
The Impact of User Generated Content (Online Review) Towards the Intention to Purchase on E-commerce in Jakarta. Case Study Of Tokopedia.

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Abstract

The existence of the internet has taken over most of the traditional ways to do things. The Internet as well provides convenience towards all industries. For example, the emergence of e-commerce Tokopedia 10 years ago makes purchasing and selling goods easier and evenly. Goods are able to be sent all over the world in just one click. However, due to the online market, goods are not able to be touched and observed. User Generated Contents or can be called as online reviews play an important role in customers purchase decisions. Previous experience shared online helps potential customers to predict and have a view over the product. The model used in this study to measure the variable of UGC is Perceived Credibility and Perceived Usefulness as determinants of the Intention to Purchase on E-Commerce Tokopedia. The results found that Perceived Credibility had a significant influence towards the intention to purchase as well as the Perceived Usefulness. From this finding, it provides the recommendation for both management and future research..

Keywords: User Generated Content, Online Reviews, Technology Acceptance Model, Intention to Purchase, e-commerce.

I. INTRODUCTION

Currently, most trading activities are using the internet platform to deal or trade. The Internet takes a big role around the world and the users are growing in every part of the world. Since the day the internet was invented and became recognizable from the existence of the World Wide Web in 1990, people have been using the internet to gain information, communication, education, and do trading all around the world. For example, international trading where a purchase is done on the application of the buyers where the seller sells the product overseas from thousands of miles away but can be received in a few days. By that time, the barriers between each country have vanished and brought people joy in accessing the internet to various activities provided. According to the (Kemp, The Next Web, 2020), internet users have risen to 4.54 billion in the early 2020, and reported in 2019 that only 298 million users. Worldwide, in the past 5 years every hour has 27,000 new online users. The rise of technology has rapidly increased the number of digital media users Yet, there are positive and negative effects for internet users to access the internet. E-market and E-payment are currently very common that existed in the market but they are still containing huge opportunities to grow because this segment is very wide for people to rely on. Nowadays, people are relying on online reviewed platforms on primary platforms such as Instagram, Facebook, and so on to choose their product or service before they make their purchase. As illustrated by researchers (Gupta & Kim, 2004); (Ayeh, Au, & Law, 2013), imagining websites as café which allow people to find and electronically talk with others that have similar interests. The facts, people gather in online communities to discuss things on social networking sites. There are primary platforms to meet and discuss on online such as Facebook, Instagram, and Google reviews. However, for instance that (UK's Advertising Standards Authority) ever ordered TripAdvisor to rewrite its trust claim (BBC, 2012). The reviews contain pictures, videos, text that is posted online is not always trustworthy. Moreover, During this pandemic nowadays starting in the late of 2019 caused the movement from offline consumers to online consumers. Consumers are not able to purchase groceries in the real market for a period of time. In order to have daily things needed, people search and purchase online.

Generations from baby boomers, Millennial, to generation Z are used to internet and the existence of Web 2.0 that had been involving in the emergence of innumerable UGC websites for example like social online networking and online review sites (Ayeh, Au, & Law, 2013); (O'Reilly, 2005). Following with the rapid growth of the appearance of the consumer online information for travel, hotel, tourism, products on e-commerce, and so on in the past few years created by the previous consumer or loyal consumers on online sites, it indicates User Generated Content has been used in many research and this condition gives impacts

towards both industries and consumers (Krumm & Narayanaswami, 2008). The current potential marketing is combining and mixing UGC content with the marketing

mix as part of the electronic terms which is word of mouth (WOM) through platforms like social media (Kim and Dong ,2018). Furthermore, the positives of the contents posted on blogs and websites in the form of text, pictures, and videos give upcoming consumers access to compare online and consider buying the product thus, for loyal consumers updating about the products and quality of the service.

This study examines e-commerce consumer's behavior regarding the User Generated Content (online reviews) about products on e-commerce and observes the behaviors on how it may influence the attitudes and intention toward UGC adoption for buying a product. The title choice due to the current economy industry is developing in different sections of industry in Indonesia. There are several types of business that exist in the industry which provide products and services online.

II. LITERATURE REVIEW

A. E-Commerce

The largest market of e-commerce in Southeast Asia is in Indonesia. In Indonesia, Tokopedia and Shopee are the two main companies controlling the e-market sector. According to (AseanUp, 2019), Tokopedia leads the traffic market with 150 million visitors each month. According to Hidayati, Safety, Comfortable, fast, viral advertisements, live chat makes customers visit the e-market place and start searching things to buy (Hidayati, 2018) (Sudjatmika, 2017). Being an international market that markets the products not only domestically will open the opportunities for the other country. The definition of E-commerce is derived from internet commerce or electronics which is commonly recognized by the public as using internet sauce or platform to sell or buy goods (Markus, 2019). As the current internet is well developing and convenient enough for people to make transactions with people by just using an application or internet platform which brings more efficiency and is eligible for the business to trade (Boyd & Ioana, 2003). Furthermore, e-commerce is actually being helpful to grow different markets in different industries. As there are more people are concerned and interested with the e-commerce industry because it is more safe and secure from being stolen by someone about their information and details of the person because there is lacking of trust in technically and institutional environmental surround the online network (McKnight, Choudhury, & Kacmar, 2002). Apart from that, e-commerce merchants that can be

categorized such as sell physical goods, services, digital items and so forth. Consumers can clearly know their products or services well from the internet.

According to (Shona, 2016), had written that Tokopedia is considered to own the largest market share in Indonesia. It is an e-commerce market platform that allows all locals who wish to sell or buy things through online. According to Asean Up about the statistics, table 2 illustrates that Tokopedia ranked 7th of the top websites searched by consumers in 2019 and the first for e-market place. At the same time, Tokopedia is becoming trendy in Indonesia and it claims that services provided are allowing thousands of enterprises to send up to millions of their products to its customers across the country (Shona, 2016). Meanwhile, it creates more job opportunities and provides convenience services toward their consumers. As Tokopedia is increasing users which will perform a stabilization at its platform because consumers would share and review its platform and buying experience over the website. Somehow, e-commerce businesses are easily affected by content trustworthy and reviews from all internet users.

As more and more countries participate in FDI, the development of traditional theories also needs to be adapted simultaneously, and to answer questions about investment destinations and choices. Hymer (1960) monopolistic advantage theory emphasizes that the existence of imperfectly competitive markets and the existence of specific advantages are the prerequisites for an enterprise's foreign direct investment. Otherwise, enterprises have no ability or need to make foreign direct investment. The theory is more difficult to explain: the reasons for the transnational operation of enterprises in developing countries that do not have monopolistic advantages, and it is more difficult to transfer monopoly advantages across. Some capabilities that require time accumulation are difficult to imitate and transplant, and some resources with social complexity are also difficult to transplant and cultivate.

As the e-commerce trend goes up quickly, entrepreneurs from the hospitality industry apply e-commerce to their business because e-commerce business strategy would be more reliable and bring more convenience in order to attract their potential customers (Schafer, Konstan, & Riedl, 2001). It makes the internet users start to trust the internet sources because people will start to look for reviews before they feel more interested in purchasing or experiencing the products. It could make a business more successful and reliable which ensures the business can increase their reputation and quality of products that are served to their customers.

B. Marketing

The market place is much more tense and competitive. Increasing the level of competition has led to increased marketing focus. Marketing is a method from the planning to carry out the production, selling, promotion and delivery of products or services of a company in order to exchange with the customers satisfaction. Subsequently, marketing mix where there are 4Ps ; Product, Place, Promotion, and Pricing that is mostly used in every marketing plan help marketers to define each point and implement it and reach the target market. The goal of the advertisement is to include details on the basic idea of the product so that consumers understand the basic concept and how it is applicable to consumers, to eliminate the lower barriers such that consumers may make purchases with the less effort needed. Marketing is an interaction mechanism between the consumer and the seller, allowing all sides to offer and receive something of interest (Silk, 2006).

C. Perceived Credibility

The first independent variable, perceived credibility is known as the degree of information that deemed trust worthy by a receiver (Lim & Heide, 2015). Credibility source is a multidimensional term that the three most established dimensions are expertise/competence, trustworthiness, and caring/goodwill. Those are considered as fundamental predictors of a consumer's acceptance of a message in electronic word of mouth. So, user generated content that is created is generally requiring a high credible source of information. Information credibility is mainly for expertise, knowledge and trustworthiness. Furthermore, it may assume that the credibility may affect the online users towards the content and reviews that are created in the online market. At the same time, it probably can be helping marketers to promote their products' information better by online users.

In order to understanding more about the credibility of User Generated Content towards the customer behavior to purchase goods, the following points are the first hypothesis:

H10: Perceived credibility will not influence intention to purchase on e-commerce.

H11: Perceived credibility will influence intention to purchase on e-commerce.

D. Purchase Usefulness

The other independent variable for this research is purchase usefulness; a consumer assumes that one performance could be enhanced by using a program (Muslim, Rezaei, & Abolghasemi, 2014). It is also related with speed, efficiency and ease of use (Racherla & Friske, 2012). In order to have a safety purchase experience, most potential consumers will take a look at the experiences of other consumers that could be left in the review column in

the form of texts or photos, as well as positive comments and recommendations or negative feedback (Goldsmith & Horowitz, 2006). This is UGC's justification for not only being trustworthy but also being useful (Cheung, Lee, & Rabjohn, 2008). As in the marketplace, there are reviews and ratings directly in the same site on the shop. Potential customers are able to observe the history of previous customers in that shop that might be influencing the intention to purchase. Moreover, here is the hypothesis for the perceived usefulness:

H20: Perceived usefulness will not influence intention to purchase on e-commerce.

H21: Perceived usefulness will influence intention to purchase on e-commerce.

E. Purchase Intention

The dependent variable for this research is purchase intention. According to (O'Keefe, 2002), the definition of intention to purchase is the pillar of the whole process of buying a product that consumers put effort to get a good they desired. It is also described as a tool to engage interested consumers (Gbadamosi, 2016); (Bansal & Voyer, 2000). When potential customers are interested in a product, they are likely to search for information and to follow the expert sources that they believe is more accurate (Willemsen, Neijens, Bronner, & Ridder, 2011).

F. Consumer Behaviour

Consumer behaviour is known as observing and studying consumer's emotional, mental, and behavioural responses towards a product or services as all of the transaction and profits only can be done after a decision that has been made by every consumer (Radu, 2019). That is important to know about consumer behaviour as the industry sector needs to understand their needs and preferences. Different customers will have different decision making and preferences as all of them are coming from different backgrounds and nationalities. Basically, customers will only choose what they are likely to choose and make a decision to purchase an item or service. As an online based business, it is easy to affect the consumer decision through several ways such as rumours, feedback and so forth. As time passes, the trend of buying patterns is keeping on changing too. Some consumers are concerned about environmental problems which allow the influence on consumer purchase behaviours (Bashir, Khwaja, Turi, & Toheed, 2019). Somehow, some people prefer to purchase items online because it is environmentally friendly packaging and convenient for people to buy something through online. Apart from that, social commerce did make a useful platform which can influence consumer behaviour through social media such as online

user's interaction and user generated content (Wang, Lin, & Spencer, 2019). Online customers' feedback will be strongly affecting another consumers' purchasing decision

G. Purchase Decision Process

Based on Engel, Kollet, and Blackwell (1995), for the first stage of the model is called information input which is considering when a consumer will recognize a product from electronic word of mouth on social media. This step is important for problem recognition because every consumer will know and try out the product before their purchase (Voramontri & Klieb, 2019). As well as, the first seconds potential customers see an advertisement about the product on their phone, it has to attract their desire and willingness to click and search further information about the product. A company has to observe the market trends and needs to ensure their product can be reaching the consumer's expectation as consumers will always compare products that existed in the market.

The second stage for the EKB model's decision making process is information processing or information search which are focusing on consumers gathering all the information from different sectors (Yanold , 2015). This stage can bring a huge impact for the consumer on their decision making because they might receive the information from feedback, online reviews, friends and so forth. Through this stage, information is easier to collect by consumers through different platforms and ways. Consumers would receive both positive and negative values. Brand awareness will be highly concerned not to allow the products served to their consumers with bad value.

The third stage for EKB model is the decision processing stage, which is designed as middle based which is concerned with alternative evaluation that may guide the formation of attitudes that explain the consumer has developed well and is ready to purchase their desired item (Osei & Abenyin, 2016). The company should know what is going to show and serve their potential consumer. Marketing strategies must allow the market to know about your products and strengths that can be compared with competitors.

The following fourth and last stage of EKB model named purchase decision and post-purchase. The purchase decision stage is explaining how consumers will make their decision to buy the item after a long period or stages of observation and setting up behaviour (Söderlund & Sandberg, 2018). After they receive all the information about the product, they will finally decide to buy it and give feedback for the future customers.

H. User Generated Content

User generated content (UGC) is recognized as a form of content data which are images, comment feedback, videos, audios and so on. These content data can be easily spread and discussed among online users through social media, online forums or any online platform (Chung & Buhalis, 2008). Currently, user generated content is applied everywhere for people in order to perform a market or stabilize social media due to the large number of online users. People would be focusing towards these online data every day and entrepreneurs would use UGC as a strategy plan to attract their potential consumer by using online marketing. It would be more efficient because online users would share information between online users easily on social networking platforms. As User Generated Content (UGC) takes an important role for online business, it is allowing most entrepreneurs to change their business operation method into an e-commerce platform. Somehow, User Generated Content (UGC) and well-developing online would make this business segment into more successful as online users can search and purchase the items through e-commerce market anytime and anywhere.

III. RESEARCH METHOD

A. *Type of Study*

This research will be considered as quantitative research is a research method that requires collecting measurable data in order to perform the statistical analysis method (Lewis, Saunders, & Thornhill, 2016); (Babbie, 2010). Most of the time, quantitative research gets much in demand by researchers because it does not need much time and distance which is easier to collect.

B. Population and Sample

Because the population consists of people living in Jakarta and has ever purchased products from Tokopedia at least once, the sampling method will be used as a probability sampling with judgmental method, which is a screening question and not all people are able to participate with the survey. This research will be using the Hair et al formula which required 220 respondents. And for the pre-test taken from 52 respondents

C. Type of Data and Collection Method

The primary data will be collected from questionnaires as its quantitative collection method. On the other hand, secondary data will be collected from previous studies, books, journals, and reports.

D. Data Analysis Technique

Descriptive data analysis will be used using the questionnaires as its data. This technique will identify which statements are agreed the most by Tokopedia users and which are agreed the least. The result is valuable to create useful recommendations for the management, marketplace, and even future research.

First of all, there are two tests to be tested using the SPSS program such as validity and reliability. The purpose of those tests is to ensure the questions from all variables are suitable and can proceed to the next tests and step for instance further research. In order for the questions to be considered valid, the Pearson correlation must reach the requirement of the minimum R value, which for this research will be 0.2732 for pre-test, and 0.1432 for post-test. Meanwhile, for reliability to surpass the minimum 0.70 to be considered a good.

Second, there will be Classical Assumption tests such as normality test, heteroscedasticity test, multicollinearity test, multiple linear regression, and lastly is hypothesis test.

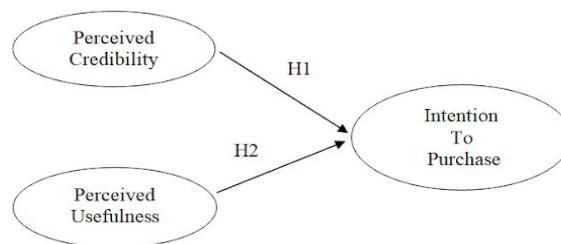


Figure 1. Research Model
Source: Author data

IV. RESULT AND DISCUSSION

A. Profile of Respondent

Out of 188 respondents, 61% are female in the age between 17 until 22 years old with the occupation are mostly students and live in West Jakarta.

B. Descriptive Statistic

The following points are the most agreed from respondents on each variable:

1. The respondents agreed that User Generated Contents stimulate the desire to purchase products.(PC)
2. The respondents find that User Generated Contents created and posted on e-commerce site are useful.(PU)
3. Respondents agreed that positive reviews give influence on their intention to purchase a product on Tokopedia. (PI)

On the other hand, there are statements that chosen the least agreed by the respondents from each variable:

1. The contents made about a product on Tokopedia are unbiased. (PC)
2. Respondents didn't find that User Generated product contents are valuable for them. (PU)
3. Respondents didn't agree that they will try products shown on Tokopedia sites and UGC platforms. (PI)

C. Profile of Respondent

From 52 respondents' answers and input in the SPSS program to check the validity and reliability test, the results are all questions valid and reliable and for the post test from 188 answers, all are valid and reliable. The Pearson correlations showed the minimum number to pass the validity on pre-test is 0.2732 and post test is 0.1432 and all the questions are above the required number. The reliability test used cronbach's alpha where the minimum is 0.7 and all the variables are above 0.70.

C. Classical Assumption test (Post-Test)

			Unstandardized Residual
N			188
Normal Parameters ^{a,b}	Mean		.0000000
	Std. Deviation		2.45313029
Most Extreme Differences	Absolute		.070
	Positive		.054
	Negative		-.070
Test Statistics			.070
Asymp. Sig. (2-tailed)			.027 ^c
Monte Carlo Sig. (2-tailed)	Sig		.300 ^d
	99% Confidence Interval	Lower Bound	.288
		Upper Bound	.312

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. Based on 10000 sampled tables with starting seed 2000000.

Table 1. Normality output

Source: Author's data

			PC	Unstandardized Residual
Spearman's rho	PC x_1	Correlation Coefficient	1.000	-.054
		Sig. (2-tailed)	.	.465
		N	188	188
	Unstandardized Residual	Correlation Coefficient	-.054	1.000
		Sig. (2-tailed)	.465	.
		N	188	188

			PU	Unstandardized Residual
Spearman's rho	PU x_2	Correlation Coefficient	1.000	-.098
		Sig. (2-tailed)	.	.182
		N	188	188
	Unstandardized Residual	Correlation Coefficient	-.098	1.000
		Sig. (2-tailed)	.182	.
		N	188	188

Table 2. Heteroscedasticity output

Source: Author's data

			PC	Unstandardized Residual
Spearman's rho	PC x ₁	Correlation Coefficient	1.000	-.054
		Sig. (2-tailed)	.	.465
		N	188	188
	Unstandardized Residual	Correlation Coefficient	-.054	1.000
		Sig. (2-tailed)	.465	.
		N	188	188

			PU	Unstandardized Residual
Spearman's rho	PU x ₂	Correlation Coefficient	1.000	-.098
		Sig. (2-tailed)	.	.182
		N	188	188
	Unstandardized Residual	Correlation Coefficient	-.098	1.000
		Sig. (2-tailed)	.182	.
		N	188	188

Table 3. Multicollinearity Test

Source: Author's data

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
PC (Perceived Credibility)	.598	1.673
PU (Perceived Usefulness)	.598	1.673

a. Dependent Variable: PI

Table 4. Regression Analysis

Source: Author's data

There is no multicollinearity in the data if tolerance score is >0.10 and There is no multicollinearity in the data if the score of the VIF is <10.0. Both Tolerance and VIF numbers are qualified, thus there is no multicollinearity in the data.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.932	1.654		2.377	.018
PC (Perceived Credibility)	-.385	.073	.306	5.271	.000
PU (Perceived Usefulness)	.612	.063	.562	9.678	.000

a. Dependent Variable: PI

As table 4 illustrates the regression analysis in this research with the following formula:

$$PI = 3,932 + 0,385 PC + 0,612 PU$$

D. Hypothesis Test Result

Variables	t-count	t-table	Sig.	α	Results
Perceived Credibility	5.271	>1.984	.000	<0.05	H1 ₁ Accepted
Perceived Usefulness	9.678	>1.984	.000	<0.05	H2 ₁ Accepted

Table 5. Hypothesis Testing

Source: Author's Data

As can be seen on the table above, t scores are more than t table and p score less than p table. Therefore, it can be concluded that both hypotheses 1 are accepted.

	t-test (partial)		F- test (Simultaneous)		Hypothesis Conclusion
	t score > t table (>1.984)	Sig. <0.05	F score > F table (>3.04)	Sig. <0.05	
H1 ₁ : PC - PI	5.271	.000	155.693	.000 ^b	Accepted
H2 ₁ : PU - PI	9.678	.000			Accepted

The number of F scores is 155.693 where the F table is 3.04. As well as the Sig. of .000 where the α is 0,05. Hence, the hypothesis of H11 and H21 using F-test are both accepted. F tests can be used to check the multiple variables in a research area. In order to support the t-test, Anova results show the number of f scores which has more than the requirement number to be stated that hypothesis 0 where perceived usefulness doesn't give impact towards the intention to purchase is rejected. As well as hypothesis 0 for perceived usefulness where perceived usefulness doesn't give

impact towards the intention to purchase on e-commerce. The following table will provide the better view of both F- test and T- test.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.792 ^a	.627	.623	2.46635

a. Predictors: (Constant), PU, PC
b. Dependent Variable: PI

Variables	Standardized Coefficients Beta	Correlation Coefficients	R Square	Contributions (%)
PC	.306	.662	.627	32.3%
PU	.562	.756	.627	67.7%

Table 6. Model Summary

Source: Author's Data

Table 6 illustrates the summary of the model with 62,3% giving impact towards dependent variables. Moreover, Perceived Credibility gives impact of 32.3% towards the purchase intention and perceived usefulness gives 67,7% contribution towards the intention to purchase

E. Hypothesis Test Discussion

According to the theory used in a previous study that used social impact theory, Mir and Zaheer (2012) mentioned that the multiple numbers of users use the UGC makes a positive behaviour, rating and recommendation on UGC information created by the other consumers are important towards their credible assessment. The results reaffirmed that perceived credibility has a positive influence on consumers' attitudes towards the User Generated Content in order to purchase an online product.

In this research, the perceived credibility contributed 32, 3% (Table 21) towards the intention to purchase on e-commerce Tokopedia. Respondents agreed that once they need to purchase goods, it is a good choice to use UGC to observe the quality and the credibility of a product. Therefore, consumers tend to purchase products where there is positive ratings and reviews, because it creates the trustworthy feeling on potential consumers. Hence, the perceived credibility does give influences towards the buying behaviour but not as much as the perceived usefulness that will be discussed in the following paragraph.

Based on the theory Technology Acceptance Model (TAM) (Bahtar & Muda, 2015) and previous study from Mir and Rehman (Mir & Rehman, 2013), study found that perceived usefulness gives positive impacts towards the users behavior in order to purchase a product online.

In this research, the perceived usefulness gives the influence of 67,7% towards the intention to purchase on e-commerce Tokopedia. This explains that potential consumers will search contents made from users or experienced users before making a decision. Respondents found that UGC is a convenient source and alternative tools to collect as much as information regarding the products or brand related. Therefore, sellers on Tokopedia and Tokopedia should be concerned about the reviews that connected with the product, service, and image company. A good brand of e-commerce company that takes care of consumers will be prioritized by the potential consumers.

V. RECOMMENDATION

A. The Results of FDI Determinants Analysis

1. Tokopedia as the bridge for customers and sellers might help customers with the trusted reviews and ratings verified stamp or other method, in order for customers to have the trust on the shop's reviews and ratings.
2. STAMP ME loyalty application that nowadays is being used to help companies to create a sustainability environment and loyalty at the same time. Instead of having cards or paper stamps for consumers that had purchased goods, scanning barcodes on mobile phones will be more efficient and effective. Some consumers mostly have problems with losing their stamp card to get a reward. So in order to reduce the use of paper and reward consumers in order to create loyalty in consumers, using the stamp me loyalty application will give many solutions towards both consumer and company.

B. Future Research

1. There are other aspects that might also influence consumers towards the intention to purchase such as price, safety, and so on. The other variables can be added towards

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- the current research model to get the most significant impacts towards the intention to purchase.
2. The current research discussed about Tokopedia as the case study due to Tokopedia was the local brand from Indonesia that most Indonesians choose to use Tokopedia as their favorite e- marketplace. However, opening the year of 2020, Tokopedia is no longer the first choice to purchase products on the e-market. Hence, the other company or industries can be a case study for further analysis.
 3. There are only approximately 250 respondents participating in this research and 22 questions. Moreover, to get more precise and specific data, it will be better to gain more respondents and have a variety of questions. For further analysis might as well investigate the User Generated Content on different platforms, for example: Social Media and websites.

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