

# EXAMINING PRODUCT QUALITY, ONLINE REVIEWS, AND RATINGS ON PURCHASE DECISION VIA CUSTOMER TRUST: EVIDENCE FROM WARDAH PRODUCTS

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## Abstract

*Skin care has become a basic need for society. Using skin care believed to make the skin more well-maintained. It is certain that there will be an increase in demand for high-quality skin care. Wardah is one of the brands that competes in the beauty industry. Nowadays, many consumers look at online reviews and ratings before deciding to buy a product. Therefore, this research was conducted to study product quality, online reviews, and online ratings in relation to purchase decisions based on consumer trust. This research uses a quantitative analysis method to obtain data from questionnaires distributed online, provided that respondents have experience with or use Wardah products. This research uses a nonprobability sampling technique known as purposive sampling. This research gathered responses from a total of 143 complete participants. SMARTPLS-SEM 4 software was used to analyze data and test hypotheses. The research results indicate that product quality, online ratings, and consumer trust have a significant influence on purchase decisions. However, the results of online reviews research do not have a significant effect on purchase decisions. After being mediated by customer trust, only product quality has a significant influence on purchase decisions. Online ratings and online reviews do not have a significant influence on purchase decisions.*

**Keywords:** *Product Quality, Online Reviews, Online Ratings, Purchase Decision, Customer Trust*

## INTRODUCTION

The worldwide cosmetics and personal care industry is expected to reach about \$651.42 billion in 2026, maintaining a steady growth trajectory driven by a surge in "clean beauty" and AI-integrated personalized skincare (Research Nester, 2025). Within this global framework, Indonesia has emerged as a dominant force in Southeast Asia, with its beauty sector valued at \$9.74 billion in 2025 and expected to continue expanding through 2026 as the middle-class population grows (Statista, 2025; Ken Research, 2024). A pivotal shift in the Indonesian landscape is the October 17, 2026 deadline, after which all cosmetic products sold in the country must be halal-certified under Law No. 33 of 2014 (BPJPH, 2025). According to Rahmiati et al. (2023), selecting a purchase location from a variety of available market possibilities may be a fundamental component in consumer decision-making. The requirement for a quality product is the main criterion for consumers because it can provide benefits to them. As a pioneer that has focused on halal-certified products since 1995, Wardah is uniquely positioned to capitalize on this mandatory regulation, maintaining a strong market lead, particularly in categories like facial cleansers, where it holds a top-three position (Magpie Intelligence, 2025). However, despite its established reputation and successful expansion into markets like Malaysia, Wardah faces intensifying pressure from "masstige" and budget-friendly competitors like Skintific and Scora, which have recently overtaken traditional leaders in digital sales rankings (Magpie Intelligence, 2025). Based on Ajzen (1991), Theory of Planned Behavior, Wardah's ability to convert consumer interest into sales depends on maintaining positive social validation through online reviews; yet, the brand currently faces challenges with negative feedback on platforms like TikTok regarding packaging durability and product texture (Nurhayati, 2023). To sustain its leadership through 2026, Wardah must address these quality-related "subjective norms" and "perceived behavioral controls" to prevent increasingly discerning consumers from switching to newer, high-performing local and international alternatives.

Potential customers can obtain the desired product quality by using information from reviews and firsthand stories from customers who have purchased goods from online sellers (Mo et al., 2015). On the other hand, a customer's online rating is identical to a review, but it follows a predetermined scale. Online retailers typically assign a star rating system, with more stars denoting a higher value (Lackermair et al., 2013). Consumers today are very selective in choosing products, especially those that offer glowing and bright skin care. Due to the phenomenon of the level of difficulty in building consumer trust, there are various reviews about product quality that are not good and get an unsatisfactory rating, which, of course, will affect consumer purchasing decisions on a product. Customers look for information about reviews left by other customers who have purchased these goods or services, basing their decisions on the seller's description of the product and its images (Dzulqarnain, 2019). Online reviews are one way that customers can tell one another about particular goods and services; this is referred to as electronic word-of-mouth, or WOM (Syahrivar & Ichlas, 2018). Ichsan et al. (2018) state that reviews and ratings are among the elements that affect consumers' inclination to purchase. Potential customers can obtain the desired product quality by using information from reviews and firsthand stories from customers who have purchased goods from online sellers (Mo et al., 2015). On the other hand, a customer's online rating is identical to a review, but it follows a predetermined scale. Online retailers typically assign a star rating system, with more stars denoting a higher value (Lackermair et al., 2013). Customers look for information about reviews left by other customers who have purchased these goods or services, basing their decisions on the seller's description of the product and its images (Dzulqarnain, 2019). Online reviews are one way that customers can tell one another about particular goods and services; this is referred to as electronic word-of-mouth, or WOM (Syahrivar & Ichlas, 2018). Ichsan et al. (2018) state that reviews and ratings are among the elements that affect consumers' inclination to purchase. This relationship is supported by According to Ajzen's (1991) Theory of Planned Behavior, attitude, subjective standards, and perceived behavioral control all influence behavioral intention; specifically, positive reviews serve as social validation (subjective norms) and reduce purchase uncertainty (perceived behavioral control), thereby strengthening the intention to buy (Nguyen et al., 2023).

Despite Wardah's established reputation as a market pioneer and leading halal beauty brand in Indonesia (Nurhayati, 2023), a significant empirical gap exists between its historical brand equity and its current digital performance, evidenced by its contradictory last-place ranking in the glowing skin care category on Shopee (Kompas, 2023). While existing literature generally establishes that product quality and online reputation drive purchase intent (Ichsan et al., 2018; William et al., 2016), it fails to explain why a legacy brand is losing competitiveness to newer entrants like NBS. Specifically, there is limited understanding of how consumer trust acts as a mediator when consumers are confronted with a "quality paradox"—where a famous brand exhibits physical flaws (defective packaging, hardening texture)—and ambiguous digital signals, such as inconsistency between star ratings and review comments. Thus, This study addresses a major gap in digital consumer behavior by examining the mediating role of customer trust within the cosmetic industry. While previous research by Hijriyatunnisa and Widodo (2024) confirms that star ratings reduce perceived risk and Cheah and Ting (2023) highlight how electronic word-of-mouth (eWOM) shapes subjective norms for legacy brands like Wardah, there remains a lack of investigation into the "rating-sentiment gap"—where consumers provide positive qualitative feedback alongside low quantitative ratings. This research offers significant novelty by applying the Theory of Planned Behavior (Ajzen, 1991) to discuss how inconsistent digital signals (Variable X) disrupt a consumer's "perceived behavioral control," ultimately impacting the final purchase decision (Variable Y). By identifying customer trust as the pivotal mediator, this study contributes a fresh perspective for legacy brands struggling with digital competition, providing empirical evidence that inconsistent reviews require a specific trust-recovery strategy to maintain market leadership (Sari & Realize, 2025).

### **The Influence of Product Quality on Purchase Decision for Wardah Product**

Product quality in the context of the Theory of Planned Behavior (Ajzen, 1991) can be understood as a behavioral belief that shapes attitudes toward the behavior, which is the consumer's evaluation of the act of purchasing. When consumers perceive a product as having superior quality, for example, when it aligns with their preferences and fulfills their needs, they tend to view purchasing the product as

valuable and rewarding, thereby increasing the likelihood of making a purchase. In other words, product quality serves as key information that strengthens beliefs about the product's benefits and performance, which is then translated into a positive attitude toward purchasing and ultimately results in a purchase decision. Empirical evidence supports this explanation. Rizan et al. (2015) show a significant effect of product quality on purchase decisions, while Weenas (2013) and Hanjaya (2016) consistently demonstrate a positive influence of product quality on purchase decisions across different product contexts. The consistency of these findings indicates that product quality is an important determinant of consumer evaluation and purchase decisions, leading to the hypothesis that product quality positively influences purchase decisions.

### **The Influence of Online Reviews on Purchase Decision for Wardah Product**

Online reviews are a mode of informal contact with consumers facilitated by internet-based technology, pertaining to the utilization or characteristics of particular products and services, or their providers (Wasiat & Bertuah, 2022). These reviews function as electronic word-of-mouth advertising that shares product information from the user's perspective (Rahmawati & Fathoni, 2021). Within the framework of the Theory of Planned Behavior (Ajzen, 1991), such reliable and abundant evaluations (Cyntya & Berlianto, 2023) directly shape a consumer's subjective norms, as the positive experiences of others create a perceived social pressure or validation to choose a specific brand. Furthermore, consistent customer ratings (Moe & Schweidel, 2012) enhance perceived behavioral control by reducing the information asymmetry and perceived risk associated with digital markets, thereby making the consumer feel more confident in their ability to make a successful purchase. Sianipar and Yoestini (2021) provide evidence of this theoretical alignment, revealing that high ratings enhance a seller's reputation and significantly influence purchasing decisions. Ultimately, by improving the consumer's attitude and social validation through high-quality feedback, these digital signals strengthen the behavioral intention to purchase in a competitive 2026 marketplace (Nguyen et al., 2023).

### **The Influence of Online Ratings on Purchase Decision for Wardah Product**

The existence of online consumer evaluations and ratings serves as a powerful catalyst for purchasing interest (Harli et al., 2021), a relationship fundamentally explained by the Theory of Planned Behavior (Ajzen, 1991). Within this framework, online reviews and ratings (Mawa & Cahyadi, 2021) shape a consumer's attitude toward a brand by providing qualitative data that influence their emotional state (Chatterjee, 2019), while the mean assessment of product attributes (Fileri & McLeay, 2014) establishes subjective norms through social validation within the digital network (Liu et al., 2013). Furthermore, the reputation built via shared feedback (Ye et al., 2014) enhances perceived behavioral control by reducing purchase uncertainty, though this control can be fragile as negative sensory experiences often carry disproportionate weight in consumer judgment (Mehraliyev et al., 2020).

### **The Influence of Customer Trust on Purchase Decision for Wardah Product**

Trust is formed through previous encounters (Sofiani et al., 2022); it acts as a critical driver of subjective norms, as consumers are more likely to commit to repeat purchases and share personal data when they perceive the transaction as reliable (Wikanta & Semuel, 2018). Ultimately, trust serves as the cognitive foundation that links high-quality product perceptions to a firm behavioral intention, converting psychological beliefs into the final decision to purchase. Ultimately, this psychological process is underpinned by trust, which acts as the critical mediator that converts these cognitive perceptions into a final behavioral intention and purchasing decision (Elwalda et al., 2016; Alena & Hasanah, 2023).

### **The influence of product quality have a significant influence on purchase decision mediated by customer trust for Wardah products.**

The relationship among product quality and purchase decisions, mediated by consumer trust, aligns closely with the Theory of Planned Behavior (Ajzen, 1991). Within this framework, superior product quality (Ayu & Ketut, 2021) directly shapes a consumer's attitude by fostering the knowledge and belief that a purchase will yield specific advantages (Oktaviani & Nurlinda, 2023). This positive evaluation is further strengthened by Perceived Behavioral Control, as established trust (Irfan et al., 2022) reduces the perceived risk and uncertainty inherent in online and social media transactions

(Yunita & Rofelawaty, 2018; Romla & Ratnawati, 2018). Furthermore, Customer Trust acts as a vital component of Perceived Behavioral Control; when trust is established, the perceived barriers and risks associated with a purchase are minimized, granting the consumer the confidence and "control" to execute the decision (Ardyanto et al., 2015). By reducing uncertainty, trust strengthens the Behavioral Intention, effectively bridging the gap between the perception of a high-quality product and the final act of purchasing.

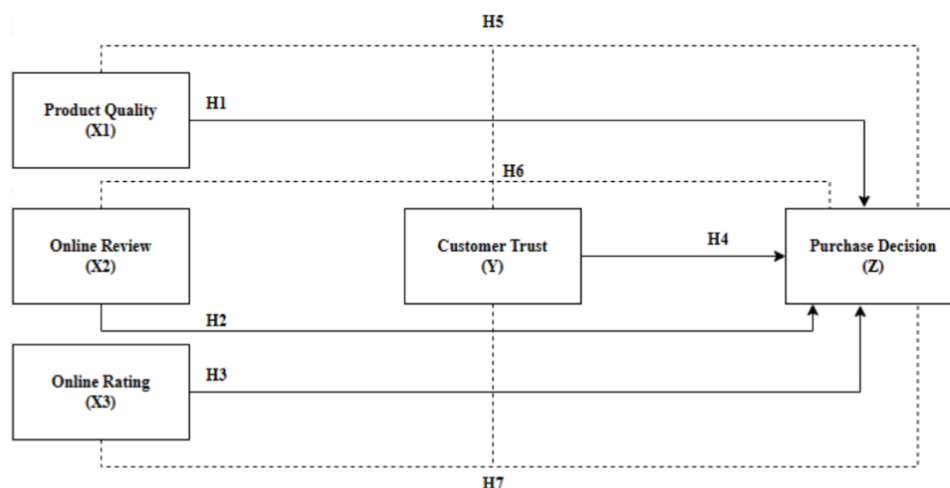
**The influence of online reviews have a significant influence on purchase decision mediated by customer trust for Wardah products**

Widya and Riptiono (2019) emphasize the essential role of trust in online purchasing decisions, which corresponds directly with the Theory of Planned Behavior (Ajzen, 1991) by serving as a principal determinant of Perceived Behavioral Control. In digital environments where face-to-face interaction is absent, trust becomes the psychological mechanism that reduces perceived risk and uncertainty, granting consumers the confidence or "control" needed to engage with an e-commerce system (Pradwita et al., 2020). Furthermore, the positive impact of e-trust and online reviews on purchase decisions (Purwanto et al., 2019) suggests that trust also reinforces Subjective Norms; when a consumer trusts the collective feedback of others, they perceive a stronger social validation for their choice. Ultimately, within the TPB framework, trust serves as the cognitive bridge that converts a favorable Attitude into a firm behavioral intention, effectively facilitating the transition from browsing to a finalized purchase.

**The influence of Online ratings have a significant influence on purchase decision mediated by customer trust for Wardah products**

The findings from Pardede et al. (2023) and Purwantoro et al. (2023), which emphasize the role of online ratings in driving purchase decisions through customer trust, can be explicitly linked to the Theory of Planned Behavior (Ajzen, 1991). Within this framework, a high volume of ratings serves as a source of social proof that shapes Subjective Norms, as potential buyers perceive a collective endorsement from the community. Furthermore, these ratings enhance Perceived Behavioral Control by providing transparent information that reduces the "perceived difficulty" and risk of making a wrong choice in a digital marketplace like Shopee. When Customer Trust acts as a mediator, it functions as the critical psychological filter that strengthens the consumer's Attitude toward the transaction; by converting the external data of star ratings into an internal belief of reliability, it solidifies the Behavioral Intention to complete the purchase.

**RESEARCH FRAMEWORK**



**Figure 1. Theoretical Framework**

**Hypotheses**

- H1: Product quality have a significant influence on purchase decision for Wardah product
- H2: Online reviews have a significant influence on purchase decision for Wardah product

- H3: Online ratings have a significant influence on purchase decision for Wardah product
- H4: Customer trust have a significant influence on purchase decision for Wardah product
- H5: Product quality have a significant influence on purchase decision mediated by customer trust for Wardah products
- H6: online reviews have a significant influence on purchase decision mediated by customer trust for Wardah products
- H7: Online ratings have a significant influence on purchase decision mediated by customer trust for Wardah products

## **METHOD**

This study adopts a quantitative research design to objectively measure variables and analyze the statistical relationships between them. As noted by Creswell & Creswell (2018), this approach is specifically utilized to test objective theories by examining the connections among distinct factors. To evaluate the proposed theoretical framework, the research utilizes Partial Least Squares Structural Equation Modeling (PLS-SEM). This method is employed to analyze the structural equations and validate the complex paths between product quality, online feedback, and consumer trust, ensuring a robust statistical interpretation of the data.

### **Population and Sample**

The population selected for this study consists of Indonesian individuals who have used Wardah products and are aware of their presence on social media, although the exact number of these individuals is not known. The non-probability sample data approach was applied, where the sampling technique does not provide an equal possibility for each element or member of the population to be chosen as a sample (Sugiyono, 2013).

According to Hair et al., (2014) the number of samples and the number of indicators are multiplied by 5 to 10. Because the population size is unknown, the sample size for this study was determined using the formula proposed by (Hair et al., 2014). Since this study focuses on 25 indicators, the number of samples utilized is 125 respondents, which is calculated as follows:  $25 \times 5$ . the researcher chose to multiply by 5 based on these calculations. It can be concluded that this research requires at least 125 respondents. Furthermore, based on accepted research, a study's suitable sample size should consist of between 100 and 200 participants.

### **Operational variables**

In this study, there were three types of questions in the questionnaire: Screening questions, respondent profile questions and research questions The first type of question is a screening question

1. Respondents who know or have used Wardah products
2. The second type of question is profile respondents
  - a. Age of respondent
  - b. Gender of respondent
  - c. Respondent's residence
3. The third type of question is this research comprises a total of 25 measurement items distributed across five distinct dimensions, each assessed using a Likert scale.

Product Quality is operationalized through eight statements adapted from Handoko and Kunto (2022). The digital feedback variables are captured via four statements for Online Reviews (Lackermair et al., 2013) and three statements for Online Ratings (Engler et al., 2015). Finally, both the mediating variable of Customer Trust and the dependent variable of Purchase Decision are evaluated using five statements each, drawing upon the frameworks of Saman et al. (2023) and Aditya et al. (2022), respectively.

This research utilizes a structural framework composed of three independent variables, which include Product Quality, Online Reviews, and Online Ratings. According to the proposed model, these independent factors are hypothesized to influence the study's primary area of concern—the Purchase Decision—through the mediating role of Customer Trust, which functions as the intervening variable. To assess respondent perspectives objectively, data collection is conducted using a 5-point Likert scale,

where scores range from 1 (Strongly Disagree) to 5 (Strongly Agree). This scaling method facilitates the transformation of qualitative attitudes into quantifiable data, allowing for a rigorous statistical analysis of the relationships between the specified variables in a digital market context.

### Data Analysis

The data analysis for the present research was performed with SmartPLS version 3.3.3, employing Partial Least Squares methodology. Structural Equation Modeling (PLS-SEM) is especially adept for research centered on exploratory or predictive modeling, setting it apart from covariance-based SEM, which is generally employed for confirmatory reasons (Garson, 2016). The study employs a two-stage methodology: assessing the measurement model and the structural model.

The measurement model analysis determines how manifest variables represent the latent constructs, while the structural model assesses the strength and significance of the relationships between these constructs. This study adopts a reflective measurement model, where the manifest variables are viewed as being influenced by the underlying latent constructs (Ghozali & Latan, 2015). To ensure a robust "goodness of fit" and validate the quality of the measurement model prior to hypothesis testing, the outer model is evaluated against three rigorous criteria. The evaluation of the measurement model adheres to several established guidelines to guarantee the quality of the data. First, internal consistency reliability is confirmed when both Composite Reliability and Cronbach's Alpha values exceed 0.70, though a range of 0.60 to 0.70 is considered acceptable for exploratory research. Second, convergent validity is established by achieving an Average Variance Extracted (AVE) of at least 0.50 and ensuring that individual loading factors surpass 0.70. Lastly, discriminant validity is verified by demonstrating that the values for the Fornell-Larcker Criterion and Cross-Loadings are higher for their respective constructs than for any other variables within the model.

### Hypotheses Testing

The measurement model and structural model have been tested, then the researcher tested the hypothesis. The formulation of the statistical null and alternative hypotheses is a necessary step in statistical hypothesis testing (Sedgwick, 2014). This study uses t statistics and p-values as two requirements that must be satisfied to test the hypothesis. T-statistics are employed to demonstrate significance. To test using t statistics, you must know whether the hypothesis has a direction or not. The hypothesis in this research is non-directional, meaning it does not specify a particular side (two-tailed). To be acceptable, the t-statistic value must be  $> 1.96$ . The final criterion is the p value, which is also used to determine the significance of a result. In this study, a p value  $< 5\%$  or  $< 0.05$  is required for the hypothesis to be accepted. For a hypothesis to be considered positive, it must meet these two criteria. If these two criteria are not met, then the Hypothesis (H0) is rejected.

## RESULT AND DISCUSSION

### Result

The respondents included in this research were 143 respondents. The purpose of this questionnaire is to determine the influence of product quality, online reviews and online ratings on purchasing decisions through customer trust in Wardah products. Of the 143 respondents, 141 (98.6%) had ever used or had information about Wardah products will be the real respondents.

**Table 1 Respondent profile**

Demographic Information	Category	Sample	
		Number	Percentage (%)
Gender	Male	24	17
	Female	117	83
Age	13-17 years old	4	3
	18-22 years old	110	77
	23-27 years old	21	14
	28-32 years old	4	3
	32 years old above	4	3
Domicile	Jawa Barat	56	39.7

	DKI Jakarta	23	16.3
	Jawa Timur	14	9.9
	Jawa Tengah	11	7.8
	Banten	7	5
	DI Yogyakarta	7	5
	Lampung	4	2.8
	Sumatera Barat	4	2.8
	Kepulauan Riau	3	2.1
	Jambi	2	1.5
	Bali	2	1.5
	Sumatera Selatan	1	0.7
	Riau	1	0.7
	Kalimantan Timur	1	0.7
	Kalimantan Selatan	1	0.7
	Sulawesi Barat	1	0.7
	Sulawesi Tenggara	1	0.7

From 141 respondents there were (3%) respondents aged 13 - 17 years, then there were (77%) respondents aged 18 - 22 years, there were also respondents aged 23 - 27 years (14%) then there were (3%) respondents aged 28 - 32 years and there were also respondents aged 32+ years (3%). Based on Figure 4.2, the majority of respondents in this study were aged 18 - 22 years. regarding the gender of respondents, of the 141 respondents there were 117 (83%) respondents who were female and 24 (17%) respondents who were male. It can be concluded that the majority of respondents in this study were female. Essentially, a greater number of women are using skin care products. Moreover, women dominate the market for Wardah products. However, men can also use Wardah products since skincare is fundamentally designed to care for the skin. The largest domicile is West Java with 56 (39.7%) respondents, then DKI Jakarta with 23 (16.3%) respondents, East Java with 14 (9.9%) respondents, Central Java with 11 (7.8%) respondents, Banten and DI Yogyakarta with 7 (5%) respondents, Lampung and West Sumatra with 4 (2.8%) respondents, Riau Islands with 3 (2.1%) respondents, Jambi and Bali with 2 (1.5%) respondents then for South Sumatra, Riau, East Kalimantan, Kalimantan West, South Kalimantan, West Sulawesi, Southeast Sulawesi and South Sulawesi each of these provinces had 1 (0.7%) respondent. Despite having only one respondent in some provinces, the survey's distribution is broad and meets the target.

### Analysis of SEM

This study examines the validity and reliability of a research model using convergent, discriminant, and composite reliability measures named as measurement model test, and for structural model test to proof the hypothesis. Analysis using SmartPLS software.

### Measurement Model Result

The present research employs the convergent validity test, utilizing the parameters of factor loading value and Average Variance Extracted. This study assesses the structural integrity of the model utilizing the PLS Algorithm in SmartPLS v.3, concentrating on the validity and reliability of latent variables via reflective and formative formed. The Measurement Model (Outer Model) was first evaluated for convergent validity using factor loading values and the Average Variance Extracted (AVE). According to the criteria set out by Hair et al. (2011), indicators are deemed valid when factor loadings surpass 0.7 and the Average Variance Extracted (AVE) is 0.5 or above.

As detailed in Table 3, the empirical results indicate that several indicators have not achieved loading factors above 0.70 which are five indicators from Product Quality and two variables from customer trust were removed. Furthermore, internal consistency was verified through Construct Reliability, with both Cronbach's Alpha (CA) and Composite Reliability (CR) values for each variable exceeding the 0.7 benchmark. These collective findings demonstrate that the measurement model is true and reliable, providing a robust foundation for subsequent Structural Model (Inner Model) analysis and hypothesis testing. According to the three tests mentioned below, all of the indicators and constructs in this study are true and reliable (Convergent Validity, Discriminant Validity, and Construct Reliability).

As a result, the outcome can be used as an outer model measure, which is analyzed and used to testing structural measurement model test.

**Table 2 Measurement model**

		Convergent Validity		Construct Reliability
	Loading	AVE	Cronbach's Alpha	Construct Reliability
<b><i>Product Quality</i></b>		0.707	0.793	0.847
PQ1	0.856			
PQ3	0.843			
PQ5	0.823			
<b><i>Online Reviews</i></b>		0.613	0.790	0.804
ORE1	0.833			
ORE2	0.819			
ORE3	0.706			
ORE4	0.767			
<b><i>Online Ratings</i></b>		0.726	0.814	0.849
ORA1	0.782			
ORA2	0.889			
ORA3	0.881			
<b><i>Customer Trust</i></b>		0.689	0.774	0.784
CT2	0.846			
CT4	0.864			
CT5	0.777			
<b><i>Purchase Decision</i></b>		0.615	0.843	0.847
PD1	0.787			
PD2	0.792			
PD3	0.806			
PD4	0.719			
PD5	0.814			

Source: Constructed by researchers (2021)

**Table 3 Cross-loading factor**

	Customer Trust	Online Rating	Online Review	Product Quality	Purchase Decision
CT2	0.846	0.431	0.302	0.597	0.561
CT4	0.864	0.389	0.261	0.658	0.562
CT5	0.777	0.374	0.307	0.495	0.49
ORA1	0.242	0.782	0.514	0.292	0.45
ORA2	0.408	0.889	0.494	0.418	0.547
ORA3	0.522	0.881	0.502	0.518	0.596
ORE1	0.214	0.472	0.833	0.327	0.445
ORE2	0.371	0.465	0.819	0.375	0.392
ORE3	0.17	0.387	0.706	0.274	0.31
ORE4	0.299	0.498	0.767	0.311	0.392
PD1	0.568	0.493	0.332	0.556	0.787
PD2	0.519	0.552	0.536	0.49	0.792
PD3	0.431	0.496	0.406	0.472	0.806
PD4	0.395	0.524	0.403	0.381	0.719
PD5	0.611	0.415	0.268	0.627	0.814
PQ1	0.644	0.397	0.315	0.856	0.549
PQ3	0.559	0.382	0.356	0.843	0.548
PQ5	0.577	0.473	0.377	0.823	0.539

Discriminant validity can be tested using cross loading. When applying the cross-loading

technique to the connection value of the indicator, the latent variable's indicator value has to be greater than the indicators of the other latent variables. If more latent variables turn out to have higher correlation values, the model needs to be adjusted. If you look at Table 3 the latent variable indicators have high values, so all latent variable indicators are correlated.

### Structural Model Result

Upon examining the outer model, SmartPLS 3 employs Bootstrapping to evaluate the inner model. The importance of each latent construct's relationship is assessed by observing the R-square value of the latent endogenous variable and the construct's significance test via the path coefficient (t-value). Each pathway utilized to evaluate the hypotheses in this research.

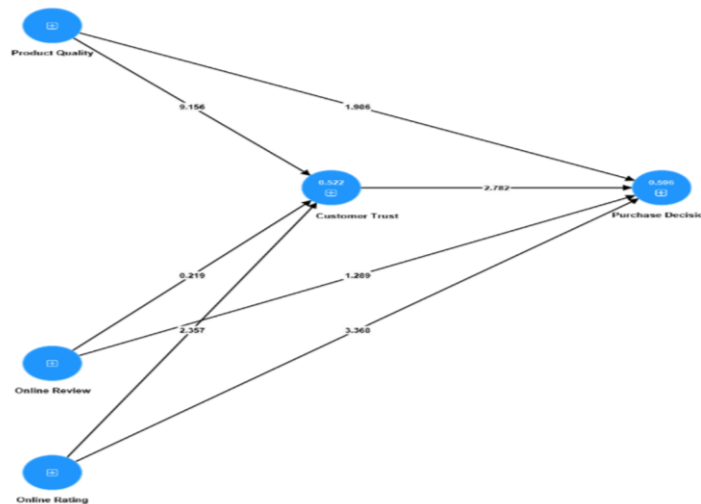


Figure 2. Inner Model

### Hypothesis Testing

The inner model decides whether the research hypothesis is accepted or denied by looking at the significant value between the constructs, t-statistics, and p-values, among other things. The study hypotheses are deemed accepted ( t-test above 1.96, p-value lower than 0.05) (Hair et al., 2019) in Table 4.

Table 4 Path coefficient result with hypothesis testing

Relationships	T statistics	P values	Hypothesis
Product Quality -> Purchase Decision	1.986	0.047	Accepted
Online Reviews -> Purchase Decision	1.289	0.197	Rejected
Online Ratings -> Purchase Decision	3.368	0.001	Accepted
Customer Trust -> Purchase Decision	2.782	0.005	Accepted
Product Quality -> Customer Trust -> Purchase Decision	3.031	0.002	Accepted
Online Reviews -> Customer Trust -> Purchase Decision	0.209	0.834	Rejected
Online Ratings -> Customer Trust -> Purchase Decision	1.589	0.112	Rejected

The results above demonstrate that the online reviews variable has a negative impact on purchase decisions. Meanwhile, the variables product quality, online ratings and consumer trust show a positive and significant influence on purchase decisions. This conclusion can be based on the existence of a positive and significant hypothesis if the T-statistic > 1.96 and p-value < 0.05. The T-statistics value for online reviews is < 1.96 and also for the P value > 0.05, so it can be seen that online reviews do not show any influence on purchase decisions. Meanwhile, for product quality, online ratings and consumer

trust, the results obtained are T statistics  $> 1.96$  and also for P value  $< 0.05$  in accordance with the provisions that have been set. online ratings with online reviews mediated by customer trust have a P-value  $> 0.05$ , meaning they are rejected ( $H_0$ ). For the online reviews variables and purchase decisions which are mediated by consumer trust, there is a negative original sample ( $-0.005$ ) and a negative sample mean ( $-0.001$ ), indicating that there is an inverse relationship between these three variables. Then product quality mediated by customer trust has a P-value.

## Discussion

Using the Theory of Planned Behavior (TPB), this study validates the idea that product quality influences purchasing decisions. Within the TPB paradigm, enhanced product quality influences a consumer's attitude toward the behavior, cultivating a positive assessment that eventually guides their purchasing decision. Product quality serves as a 'salient belief'—a core piece of information that shapes this attitude. When a consumer perceives high product quality, they form a positive cognitive belief that the purchase will lead to a desirable outcome, such as effectively treating a skin condition. This positive evaluation guarantees that the item is considered 'worth buying' and reduces the perceived risk of future regret. In the context of Wardah skincare, the expectation that a product is of high quality creates a strong, favorable attitude that directly reinforces the intention and final decision to purchase. This is also supported by research by Suhaily & Darmoyo (2017) and Nahlia & DS (2016), the results emphasize that product quality is a crucial factor in customer decision-making, hence confirming the initial argument. The absence of a significant influence between online reviews and purchase decisions implies that consumers might prioritize inherent product characteristics over the subjective experiences of others.

Within the framework of the Theory of Planned Behavior (TPB), online reviews typically act as a form of social proof, their influence depends heavily on the consumer's perception of the "reference group" (the reviewers). Prospective consumers usually always look at reviews regarding the product they are going to buy before making a purchase; however, online reviews are not a final consideration or influence on purchase decisions in this study. In TPB, if the "others" providing the opinion are not seen as relevant or similar to the self, the Subjective Norm remains weak. Remembering that Wardah is a skincare product where beauty products have different impacts on each person's facial skin, the experiences of strangers cannot be easily generalized. Because consumers recognize that their skin needs are unique, they do not perceive the reviews of others as a reliable social pressure or a "norm" that they must follow. Consequently, the social influence fails to translate into a behavioral intention. Research by Sudjatkika (2017) also supports this, stating that online customer reviews do not significantly influence purchase decision variables.

For online reviews and their influence on purchase decisions, this research shows that there is no significant influence between online reviews on purchase decisions because the P-value is more than 0.05. Prospective consumers usually always look at reviews regarding the product they are going to buy before making a purchase. However, online reviews are not a consideration or influence on purchase decisions. It is important to remember that Wardah is a skincare product, and the effects of beauty products can vary for each individual's facial skin, so generalizations cannot be made. This allows potential consumers to better understand their skin needs and ensures that online reviews do not influence their purchase decisions. This is also supported by research Sudjatkika, (2017) which states that online ratings and their influence on purchase decisions. This research shows that there is a significant influence between online ratings on purchase decisions because the P-value is less than 0.05. Online ratings are a reference for assessing product quality in e-commerce, so they are part of online reviews. However, online rankings usually use the star symbol more often in assessing a product. The main benefit of this ratings is its ease of use, both when making a purchase or interacting with a product, customers only need to look at the high and low ratings given by previous customers. So products that have high value in e-commerce will get more attention from potential consumers. This can trigger consumers to decide to buy the product. The findings of this research are in accordance with previous research by Rahman et al., (2022) where the online ratings variables and Purchase decisions have a significant influence. Research also conducted by Arbaini et al., (2020) also produces a significant influence for online ratings variables and purchase decision variables.

This study proofed that customer trust in a product, then consumers tend to decide to buy that product. Trust in consumers usually grows because they have previously purchased the product and

received results that are in line with what they expected. Apart from that, Wardah is a brand that has been around for a long time and has many buyers, thus strengthening customer trust so they can decide to purchase the product. This is also supported by research Herlambang et al., (2023) which states that consumer trust has a significant influence on purchase decisions. The findings of this research are also supported by research by Siow, (2013) which found that customer trust has a significant and positive effect on purchase decisions and also found that there is a significant relationship between customer trust and purchase decisions.

This research shows that there is a significant influence between product quality on purchase decisions through the mediation of customer trust because the P-value is less than 0.05. Good product quality will certainly increase consumer trust when purchasing the product. Consumers believe that high-quality products will yield favorable results that align with their preferences. Moreover, in skincare products, having good product quality is believed to help overcome skin problems for buyers, which can influence their decision to make a purchase. The results of this research are also supported by research conducted by Ramadhan et al., (2023) where product quality has a significant on purchase decisions mediated by customer trust. A t-statistic value of 0.209 which is lower than the minimum T statistic value of 1.96 for online review not have an influence on purchase decisions mediated by customer trust. This research shows that there is no significant influence between online review on purchase decisions through the mediation of customer trust because the P-value is more than 0.05. Online reviews are those given by consumers after making a purchase. However, online reviews have no effect on purchase decisions, even though their impact is mediated by consumer trust. Potential consumers largely ignore online reviews when deciding to purchase a product because buyer reviews cannot be completely trusted. Sometimes, the reviews provided do not contribute positively; instead, they tend to be detrimental. It can be assumed that these reviews are just people who want to bring down a brand. Potential consumers will likely reject reviews that are overwhelmingly positive or negative because the reviewer may not use the product they are reviewing (Syah & Indriani, 2020). The results of this research are also supported by Umma & Nabila, (2023) whose research results for the online review variable do not have a significant effect on purchase decisions mediated by customer trust. Other research conducted by Putra et al., (2021) also obtained results that online customer reviews also did not have a significant influence on purchase decisions which were mediated by consumer trust.

This research shows that there is no significant influence on online ratings on purchase decisions mediated by customer trust because the P-value is less than 0.05. Of course there are differences in results with customer ratings which influence purchase decisions, but if mediated by customer trust there is no significant relationship. There are differences in results with customer rating which influence purchase decisions, but if mediated by customer trust there is no significant relationship. Potential consumers most likely look at ratings before deciding to buy, but online ratings factors do not necessarily increase consumer trust. This is also supported by research Wahyudi et al., (2019) which shows that online ratings are an important element that correlates with customer purchase decisions but do not directly cause an increase in customer trust. This is thought to be because consumers are more likely to trust online markets compared to online ratings factors. This is said to be because online marketplaces are well-known businesses that are trusted by clients, especially because many of them offer guarantees to their customers. Ramadhani et al., (2021) also emphasize that website quality is one of the variables that can influence trust, mediate the impact of ratings and boost sales. It also shows how consumers' perceptions of security factors, among other performance attributes, influence how much trust online shoppers have in e-tailers.

## **CONCLUSION AND RECOMMENDATION**

The conclusions drawn from the results of this study are Product quality significantly influences purchasing decisions. The quality of the product significantly influences the purchasing decisions about Wardah products. The enhancement of product quality is likely to improve buying decisions. Online reviews exert little influence on purchasing decisions. Online reviews have no substantial influence on the purchase decisions of Wardah products. The increase in the online review variable does not affect the rise in purchase decision variables. Online ratings substantially influence purchasing decisions. Online ratings significantly affect the buying decisions of Wardah products. It may be inferred that an increase in the online ratings variable would positively affect the variable of purchase decisions.

Customer trust significantly influences purchasing decisions. Customer trust significantly influences the buying decisions about Wardah products. An increase in the consumer trust variable may positively affect the variable of purchase decisions. The quality of a product, mediated by consumer trust, significantly influences purchasing decisions. Customer trust in Wardah products significantly mediates the impact on product quality regarding buying decisions. It may be inferred that enhancing product quality characteristics, mediated by customer trust, will affect the augmentation of purchase decision variables. Online reviews, when moderated by consumer trust, exert little influence on purchasing decisions. Online reviews barely influence buying decisions through the mediation of consumer trust. An rise in the online review variable, mediated by customer trust, will not affect the enhancement of buy decision variables. Online ratings, mediated by consumer trust, exert no meaningful impact on purchase decisions. Online ratings are not significantly influencing purchasing decisions when mediated by consumer trust. An rise in the online ratings variable, mediated by consumer trust, will not alter the enhancement of buy decision variables.

Paying attention to the assessment of the ratings also needs to be done because sometimes not all consumers have time to read reviews so consumers will rely more on looking at the assessment in the ratings, therefore Wardah must maintain and continue to carry out evaluations so that products that have received a good ratings remain and products that get bad ratings experience increased ratings by maintaining and evaluating quality and service to respond well to consumers. Occasionally many consumers do not trust the superiority of the product with the information provided by Wardah. Therefore, it would be better if Wardah provided information that could convince consumers by explaining the benefits of the ingredients in its products one by one. That way, consumers will immediately decide to purchase without having to look at reviews and ratings first. Wardah is also a skincare product, if consumers feel that the explanation on the product is sufficient then consumers do not need to look at reviews and ratings again to decide on a purchase. Consumers can buy right away because they think the product's ingredients are good for their skin issues. Suggestions for future researchers can study this research more deeply. This could be achieved by incorporating or utilizing additional independent variables. This research has many respondents who only come from the provinces of Java and Jakarta. In the future, the author hopes to include more respondents from outside Java to get more comprehensive results and a wider representation. This research is also dominated by respondents aged 18 - 22 years. In the future, the author hopes to conduct more general research regarding age in order to obtain some opinions regarding Wardah products among those aged > 22 years. In the future, researchers also hope to be able to conduct research by comparing Wardah skin care products with other skin care products. Researchers hope to explore skin care products in Indonesia more deeply.

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