Factors Influencing Shopee Users' Purchase Decisions: An Islamic Economics Perspective

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Abstract

The purpose of this study is to investigate the impact of product reviews and trust on Shopee purchasing behavior from the perspective of Islamic Economics. Data was gathered via surveys and analyzed using data analysis procedures such as the validity test, reliability test, classical assumption test, multiple linear regression analysis, t-test, F test, and coefficient of determination. This study makes use of product review factors, trust variables, and purchasing decision variables. The result indicates product review and trust are significant positives to purchasing decisions. The study emphasizes the importance of product evaluations and trust in influencing shopping decisions on Shopee within the context of Islamic Economics. Recognizing the interaction of these elements may help firms, platform operators, and legislators make strategic decisions about how to create a climate conducive to internet trade while adhering to ethical and Islamic standards.

Keywords: product reviews, trust, purchasing decisions, Islamic economics

Introduction

People's lifestyles have changed dramatically as a result of the internet's rapid expansion. The rise of the internet has led to a shift towards online transactions, offering greater convenience.[1] Digital platforms go beyond traditional e-commerce, offering significant opportunities for manufacturing SMEs to adopt digital transformation.[2] The trading system has evolved from a traditional to a more modern online system as a result of this development. This is also backed by the growing number of smartphone internet users. Customer purchasing decisions are based on trust and quality, where consumers will check product reviews and ratings from previous buyers.[3] Shopee platforms offer a wealth of information on products, including reviews, ratings, and product descriptions, although reviews can be subjective.[4]

Many factors can impact a purchasing decision. This was evident when the Covid-19 epidemic struck the world. Many influencers sell a product via social media. Social media influencers have somewhat diminished the role of traditional Word-of-Mouth (WOM) communication in influencing purchase decisions. During

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[1]   M. Y. Sholikhin and R. N. F Amijaya, "E-Commerce Based on the Law of Buying and Selling in Islam," *KnE Social Sciences,* Vol. 3, No. 13, (2019), p. 1360. https://doi.org/10.18502/kss.v3i13.4290.

[2]   Jacopo Ballerini, Dennis Herhausen, and Alberto Ferraris, "How Commitment and Platform Adoption Drive the E-Commerce Performance of SMEs: A Mixed-Method Inquiry into e-Commerce Affordances," *International Journal of Information Management*, 72, 102649 (2023), p. 2. https://doi.org/10.1016/j.ijinfomgt.2023.102649.

[3]   Thanatchaphan Petcharat and Adisorn Leelasantitham, "A Retentive Consumer Behavior Assessment Model of the Online Purchase Decision-Making Process," *Heliyon,* Vol. 7, No. 10, (2021), p. 2. https://doi.org/10.1016/j.heliyon.2021.e08169.

[4]   Mohammad Arzaghi, Ismail H. Genc, and Shaabana Naik, "Rating vs Reviews: Does Official Rating Capture What is Important to Customers?" *SSRN Electronic Journal,* Vol. 9, No. 5, (2022), p. 4. https://doi.org/10.2139/ssrn.4231123.

the Covid-19 epidemic, the effect of other company-generated media, such as social media advertising, on purchase choices has expanded.[5] According to research by Byun[6] word-of-mouth influence on purchase decisions declined during Covid-19 while the impact of social media advertising grew. Thus, a purchase decision may be thought of as a set of actions that a buyer takes before making a purchase.[7]

Online reviews on marketplaces significantly influence customer purchase decision.[8] These reviews provide valuable feedback for sellers, especially new entrants in Shopee marketplace, to assess customer satisfaction with their products.[9] A star seller feature in the online store Shopee can assist boost sales and consumer confidence. Customer reviews for stores that have been designated star sellers vary.[10] As a result, before purchasing a product, people evaluate it through product reviews. Kamisa[11] elaborate online customer reviews and online customer ratings have a favorable and considerable impact on shoppers' confidence in the Shopee Marketplace. Positive reviews will increase buyer confidence and motivation.[12]

The results of Arzaghi[13] demonstrate that customer review ratings frequently favor surrounding factors in addition to hotel services. In addition, various hotel facilities have varied Star Ratings and user review scores. According to research by Nilashi[14] on hotel performance, service quality during Covid-19 had an effect on hotel performance metrics and customer satisfaction. This was discovered through an examination of online customer reviews.

Furthermore, Hariyanto and Trisunarno[15] discovered that customer review, customer rating, and star seller factors had a favorable and substantial effect on

[5] Kate Jeonghee Byun, *et. al.,* "Has the Covid-19 Pandemic Changed the Influence of Word-of-Mouth on Purchasing Decisions?," *Journal of Retailing and Consumer Services,* 74, 103411 (April 2023), p. 1. https://doi.org/10.1016/j.jretconser.2023.103411.

[6] Byun, *et. al.* p. 2.

[7] Jalal Rajeh Hanaysha, "Impact of Social Media Marketing Features on Consumer's Purchase Decision in the Fast-Food Industry: Brand Trust as a Mediator," *International Journal of Information Management Data Insights,* Vol. 2, No. 2, (2022), p. 2. https://doi.org/10.1016/j.jjimei.2022.100102.

[8] Rhio Sutoyo, *et. al.,* "PRDECT-ID: Indonesian Product Reviews Dataset for Emotions Classification Tasks," *Data in Brief,* 44, 108554, (2022), p. 1. https://doi.org/10.1016/j.dib.2022.108554.

[9] Nurul Afifah Zabidi, *et. al.,* "Using Supplementary Reviews to Improve Customer Requirement Identification and Product Design Development," *International Journal of Biological Macromolecules,* Vol. 2, No. 2, (2022), p. 34. https://doi.org/10.1016/j.jmse.2023.03.001.

[10] Halila Titin Hariyanto and Lantip Trisunarno, "Analisis Pengaruh Online Customer Review, Online Customer Rating, dan Star Seller terhadap Kepercayaan Pelanggan hingga Keputusan Pembelian pada Toko Online di Shopee," *Jurnal Teknik ITS,* Vol. 9, No. 2, (2021), p. A234. https://doi.org/10.12962/j23373539.v9i2.56728.

[11] Nur Kamisa, Almira Devita P., and Dian Novita, "Pengaruh Online Customer Review dan Online Customer Rating terhadap Kepercayaan Konsumen (Studi Kasus: Pengguna Shopee di Bandar Lampung)," *Journal of Economic and Business Research,* Vol. 2, No. 1, (2022), p. 22. http://jurnal.teknokrat.ac.id/index.php/JEB.

[12] Kamisa, Devita P, and Novita. p. 28.

[13] Arzaghi, Genc, and Naik, "Rating vs Reviews: Does Official Rating Capture What is Important to Customers?" p. 1.

[14] Mehrbakhsh Nilashi, *et. al.,* "What Is the Impact of Service Quality on Customers' Satisfaction during Covid-19 Outbreak? New Findings from Online Reviews Analysis," *Telematics and Informatics,* 64, 101693 (2021), p. 2. https://doi.org/10.1016/j.tele.2021.101693.

[15] Hariyanto and Trisunarno, "Analisis Pengaruh Online Customer Review, Online Customer Rating, dan Star Seller terhadap Kepercayaan Pelanggan hingga Keputusan Pembelian pada Toko Online di Shopee." p. A235.

consumer trust. For the variable consumer trust, it has a positive and considerable effect on purchase intent. Trust serves as a catalyst, relieving worries about product quality, dependability, and transaction security, encouraging a favorable attitude about making transactions. Moreover, Ilmiyah and Krishernawan[16] reported that while convenience, trust, and price had a positive and significant influence on buying decisions on the Shopee Marketplace in Mojokerto, product reviews did not have a positive influence on those decisions.

Building trust with customers is crucial in Shopee marketplace.[17] Satisfied customers are more likely to become loyal to the brand or product, fostering trust with other potential buyers.[18] Store owners must increase consumer trust in these items, sustain that trust, and boost consumer confidence going forward.[19] Furthermore, brand trust may be used to forecast consumer spending. Research suggests that informativeness, perceived relevance, and interaction within reviews all have a favorable impact on purchase decisions.[20] Therefore, consumer confidence will result in product satisfaction.

On the other hands, Islamic consumer behavior is grounded on perfected reason and incorporates ideas and realities that transcend the very bounds of human reason as it is understood in the Qur'an and Sunnah. Naturally, consumers prefer to select products and services that offer the most advantages.[21] This is consistent with Islamic reason, which holds that every economic player seeks to maximize his gains. This includes the consumption of products that are justified by Islamic principles.[22] Thus, Islamic principles and ethical concerns influence consumer decisions, demonstrating a comprehensive approach to financial decision-making that takes into account both material and spiritual aspects. Islamic economic values such as honesty and ethical consumerism act as guiding foundations for customer feedback and trust in online marketplaces such as Shopee. By adhering to these standards, buyers and sellers help to cultivate a trustworthy and transparent marketplace in which ethical concerns play an important part in molding consumer behavior and creating long-term relationships.

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[16] Khafidatul Ilmiyah and Indra Krishernawan, "Pengaruh Ulasan Produk, Kemudahan, Kepercayaan, dan Harga terhadap Keputusan Pembelian pada Marketplace Shopee di Mojokerto," *Maker: Jurnal Manajemen,* Vol. 6, No. 1 (2020), p. 40. https://doi.org/10.37403/mjm.v6i1.143.

[17] Yuwen Huang, Guanxing Song, and Qiongwei Ye, "Consumers' Perceived Trust Evaluation of Cross-Border E-Commerce Platforms in the Context of Socialization," *Procedia Computer Science*, 199, (2021), p. 549. https://doi.org/10.1016/j.procs.2022.01.067.

[18] Fernando Fernández-Bonilla, Covadonga Gijón, and Bárbara De la Vega, "E-Commerce in Spain: Determining Factors and the Importance of the e-Trust," *Telecommunications Policy*, Vol. 46, No. 1, (2022), p. 2. https://doi.org/10.1016/j.telpol.2021.102280.

[19] Chen Ji, Qin Chen, and Ni Zhuo, "Enhancing Consumer Trust in Short Food Supply Chains: The Case Evidence from Three Agricultural e-Commerce Companies in China," *Journal of Agribusiness in Developing and Emerging Economies*, Vol. 10, No. 1 (2020), p. 104. https://doi.org/10.1108/JADEE-12-2018-0180.

[20] Hanaysha, "Impact of Social Media Marketing Features on Consumer's Purchase Decision in the Fast-Food Industry: Brand Trust as a Mediator", p. 4.

[21] Ega Rusanti et al., "Islamic Rationality on the Influence of Global Consumerism Culture," *Al-Tijary,* Vol. 7, No. 1 (2021), p. 42. https://doi.org/10.21093/at.v7i1.3053.

[22] Inaya Rakhmani, "The Personal is Political: Gendered Morality in Indonesia's Halal Consumerism," *TRaNS: Trans-Regional and National Studies of Southeast Asia,* Vol. 7, No. 2 (2019), p. 309. https://doi.org/10.1017/trn.2019.2.

Based on the justification provided, the purpose of this study is to ascertain and elaborate the impact of customer trust and product reviews on Shopee customers' increased purchasing decisions from an Islamic economic standpoint.

Methodology

A quantitative analysis research approach, which employs in-depth data analysis in the form of statistics and through evaluating questionnaires, was employed in this study.[23] SPSS was used to analyze the gathered data using multiple linear regression. The regression equation can be seen from the coefficient test table based on the SPSS output. The general equation of linear regression is:

$$Y = a + b_1X_1 + b_2X_2 \quad (1)$$

Information:

Y = Purchasing decision
X_1 = Product reviews
X_2 = Trust

Purposive sampling was used to determine the true situation[24] of a Shopee user. By responding the survey about the variables that impact shopping decisions from an Islamic perspective. Based on pertinent factors including department, cohort, and gender, the study separated the student body into homogenous groups. In addition, a random sample was taken from each stratum. This approach can guarantee that various subgroups within the population are adequately represented. The Islamic perspective for purchasing and selling is mutual permission between the vendor and the customer. Buyers accomplish this by checking a product's reviews, descriptions, and ratings on Shopee. Meanwhile, to persuade consumers, the seller describes the goods in detail, using images and videos. Furthermore, the respondents to this study may have different qualities or preferences than Shopee consumers. Hence, due to the existence of homogenous groups based on pertinent features, the research findings cannot be generalized.
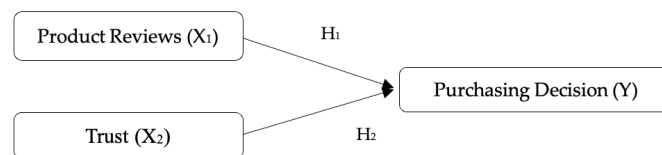

Figure 1. Conceptual Framework

Source: Survey Instrument (2022)

H_1 = Product reviews influence customer purchase decisions positively
H_2 = Customer trust influences consumer purchase decisions positively

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[23] Gregory Pierce and Rachel Connolly, "Disparities in the 'Who' and 'Where' of the Vehicle Purchase Decision-Making Process for Lower-Income Households," *Travel Behaviour and Society*, 31, (2023), p. 365. https://doi.org/10.1016/j.tbs.2023.02.003.

[24] Khandokar Tazina Islam and Md Jahangir Alam, "Inclusive Higher Educational Opportunity and Environments to Achieve SDG4 in Bangladesh: Lessons from Japan," *International Journal of Educational Research Open*, 100317, (2024), p. 3. https://doi.org/10.1016/j.ijedro.2023.100317.

The research design was a causal connection. A causal connection involves cause and effect. Hypothesis testing is used in research to explain the causal relationship between variables. Hypothesis testing was conducted to identify the elements that impact Shopee users' shopping decisions from an Islamic economic perspective. Product reviews and trust are key factors in purchase decisions. The operational definition of variables discusses the definition of variables in quantifiable terms based on the indicators of each variable.

Table 1. Operational Definition of Variable

Variable	Operational Definition	Dimension or Indicator
Product review	Shopee Marketplace user experiences and heir opinions about product quality	Stars or ratings
		Comments
		Images or videos
		Quality for the price
Trust	Customer trust in the Shopee platform	Trustworthy and fair
		Trustworthiness of sellers on Shopee
		Maintain the confidentiality of customer data
		Good service
Purchase decision	Mental processes carried out by consumers when choosing and buying products on Shopee	Free shipping program
		Product reviews
		Store ratings
		The followers at the shop
		Having star seller

Respondent Profile

Students from the Faculty of Economics and Business class of 2016–2020 who had the Shopee application and had used Shopee were utilized as respondents in this study. In this study, 102 respondents were chosen as samples. Based on information gathered through remarks from 102 respondents who utilized the Shopee application, we can determine the age, gender, majors, and class of respondents.

Characteristics of Respondents

Age, gender, major, and year of class are the four characteristics of the respondents that make up the study's characteristics. The following table displays the respondents' characteristics:

Table 2. Respondents' Characteristics

Variable			Frequency	Percentage (%)
Demographic Factor	Age	19	7	6.8
		20	29	28.4
		21	46	48
		22	17	16.7
	Gender	Male	24	23.5
		Female	78	76.5
	Department	Economics	82	80.4
		Management	13	12.7
		Accountancy	7	6.9

Cohort	2017	2	2
	2018	81	79.4
	2019	13	12.7
	2020	6	5.9

Source: Online Survey (2022)

According to the data in the table above, based on the results of a study of 102 respondents, 6.8% were 19 years old, namely 7 people, 28.4% were 20 years old, or 29 people, 48% were 21 years old, or as many as 46 people, and 16.7% were 22 years old, or as many as 29 people. This demonstrates that the majority of the Faculty of Economics and Business, University of Jember, active students are between the ages of 19 and 22.

Furthermore, there were 102 respondents overall, consisting of 24 males (23.5%) and 78 females (76.5%). Thus, there are more female than male students. In addition, 80.4% majored in economics, which accounted for 82 respondents, 12.7% majored in management, which accounted for 13 respondents, and 6.9% majored in accounting, which accounted for 7 respondents. Thus, respondents with an economics major make up the majority of the sample. Moreover, 2 respondents from the class of 2017, 81 respondents from the class of 2018, 13 respondents from the class of 2019, and 6 respondents from the class of 2020. Consequently, the generation with the most replies is the class of 2018.

Result and Discussion

Validity Test

Table 3. Test Results for Validity of Product Review Variable (X1)

R_{count}	R_{table} 5% (102)	Sigfinicancy	Criteria
0,632	0,195	0,000	Valid
0,616	0,195	0,000	Valid
0,589	0,195	0,000	Valid
0,458	0,195	0,000	Valid
0,701	0,195	0,000	Valid

Source: Processed data (2022)

The findings indicate validity, because the r-count value exceeds the r-table 0.195, this is considered to be legitimate. The statistical validity standards are met by this study.

Table 4. Test Results for the Validity of Customer Trust Variables (X_2)

R_{count}	R_{table} 5% (102)	Sigfinicancy	Criteria
0,606	0,195	0,000	Valid
0,648	0,195	0,000	Valid
0,668	0,195	0,000	Valid
0,642	0,195	0,000	Valid

Source: Online Survey (2022)

It is clear from the table above that the findings support the reliability. Because the r-count value exceeds the r-table 0.195, this is considered to be legitimate. The statistical validity standards are met by this study.

Table 5. Test Results for the Validity of Purchasing decision

	Variables (Y)		
R_{count}	R_{table} 5% (102)	Sigfinicancy	Criteria
0,603	0,195	0,000	Valid
0,550	0,195	0,000	Valid
0,595	0,195	0,000	Valid
0,655	0,195	0,000	Valid
0,721	0,195	0,000	Valid

Source: Online Survey (2022)

It is evident from the preceding table that the results of findings support the reliability. The fact that the r-count number exceeds the r-table 0.195 indicates that this is genuine. The study complies with the standards for statistical validity.

Reliability Test

Table 6. Results of Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
0.82	14

Source: Online Survey (2022)

It is evident from the above table that there are 14 question items total. The reliability test's decision-making criteria are shown by the number 0.820, where 0.820 > 0.60 denotes the 14 questions' consistency or dependability.

Table 7. Results of the Item-Total Statistics Reliability Test

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Item 1	46.91	14.616	0.518	0.805
Item 2	46.89	15.107	0.412	0.812
Item 3	46.94	14.769	0.472	0.808
Item 4	46.95	15.651	0.211	0.823
Item 5	48	12.436	0.566	0.802
Item 6	46.99	14.188	0.549	0.802
Item 7	47.16	13.995	0.476	0.807
Item 8	47.77	14.196	0.334	0.822
Item 9	47.11	14.097	0.52	0.804
Item 10	46.89	14.889	0.487	0.808
Item 11	46.86	15.288	0.425	0.812
Item 12	46.92	14.924	0.475	0.809
Item 13	46.96	14.573	0.516	0.805
Item 14	47.2	13.367	0.52	0.804

Source: Online Survey (2022)

The questionnaire's questions which are all included in the Cronbach's Alpha if Item Deleted column have values above 0.60, indicating that they are all trustworthy and consistent.

Classic Assumption Test
Data Normality Test

Table 8. Data Normality Test Results

		Unstandardized Residual
N		102
Normal Parameters	Mean	0
	Std. Deviation	0.88530059
Most Extreme Differences	Absolute	0.077
	Positive	0.077
	Negative	-0.077
Test Statistic		0.077
Asymp. Sig. (2 tailed)		142

Source: Online Survey (2022)

The data is deemed to be regularly distributed since the Kolmogorov-Smirnov (K-S) findings reveal a significant value > 0.05, which is equivalent to 0.142.

Multicollinearity Test

Table 9. Multicollinearity Test Results

Coefficients[a]			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Product Reviews	0,521	1,921
	Trust	0,521	1,921
a. Dependent Variable: Purchasing Decision			

Source: Online Survey (2022)

The table above illustrates that each independent variable's tolerance value is > 0.10, with the product review variable (X_1) being 0.813 and the customer trust variable (X_2) being 0.813. The VIF value for each independent variable is 10, including the 1.230 for the customer trust variable (X_2) and 1.230 for the product review variable (X_1). The test results led to the conclusion that multicollinearity did not exist in or was absent from the data utilized in this investigation.
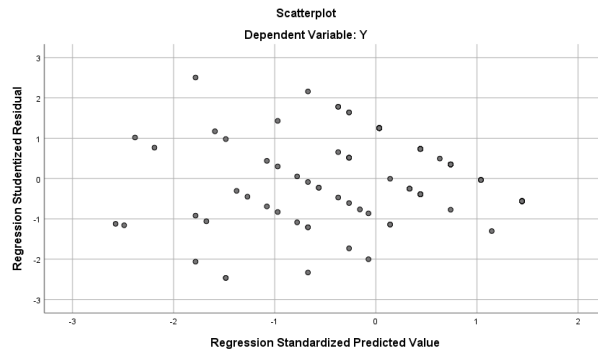
Heteroscedasticity Test

Figure 2. Heteroscedasticity Scatterplot Graph

Source: Online Survey (2022)

Based on figure 2, the scatterplot graph data for the heteroscedasticity test distributes above and below or around the number 0. The dots do not merely collect above or below, and they do not exhibit patterns like narrowing, broadening, or wavy lines. The absence of heteroscedasticity's symptoms is then claimed.

Autocorrelation Test

Table 10. Autocorrelation Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.79	0.623	0.616	0.897	1.721

Source: Online Survey (2022)

The Durbin-Watson value is 1,721, as seen in the table above. The Durbin-Watson table will then demonstrate this value with a significance level of 5% using the (K; N) calculation. "2" is the independent variable or K, and "102" is the number of samples or respondents indicated by the number N. The Durbin-Watson table will display the expected value as (2; 102) as a result.

Multiple Linear Regression Analysis

A linear connection exists between two or more independent variables and the dependent variable in multiple linear regression analysis. The coefficient test table based on the SPSS result shows the regression equation.

Table 11. Results of Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sigfinicancy
		B	Std. Error	Beta		
1	(Constant)	5,739	1,049		5,470	0,000
	Product Reviews	0,464	0,080	0,497	5,810	0,000
	Trust	0,342	0,081	0,360	4,208	0,000

Source: Online Survey (2022)

Explanation with respect to each independent variable, Y is the independent variable, X is the independent variable, an is the constant (intercept), and b is the regression coefficient. The regression equation is then visible to be derived, as shown by:

$$Y = 5{,}739 + 0{,}464\, X_1 + 0{,}342\, X_2$$

If the customer trust (X_2) and product review (X_1) variables are not present, the Shopee purchasing decision will reduce by 5.739, according to a constant value of 5.739.

Assuming that the values of the other variables remain constant, the coefficient value of product reviews (X_1) is 0.464, indicating that if product reviews (X_1) rise by one, the purchase decision will increase by 0.464. Therefore, the level of purchasing decisions (Y) at Shopee is higher the better the character. On the other hand, the quantity of purchases made on Shopee (Y) would have reduced by 0.464 if the product review variable (X_1) had declined in units. Reviews of products and decisions to buy them are therefore positively related. Transparency and honesty in product interactions are valued in Islamic economic concepts. Hence, customers may use product reviews to inform their selections by reading about other people's experiences.

Customer trust (X_2) has a coefficient value of 0.342, meaning that, under the assumption that other variables' values remain constant, an increase in customer trust (X_2) will result in a 0.342 increase in the purchase decision. Therefore, the level of purchasing decisions (Y) at Shopee is higher the better the character. The degree of purchase decisions (Y) at Shopee reduces by 0.342 if the consumer trust variable (X_2) decreases in units. Furthermore, there is a positive association between consumer trust and purchase choices. Thus, Islam places a great importance on trust, or *amanah*, in business dealings. Customers are more inclined to conduct business with honesty and integrity when they have faith in a seller or online marketplace like Shopee.

Partial Test (T-Test)

Table 12. T-Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sigfinicancy
		B	Std. Error	Beta		
1	(Constant)	5.739	1.049		5.470	0.000
	Product Reviews	0.464	0.08	0.497	5.810	0.000
	Trust	0.342	0.081	0.36	4.208	0.000

Source: Online Survey (2022)

To ascertain if the product review variable (X_1) has any bearing on the purchase choice variable (Y), the first hypothesis test was carried out. According to the T test findings in the table above, product reviews have a significant value of 0.000, which is less than the probability of 0.05 and indicates that this hypothesis is accepted or that product reviews (X_1) have an impact on purchasing decisions (Y). The number of 5,810 is shown in the table above based on the estimated t value, which will then be compared with the t table. This result is consistent with the Islamic perspective

that honesty and transparency are important in business dealings. Positive product reviews support well-informed customer decision-making and are consistent with the Islamic concept of *'amanah,'* or reliability. In keeping with Islamic economic principles, companies should maintain moral standards and build customer trust by recognizing the influence of product reviews on buying decisions. The t table formula is as follows:

t table: $\alpha/2$; n-k-1

t table: 0.05/2; 102-2-1

t table: 0.025; 99

Hence, 1.98422 is the value of the t table. This hypothesis is accepted, as the product review variable (X_1) has an effect on Y's purchasing decisions, as shown by the comparison of t count and t table: t count 5.810 > t table 1.98422.

To determine if the consumer trust variable (X_2) has an impact on purchase decisions (Y), the second hypothesis test was run. Based on the aforementioned table, a significant value of 0.000 is calculated, which is below the probability of 0.05. Therefore, either this hypothesis is true or the customer's level of trust (X_2) affects their choice to make a purchase (Y).

A value of 4.208 is calculated based on the t count in the table above, indicating that the t count is more than the value in the t table, which is 1.98422. Therefore, it may be inferred that the consumer trust variable (X_2) influences purchase decisions (Y), and this hypothesis is accepted.

This result is consistent with the Islamic perspective that honesty and transparency are important in business dealings. Positive product reviews support well-informed customer decision-making and are consistent with the Islamic concept of *'amanah,'* or reliability. In keeping with Islamic economic principles, companies should maintain moral standards and build customer trust by recognizing the influence of product reviews on buying decisions.

Simultaneous Test (F-Test)

Table 13. Simultaneous Test Results (F-Test)

	Model	Sum of Squares	df	Mean Square	F	Significancy
	Regression	132.331	2	66.165	82.749	0.000
1	Residual	79.159	99	0.8		
	Total	211.490	101			

Source: Online Survey (2022)

The significant value for the impact of Product Reviews (X_1) and Customer Trust (X_2) concurrently on purchase decisions (Y) is known from the output above, and the estimated F value (82.749) > F table (3.09) confirms this. Purchasing decisions on the e-commerce site Shopee are influenced simultaneously by product reviews (X_1) and customer trust (X_2), according to a hypothesis test that can be accepted.

Coefficient of Determination (R2)

Table 14. Test Results for the Coefficient of Determination (R$_2$)

Model	R	R Square	Adjusted R square	Std. Error of the Estimate
1	0.791	0.626	0.618	0.894

Source: Online Survey (2022)

Based on the findings, around 62% of changes in purchase decisions are explained by product reviews and trust, with product reviews having a bigger influence. The correlation coefficient of 0.791 indicates a strong connection between the factors studied and purchase decisions, falling within a high correlation range (0.70-0.90).

Discussion

Product Reviews' Impact on Buyers' Decisions

The results of the study highlight the important and advantageous influence that product reviews have on Shopee customers' decisions to buy. The significance value of 0.000, which is below the 0.05 probability threshold, and the t-count of 5.810, which is higher than the essential t-value of 1.98422, indicate that Shopee's purchasing decisions are significantly influenced by customer product evaluations. Customer product reviews will influence buying decisions more, according to a number of earlier research Aulia[25] and Hariyanto and Trisunarno.[26] The findings of this survey, however, are at odds with scientific research that contends that the Mojokerto Shopee Marketplace's product reviews do not significantly and positively affect consumers' decisions to buy.[27] These discrepancies may arise due to differences in sample demographics, methodologies, or contextual factors, highlighting the need for further investigation and consideration of alternative explanations. Therefore, the seller needs positive product reviews if they want to boost sales.

From an Islamic perspective, this aligns with the Qur'anic principle of consultation (Shura), which emphasizes seeking advice and opinions before making decisions.

$$...وَاَمْرُهُمْ شُوْرٰى بَيْنَهُمْ وَمِمَّا رَزَقْنٰهُمْ يُنْفِقُوْنَ$$

"...whose affair is [determined by] consultation among themselves, and from what We have provided them, they spend". (QS. As-Syura: 38)

These verses highlight the importance of seeking counsel and considering various viewpoints before making decisions, reflecting the significance of product reviews as a form of consultation for consumers. By relying on the experiences and

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[25] Hikmah Firda Aulia, Nurul Qomari, and Indah Noviandari, "Pengaruh Potongan Harga, Iklan, dan Ulasan Produk terhadap Keputusan Pembelian di Shopee (Studi Kasus Pengguna Shopee di Universitas Bhayangkara Surabaya)," *UBHARA Management Journal,* Vol. 1, No. 2 November (2021), p. 322.

[26] Hariyanto and Trisunarno, "Analisis Pengaruh Online Customer Review, Online Customer Rating, dan Star Seller terhadap Kepercayaan Pelanggan Hingga Keputusan Pembelian pada Toko Online di Shopee." p. A238.

[27] Ilmiyah and Krishernawan, "Pengaruh Ulasan Produk, Kemudahan, Kepercayaan, dan Harga terhadap Keputusan Pembelian pada Marketplace Shopee di Mojokerto." p. 39.

opinions of others, buyers can make informed choices aligned with Islamic principles of deliberation and wisdom.

The Impact of Consumer Trust on Buying Behavior

The test findings reveal a significant value of 0.000, with a probability value of 0.05, and a t-count of 4.208, surpassing the critical t-table value of 1.98422. This indicates that "trust" exerts a positive and noteworthy influence on purchasing decisions for the e-commerce platform Shopee, affirming the accuracy of the data analysis. In a trade, trust is essential. This certainly applies to online shoppers. There is a research support the findings of this study, which show that trust has a favorable and considerable influence on purchase decisions.[28] Furthermore, trust is impacted by online customer ratings, which, if strong, increases consumer trust Hariyanto and Trisunarno[29] Kamisa.[30] Thus, vendors may boost consumer confidence by offering a detailed description and clear product photographs, which will lead to more purchases.

From an Islamic perspective, trust (*amanah*) is a fundamental principle that underpins all transactions and interactions. The Qur'an emphasizes the importance of trust worthiness and reliability in al-Qur'an Surah al-Ma'idah in verse 1.

$$\text{...} بِالْعُقُوْدِ اَوْفُوْا اٰمَنُوْٓا الَّذِيْنَ يٰٓاَيُّهَا$$

"O you who have believed, fulfill [all] contracts...". (QS. Al-Maidah: 1)

This verse underscores the obligation for believers to uphold their agreements and commitments, reflecting the significance of trust in commerce and relationships. Building strong bonds between buyers and sellers is essential in the context of Shopee and e-commerce. Online platforms rely on trust signals like ratings, reviews, and seller reliability indicators, just like in conventional marketplaces where trust is built via reputation and interpersonal encounters.

As customers, we have to follow Islamic values of accountability and dependability when using websites like Shopee for our online buying requirements. By conducting business in an ethical and responsible manner, we not only promote trust between parties but also create a positive feedback loop that inspires others to make similar moral decisions. Thus, trust is not only a cornerstone of Islamic ethics but also a critical factor in e-commerce transactions. By upholding trustworthiness and responsibility in our interactions, we uphold Islamic values and contribute to a marketplace guided by integrity and fairness. Additionally, the limitation of this research is that students do not have income when making purchasing decisions, and price is taken into consideration. It seems different from people who already have income in purchasing decisions, they will consider quality and competitive prices.

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[28] Ilmiyah and Krishernawan. p. 40.

[29] Hariyanto and Trisunarno, "Analisis Pengaruh Online Customer Review, Online Customer Rating, dan Star Seller terhadap Kepercayaan Pelanggan hingga Keputusan Pembelian pada Toko Online di Shopee," p. A238.

[30] Kamisa, Devita P, and Novita, "Pengaruh Online Customer Review dan Online Customer Rating terhadap Kepercayaan Konsumen (Studi Kasus: Pengguna Shopee di Bandar Lampung)," p. 28.

Conclusion

The results of this study demonstrate, either separately or in combination, the strong and favorable effects that consumer trust and product reviews have on purchasing decisions. The Shopee platform can increase product reviews and foster customer confidence by providing exceptional customer care. To prevent *gharar* (uncertainty or ambiguity), openness is crucial in the Islamic economy while displaying goods and conducting business. This includes making sure that product descriptions and visuals are clear. Furthermore, from an Islamic perspective, contract formation is completed with complete disclosure of product specifics. This study illuminates how Islamic principles impact customer behavior in the e-commerce space by focusing on Shopee consumers' decision-making from an Islamic perspective. By taking into account elements like trust, openness, and moral behavior, the study improves our comprehension of how Shopee customers make judgments about what to buy while keeping Islamic values in mind.

Further studies can enhance the Islamic religiosity of Shopee consumers, particularly about their inclination to buy things based on their requirements or wants. It can be advantageous to elaborate more about religiosity and behavioral finance. Thus, by emphasizing the value of trust, openness, and moral behavior in e-commerce transactions, this study contributes to our knowledge of Shopee users' purchasing decisions from an Islamic perspective. The research advances the understanding of Islamic economics and behavioral finance by clarifying the influence of Islamic beliefs on customer behavior. This provides useful information for policymakers and enterprises alike.

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