratings on a store or product can be of interest to consumers in buying the product and the assessment is in the form of stars where the number of stars shows the quality of the product, service, packaging, and delivery. According to Lackermair, Kailer, and Kanmaz (2013) , the indicators of Online Customer Rating are as follows; Perceived Usefulness , Perceived Enjoyment , Volume of Rating .

E. *E-Service Quality*

According to Ismawati and Retno (2023) , E-Service Quality is a customer assessment of services provided online including the extent to which the seller can accommodate effective purchases, as well as responsive and fast product delivery with quality service.

E-service quality can be defined as electronic services that facilitate shopping, purchasing and distribution activities effectively and efficiently. According to Ladhar (2010) E-service quality indicators are as follows; Reliability or Fulfillment , Responsiveness , Privacy or Security , Information Quality or Benefit , Ease of Use or Usability , Web Design .

F. *E-Trust*

Trust in internet-based services is called e-trust . According to Mowen and Minor (2017) , trust is a conclusion made by customers based on knowledge about objects, attributes and benefits in a product so that customers can respond and believe in the product.E-trust can generally be interpreted as trust in another party because that party can be trusted and the individual's desire for another party or other person in the hope that that person will do as expected. According to McKnight, Choudhury, and Kacmar (2002) E-trust indicators as follows; Benevolence , Integrity , Competence.

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G. Framework of Thought

Figure 1. Framework of Thought
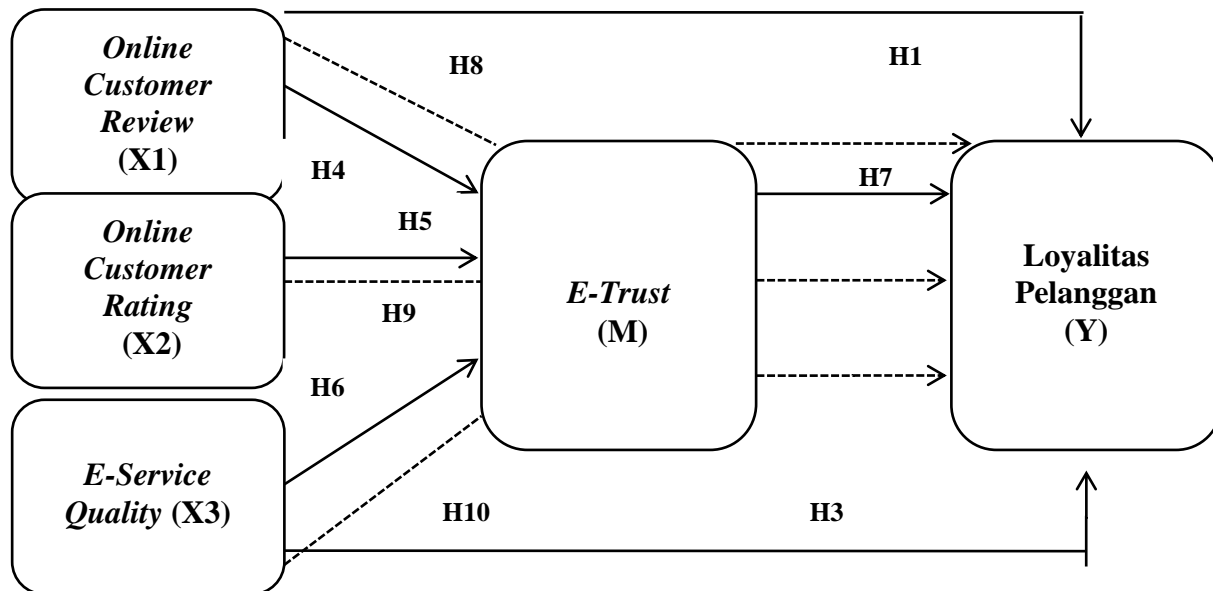
Source: Processed thinking, 2023

H. *Research Hypothesis*

H1: There is a positive and significant influence on *Online Customer Reviews* on Customer loyalty.

H2: There is a positive and significant influence on Online *Customer Rating* Customer loyalty.

H3: There is a positive and significant influence on *E-Service Quality* on Customer Loyalty.

H4: There is a positive and significant influence on *Online Customer Reviews* on *E-Trust* .

H5: There is a positive and significant influence on *Online Customer Rating* on *E-Trust* .

H6: There is a positive and significant influence on *E-Service Quality* on *E-Trust.*

H7: There is a positive and significant influence on E *-Trust* Customer loyalty.

H8: *E-Trust* mediates the relationship between the influence of *Online Customer Reviews* on Customer loyalty.

H9: *E-Trust* mediates the relationship between the influence of *Online Customer Rating* on Customer loyalty.

H10: *E-Trust* mediates the relationship between the influence of *E-Service Quality* on Customer Loyalty.

III. RESEARCH METHODS

The type of research used in this research is quantitative research. Quantitative research data is also referred as data in the form of numbers (Sugiyono, 2019) . The data source used in this research is primary data. Primary data is data collected by researchers directly through questionnaires (Duli and Nikolouse, 2019) . The population in this study were the people of the Seberang Ulu Region of Palembang City. There are 5 sub-districts in the Seberang Ulu region of Palembang, consisting of Seberang Ulu I, Seberang Ulu II, Jakabaring, Plaju, and Kertapati, so the population in this study is the people of the sub-districts included in the Seberang Ulu region of Palembang City. Non-probability method using purposive sampling technique . Purposive sampling is a technique based on special criteria, namely people who are considered experts (Djaali, 2020) . The population is unknown, so the sample determination used in this study uses the Hair, et al formula with a sample size of 5-10 times the indicator. So that the number of indicators in this study were 21 indicators. Then the number of indicators 21 times 8 is 168 people, the rounded up to 170 respondents. The data analysis technique uses the Structural Equation Model (SEM) method based on Partial Least Square (PLS). Partial Least Square (PLS) is a component or variant-based SEM structural equation model (Abdillah and Jogiyanto, 2015) . Modeling research through SEM allows a researcher to answer research questions that are regressive or dimensional. In this study using the Partial Least Square method with the analysis techniques carried out, namely Outer Model Analysis, Inner Model Analysis, Bootstrapping Method , and Path Coefficient Estimation. (Haryono, 2017)

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IV. RESULTS AND DISCUSSION

1. Outer Model Analysis

A. Convergent Validity

Table 1. Convergent Validity Value

Variable	Indicator	Loading Factor	Information
Online Customer Reviews (X1)	X1.1	0.864	Valid
	X1.2	0.777	Valid
	X1.6	0.873	Valid
	X1.7	0.897	Valid
	X1.8	0.871	Valid
	X1.9	0.885	Valid
	X1.10	0.885	Valid
Online Customer Rating (X2)	X2.1	0.869	Valid
	X2.2	0.865	Valid
	X2.3	0.731	Valid
	X2.4	0.847	Valid
	X2.5	0.746	Valid
	X2.6	0.702	Valid
E-Service Quality (X3)	X3.6	0.906	Valid
	X3.8	0.906	Valid
	X3.9	0.850	Valid
	X3.10	0.831	Valid
	X3.11	0.873	Valid
	X3.12	0.909	Valid
Customer Loyalty (Y)	Y.1	0.800	Valid
	Y.2	0.862	Valid
	Y.3	0.883	Valid
	Y.4	0.850	Valid
	Y.6	0.830	Valid
	Y.7	0.883	Valid
	Y.8	0.833	Valid
E-Trust (M)	M.1	0.785	Valid
	M.2	0.886	Valid
	M.3	0.858	Valid
	M.4	0.879	Valid
	M.5	0.813	Valid
	M.6	0.881	Valid

Source: SmartPLS 3.0 Output , 2024

Based on table 1, it is concluded that the results of data processing with a loading factor value of >0.70, this indicates that the Outer Model value or correlation between constructs and variables has Convergent Validity because the loading factor value is >0.70.

B. Discriminant Validty

Table 2. Cross Loading Value

	E-Service Quality (X3)	ET rust (M)	Customer loyalty (Y)	Online Customer Ratings (X2)	Online Customer Reviews (X1)
M.1		0.785			
M.2		0.886			
M.3		0.858			
M.4		0.879			
M.5		0.813			
M.6		0.881			
X1.1					0.864

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	E-Service Quality (X3)	ET rust (M)	Customer loyalty (Y)	Online Customer Ratings (X2)	Online Customer Reviews (X1)
X1.10					0.885
X1.2					0.777
X1.6					0.873
X1.7					0.897
X1.8					0.871
X1.9					0.885
X2.1				0.869	
X2.2				0.865	
X2.3				0.731	
X2.4				0.847	
X2.5				0.746	
X2.6				0.702	
X3.10	0.906				
X3.11	0.906				
X3.12	0.850				
X3.6	0.831				
X3.8	0.873				
X3.9	0.909				
Y.1			0.800		
Y.2			0.862		
Y.3			0.883		
Y.4			0.850		
Y.6			0.830		
Y.7			0.883		
Y.8			0.833		

Source: SmartPLS 3.0 Output , 2024

Based on table 2, it shows that all indicators that passed the Cross Loading (Discriminant Validity) test were valid because they were >0.70 and were greater than the values of the other variables.

C. Composite Reliability
Table 3. Composite Reliability Value

	Composite Reliability	Criteria	Information
E-Trust (M)	0.940	>0.70	Reliable
Customer Loyalty (Y)	0.948	>0.70	Reliable
Online Customer Reviews (X1)	0.954	>0.70	Reliable
Online Customer Rating (X2)	0.912	>0.70	Reliable
E-Service Quality (X3)	0.954	>0.70	Reliable

Source: SmartPLS 3.0 Output , 2024

Based on table 3, it shows that all variables have a composite reliability value of >0.70. These results indicate that each variable has met composite reliability so that it can be concluded that all variables have a high level of reliability.

D. Cronbach's Alpha
E.
Table 4. Cronbach's Alpha value

	Cronbach's Alpha	Criteria	Information
E-Trust (M)	0.923	>0.70	Reliable
Customer Loyalty (Y)	0.935	>0.70	Reliable
Online Customer Reviews (X1)	0.944	>0.70	Reliable
Online Customer Rating (X2)	0.883	>0.70	Reliable
E-Service Quality (X3)	0.941	>0.70	Reliable

Source: SmartPLS 3.0 Output , 2024

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Based on table 4, it shows that the Cronbach's Alpha value of each research variable is >0.70, so it can be concluded that each variable has a high level of reliability.

2. Inner Model Analysis
A. R-Square Testing (R^2)

Table 5. *R-Square* Value

	R-Square	Model Power
E-Trust (M)	0.710	Strong
Customer Loyalty (Y)	0.775	Strong

Source: SmartPLS 3.0 *Output*, 2024

Based on table 5, shows that the R-Square value E-Trust (M) of 0.710 > 0.67, means that it has a strong coefficient of determination and 71% of E-Trust can be explained by Online Customer Review, Online Customer Rating, E-Service Quality, and Customer Loyalty and the remaining 29% can be explained by other factors. Meanwhile, Customer Loyalty (Y) is 0.775 > 0.67, means that the coefficient of determination is strong and 77% of E-Trust can be explained by Online Customer Review, Online Customer Rating, E-Service Quality, and E-Trust and the remaining 23% can be explained by other factors.

B. Relevance of Predictions (Q^2)
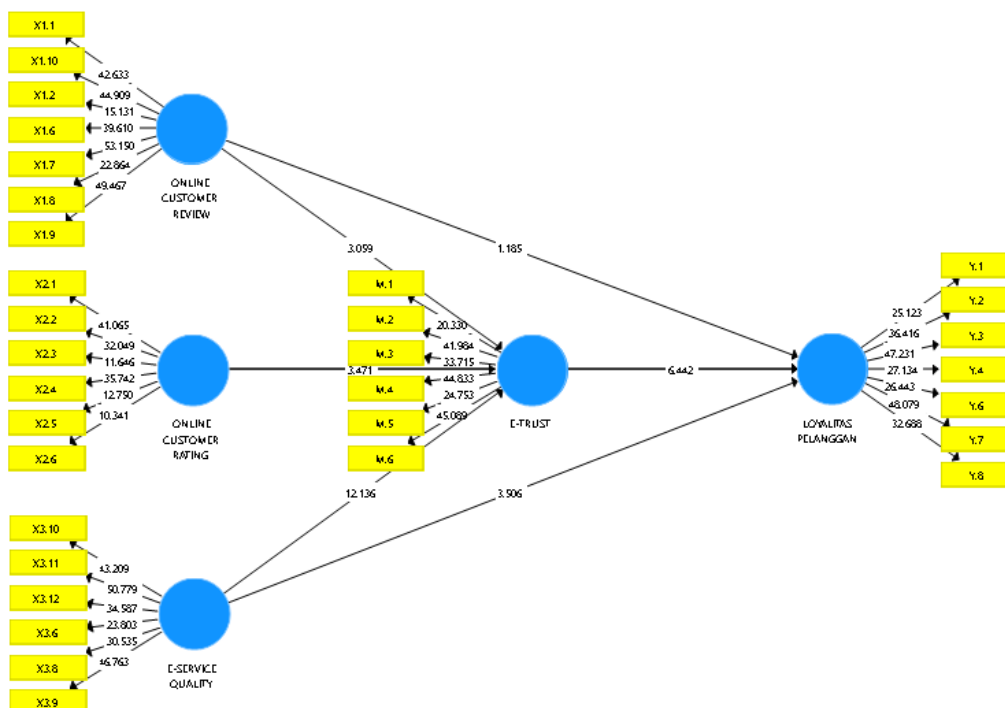
Table 6. Construct Crossvalidated Redundancy Value

Construct	SSO	SSE	Q2 (=1-SEE/SSO)
E-Trust (M)	1020,000	503,147	0.507
Customer Loyalty (Y)	1190,000	535,219	0.550

Source: SmartPLS 3.0 Output, 2024

Based on table 6, it shows that the calculation result of Q^2 is greater than zero (0), it can be concluded that it has a strong predictive relevance value.

3. Boostraping

Figure 1. Boostrapping Model

Source: SmartPLS 3.0 Output, 2024

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4. Path Coefficient

Table 7. Path Coefficient

	T-Statistics (| O/STDEV |)
Online Customer Review (X1) → Customer Loyalty (Y)	1,185
Online Customer Rating (X2) → Customer Loyalty (Y)	1,010
E-Service Quality (X3) → Customer Loyalty (Y)	3,506
Online Customer Review (X1) → E-Trust (M)	3,059
Online Customer Rating (X2) → E-Trust (M)	3,471
E-Service Quality (X3) → E-Trust (M)	12,136
E-Trust (M) → Customer Loyalty (Y)	6,442

Source: SmartPLS 3.0 Output , 2024

Table 8. Bootstrapping Model Results Indirect Effect

Variable Relationships	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistics (| O/STDEV |)	P Values
Online Customer Review (X1) → E-Trust (M) → Customer Loyalty (Y)	0.096	0.097	0.035	2,718	0.007
Online Customer Rating (X2) → E-Trust (M) → Customer Loyalty (Y)	0.119	0.120	0.034	3,529	0.001
E-Service Quality (X3) → E-Trust (M) → Customer Loyalty (Y)	0.331	0.320	0.061	5,386	0,000

Source: SmartPLS 3.0 Output , 2024

IV. DISCUSSION OF RESEARCH RESULTS

1. **The Effect of Online Customer Review on Customer Loyalty on the Shopee E-Commerce Site**

   Based on the results of the study obtained a $_{t\text{-statistic}}$ value of 1.185 < t $_{table}$ of 1.96 and a p- value of 0.238 > 0.05, then the $_{statistic}$ t value < t $_{table}$ then with a significance level > 0.05, namely 0.238, it was decided to reject H1 and accept H0, so based on the test results shows that Online Customer Review has no effect on Customer Loyalty on the Shopee E-Commerce site .

2. **The Effect of Online Customer Rating on Customer Loyalty on the Shopee E-Commerce Site**

   Based on the results of the study obtained a $_{t\text{-statistic}}$ value of 1.010 < t $_{table}$ of 1.96 and the p- value of 0.314 > 0.05, then the t $_{statistical\ value}$ < t $_{table}$ so with a significance level > 0.05 , namely 0.314, it was decided to reject H2 and accept H0, so based on the test results indicateit that Online Customer Rating has no effect on Customer Loyalty.

3. **The Effect of E-Service Quality on Customer Loyalty on the Shopee E-Commerce Site**

   Based on the research results, the $_{t\text{-staistic}}$ value of 3.506 > t $_{table}$ of 1.96 and p- value of 0.001 < 0.05, then the $_{t\ statistic\ value}$ < t $_{table}$ then with a significance level above 0.05, namely 0.001, it was decided to reject H0 and accept H3, so based on the test results it shows that E-Service Quality has an effect on Customer Loyalty.

4. **The Effect of Online Customer Review on E-Trust on the Shopee E-Commerce Site**

   Based on the results of the study obtained a $_{t\text{-statistic}}$ value of 3.059 > t $_{table}$ of 1.96 and a p- value of 0.003 < 0.05, then the $_{t\text{-statistic\ value}}$ < t $_{table}$ then with a significance level above 0.05, namely 0.003, it was decided to reject H0 and accept H4, so based on the test results iindicate that Online Customer Review have an effect on E-Trust.

5. **The Effect of Online Customer Rating on E-Trust on the Shopee E-Commerce Site**

   Based on the results of the study obtained a $_{t\text{-statistic}}$ value of 3.471 > t $_{table}$ of 1.96 and a p-value of 0.001 < 0.05, then the $_{t\text{-statistic\ value}}$ < t $_{table}$, then with a significance level above 0.05, namely 0.001, it was decided to reject H0 and accept H5, so based on the test results indicate that Online Customer Rating has an effect on E-Trust.

6. **The Effect of E-Service Quality on E-Trust on the Shopee E-Commerce Site**

   Based on the research results, the $_{t\text{-statistic}}$ value is 12.136 > t $_{table}$ of 1.96 and the p- value is 0.000 < 0.05, then the $_{t\text{-statistic\ value}}$ < t $_{table}$ then with a significance level above 0.05, namely 0.000, it is decided to reject H0 and accept H6, so based on the test results it shows that E-Service Quality has an effect on E-Trust.

7. **The Effect of E-Trust on Customer Loyalty on the Shopee E-Commerce Site**

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Based on the results of the study obtained a $_{\text{t-statistic}}$ value of 6.442 > t $_{\text{table}}$ of 1.96 and a p- value of 0.000 < 0.05,then the $_{\text{t-statistic value}}$ < t $_{\text{table}}$ then with a significance level above 0.05, namely 0.000, it was decided to reject H0 and accept H7, so based on the test results it shows that E-Trust has an effect on Customer Loyalty.

8. **The Effect of Online Customer Review on Customer Loyalty through E-Trust as a mediating variable on the Shopee E-Commerce Site**

Based on the results of the study obtained a $_{\text{t-statistic}}$ value of 2.718 > t $_{\text{table}}$ of 1.96 and a p- valueof 0.007 < 0.05, then the $_{\text{t-statistical value}}$ < t $_{\text{table}}$ then with a significance level above 0.05, namely 0.007, it was decided to reject H0 and accepting H8,then based on the test results indicate that Online Customer Review indirectly through E-Trust as a mediating variable has a significant effect on Customer Loyalty. This model is included in " Partial Mediation " or mediation occurs, where the Online Customer Review variable is able to influence Customer Loyalty through E-Trust , so E-Trust mediates the relationship between Online Customer Review and Customer Loyalty.

9. **The Effect of Online Customer Rating on Customer Loyalty through E-Trust as a mediating variable on the Shopee E-Commerce Site**

Based on the results of the study obtained a $_{\text{t-statistic}}$ tvalue of 3.529 > t $_{\text{table}}$ of 1.96 and a p- value of 0.001 < 0.05, then the $_{\text{t-statistical value}}$ < t $_{\text{table}}$ then with a significance level above 0.05, namely 0.001, it was decided to reject H0 and accepting H9, then based on the test results indicate that Online Customer Rating indirectly through E-Trust as a mediating variable has a significant effect on Customer Loyalty. This model is included in " Partial Mediation " or mediation occurs, where the Online Customer Rating variable is able to influence Customer Loyalty through E-Trust , so E-Trust mediates the relationship between Online Customer Rating and Customer Loyalty.

10. **The Effect of E-Service Quality on Customer Loyalty through E-Trust as a mediating variable on the Shopee E-Commerce Site**

Based on the results of the study obtained a $_{\text{t-statistic}}$ value of 5.386 > t $_{\text{table}}$ of 1.96 and a p- value was 0.000 < 0.05, then the $_{\text{t-statistical value}}$ < t $_{\text{table}}$ then with a significance level above 0.05, namely 0.000, it was decided to reject H0 and accepting H10, then based on the test results indicate that E-Service Quality indirectly through E-Trust as a mediating variable has a significant effect on Customer Loyalty. This model is included in " Partial Mediation " or mediation occurs, where the E-Service Quality variable is able to influence Customer Loyalty through E-Trust , so E-Trust mediates the relationship between E-Service Quality and Customer Loyalty.

V. CONCLUSIONS

Based on the results of the study, it can be concluded that; Online Customer Review has no effect on Customer Loyalty, Online Customer Rating has no effect on Customer Loyalty, E-Service effects Customer Loyalty, Online Customer Review effects E-Trust , Online Customer Rating effects E-Trust, E-Service Quality effects E-Trust, E-Trust affects Customer Loyalty, E-Trust mediates the relationship between Online Customer Review on Customer Loyalty, E-Trust mediates the relationship between Online Customer Rating, E-Trust mediates the relationship between E-Service Quality and Customer Loyalty.The suggestion in this study is that research has not that revealed all the variables that can affect Customer Loyalty, it is hoped that future research will include other variables not examined in this study such a Cash On Delivery , E-Satisfaction, Perceived Ease Of Use, Brand Trust, Commitment, Transaction Security , and others.

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