MIKAILALSYS
Journal of Multidisciplinary Sciences

e-ISSN : 2987-2286
p-ISSN : 2987-3924

Index: Harvard, Boston, Sydney, Copernicus, Sinta 4, Scilit, Semantic, Google, etc

https://doi.org/10.58578/mikailalsys.v4i2.10350

The Influence of Online Customer Reviews, Online Customer Ratings, Cash on Delivery, Free Shipping Taglines, and Product Bundling on Purchase Decisions of Marina Products at the Official Shopee Store

Grecya Ho, Enrico Aziezy, Wisnu Wijayanto, Dian Safitri P Koesoemasari
Universitas Wijayakusuma Purwokerto, Indonesia
enricoaziezy@gmail.com; ggrecyaho@gmail.com

Article Info:

Submitted:	Revised:	Accepted:	Published:
Apr 16, 2026	May 14, 2026	May 26, 2026	May 31, 2026

Abstract

The rapid growth of e-commerce in Indonesia has transformed consumer behavior in online purchasing decisions, particularly as consumers increasingly rely on informational and promotional signals before completing digital transactions. Previous studies on the effects of online customer reviews, online customer ratings, Cash on Delivery, free shipping taglines, and product bundling on purchasing decisions have produced inconsistent findings. This study aims to analyze the effects of online customer reviews, online customer ratings, Cash on Delivery, free shipping taglines, and product bundling on purchasing decisions for Marina products at the Shopee Official Store. This study employed a quantitative method with an explanatory research design. The population consisted of students from the Faculty of Economics and Business at Universitas Wijayakusuma Purwokerto who had purchased Marina products through the Shopee Official Store. Using purposive sampling, 100 respondents were selected as the research sample. Data were collected through Likert-scale questionnaires and analyzed using multiple linear regression

Mikailalsys is licensed under a Creative Commons Attribution-NonCommercial-ShareAlike 4.0 International License

analysis. The findings indicate that online customer reviews, online customer ratings, Cash on Delivery, free shipping taglines, and product bundling have positive and significant effects on purchasing decisions. Product bundling emerged as the most dominant factor influencing purchasing decisions, whereas Cash on Delivery had the lowest yet still significant effect. The coefficient of determination value of 76.9% indicates that the independent variables strongly explain variations in purchasing decisions. The study concludes that digital marketing strategies based on information quality, promotional incentives, and transaction security play important roles in strengthening consumer purchasing decisions on marketplace platforms. These findings contribute to digital marketing literature by clarifying the combined influence of consumer-generated information, payment security, and promotional strategies, while providing practical implications for companies to improve review quality, maintain product ratings, optimize free shipping promotions, strengthen Cash on Delivery services, and develop product bundling strategies aligned with consumer needs.

Keywords: Online Customer Review; Online Customer Rating; Cash on Delivery; Product Bundling; Purchasing Decision

INTRODUCTION

The rapid development of information and communication technology in the digital era has significantly transformed consumer behavior, particularly in electronic commerce activities. The widespread use of the internet has enabled consumers to access products and services more efficiently without engaging in direct physical transactions. This digital transformation has shifted consumption patterns from conventional shopping systems toward online-based transactions, which are considered more practical, flexible, efficient, and time-saving for consumers (Owen, 2022). The emergence of e-commerce has not only facilitated commercial transactions but also created a new business ecosystem in which technology functions as the primary medium for marketing activities and consumer purchasing decisions. The increasing integration of digital technology into everyday life has encouraged consumers to rely more heavily on online platforms for fulfilling various personal and household needs. Consequently, the role of digital marketplaces has become increasingly important in shaping modern consumption behavior and influencing purchasing patterns among consumers from various demographic backgrounds.

The growth of e-commerce in Indonesia has experienced remarkable expansion in recent years. Competition among marketplace platforms has intensified along with the increasing public demand for online shopping services. Major marketplaces such as Shopee, TikTok Shop, Tokopedia, Lazada, and Blibli continuously implement various digital marketing strategies to attract consumers and maintain customer loyalty. According to Goodstats data in 2025, Shopee became the most frequently accessed e-commerce platform in Indonesia with an access rate of 53.22%, followed by TikTok Shop at 27.37%, Tokopedia at 9.57%, and Lazada at 9.09%. These figures indicate that Shopee has successfully maintained its dominant position in the Indonesian e-commerce market through competitive digital services and innovative marketing strategies. The increasingly competitive nature of the marketplace industry requires companies to continuously improve their service quality, promotional strategies, and consumer engagement systems in order to sustain their market position. In highly competitive marketplace environments, companies are no longer competing solely based on product quality but also based on their ability to create positive digital experiences for consumers.

The increasing intensity of online marketplace usage demonstrates that consumer purchasing decisions in digital platforms are influenced by different factors compared to conventional transactions. In e-commerce transactions, consumers cannot physically inspect products before purchasing; therefore, purchasing decisions are heavily influenced by digital information available on the marketplace platform. Purchasing decisions refer to the process in which individuals evaluate, select, and determine product alternatives that are capable of fulfilling their needs and desires (Kotler & Keller, 2016). Purchasing decisions also involve the integration of consumer knowledge and attitudes toward several alternatives before choosing a final transaction option (Nugroho, 2018). Consequently, purchasing decisions in e-commerce are not merely influenced by product quality but also by various digital signals that shape consumer perceptions, trust, and confidence toward products and sellers. Consumers tend to conduct more detailed evaluations before purchasing products online because online transactions inherently involve uncertainty regarding product quality, delivery accuracy, and transaction security. Therefore, marketplace platforms increasingly rely on digital communication systems and consumer-generated content to reduce uncertainty and support purchasing decisions.

One important factor influencing purchasing decisions in e-commerce is online customer review. Online customer review represents a form of electronic word of mouth

that provides information regarding consumers' experiences after using certain products or services (Kamila, 2019). Reviews may contain either positive or negative evaluations that describe product quality, seller service, and customer satisfaction levels (Lackermair et al., 2013). The existence of online customer reviews serves as a crucial information source for prospective buyers because consumers tend to rely on other users' experiences before making online purchases. Positive reviews can strengthen consumer confidence regarding product quality and accelerate purchasing decisions. Conversely, negative reviews may reduce trust and discourage consumers from purchasing products online. As digital consumers become increasingly information-oriented, online customer reviews function not only as feedback mechanisms but also as persuasive communication tools capable of influencing marketplace purchasing behavior.

Previous studies have demonstrated that online customer review affects consumer purchasing decisions. Ghoni and Soliha (2022) found that online customer reviews positively influenced purchasing decisions on the Shopee marketplace. Similar findings were reported by Rohmah et al. (2024) and Alivia et al. (2024), who concluded that online customer reviews significantly increased purchasing decisions in digital marketplaces. However, Hakim et al. (2023) reported contradictory findings, revealing that online customer review had no significant influence on purchasing decisions. These inconsistent findings indicate the existence of a research gap concerning the consistency of the relationship between online customer reviews and purchasing decisions in e-commerce contexts. The inconsistency of previous findings suggests that the effectiveness of online customer reviews may depend on product categories, consumer characteristics, marketplace environments, and purchasing motivations. Therefore, further empirical investigation is necessary to provide a more comprehensive understanding regarding the influence of online customer reviews on purchasing decisions within digital marketplaces.

Another factor influencing purchasing decisions is online customer rating. Online customer rating refers to a star-based evaluation system provided by consumers after completing transactions on marketplace platforms (Ardianti & Widiartanto, 2019). The higher the rating received by a product or seller, the higher the level of trust perceived by prospective consumers regarding product quality (Rahayu, 2023). Ratings function as rapid indicators that help consumers evaluate product credibility before making purchasing decisions. In uncertain online transactions, ratings act as quality signals capable of reducing perceived risk among consumers. Consumers generally perceive products with higher

ratings as more trustworthy, safer, and more satisfying compared to products with lower ratings. In marketplace ecosystems where thousands of products compete simultaneously, online customer ratings provide simplified evaluation systems that facilitate consumer decision-making processes efficiently.

Several previous studies have shown that online customer rating positively affects purchasing decisions. Hastriana and Wildani (2023) stated that customer ratings significantly influenced purchasing decisions in Shopee marketplace transactions. Similar results were reported by Rohmah et al. (2024) and Alivia et al. (2024), indicating that ratings strengthen consumer confidence in purchasing products online. In contrast, Rahmawati (2022) found that online customer ratings did not significantly influence purchasing decisions. These inconsistent findings suggest that the influence of online customer ratings on purchasing decisions still requires further empirical examination, particularly in the context of local skincare products marketed through Shopee. The contradictory results from previous studies indicate that the role of ratings in influencing purchasing decisions may vary depending on consumer trust levels, product involvement, and the perceived credibility of online marketplace systems.

Cash On Delivery (COD) payment systems also influence consumer purchasing decisions in e-commerce. COD refers to a payment method in which consumers pay for products directly when goods are delivered by couriers (Halaweh, 2018). The availability of COD services creates a sense of security, convenience, and trust among consumers because payment is completed only after products are received. This system is also considered capable of minimizing fraud risks in online transactions, encouraging many consumers to prefer COD over other digital payment systems (Aqil et al., 2022). From a consumer behavior perspective, COD serves as a transaction security guarantee that enhances consumer confidence in conducting online purchases. In developing countries such as Indonesia, where some consumers still experience concerns regarding online transaction risks, COD systems remain highly relevant because they provide direct assurance regarding transaction reliability and product delivery.

Previous studies indicate that COD influences purchasing decisions. Gude et al. (2024) found that COD had a positive and significant effect on purchasing decisions in Shopee marketplace transactions. Similar findings were also identified by Hastriana and Wildani (2023) as well as Rohmah et al. (2024). Nevertheless, Sihaloho and Patrikha (2023)

found that COD services did not significantly influence purchasing decisions. These contradictory findings reveal the existence of a research gap that requires further investigation through empirical studies involving different objects and consumer characteristics. The variation in previous findings demonstrates that the role of COD systems may differ according to consumer preferences, technological adaptation levels, and perceptions of digital transaction security. Consequently, examining COD within the context of Indonesian marketplace consumers remains highly important.

Free shipping tagline is another marketing strategy frequently utilized by marketplaces to increase consumer purchasing interest. Free shipping programs represent promotional incentives that eliminate delivery costs for consumers, thereby generating stronger economic benefits for buyers (Astuti, 2022). In online transactions, shipping costs often become an important consideration before consumers complete purchases. Consequently, free shipping programs can increase product attractiveness and encourage consumers to finalize transactions. Consumers often perceive shipping costs as additional financial burdens that reduce the overall value of online purchases. Therefore, free shipping programs may enhance consumers' perceived value and strengthen their motivation to complete purchasing transactions.

Previous studies revealed that free shipping taglines influence purchasing decisions. Hakim et al. (2023) reported that free shipping positively and significantly affected purchasing decisions among TikTok Shop consumers. Similar findings were also identified by Gude et al. (2024) and Rohmah et al. (2024), who concluded that free shipping programs enhanced purchasing decisions in digital marketplaces. Conversely, Rusni and Solihin (2022) found that free shipping taglines did not significantly affect impulsive purchasing decisions among Shopee consumers. These inconsistent findings indicate that the influence of free shipping on purchasing decisions still requires further empirical clarification. Differences in research findings suggest that consumer responses toward free shipping promotions may depend on shopping orientation, product pricing, and promotional attractiveness within marketplace platforms.

In addition to promotional strategies and payment systems, product bundling has become an important marketing approach in stimulating purchasing decisions. Product bundling refers to a strategy in which two or more separate products are combined into a single package offered at a unified price (Wijaya & Kinder, 2020). This strategy aims to

increase product value, improve purchasing efficiency, and create more favorable price perceptions among consumers (Ramdhani et al., 2023). In the skincare industry, product bundling is commonly used to offer complementary skincare packages that enhance consumer attractiveness and purchasing motivation. Product bundling strategies also allow companies to introduce additional products to consumers while increasing transaction volume and strengthening customer engagement.

Research conducted by Mokoagow et al. (2024) demonstrated that product bundling positively influenced purchasing decisions for skincare products on digital platforms. Similar results were also reported by Rahmat et al. (2023) and Zurni et al. (2024). However, Lukyani et al. (2024) found that product bundling did not significantly affect purchasing decisions. These contradictory findings indicate that the effectiveness of product bundling remains dynamic and may vary depending on product categories and consumer characteristics. This inconsistency further demonstrates the need for additional studies examining how bundling strategies influence purchasing behavior in marketplace transactions involving local skincare products.

This study focuses on Marina products marketed through Marina Official Store Shopee. Marina is a local Indonesian skincare brand produced by PT Barclay Products and has become one of the most widely used skincare brands among Indonesian consumers. Marina products contain active ingredients such as Vitamin E, Niacinamide, Milk Protein, and UV protection formulas designed to meet the skincare needs of Indonesian consumers. According to Top Brand Award data in 2025, Marina experienced an increasing market performance trend compared to previous years, indicating growing consumer interest in the brand. Furthermore, one of Marina Official Store Shopee's products received approximately 29 thousand five-star ratings, demonstrating a high level of customer satisfaction toward Marina products in the Shopee marketplace. The increasing popularity of Marina products within digital marketplaces reflects the growing competitiveness of local Indonesian skincare brands in attracting consumer trust and purchasing interest.

These phenomena indicate that purchasing decisions for Marina products in Shopee Official Store are influenced by multiple interconnected digital factors. Within marketplace environments, consumers tend to rely on reviews, ratings, payment systems, promotional programs, and bundling strategies as important considerations before

completing online transactions. Therefore, this study argues that consumer purchasing decisions cannot be understood solely from a single perspective but should instead be analyzed comprehensively through the integration of relevant digital marketing variables. Understanding the interaction among these variables is important because digital consumer behavior is increasingly shaped by integrated marketplace experiences rather than isolated product attributes.

This study employs Signaling Theory as its primary theoretical foundation. Signaling Theory explains that in situations characterized by information asymmetry, sellers provide various signals to consumers in order to reduce uncertainty and strengthen trust regarding offered products (Wixted, 2020). In e-commerce contexts, online customer reviews, online customer ratings, Cash On Delivery systems, free shipping taglines, and product bundling strategies function as signals used by sellers to create positive consumer perceptions regarding product quality and transaction security. These signals become important information sources that assist consumers in making purchasing decisions in digital marketplaces. Signaling Theory is highly relevant in marketplace environments because consumers rely heavily on informational signals to evaluate products and sellers before conducting transactions online.

The research gap in this study lies in the inconsistency of previous findings regarding the influence of online customer review, online customer rating, Cash On Delivery, free shipping tagline, and product bundling on purchasing decisions. Some studies reported positive and significant effects, while others identified insignificant relationships. In addition, most previous studies only examined several variables partially and rarely integrated all five variables simultaneously within the context of local skincare products marketed through official Shopee stores. Therefore, this study attempts to address this research gap by developing a more comprehensive empirical model. This integrated approach is expected to provide broader insights into the determinants of consumer purchasing decisions in digital marketplaces.

The novelty of this study lies in the integration of five digital marketing variables, namely online customer review, online customer rating, Cash On Delivery, free shipping tagline, and product bundling, within a single research framework to analyze purchasing decisions for Marina products in Shopee Official Store. This study also introduces a new empirical context involving local Indonesian skincare products marketed through official

marketplace stores. Moreover, the application of Signaling Theory provides a deeper theoretical perspective in explaining how digital signals influence consumer perceptions and purchasing decisions in e-commerce marketplaces. The novelty of this research further contributes to digital marketing literature by emphasizing the simultaneous role of informational, transactional, and promotional signals in shaping consumer purchasing behavior.

The primary focus of this study is to analyze the influence of online customer review, online customer rating, Cash On Delivery, free shipping tagline, and product bundling on purchasing decisions for Marina products in Shopee Official Store. Specifically, this study aims to determine whether each independent variable positively and significantly influences consumer purchasing decisions. The findings are expected to contribute theoretically to the development of digital marketing and consumer behavior literature while also providing practical insights for Marina Official Store Shopee in designing more effective marketing strategies to improve consumer purchasing decisions. Furthermore, the results are expected to become valuable references for future researchers examining consumer behavior, marketplace marketing strategies, and digital purchasing decisions within rapidly evolving e-commerce environments.

METHODS

This study employed a quantitative explanatory research design aimed at examining causal relationships between independent and dependent variables through statistical analysis of numerical data. The explanatory approach was selected because the study sought to investigate and explain the effects of online customer review, online customer rating, Cash On Delivery, Free Shipping Tagline, and product bundling on purchasing decisions regarding Marina products at the Shopee Official Store. Quantitative explanatory research enables researchers to test hypotheses systematically and objectively based on empirical evidence derived from respondents' perceptions. The study was conducted at the Faculty of Economics and Business, Universitas Wijayakusuma Purwokerto, involving active university students who had previously purchased Marina products through the Shopee Official Store. The research process, including data collection and analysis, was carried out during the period specified in the thesis.

The study applied a survey-based cross-sectional research design in which data were collected from respondents at a single point in time through questionnaires. The research model consisted of one dependent variable, namely purchasing decision, and five independent variables, including online customer review, online customer rating, Cash On Delivery, Free Shipping Tagline, and product bundling. The purchasing decision variable was operationalized based on the indicators proposed by Kotler and Keller, namely product choice, brand choice, distributor choice, purchase timing, and purchase quantity. The online customer review variable was measured using awareness, frequency, comparison, and effect indicators adapted from Astuti and Dewi. Online customer rating was measured through information quality, trust, and customer satisfaction indicators derived from Engler et al. The Cash On Delivery variable employed security, privacy, and trust indicators based on Isnaini et al. Furthermore, the Free Shipping Tagline variable utilized attention, interest, desire, and action indicators, while the product bundling variable employed indicators related to price suitability, product combination, and relevance to consumer needs. These indicators were used to assess respondents' perceptions regarding the influence of digital marketing strategies on purchasing decisions within the Shopee marketplace environment.

The population of this study comprised active students of the Faculty of Economics and Business at Universitas Wijayakusuma Purwokerto who had purchased Marina products from the Shopee Official Store. Since the exact population size was unknown, the sample size was determined using Cochran's formula for infinite populations. The minimum sample size calculation resulted in 96.04 respondents, which was subsequently rounded up to 97 respondents. To improve data reliability and minimize incomplete responses, the study involved 100 respondents, while 110 questionnaires were distributed. The sampling process employed a nonprobability sampling technique with purposive sampling as the sampling method. This technique was chosen because respondents had to meet specific criteria relevant to the research objectives. The criteria required respondents to be students of the Faculty of Economics and Business who had experience purchasing Marina products through the Shopee Official Store. These respondents were considered appropriate because they possessed relevant knowledge and direct experience related to online purchasing behavior within e-commerce platforms, particularly Shopee.

Data collection was conducted through questionnaires and literature study. The questionnaire served as the primary instrument for obtaining primary data directly from respondents. The questionnaire items were developed based on the operational indicators of each research variable and measured using a five-point Likert scale ranging from strongly disagree to strongly agree. The use of the Likert scale facilitated the measurement of respondents' attitudes, opinions, and perceptions regarding the investigated variables. The questionnaires were distributed to respondents who fulfilled the predetermined sampling criteria. In addition, secondary data were obtained through literature review by examining books, academic journals, previous studies, and other scholarly references related to consumer behavior and digital marketing. These secondary sources were used to strengthen the theoretical framework, support the conceptual model, and provide academic justification for interpreting the research findings.

Prior to data collection, the research instrument underwent validity and reliability testing to ensure measurement accuracy and consistency. Validity testing was conducted using the product moment correlation method by correlating each questionnaire item score with the total score. Questionnaire items were considered valid when the calculated correlation coefficient exceeded the critical r-table value at a significance level of 5 percent. Following validity testing, reliability analysis was conducted using Cronbach's Alpha coefficient. The instrument was considered reliable if the Cronbach's Alpha value exceeded 0.70, indicating strong internal consistency and dependable measurement across questionnaire items. These procedures ensured that the research instrument was capable of generating accurate and consistent data for subsequent statistical analysis.

The data analysis process involved several stages, including editing, coding, scoring, and tabulation. Editing was conducted to verify the completeness and accuracy of respondents' answers. Coding involved assigning numerical codes to questionnaire responses to facilitate data classification and processing. Scoring was performed by assigning Likert-scale values to respondents' answers, whereas tabulation involved organizing the data into statistical tables for easier interpretation and analysis. After the preliminary processing stages, classical assumption tests were conducted to ensure that the regression model fulfilled the assumptions required for multiple linear regression analysis. The normality test was performed using the Kolmogorov–Smirnov method, in which significance values greater than 0.05 indicated normally distributed residuals. Multicollinearity testing was conducted by examining tolerance and Variance Inflation

Factor (VIF) values. The model was considered free from multicollinearity if the tolerance value exceeded 0.1 and the VIF value was below 10. Heteroscedasticity testing was conducted using the Glejser test to identify whether residual variance remained constant across observations.

The primary analytical technique employed in this study was multiple linear regression analysis. This method was used to examine both simultaneous and partial effects of online customer review, online customer rating, Cash On Delivery, Free Shipping Tagline, and product bundling on purchasing decisions. The regression model consisted of one dependent variable and five independent variables. In addition, the coefficient of determination was used to assess the extent to which independent variables explained variations in purchasing decisions. A higher coefficient of determination indicated stronger explanatory power of the regression model. Hypothesis testing was conducted using the F-test to evaluate the overall feasibility of the regression model and the t-test to assess the partial effect of each independent variable on the dependent variable. All statistical analyses were conducted using a significance level of 5 percent. The results of these analyses were subsequently interpreted to answer the research objectives and evaluate the proposed hypotheses.

RESULTS

Assumption Test Classic

The Classical Assumption Test in this study consists of the Normality Test, Multicollinearity Test, and Heteroscedasticity Test. These tests were conducted to ensure that the regression model meets the required statistical assumptions and produces reliable research results.

1) Normality Test

Table 1. Normality Test Result

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters [a,b]	Mean	.0000000
	Standard Deviation	1.11006117

Most Extreme Differences	Absolute		.081
	Positive		.054
	Negative		-.081
Test Statistics			.081
Asymp . Sig. (2- tailed) [c]			.100
Monte Carlo Sig. (2- tailed) [d]	Sig.		.103
	99% Confidence Interval	Lower Bound	.095
		Upper Bound	.111
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			
d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.			

source: Compiled by the researcher (2026)

Table 1. Normality Test Results show that the value of Asymp. Sig. is 0.100, which is higher than the significance level of 0.05. Therefore, it can be concluded that the data used in this study are normally distributed.

2) Multicollinearity Test

Table 2. Summary of Multicollinearity Test Results

Variables	Collinearity tolerance	VIF value
Online Customer Review (X1)	0.546	1,830
Online Customer Rating (X2)	0.424	2,358
Cash On Delivery (X3)	0.639	1,565
Free Shipping Tagline (X4)	0.348	2,872
Product Bundling (X5)	0.406	2,463

source: Compiled by the researcher (2026)

Table 2. Summary of Multicollinearity Test Results shows that all variables have a tolerance value greater than 0.10 and a VIF value less than 10. Therefore, it can be concluded that the variables of online customer review (X1), online customer rating (X2), Cash On Delivery (X3), free shipping tagline (X4), and product bundling (X5) do not experience multicollinearity in the regression model.

3) Heteroscedasticity Test

Table 3. Summary of Heteroscedasticity Test Results

Variables	Sig.
Online Customer Review (X1)	0.065
Online Customer Rating (X2)	0.372
Cash On Delivery (X3)	0.534
Free Shipping Tagline (X4)	0.132
Product Bundling (X5)	0.495

source: Compiled by the researcher (2026)

Table 3. Summary of Heteroscedasticity Test Results shows that the significance values of the variables online customer review (0.065), online customer rating (0.372), Cash On Delivery (0.534), free shipping tagline (0.132), and product bundling (0.495) are all greater than 0.05. Therefore, it can be concluded that the regression model in this study does not experience heteroscedasticity.

Analysis Multiple Linear Regression

Table 4. Multiple Linear Regression Analysis Results

Variables		Coefficient Regression	t_{count}	Sig.
(Constant)		0.308	0.253	0.801
Online Customer Review		0.245	3,422	0,000
Online Customer Rating		0.364	3,055	0.003
Cash On Delivery		0.209	2,209	0.030
Tagline: Free Shipping		0.230	2,260	0.026
Product Bundling		0.434	3,754	0,000
Constant	= 0.308			
R^2	= 0.769			
F_{count}	= 62,748			

source: Compiled by the researcher (2026)

Table 4. Multiple Linear Regression Analysis Results shows the constant value of 0.308 indicates that purchasing decisions will remain at 0.308 when all independent variables are equal to zero. The regression coefficients show that online customer review (0.245), online customer rating (0.364), Cash On Delivery (0.209), free shipping tagline (0.230), and product bundling (0.434) have positive effects on purchasing decisions. This means that an increase in each variable will increase purchasing decisions, assuming the other variables remain constant. Among all variables, product bundling has the strongest influence on purchasing decisions.

Coefficient of Determination (R^2)

Table 5. Coefficient of Determination (R^2) Results

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.877[a]	.769	.757	1.13920
a. Predictors: (Constant), Product Bundling, Cash On Delivery, Online Customer Review, Online Customer Rating, Free Shipping Tagline				

source: Compiled by the researcher (2026)

Table 5. Coefficient of Determination (R^2) Results show that the R^2 value is 0.769 or 76.9%. This indicates that purchasing decisions are influenced by online customer reviews, online customer ratings, Cash On Delivery, free shipping tagline, and product bundling by 76.9%, while the remaining 23.1% is influenced by other variables not examined in this study.

Model Feasibility Test (F Test)

Table 6. Summary of model feasibility test

F_{count}	**F_{table}**	**Sig.**	**Conclusion**
62,748	2,3113	0,000	Worthy

source: Compiled by the researcher (2026)

Table 6. Model Feasibility Test (F Test) Results show that the F-count value is 62.748 with a significance value of 0.000, which is smaller than 0.05. Since the F-count value is greater than the F-table value (62.748 > 2.3113), it can be concluded that online customer review, online customer rating, Cash On Delivery, free shipping tagline, and product bundling simultaneously have a significant effect on purchasing decisions.

Hypothesis Test (t-Test)

Table 7. Hypothesis Test (t-Test) Result

Coefficients[a]						
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	.308	1.219		.253	.801
	Online Customer Review	.245	.072	.229	3.422	.001
	Online Customer Rating	.364	.119	.232	3.055	.003

	Cash On Delivery	.209	.094	.137	2.209	.030
	Free Shipping Tagline	.230	.102	.190	2.260	.026
	Product Bundling	.434	.116	.292	3.754	.000
a. Dependent Variable: Purchasing Decision						
source: Compiled by the researcher (2026)						

Table 7. Hypothesis Test Results show that online customer review has a positive and significant effect on purchasing decisions with a t-count value of 3.422 and a significance value of 0.001. Online customer rating also has a positive and significant effect with a t-count value of 3.055 and a significance value of 0.003. Furthermore, Cash On Delivery has a positive and significant effect with a t-count value of 2.209 and a significance value of 0.030. Free shipping tagline has a positive and significant effect with a t-count value of 2.260 and a significance value of 0.026. Lastly, product bundling has a positive and significant effect on purchasing decisions with a t-count value of 3.754 and a significance value of 0.000.

DISCUSSION

The findings of this study demonstrate that purchasing decisions for Marina products at the Official Shopee Store are positively and significantly influenced by online customer reviews, online customer ratings, Cash On Delivery, free shipping taglines, and product bundling strategies. These findings indicate that consumer behavior in the e-commerce environment is not merely shaped by product quality, but also by digital information quality, promotional strategies, and transaction systems capable of creating security and economic value for consumers. In this context, students of the Faculty of Economics and Business at Wijayakusuma University Purwokerto represent digitally active consumers who tend to evaluate information carefully before making purchasing decisions. Consequently, the features provided by Shopee significantly influence the formation of purchasing decisions for Marina products.

The multiple linear regression analysis reveals that all independent variables positively affect purchasing decisions. The coefficient of determination (R^2) value of 0.769 indicates that 76.9% of the variation in purchasing decisions can be explained by online customer reviews, online customer ratings, Cash On Delivery, free shipping taglines, and product bundling, while the remaining 23.1% is influenced by other variables outside the

research model. This result suggests that the proposed model possesses substantial explanatory power in describing consumer purchasing behavior in the context of Marina product purchases through Shopee's Official Store. Furthermore, the F-test result demonstrates that the regression model is statistically feasible and appropriate for explaining the relationships among the variables examined in this study.

Online customer reviews were found to have a positive and significant effect on purchasing decisions. The statistical result indicates that customer reviews function as an important information source used by prospective buyers to evaluate products before conducting online transactions. Since online consumers are unable to inspect products directly, they rely heavily on the experiences shared by previous customers. Positive reviews shape favorable perceptions regarding product quality and increase consumer confidence toward the product, whereas negative reviews may elevate perceived risk and reduce purchase intention.

From a theoretical perspective, these findings can be explained through signaling theory, which posits that information provided by external parties serves as a signal that reduces information asymmetry between sellers and buyers. Online customer reviews act as social signals that enable consumers to evaluate product quality based on actual user experiences. In digital marketplaces, consumers often perceive customer-generated content as more credible and authentic than promotional messages created by sellers. Therefore, positive reviews significantly contribute to strengthening consumer trust in Marina products sold through Shopee's Official Store. The findings are consistent with previous studies conducted by Ghoni and Soliha (2022), Rohmah et al. (2024), and Alivia et al. (2024), all of which reported that online customer reviews positively and significantly influence purchasing decisions. This study further extends previous literature by emphasizing that female consumers, who dominated the respondent composition in this research, tend to exhibit higher levels of caution and selectivity when purchasing body care products. Consequently, they are more likely to rely on customer reviews as a primary evaluation tool prior to purchase decisions.

Online customer ratings were also found to significantly influence purchasing decisions. Ratings in the form of star evaluations serve as simple and easily understandable indicators of product quality. Unlike reviews, which are narrative and descriptive, ratings provide concise quantitative representations of consumer satisfaction. Consumers

commonly use ratings as an initial screening mechanism before reading more detailed reviews. Products with higher ratings are generally perceived as having superior quality and higher customer satisfaction levels, thereby increasing consumer trust.

Within the framework of signaling theory, online customer ratings function as quantitative signals that simplify consumer decision-making processes. High ratings symbolize product credibility and seller reputation within the marketplace environment. In this study, Marina Official Store maintained a high rating score on Shopee, which significantly reinforced consumer confidence in making purchases. This finding indicates that digital reputation has become an increasingly important determinant of consumer trust in the e-commerce ecosystem. The results align with studies by Hastriani and Wildani (2024), Alivia et al. (2024), and Rohmah et al. (2024), which similarly concluded that online customer ratings significantly affect purchasing decisions. This study further highlights that student consumers, particularly female students, tend to use ratings as an efficient filtering mechanism when selecting products. Consumers no longer rely solely on brand reputation or price considerations but increasingly evaluate products based on peer-generated ratings and evaluations.

Cash On Delivery (COD) was also identified as a significant determinant of purchasing decisions. The findings suggest that COD remains an important payment method for online consumers, particularly among university students. This payment system provides consumers with a sense of security because payment is only completed after the product is received. In the context of e-commerce, where consumers often face uncertainty regarding product suitability or potential fraud, COD serves as a mechanism that minimizes perceived transaction risk. From the perspective of signaling theory, COD represents a signal of seller commitment to transaction security. Sellers demonstrate their willingness to prioritize consumer protection by allowing customers to inspect products before payment completion. This system effectively reduces perceived risk and enhances consumer confidence in online shopping. For students with relatively limited financial resources and high caution in spending behavior, COD provides greater flexibility and psychological assurance compared to prepaid transaction systems.

The findings support previous studies by Gude et al. (2024), Hastriani and Wildani (2024), and Rohmah (2024), all of which reported that COD positively influences purchasing decisions. This study contributes additional evidence that despite the rapid

growth of digital payment systems, COD remains relevant due to its ability to provide consumers with feelings of safety, control, and trust during online transactions. The free shipping tagline was also proven to positively and significantly influence purchasing decisions. This finding indicates that free shipping promotions remain highly effective marketing tools in attracting online consumers. Shipping costs are often considered an additional financial burden in e-commerce transactions because they increase the overall purchase expenditure. Consequently, free shipping promotions create economic advantages that encourage stronger purchase intentions.

In terms of consumer behavior, free shipping promotions generate perceptions of cost savings, leading consumers to feel that they obtain additional value from their transactions. Consumers are generally more attracted to products offering economic incentives than to similar products without shipping subsidies. Among university students, who are typically price-sensitive consumers, free shipping promotions become a strong purchasing stimulus. The results are consistent with studies by Hakim et al. (2023), Gude et al. (2024), and Rohmah et al. (2024), which found that free shipping promotions positively affect purchasing decisions. These findings demonstrate that economic incentive-based promotional strategies remain highly relevant in enhancing product attractiveness within digital marketplaces. Moreover, the effectiveness of free shipping lies not only in reducing costs but also in creating greater perceived value among consumers.

Among all variables examined, product bundling exhibited the strongest influence on purchasing decisions. This finding suggests that bundling strategies, which combine multiple products into a single package, effectively attract consumer attention and increase purchase intention. Consumers perceive bundled products as economically beneficial because they allow buyers to obtain more products at lower prices compared to purchasing items individually. From a theoretical standpoint, product bundling can be interpreted as a value creation strategy that enhances consumer perceptions of product benefits. Consumers do not merely purchase individual products; they also receive additional economic and practical value from product combinations. In this study, Marina's bundled body lotion packages offered lower prices compared to individual purchases, making them particularly attractive to student consumers with limited purchasing power.

These findings support studies conducted by Mokoagow et al. (2024), Zurni et al. (2024), and Rahmat et al. (2024), which similarly concluded that product bundling

positively and significantly affects purchasing decisions. This study strengthens the argument that bundling strategies not only increase sales volume but also enhance consumers' perceived value toward products. Therefore, product bundling can be considered an effective marketing strategy for strengthening competitiveness in online marketplaces. Overall, this study contributes theoretically to the development of digital consumer behavior literature, particularly in the context of e-commerce purchasing decisions for personal care products. The findings demonstrate that purchasing decisions are shaped by a combination of digital information quality, transaction security systems, and promotional strategies that collectively influence consumer trust and perceived economic value. The study also reinforces the relevance of signaling theory in explaining consumer behavior within digital marketplaces.

From a practical perspective, the findings provide implications for Marina and other e-commerce businesses in improving digital marketing strategies. Marina Official Store should continuously maintain product review quality and customer ratings through superior service and active customer engagement. Additionally, COD systems, free shipping promotions, and product bundling strategies should be optimized further because they have been empirically proven to increase purchasing decisions. These strategies can also strengthen customer loyalty and improve marketplace competitiveness. Nevertheless, this study has several limitations. First, the respondents were limited to students from the Faculty of Economics and Business at Wijayakusuma University Purwokerto, thereby restricting the generalizability of the findings. Second, the study only employed five independent variables, which may not fully explain all determinants of purchasing decisions. Third, the quantitative approach using questionnaires limits the interpretation of consumer behavior to respondents' perceptions only. Therefore, future studies are recommended to expand respondent coverage, incorporate additional variables such as electronic word of mouth, brand ambassadors, price discounts, and hedonic shopping motivation, and employ mixed-method approaches to obtain more comprehensive insights into digital consumer behavior.

CONCLUSION

Based on the findings of this study, it can be concluded that online customer reviews, online customer ratings, Cash On Delivery, free shipping taglines, and product

bundling have a positive and significant influence on purchasing decisions for Marina products at the Official Shopee Store. The results indicate that all proposed hypotheses were accepted, as each variable demonstrated a significance value below 0.05, confirming that digital marketing factors and promotional strategies play an important role in influencing consumer purchasing decisions. Among the independent variables, product bundling was identified as the most dominant factor affecting purchasing decisions, while Cash On Delivery showed the lowest, yet still significant, influence. Furthermore, the coefficient of determination of 76.9% indicates that the variables examined in this study strongly explain variations in consumer purchasing decisions. This study successfully addressed the research objectives concerning the influence of online customer reviews, online customer ratings, Cash On Delivery, free shipping taglines, and product bundling on purchasing decisions for Marina products through Shopee Official Store. The findings reveal that consumers tend to rely on customer reviews and ratings as essential sources of information before making purchasing decisions. In addition, transaction convenience through Cash On Delivery services, free shipping promotions, and bundled product offers at more economical prices significantly increase consumer interest and confidence in purchasing products online.

Theoretically, this research contributes to the development of digital consumer behavior studies, particularly regarding the application of signaling theory in the e-commerce context. The study demonstrates that information and promotional strategies provided by sellers function as signals that shape consumer perceptions and trust. Practically, the findings provide valuable insights for companies, especially Marina Official Store on Shopee, in developing more effective digital marketing strategies to enhance consumer purchasing decisions. The implications of this study suggest that companies should improve the quality of customer reviews, maintain high product ratings, strengthen transaction security in Cash On Delivery services, optimize free shipping promotions, and design product bundling strategies that better match consumer needs. Future studies are recommended to incorporate additional variables such as electronic word of mouth, brand ambassadors, advertising, price discounts, and hedonic shopping motivation. Expanding the scope of respondents beyond a single faculty or university is also recommended to obtain more comprehensive and generalizable findings regarding consumer purchasing behavior.

REFERENCES

Alivia, P. S. N., Basalamah, M. R., & Wahono, B. (2024). Pengaruh Online Customer Rating, Online Customer Review, dan Gratis Ongkos Kirim terhadap Keputusan Pembelian di Marketplace Shopee: Studi pada Mahasiswa Fakultas Ekonomi dan Bisnis UNISMA. *E-JRM: Elektronik Jurnal Riset Manajemen, 13*(1), 3631–3639.

Ardianti, A. N., & Widiartanto, W. (2019). Pengaruh Online Customer Review dan Online Customer Rating terhadap Keputusan Pembelian melalui Marketplace Shopee: Studi pada Mahasiswa Aktif FISIP Undip. *Jurnal Ilmu Administrasi Bisnis, 8*(2), 55–66. https://ejournal3.undip.ac.id/index.php/jiab/article/view/23656

Astuti, S. D. (2022). *Pengaruh Diskon dan Promo Gratis Ongkos Kirim terhadap Keputusan Pembelian pada E-Commerce Shopee* [Undergraduate thesis, Universitas Muhammadiyah Surakarta]. https://eprints.ums.ac.id/101356/

Engler, T. H., Winter, P., & Schulz, M. (2015). Understanding online product ratings: A customer satisfaction model. *Journal of Retailing and Consumer Services, 27*, 113–120. https://doi.org/10.1016/j.jretconser.2015.07.010

Ghoni, M. A., & Soliha, E. (2022). Pengaruh Brand Image, Online Customer Review, dan Promotion terhadap Keputusan Pembelian pada Marketplace Shopee. *Jurnal Mirai Management, 7*(2), 14–22. https://doi.org/10.37531/mirai.v7i2.2007

Gude, S. R., Kango, U., & Ismail, Y. L. (2024). Pengaruh Tagline Gratis Ongkir dan Cash On Delivery terhadap Keputusan Pembelian di Marketplace Shopee: Studi kasus pengguna Shopee. *YUME: Journal of Management, 7*(3), 95–104.

Hakim, A. F., Rachma, N., & Normaladewi, A. (2023). Pengaruh Gratis Ongkos Kirim, Diskon, dan Online Customer Review terhadap Keputusan Pembelian Konsumen TikTok Shop. *E-JRM: Elektronik Jurnal Riset Manajemen, 12*(2).

Halaweh, M. (2018). Cash on delivery (COD) as an alternative payment method for e-commerce transactions: Analysis and implications. *International Journal of Sociotechnology and Knowledge Development, 10*(4), 1–12. https://doi.org/10.4018/IJSKD.2018100101

Hastriana, A. Z., & Wildani, A. R. B. (2023). Pengaruh Customer Rating, Promosi Flash Sale, COD, dan Gratis Ongkir terhadap Keputusan Pembelian di Marketplace Shopee. *Alkasb: Journal of Islamic Economics, 2*(2), 86–100.

Isnaini, K., Devi, Y., & Aisyah, A. (2024). Pengaruh Online Customer Review, Online Customer Rating, dan Layanan Cash On Delivery (COD) terhadap Keputusan Pembelian. *Interdisciplinary Explorations in Research Journal, 2*(2), 1241–1262. https://shariajournal.com/index.php/IERJ/article/view/636

Istiqomah, M., & Marlena, N. (2020). Pengaruh Promo Gratis Ongkos Kirim dan Online Customer Rating terhadap Keputusan Pembelian Produk Fashion. *Jurnal Manajemen, 12*(2), 288–298. https://doi.org/10.30872/jmmn.v12i2.7426

Kotler, P., & Keller, K. L. (2016). *A framework for marketing management* (6th ed.). Pearson.

Lackermair, G., Kailer, D., & Kanmaz, K. (2013). Importance of online product reviews from a consumer's perspective. *Advances in Economics and Business, 1*(1), 1–5. https://doi.org/10.13189/aeb.2013.010101

Lukyani, D., Arifin, R., & Primanto, A. B. (2024). Pengaruh Pemasaran Cross Selling, Pemasaran Viral, dan Pemasaran Produk Bundling terhadap Keputusan Pembelian pada Produk Skintific. *E-JRM: Elektronik Jurnal Riset Manajemen, 13*(1), 256–265.

Mokoagow, R., Jan, A. B. H., & Soepeno, D. (2024). Pengaruh Beauty Vlogger, Electronic Word of Mouth, dan Product Bundling terhadap Keputusan Pembelian Produk Skincare Skintific pada Platform TikTok di Kota Manado. *Jurnal EMBA, 12*(4), 120–131. https://ejournal.unsrat.ac.id/v3/index.php/emba/article/view/58715

Rahmat, A. F., Harahap, D. A., & Saraswati, N. (2023). Pengaruh Advertising, Brand Ambassador, dan Product Bundling terhadap Purchase Decision pada Produk Scarlett Whitening. *Bandung Conference Series: Business and Management, 3*(2), 749–757. https://doi.org/10.29313/bcsbm.v3i2.8010

Rahmawati, A. I. (2021). Pengaruh Online Customer Review, Online Customer Rating, dan Kepercayaan terhadap Keputusan Pembelian Online. *Jurnal Ilmiah Manajemen Bisnis dan Ekonomi Kreatif, 1*(1), 18–23. https://doi.org/10.26877/jibeka.v1i1.3

Rohmah, M., Rizal, M., & Athia, I. (2024). Pengaruh Online Customer Rating, Online Customer Review, Cash On Delivery (COD), dan Gratis Ongkos Kirim terhadap Keputusan Pembelian di E-Commerce Lazada. *E-JRM: Elektronik Jurnal Riset Manajemen, 13*(1), 419–428.

Rusni, A., & Solihin, A. (2022). Pengaruh Motivasi Belanja Hedonis, Diskon Harga, dan Tagline Gratis Ongkir terhadap Keputusan Pembelian Impulsif secara Online di Shopee. *Jurnal Ilmiah Manajemen dan Bisnis, 7*(2), 167–179. https://doi.org/10.38043/jimb.v7i2.3841

Sihaloho, W. T., & Patrikha, F. D. (2023). Pengaruh Brand Ambassador, Customer Review, dan Layanan Cash On Delivery terhadap Keputusan Pembelian Konsumen di Aplikasi Social Commerce. *Jurnal Pendidikan Tata Niaga, 11*(3), 334–342. https://doi.org/10.26740/jptn.v11n3.p334-342

Sugiyono. (2023). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.

Wixted, J. T. (2020). The forgotten history of signal detection theory. *Journal of Experimental Psychology: Learning, Memory, and Cognition, 46*(2), 201–233. https://doi.org/10.1037/xlm0000732

Zurni, K., Eliza, A., & Supriyaningsih, O. (2024). Pengaruh Product Bundling dan Fitur Shopee Live Streaming terhadap Minat Beli Customer pada Produk Somethinc dalam Perspektif Bisnis Islam. *Jurnal Bintang Manajemen, 2*(2), 122–134. https://doi.org/10.55606/jubima.v2i2.3084