
THE INFLUENCE OF ONLINE CUSTOMER REVIEWS, RATINGS, AND BRAND IMAGE OF MILLENNIAL E-COMMERCE CONSUMERS IN INDONESIA ON PURCHASE DECISIONS WITH TRUST AS A MEDIATOR

¹Nurul Hanifah¹, Ririn Wulandari²

¹School of Master in Management, Universitas Mercu Buana 1, South Meruya Road, West Jakarta, 11650, Indonesia

²Departement of Master in Management, Universitas Mercu Buana 1, South Meruya Road, West Jakarta, 11650, Indonesia

Abstract

The research in this journal aims to analyze the effect of Online Customer Review and Online Customer Rating and Brand Image of Millennial E-Commerce Consumers in Indonesia on Purchase Decisions and Consumer Trust as Mediators. This study uses a quantitative method with the distribution of online questionnaires. The population in this study are millennial consumers who have shopped at E-Commerce Indonesia with a total sample of 308 respondents. The sampling method used is the Snowball & Judgment Sampling method. The hypothesis test proposed in this study was carried out using a Structural Equation Model (SEM) test tool using Smart PLS software version 3.2.7. The results of the structural model analysis show that: 1) The Online Customer Review variable has a positive and significant effect on the consumer confidence variable 2) The Online Customer Rating variable has a positive and significant effect on the Consumer Trust variable 3) The Brand Image variable has a positive and significant impact on the Consumer Trust variable 4) The Consumer Confidence variable has a positive and significant effect on the Purchasing Decision variable 5) The Online Customer Review variable has no significant effect on the purchasing decision variable 6) The Online Customer Rating variable does not significantly affect the Purchasing Decision variable 7) The Brand Image variable has a positive and significant effect on the variable buying decision.

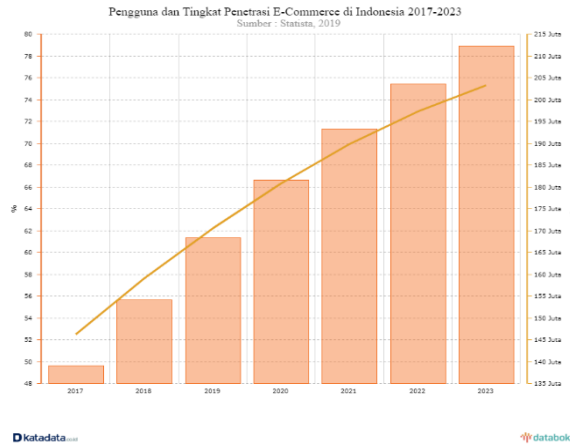
Keywords: Online Customer Review, Online Customer Rating, Brand Image, Consumer Trust, Purchase Decision

1. Introduction

E-commerce has supported all commercial activities. This is because a computer or telecommunication device is connected via the internet (online) which is successfully accessed by users 24 hours a day anywhere. E-Commerce occurs because of the existence of a business organization and consumers, with the growing use of the Internet.

According to Kotler & Armstrong (2012) E-commerce is an online channel that can be reached by a person through a computer, which is used by business people in carrying out their business activities and used by consumers to obtain information using computer assistance which in the process begins with providing information services to consumers in determining selection. E-Commerce can make the best solution for Indonesian consumers, where currently there is poor

transportation infrastructure, congestion, and poor mass transportation facilities to shopping centers which will make consumers continue to struggle high to be able to shop, especially in the midst of the Covid-19 pandemic. like today, people are very confident that online shopping decisions are the right ones.



Source: databoks.katadata.co.id (2019)

Figure 1. Level of E-Commerce Users in Indonesia 2017-2023

Reporting from the data.katadata.co.id site, the tendency of e-commerce users in Indonesia to live is quite large in recent years. It is predicted that growth will continue for the next few years. Statista noted that e-commerce users in Indonesia in 2017 had reached 139 million users, followed by a 10.8% increase to 154.1 million users last year, and this year it is predicted to increase to 168.3 million users and 212 users. .2 million by 2023.

With the condition of the Covid-19 era 4.0 that is happening rapidly in Indonesia, the Indonesian people are facing a transformation of patterns of consumption where they initially tended to be offline, now the change is happening online. These changes especially occur in the millennial generation, namely those who were born in the era of 1980-1995. As stated (Julianti, 2017) that the majority of E-Commerce consumers are millennials, they are referred to as superconnected millennials (89%) and active citizens (80%). The millennial generation has faced growth and development along with computers and the internet, people have natural talent and a fairly high level of expertise in using new technologies (Jones, et al., 2010).

Online shop and offline shop are certainly different, the main difference is the ability of consumers or the public to be able to assess products which can later lead to consumer confidence, consumer desires to purchase decisions, so it must be seen what factors can influence consumers why they are much more likely to choose to transact using e-commerce which will lead to the phenomenon of increasing online as it is today. Indonesia itself, online shopping activities are on the rise, especially among millennials. That way, this phenomenon becomes

interesting to study, what are the factors that cause consumer confidence and the decision to buy this millennial e-commerce consumer so that it always increases every year.

There are so many unique features found in the online shop but not in the offline shop. This is due to the difference between the two, where when consumers use an offline shop they can interact directly with the products being sold, consumers can see clearly the condition, shape, and color of the product. Whereas online shops are very different, they are difficult to know what the products are selling, then consumers cannot judge up close or directly what the product looks like and whether it is in accordance with what consumers expect.

One of them is a feature that can be used by online shops as a tool to convince consumers is Online Customer Review. According to (Mudambi & Schuff, 2010) Online Customer Review is a form of electronic word of mouth (eWOM) which refers to user-generated content posted on online sites or on third-party websites. Not only the review factor but also the rating which is usually called the user rating which in this study will be called the customer rating. The customer rating is part of the OCR, but instead of using text, it uses a symbol in the form of a star. Online Customer Reviews and Online Customer Rating variables have a positive and significant influence on consumer confidence (Pustap and Wulandari, 2020). According to (Su and Khoshgoftaar, 2009) Customer Rating is quite important as a recommender system in e-commerce in order to be able to provide a quality recommendation for a product personally.

In online purchases, it is not only seen from the reviews and ratings but there will be a tendency to look at the brand image or brand image. while according to Tjiptono (2005) Brand Image or brand image is the views and beliefs that can be held by consumers which are reflected in consumers' memories. The Brand image describes all perceptions of the brand that are formed from information and past experiences of the brand. A strong brand will reflect the identity of the company and the company's internal beliefs. The image consists of three supporting components, namely corporate image, consumer image, and product image (Xian Gou li, 2011: 2). From this definition, brand image has a fairly important role in the development of a brand, this is because it involves brand reputation and trust which will later become consumer decisions in trying and using the product. To further strengthen the allegation of what factors can cause millennial consumers to shop online, the researchers conducted a preliminary survey of 20 respondents who had shopped online.

This research is strengthened by the results of pre-research interviews with a number of millennial communities who have made online purchases at e-commerce in Indonesia. The results of interviews with 20 millennial respondents in Indonesia show that consumer trust can be seen from many factors, but most say online shopping trust is seen from reviews, ratings, and company image where the company image here is a trusted or official store that has been marked from the shopping site in Indonesia. e-commerce, then it is known what are the reasons for purchasing decisions on e-commerce. As for seeing from the ratings and reviews.

Researchers found indications that reviews, ratings, and brand image are things that need to be investigated how these variables can affect consumer confidence and consumer decisions to shop at Indonesian e-commerce.

Based on the problems that occur in e-commerce purchases, the results of previous research, and preliminary surveys, this study intends to analyze the influence of the Online Customer Review and Online Customer Rating variables and the Brand Image of Millennial E-Commerce Consumers in Indonesia on Purchase Decisions and Consumer Confidence. As a Mediator.

2. Theory Study

2.1 Online Customer Reviews

According to (Mudambi & Schuff, 2010) Online Customer Review is an electronic word of mouth (eWOM) that refers to user-generated content that is uploaded or posted on an online site or third party site. Not only the review factor but the rating factor which is also referred to as the user rating or product rating which in this study can also be referred to as the customer rating. The customer rating is part of OCR, but instead of using text, it uses symbols that can usually be asterisked.

2.2 Online Customer Rating

According to (Su and Khoshgoftaar, 2009) Customer Rating is important as a recommender system in e-commerce in order to be able to provide a quality recommendation for a product personally. The development of e-commerce has made customer reviews the main source of information for customers, retailers/sellers, and manufacturers.

2.3 Brand Image

According to Supranto, (2011) brand image is what consumers think or feel when they hear or see the name of a brand or in essence what consumers have learned about the brand. Brand image is a group of assumptions that are in the minds of consumers towards brands that have been formed from various information and various sources (Yudhanto, 2018).

2.4 Consumer Trust

According to Mowen and Minor in Sangadji and Sopiah (2013) defines consumer trust as all knowledge possessed by consumers, and all conclusions made by consumers about objects, attributes and benefits. Community trust is formed by the community itself through some of the knowledge they have. Knowledge related to image, reputation and service quality has the power to build trust.

2.5 Buying decision

Meanwhile, according to Tjiptono (2016) Purchase decisions are one part of consumer behavior. Consumer behavior is an action that is directly involved in obtaining, determining products and services, including the decision-making processes that precede and follow these actions.

According to Kotler (2014) consumer purchasing decisions are the final decisions of individuals and households to buy goods and services for personal consumption. Purchasing decisions are one of the main parts in consumer behavior that leads to the purchase of products or services. In making a purchase decision, consumers cannot be separated from the factors that influence and motivate consumers to make purchases. From these factors, consumers will make an assessment

of various alternative choices, and choose one or more alternatives that are needed based on certain considerations (Prasetyaningsih & Astini, 2016).

2.6 Thinking Framework

Based on the problem formulation, theoretical description and previous research on the variables Online Customer Review, Online Customer Rating, and Brand Image on purchasing decisions and consumer trust, the theoretical framework proposed by this study is illustrated as follows.

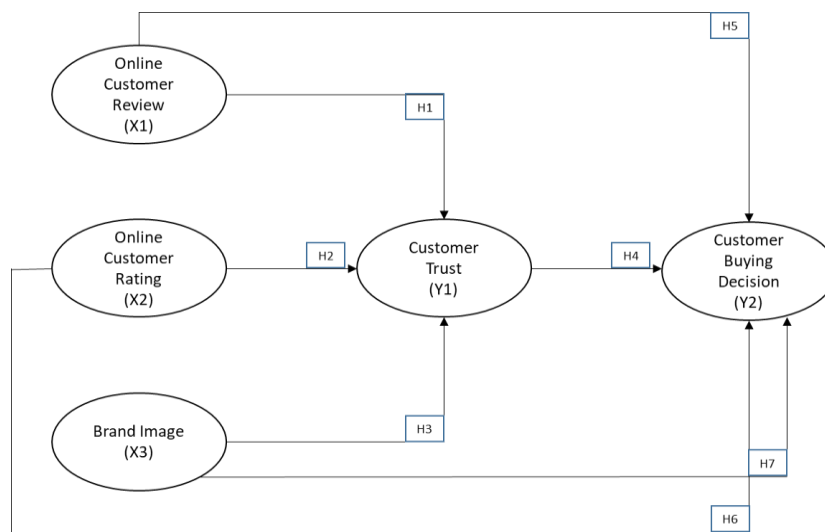


Figure 2. Thinking Framework

2.7 Hypothesis Development

2.7.1. Effect of Online Customer Reviews on Consumer Trust

Information from other consumers such as online reviews is considered more persuasive because it is written by other consumers not by the seller, so it is considered more credible and trustworthy (Willemsen et al., 2012). Consumers will usually provide honest information based on their experience of a product or service (Park et al, 2007). A study of online complaints by Hamilton et al., (2014) shows that when consumers provide reviews that are preceded by polite sentences, it will have an impact on increasing the willingness of other consumers to pay for the product, the assessment of the product becomes more credible and preferred, trust also increases. increased.

H1: Online Customer Reviews have a significant positive effect on Millennial E-Commerce Consumer Confidence in Indonesia.

2.7.2 The Effect of Online Customer Rating on Consumer Confidence

A high customer rating indicates that the seller can be trusted (Ba & Pavlou, 2002). Social Commerce with the help of web 2.0 and social media technology facilitates consumer ratings and reviews to be used as recommendations and references (Hajli, 2012). If the average rating is high, it shows high product quality, whereas if the high rating variation is associated with special

products, namely those that are liked by some consumers and disliked by some other consumers (Sun, 2012).

H2: Online Customer Rating has a significant positive effect on Millennial E-Commerce Consumer Confidence in Indonesia.

2.7.3 The Influence of Brand Image on Consumer Trust

A brand that can give a meaningful impression to consumers will be much easier to get special attention from consumers. It shows that there is a significant positive effect between brand image and brand trust on service customers on the Batavia Air airline (Perdana, 2009). According to Cretu and Brodie (2007), a marketer will perceive a brand image as the basis for how consumers will judge the quality of the product. That consumers will be very willing to depend on a brand that he believes will benefit (Carroll and Ahuvia, 2006).

H3: Brand Image has a significant positive effect on Millennial E-commerce Consumer Confidence in Indonesia.

2.7.4 The Influence of Consumer Confidence on Consumer Purchase Decisions

Han and Windsor (2015) state that trust is an important determinant in considering consumers' intention to buy. (Chang, 2013) stated that positive online customer reviews can increase brand trust and result in the first purchase action.

H4: Consumer Confidence has a significant positive effect on Millennial E-Commerce Consumer Purchase Decisions in Indonesia.

2.7.5 The Influence of Online Customer Reviews on Consumer Purchase Decisions

Online Customer Review (OCR) is the main source of product information and an important influence on purchasing decisions (Elwada, 2016). Online Customer Reviews function as information and recommendations, which are important in making purchasing decisions on product sales (Park et al., 2007). Chang (2013) shows that Online Customer Reviews affect consumers' willingness to buy.

H5: Online customer reviews have a significant positive effect on Millennial E-Commerce Consumer Purchase Decisions in Indonesia.

2.7.6 The Influence of Online Customer Rating on Consumer Purchase Decisions

Based on the results of research by Chevalier and Mayzlin (2006) shows that there is a positive and significant influence between an online product rating and sales success. The online rating has a significant influence on product sales and is a major source of marketing intelligence (Chung & Tseng, 2012). Online reviews consist of evaluation and rating texts, which are a valuable source of information for consumers in comparing products and purchasing decisions (Chevalier & Mayzlin, 2006).

H6: Online Customer Rating has a positive and significant effect on Millennial E-Commerce Consumer Purchase Decisions in Indonesia.

2.7.7 The Influence of Brand Image on Consumer Purchase Decisions

According to Foster (2016) in his research, brand image has a positive and significant effect on purchasing decisions. Gilanina and Mousavian (2011) state that brand image is often used as an extrinsic requirement to be able to make a purchase decision. shows that Service Quality, Brand Image, Price have a positive and significant influence on product trust. Then, product trust has a positive and significant effect on purchasing decisions (Ardyanto, 2018). A good brand image will continue to stick in the memory of consumers and will influence purchasing decisions (Prasetyaningsih and Astini, 2016).

H7: Brand Image has a significant positive effect on Millennial E-commerce Consumer Purchase Decisions in Indonesia.

3. Research Methods

3.1 Research design

The type of this research is a quantitative research that uses primary data from literature studies and online questionnaires. The independent variables in this study are Online Customer Review, Online Customer Rating, and Brand Image and the dependent variable is Consumer Trust and Purchase Decision.

3.2 Population and Sample

The population in this study are millennials who have shopped online at e-commerce then the number of samples reached 308 respondents. The sample of this research used the snowball sampling technique and judgment sampling. In this study, the sample criteria that have been determined by the researcher are as follows:

1. Men and women who have shopped in e-commerce.
2. The selected respondents are millennials who were born (1981-1996).
3. The selected respondents are in Indonesia, the researcher only takes big cities in each province and according to the researcher there are many millennials in that city. The prospective respondents selected in this study are domiciled in the DIK area of Jakarta, West Java, Central Java, East Java, West Sumatra, North Sumatra, Kalimantan, Riau, Riau Islands, Bali, Maluku, West Nusa Tenggara, East Nusa Tenggara and most recently domiciled in Special Region of Yogyakarta.

3.3 Data analysis technique

The data analysis technique in this study uses a component of variance Based Structural Equation. Then the data processing uses the Partial Least Square (Smart-PLAS) version 3.2.7 program. The PLS Path Modeling uses two models, namely the outer model and the inner model.

4. Research Result and Discussion

Testing the Measurement Model (Outer Model)

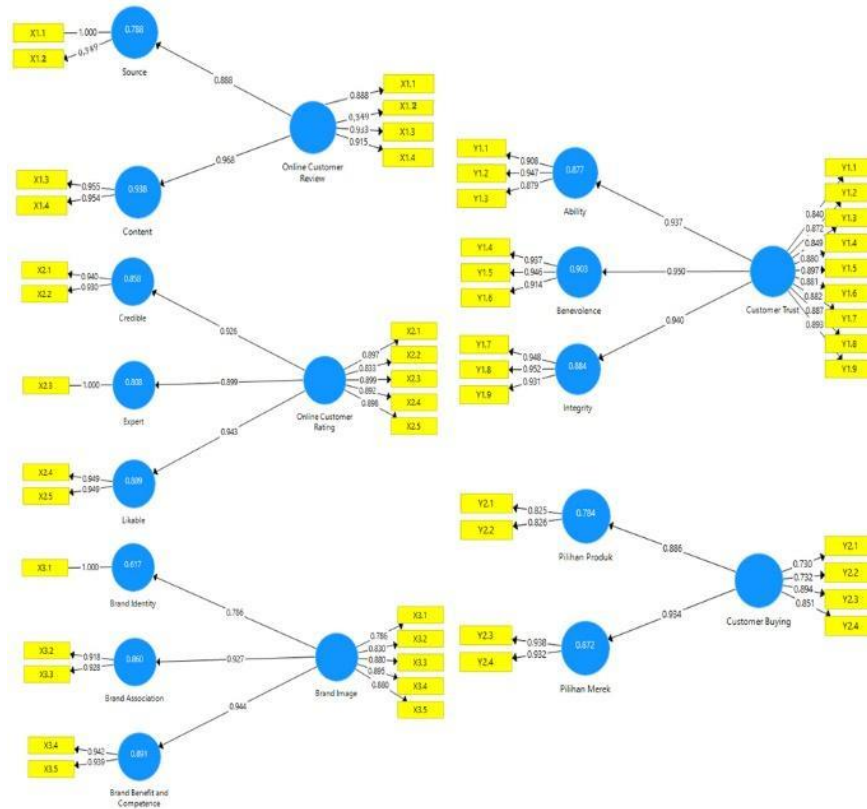


Figure 3. Outer Model

Based on Figure 1.3 above, shows that the X1.2 indicator is not valid. Therefore, indicator 1.2 must be removed from the model so that all items that will be analyzed further become valid. The following is presented in the table below, namely the value of the loading factor on the variables X1, X2, X3, Y1, and Y2 after being modified.

Table 1. Value of Variable Loading Factor

Variable	Indicator	Loading Factor	Information
Online Customer Reviews (X1)	X1.1	0,889	Valid
	X1.3	0,933	Valid
	X1.4	0,915	Valid
Online Customer Rating (X2)	X2.1	0,897	Valid
	X2.2	0,833	Valid
	X2.3	0,899	Valid
	X2.4	0,892	Valid
	X2.5	0,898	Valid
Brand Image (X3)	X3.1	0,786	Valid
	X3.2	0,83	Valid
	X3.3	0,88	Valid
	X3.4	0,895	Valid
	X3.5	0,88	Valid
Consumer Confidence (Y1)	Y1.1	0,84	Valid
	Y1.2	0,872	Valid
	Y1.3	0,849	Valid
	Y1.4	0,88	Valid
	Y1.5	0,897	Valid
	Y1.6	0,881	Valid
	Y1.7	0,882	Valid
	Y1.8	0,887	Valid
	Y1.9	0,893	Valid
Purchase Decision (Y2)	Y2.1	0,73	Valid
	Y2.2	0,732	Valid
	Y2.3	0,894	Valid
	Y2.4	0,851	Valid

4.1 Convergent Validity

Convergent Validity testing is a loading factor value on latent variables with indicators. The rule of thumb used for convergent validity is the loading factor with a value > 0.7 . It can be concluded that based on the measured results, all indicators of this research variable each have a loading factor value > 0.7 . So it was concluded that all indicators of the variables were valid and still used in this research model and were not excluded from this research model.

4.2 Average Variance Extracted (AVE) and internal consistency reliability

Meanwhile, according to Abdillah and Hartono (2015), the evaluation of convergent validity can be seen from the value of Average Variance Extracted (AVE) > 0.50 . Then according to Ghozali and Latan (2015), a construct can be declared reliable if Composite Reliability > 0.7 and Cronbach Alpha > 0.60 .

Table 2. Value of Average Variance Extracted (AVE) for each Variable, Cronbach Alpha and Composite Reliability

Variable	Cronbach's Alpha	Composite Realibility	Average Variance Extracted (AVE) Value
Online Customer Reviews (X1)	0.899	0.937	0,832
Online Customer Rating (X2)	0.930	0.947	0,781
Brand Image (X3)	0.907	0.931	0,730
Consumer Confidence (Y1)	0.962	0.967	0,767
Purchase Decision (Y2)	0.815	0.879	0,647

It can be concluded that the Crobach Coefficient Alpha value is > 0.6 and the Composite Reliability value is > 0.7. Then it is known that the AVE value of all variables has an AVE value of > 0.5, namely for X1 of 0.832, for X2 of 0.781, for X3 of 0.730, for Y1 of 0.767, and for Y2 of 0.647. So that all variables in this study can be declared valid and reliable.

4.3 Evaluation of the Structural Model (Inner Model)

Inner model is a structural model that describes the causal relationship between latent variables.

	R2	R2 Adjusted
Consumer Confidence (Y1)	0.803	0.801
Purchase Decision (Y2)	0.682	0.678

Table 3. Results of Testing the Simultaneous Effect of R2

Based on calculations using calculate SmartPLS version 3.2 algorithm which produces an R2 value of 0.803 for the Consumer Confidence variable (Y1), , this shows 80.3% of the Consumer Confidence variable can be influenced by Online Customer Reviews, Online Customer Ratings and Brand Image, the remaining 19, 7% is influenced by other variables not examined, in this study. and 0.682 for the Adjusted R-square value of the Purchase Decision variable of 0.682. This shows that 68.2% of the Purchase Decision variables can be influenced by Online Customer Reviews, Online Customer Ratings and, Brand Image, while the remaining 31.8% is influenced by other variables not examined in this study.

4.4 Research Hypothesis Testing

Table 4. Partial Effect of Independent Variables on Dependent Variables

Variable	Original Sample (O)	T Statistics (O/STDEV)	T Table	P Values	Result
Online Customer Review => Consumer Trust	0.106	2.435	1.96	0.015	Accepted
Online Customer Rating => Consumer Trust	0.554	10.256	1.96	0.000	Accepted
Brand Image => Consumer Trust	0.317	5.737	1.96	0.000	Accepted
Consumer Confidence => Purchase Decision	0.329	2.929	1.96	0.004	Accepted
Online Customer Review => Purchase Decision	0.088	1.321	1.96	0.187	Rejected
Online Customer Rating => Purchase Decision	0.135	1.154	1.96	0.249	Rejected
Brand Image => Purchase Decision	0.351	5.856	1.96	0.000	Accepted

The results of statistical calculations obtained are presented in table 4.25 for the structural model with the following hypothesis:

4.4.1 Hypothesis 1:

The variable X1 has a significant and significant effect on the variable Y1. The path coefficient results are 0.106 and Tcount (2.435) > Ttable (1.96) and P-value is 0.015. It is concluded that H1 is accepted (Pvalue <0.05) and H0 is rejected, the variable X1 has a positive and significant effect on the Y1 variable.

4.4.2 Hypothesis 2:

X2 variable and significant effect on Y2 variable. The path coefficient results are 0.554 and Tcount (10.256) > Ttable (1.96) and P-value is 0.000. Then it is concluded that H2 is accepted (P-value <0.05) and H0 is rejected, the variable X2 has a positive and significant effect on Y2 variable.

4.4.3 Hypothesis 3:

The X3 variable has a significant and significant effect on the Y3 variable. The path coefficient results are 0.317 and Tcount (5.737) > Ttable (1.96) with a P-value of 0.000. With the results obtained, H3 is accepted (P-value <0.05) and H0 is rejected, the X3 variable has a positive and significant effect on the Y3 variable.

4.4.4 Hypothesis 4:

The X4 variable has a significant and significant effect on the Y4 variable. Then the path coefficient is 0.329 and Tcount is (2,929) > Ttable is (1.96) with a P-value of 0.004. With the results obtained, it is concluded that H4 is accepted (P-value <0.05) and H0 is rejected, the X4 variable has a positive and significant effect on Y4.

4.4.5 Hypothesis 5:

Variable X5 and significant effect on Y5. The path coefficient results are 0.088 and Tcount is (1.321) < Ttable is (1.96) and the P-value is 0.187. So therefore H5 is rejected (Pvalue > 0,5) and H0 is accepted, X5 has no significant effect on Y5.

4.4.6 Hypothesis 6:

The X6 variable has an effect and is significant on the Y6 variable. The results of the path coefficient of 0.135 and Tcount of (1.154) < Ttable of (1.96) with a P-value of 0.249. Thus, H6 is rejected (Pvalue > 0.5) and H0 is accepted, X6 has no significant effect on Y6.

4.4.7 Hypothesis 7:

The X7 variable has an effect and is significant on the Y7 variable. The results of the path coefficient of 0.351 and Tcount of (5.856) > Ttable of (1.96) with a P-value of 0.000. Thus H7 is accepted (P value < 0.05) and H0 is rejected, the X7 variable has a positive and significant effect on Y7.

4.5 Hypothesis testing in this study are as follows:

4.5.1 The Effect of Online Customer Reviews on Consumer Confidence

Based on the results of hypothesis testing that has been carried out, it is known that Online Customer Reviews have a positive and significant effect on consumer confidence. This is because the reviews given by consumers online can create a trust for consumers, the better the Online Customer Reviews given by consumers to the product, the more consumer confidence will increase.

The results of this study are in line with the results of research conducted by Willemsen (2012) which revealed that the Online Customer Review variable has a positive and significant effect on consumer trust. These results are in accordance with field conditions that e-commerce consumer confidence in millennials in Indonesia is strongly influenced by Online Customer Reviews or product reviews. Especially when consumers provide reviews by attaching photos or pictures of their products when the product has been received. So that it has a good impact on sellers in e-commerce because it can make new consumer knowledge about the products sold clearer.

4.5.2 The Effect of Online Customer Rating on Consumer Confidence

Based on the results of the hypothesis testing that has been carried out, it is known that Online Customer Rating has a positive and significant effect on Consumer Confidence. This is because if the Online Customer Rating increases, it will affect Consumer Confidence. Ratings that have been given by consumers online can make other potential consumers who will shop believe in the product.

The results of this study are in line with the results of research conducted by Pustap and Wulandari (2020) which showed that Online Customer Rating had a significant positive effect on consumer trust.

4.5.3 The Effect of Brand Image on Consumer Confidence

Based on the results of hypothesis testing that has been done, it is known that Brand Image has a positive and significant effect on Consumer Trust. Brand Image in online stores can make consumers feel confident to shop at e-commerce. This is because store logos and products can make potential consumers believe that the store logo and products are in accordance with their needs then the better the Brand Image, the more consumer trust will increase.

The results of this study are in line with the results of research conducted by Pandana (2009), which shows that there is a significant positive effect between brand image and brand trust.

4.5.4 The Effect of Consumer Confidence on Purchase Decisions

Based on the results of hypothesis testing that has been done, it is known that consumer trust has a positive and significant effect on purchasing decisions. This is because by increasing trust in products that can be seen from reviews and ratings from buyers or brand image. For example, by selling products that match the description and pictures so that buyers feel satisfied and the impact on the reviews and ratings that will be given is good and also maintains the logo on the seller's shop.

The results of this study are in line with the results of research conducted by Hana and Windsor (2015) which states that consumer trust has a significant effect on purchasing decisions.

4.5.5 The Effect of Online Customer Reviews on Purchase Decisions

Based on the results of the hypothesis testing that has been carried out, it is known that Online Customer Reviews do not significantly affect the Purchase Decision. This is because, in accordance with field facts which should pay attention to the narrative from the buyer's review because this review narrative is the lowest dimension and has a negative and significant effect, the seller really pays attention to the narrative from the buyer's review and most importantly to make the buyer feel satisfied shopping at the shop so that buyers will give a positive review.

The results of this study are in line with the results of research conducted by Wang et al (2015) where Online Customer Reviews have an effect on decreasing the number of purchases and that Online Customer Reviews have no significant effect on purchasing decisions.

4.5.6 Influence of Online Customer Rating on Purchase Decision Keputusan

Based on the results of hypothesis testing that has been carried out, it is known that Online Customer Rating does not significantly influence purchasing decisions. Millennials' e-commerce purchasing decisions in Indonesia are not influenced by Online Customer Ratings. The rating that has been given by consumers to the product that has been purchased greatly influences the purchase decision. This is because in accordance with the existing facts that the rating source can correctly answer consumer needs regarding product information, about how its quality is and will meet consumer expectations and desires which are ultimately expected to lead to consumer purchasing decisions.

The results of this study are not in line with the results of research conducted by Chung & Tseng, (2012) which states that online ratings have a significant influence on product sales.

4.5.7 The Influence of Brand Image on Purchase Decisions

Based on the results of hypothesis testing that has been done, it is known that brand image has a positive and significant effect on purchasing decisions.

This is because it is in accordance with the conditions in the field that the e-commerce purchasing decisions of millennials in Indonesia are strongly influenced by Brand Image. Because consumers really pay attention to the logo of the product being sold, whether the product logo can provide benefits that meet consumer expectations and ultimately make consumers decide to buy. Millennials' purchasing decisions for e-commerce in Indonesia are strongly influenced by Brand Image. Because consumers really pay attention to the logo of the product being sold, whether the product logo can provide benefits that meet consumer expectations and ultimately make consumers decide to buy. The results of this study are in line with research conducted by Foster (2016) which in his research states that brand image has a positive and significant influence on purchasing decisions.

5. Conclusions and Suggestions

5.1 Conclusion

Based on the analysis of the research results, the following conclusions were obtained:

1. Online Customer Review has a significant positive effect on millennial e-commerce consumer confidence in Indonesia.
2. Online Customer Rating has a significant positive effect on millennial e-commerce consumer confidence in Indonesia.
3. Brand Image has a significant positive effect on millennial e-commerce consumer confidence in Indonesia.
4. Consumer Confidence has a significant positive effect on millennial e-commerce purchasing decisions in Indonesia.
5. Online Customer Reviews have an insignificant positive effect on millennial e-commerce purchasing decisions in Indonesia.
6. Online Customer Rating has no significant positive effect on millennial e-commerce purchasing decisions in Indonesia.
7. Brand Image has a significant positive effect on millennial e-commerce purchasing decisions in Indonesia.

5.2 Suggestions

Based on the results of this study, the suggestions that can be submitted include the following:

1. For Companies
 - a. Consumers need to provide detailed reviews and attach photos or pictures of their products. This is very important for new consumers to see the picture in the product review that they are going to buy. Thus making new consumers believe in the reviews that have been given to the product.
 - b. Consumers need to give an honest and honest assessment of the rating. This is very important for new consumers so that they can believe that the rating can answer the need

for information about the product about how the product quality and so on. So that it can make new consumers believe in the rating that has been given to the product.

- c. Online sellers in e-commerce need to pay attention to how the brand image of their store is. This is very important for new consumers. Because store logos and products can make potential consumers believe that the store logos and products will suit the needs of new consumers.
- d. Online sellers in e-commerce need to pay attention to how reviews and ratings and ratings can be trusted by new consumers, because it will make new consumers finally decide to buy. For example, by providing products that match the images and descriptions so that consumers are satisfied and the ratings given in the reviews and ratings are good.
- e. Consumers need to provide a detailed review narrative. This is very important for new consumers to see the narrative review of the product they are going to buy. So that makes new consumers finally decide to buy.
- f. Consumers need to provide a rating that is truly appropriate so that the rating becomes the correct source that can answer the needs of new consumers regarding product information, how its quality and finally can meet the expectations and desires of new consumers who finally new consumers decide to buy.
- g. Online sellers in e-commerce need to pay attention to how the brand image of their store is. This is very important for new consumers. Because consumers really pay attention to the logo of the product being sold, whether the product logo can provide benefits that meet consumer expectations and ultimately make consumers decide to buy.

2. For further researchers

After conducting similar research and research on buyers in e-commerce, further research is based on being able to conduct research on Trust of Sellers in deciding to sell in e-commerce.

References

- Abdillah, W., & Jogiyanto, P. (2015). *Alternatif Structural Equation Modeling (SEM) dalam Penelitian Bisnis*. Yogyakarta: Andi.
- Ba, S., & Pavlou, P. A. (2002). Evidence of the Effect of Trust Building Technology in Electronic Markets: Price Premiums and Buyer Behavior. *Management Information Systems Research Center*, 243-268.
- Carroll, B. A., & Ahuvia, A. C. (2006). Some antecedents and outcomes of brand love. *Market Lett*, 17: 79-89.
- Chang, T. P., Rhodes, J., & Lok, P. (2013). The Mediating Effect of Brand Trust Between Online Customer Reviews and Willingness to Buy. *Electronic Commerce in Organizations*, 11(1) 22-42.
- Chevalier, J. A., & Mayzlin, D. (2006). The Effect of Word of Mouth on Sales: Online Book Reviews. *MARKETING RESEARCH*, 345–354.

- Covid19.go.id. (2020, April 28). sistem e-commerce jadi solusi bagi pelaku umkm di tengah pandemi covid-19. Retrieved Juli 8, 2020, from <https://covid19.go.id/p/berita/sistem-e-commerce-jadi-solusi-bagi-pelaku-umkm-di-tengah-pandemi-covid-19>
- Elwalda, A., & Lu, K. (2016). The impact of online customer reviews (OCRs) on customers' purchase decisions: An exploration of the main dimensions of OCrs. *Customer Behaviour*, pp.123-152.
- Fandy, Tjiptono. 2016. *Service, Quality & satisfaction*. Yogyakarta. Andi. _____.
2014. *Pemasaran Jasa (Prinsip, Penerapan, Penelitian)*. Yogyakarta. Andi.
- Foster, B. (2016). Impact of Brand Image on Purchasing Decision on Mineral Water Product "Amidis" (Case Study on Bintang Trading Company). *Humanities and Social Sciences*, 2378-7031.
- Gilaninia, S., & Mousavian, S. J. (2011). The investigation and analysis impact of brand image in Iran. *Business Management*, Vol.6 (25), pp. 7548-7556.
- Hajli, M. (2012). An Integrated Model for E-commerce Adoption at the Customer Level with the Impact of Social Commerce. *Information Science and Management*.
- Hamilton, R., Vohs, K. D., & McGill, A. L. (2014). We'll Be Honest, This Won't Be the Best Article You'll Ever Read: The Use of Dispreferred Markers in Word-of-Mouth Communication. *Consumer Research*, Vol. 41.
- Han, B., & Windsor, J. C. (2015). User's willingness to pay on social network sites. *Computer Information Systems*, 31-40.
- Jones, C., Ramanau, R., Cross, S., & Healing, G. (2010). Net generation or Digital Natives: Is there a distinct new generation entering university? *Computers & Education*, 722-732.
- Julianti, S. (2017). *Matering Packaging For E-Commerce*. Jakarta: PT. Gramedia Pustaka Utama.
- Kotler, Philip & Keller, Kevin Lane. (2012). *Marketing Management (14th ed)*. United State: Pearson.
- Kotler dan Keller. 2014. *Buku Prinsip Prinsip Pemasaran By Philip Kotler Gary Armstrong Edisi 12 Jilid I&2. Edisi Ke 13*. Jakarta: Erlangga.
- Li, X. G., Wang, X., & Cai, Y. J. (2011). Corporate Product and User Image Dimensions and Purchase Intention. *Journal Of Computer si*, 2.
- Mudambi, S. M., & Schuff, D. (2010). What makes a helpful online review? A study of customer reviews on Amazon.com. *MIS Quarterly*, 185-200.
- Park, D.-H., Lee, J., & Haan, I. (2007). The Effect of On-Line Consumer Reviews on Consumer Purchasing Intention: The Moderating Role of Involvement. *Electronic Commerce*, pp 125-148.
- Perdana, D. D. (2009). *Pengaruh Citra Merek (Brand Image) dan Kepercayaan Merek (Brand Trust) Terhadap Loyalitas Merek (Brand Loyalty) Maskapai Penerbangan Batavia Air*. Semarang: Universitas Diponegoro.

- Prasetyaningsih, E & Astini R. (2016). Pengaruh Citra merek dan Gaya Hidup Terhadap keputusan pembelian Product Tas Branded Tiruan Pada Wanita Karir di Jakarta. *Jurnal Ilmiah Management dan Bisnis*, Volume 2 Nomor 2.
- Pustap, E. S., & Ririn Wulandari, D. S. (2020). Analysis of Online Consumer Review and Online Consumer Rating to Consumer Trust and Purchase Decision on E-Commerce Jakmall.Com. *Innovative Science and Research Technology*, Volume 5, Issue 2.
- Sangadji, E.M., dan Sopiah. 2013. *Perilaku Konsumen: Pendekatan Praktis Penelitian Pemasaran*. Bogor: Katalog Dalam Terbitan (KDT).
- Supranto, J. 2011. *Pengukuran Tingkat Kepuasan Pelanggan Untuk Menaikkan Pangsa Pasar*, Cetakan keempat, Penerbit PT Rineka Cipta, Jakarta.
- Su, X., & Khoshgoftaar, T. M. (2009). A survey of collaborative filtering techniques. *Advances in artificial intelligence*, 4.
- Tjiptono, F., & Chandra, G. (2005). *Brand Management and Strategy*. Edisi 1. Yogyakarta: CV Andi Offset.
- Tseng KC, TJ Fang, SS Chiang, Liu, CL Wu and TM Pan. 2012. Immunomodulatory activities and antioxidant properties CF of polysaccharides from *Monascus* fermented products in vitro. *Journal of the Science of Food and Agriculture* 92(7), 1483–1489.
- Willemsen, L. M., Neijens, P. C., & Bronner, F. (2012). The Ironic Effect of Source Identification on the Perceived Credibility of Online Product Reviewer. *Computer Mediated Communication*, 16-31.
- Yudhanto, Y. (2018). *Information Technology Business Start-up*. Jakarta: PT Elex Media Komputindo.