

CONSUMER PURCHASE DECISION MAKING BEHAVIOR OF FASHION PRODUCTS ON SHOPEE IN SURABAYA CITY

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Submitted:
20 November 2025

Revised:
12 December 2025

Accepted:
22 December 2025

Abstract

This study aims to analyze the role of consumer trust in mediating the effects of affiliate marketing and online customer ratings on purchase decisions for fashion products among Shopee users in Surabaya. A quantitative approach was used in this research, with data collected through questionnaires from 100 Shopee users in Surabaya. The data analysis was conducted using the Partial Least Squares (PLS) method to examine the direct and mediating relationships between the variables: affiliate marketing, online customer ratings, consumer trust, and purchase decisions. Validity and reliability tests of the instruments were also performed to ensure the accuracy of the variable measurements in this research model. The findings indicate that affiliate marketing does not significantly drive consumer purchase decisions. However, consumer trust plays a key role in mediating the relationship between affiliate marketing and purchase decisions. Without trust, affiliate marketing promotions have limited influence. Additionally, online customer ratings positively influence purchase decisions, and consumer trust is crucial in mediating the relationship between online customer ratings and purchase decisions. Positive ratings from other customers enhance trust in both the product and the seller.

Keywords: *Affiliate marketing, online customer ratings, customer trust, purchase decisions, consumer behavior.*

1. INTRODUCTION

Currently, with the rapid advancement of technology and the ease of accessing information, many consumers prefer shopping online through digital platforms (Ramadhan, & Pertiwi, 2024). Digital marketing uses a variety of online platforms to engage audiences efficiently, promote products or services, and establish connections with consumers (Rahma & Hariyana, 2023). Shopee maintains its popularity, especially in major cities like Surabaya, through various innovations such as the affiliate marketing feature, which allows users to

profit from product promotions, as well as numerous positive reviews that enhance the trust of potential buyers.

Fashion products are highly susceptible to differences in perceptions regarding style, trends, size, color, and visual expectations of the product. This occurs due to the numerous subjective variables that influence consumer decisions when purchasing fashion products. Referring to the theory by Kotler & Keller (2016), Consumer Behavior Theory is a theory that people buy a product not only for logical reasons such as price and quality but also due to emotional value, trust, and the impact of customer ratings as a form of social proof in online transactions. Therefore, strategies such as affiliate marketing and online rating systems are crucial, not only to attract new buyers but also to build and maintain consumer trust.

The influence of affiliate marketing on consumer purchase decisions can be explained through consumer behavior theory, which includes psychological, social, and emotional factors. Research by Ashari & Indayani (2023) and Fitria et al. (2024) shows that affiliate marketing has a positive and significant impact on purchase decisions. However, Sitepu & Gunawan (2025) and Adriana, & Syaefulloh. (2023) shows research results that are contrary. The differences in these research findings indicate a significant gap, suggesting the need for further research focusing on the credibility of affiliates and its impact on trust and purchase decisions, particularly in the context of fashion marketplaces in Indonesia. The phenomenon of affiliates providing dishonest reviews or using plagiarized content can reduce consumer trust and create a mismatch between product expectations and reality.

Online Customer Rating (OCR) significantly influences purchase decisions on Shopee. According to Christiana & Pratama (2024) and Sapitri et al. (2025), OCR can enhance consumer trust, which drives purchase decisions, as high ratings are seen as positive social proof. On the other hand, the study by Nurhaliza et al. (2024) found that OCR does not always affect purchase decisions, as OCR is influenced by other factors such as perceived behavioral control, including price constraints, complicated purchasing processes, or doubts felt by consumers. This indicates that while ratings can provide convincing information, other factors like price or ease of purchase also play an important role in the final decision-making process.

In the context of Shopee, when affiliate marketing is supported by reliable information and high relevance to consumer needs, consumer trust in the product will grow, which in turn leads to a greater purchase decision. This view aligns with research, such as that by Nugraha & Widyastuti (2025) and Sutandi et al. (2024), which shows that affiliate marketing influences consumer trust. Santoso et al. (2023) demonstrate that customer trust has a positive and significant impact on purchase decisions. Nugraha & Widyastuti (2025) trust mediates the influence of affiliate marketing on purchase decisions. However, there are also opposing studies, such as Hasan et al. (2024), which shows that digital marketing does not significantly influence brand trust, and Putri et al. (2023), which concludes that consumer

trust does not have a positive effect on purchase decisions. The differences in these research findings highlight a gap that requires further investigation, particularly regarding how consumer trust plays a role in mediating the relationship between affiliate marketing and purchase decisions, especially in the context of fashion products on e-commerce platforms like Shopee.

Trust is key in online purchase decision-making as it reduces uncertainty and consumers' perception of risk when transacting on e-commerce platforms. This trust helps reduce uncertainty and increases consumer confidence in the quality of the products offered. Research conducted by Christiana & Pratama (2024) and Nurhaliza et al. (2024) states that online customer ratings significantly have a positive effect on purchase decisions both directly and indirectly through consumer trust mediation. However, research by Rahmawati et al. (2025) shows the opposite result. These differing findings highlight how trust plays a role in influencing OCR on purchasing decisions. This suggests that while ratings can be influential, other factors such as honesty or prior experience also play a significant role in purchasing decisions.

2. THEORY

2.1 Consumer Behavior Theory

According to Kotler & Keller (2016), Consumer Behavior Theory studies comprehensively how an individual, group, or even organization makes decisions regarding a product or service. It is not only about purchasing, but also how they first recognize a need, how they search for and choose, and eventually use and, ultimately, "dispose of" or stop using that product or service.

2.2 Affiliate Marketing

According to Dewi and Munawaroh (2025), affiliate marketing is a form of digital marketing based on a partnership between the merchant (product/service owner) and the affiliate (individual/group acting as a promotional partner). According to Shiddiqy & Faradila (2024), affiliate marketing can be measured by four main indicators: accuracy, usefulness, attractiveness, and ease of navigation.

2.3 Online Customer Rating

Online customer rating is a customer's assessment of a product or service in the form of a scale or symbol, most commonly in the form of stars (e.g., 1-5 stars), given online after the user makes a purchase or has an experience with a particular product. According to Alifia et al. (2025), online customer ratings can be measured using several key indicators, namely: Rating Quality, Credibility, Product Attractiveness, and Number of Ratings.

2.4 Customer Trust

According to Ramdhani & Saputro (2024), consumer trust is the strong belief that a company, brand, or service provider will fulfill the promises made and maintain its integrity

in every aspect of the business. According to Gustiawan, B., et al. (2022), the indicators of Customer Trust can be measured based on: Reliability, Honesty, Care, and Credibility.

2.5 Purchase Decisions

According to Hanaysha (2022), purchase decisions are the final stage of various considerations made by consumers before purchasing a product or service. According to Susilawati et al. (2022), consumer purchase decisions generally consist of several indicators, such as: Need Recognition, Information Search, Alternative Evaluation, and Purchase Decision.

3. RESEARCH METHOD

The research method used in the study is a quantitative approach, where data was collected through a questionnaire distributed to 100 respondents who are Shopee users in Surabaya. The study utilized the Partial Least Squares (PLS) method to analyze the direct and mediating relationships between the variables affiliate marketing, online customer ratings, customer trust, and purchase decisions. In addition, validity and reliability tests were performed to ensure the accuracy of the measurements in the research model.

4. RESULT

4.1 Outer Loading

Table 1. Outer Loading

	Affiliate Marketing	Customer Trust	Purchase Decisions	Online Customer Rating
X1.1	0,779			
X1.2	0,589			
X1.3	0,760			
X1.4	0,848			
X2.1				0,654
X2.2				0,752
X2.3				0,750
X2.4				0,714
Y.1			0,755	
Y.2			0,776	
Y.3			0,736	
Y.4			0,772	
Z.1		0,768		
Z.2		0,740		
Z.3		0,747		
Z.4		0,767		

Based on **Table 1** - Outer Loading, all indicators for each variable have factor loading values above 0.5, which indicates that the variables are valid for further analysis. For instance, for the Affiliate Marketing variable (X1), the factor loading values for indicators X1.1 = 0.779, X1.2 = 0.589, X1.3 = 0.760, and X1.4 = 0.848, all exceed 0.5. This also applies to indicators for other variables such as Online Customer Rating (X2), Customer Trust (Z) and Purchase Decision (Y). Therefore, all indicators in this study meet the requirements for convergent validity, meaning that the measurements are appropriate and valid for assessing the variables being studied. The consistency of each indicator in representing its respective concept further emphasizes strong convergent validity in this research.

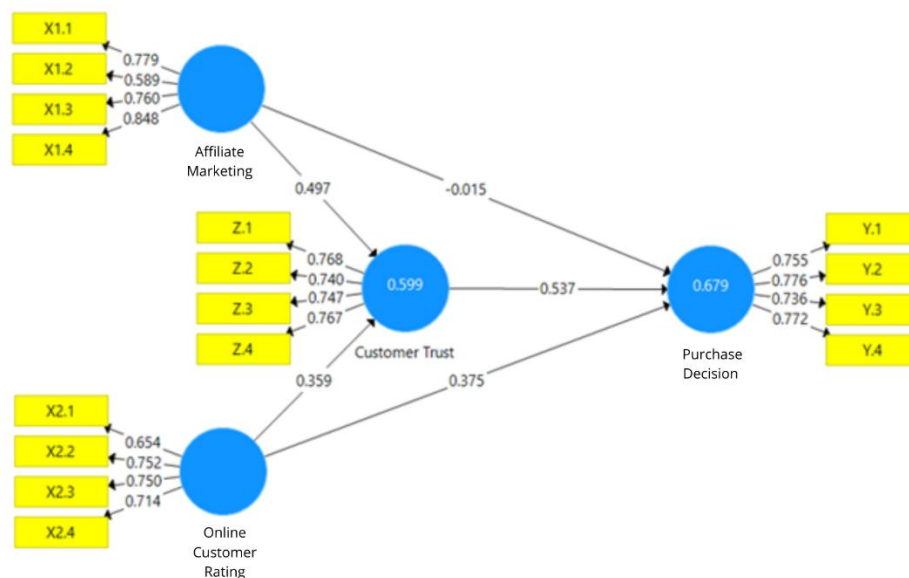


Figure 1. Outer Loading, and R-Square

The graph illustrates on Figure 1. outer loading and R-square, showing how the indicators relate to their respective variables. Each indicator's loading factor is calculated based from a formula that links the indicator to the variable it represents. The R-square value for Customer Trust (Z) is 0.599, meaning that 59.9% of the variance in Customer Trust is explained by Affiliate Marketing and Online Customer Rating. For Purchase Decision (Y), the R-square value is 0.679, meaning 67.9% of the variance in Purchase Decision is explained by Customer Trust, Affiliate Marketing, and Online Customer Rating.

These coefficients and R-square values indicate that the model demonstrates strong predictive power in explaining the relationships between the variables, with Customer Trust and Purchase Decision being crucial elements in the analysis. This demonstrates that all indicators in this study meet the requirements for convergent validity, which means that the measurements are appropriate and valid for use in assessing the variables under

investigation. The consistency of each indicator in representing its respective concept further highlights good convergent validity in this research.

4.2 Hypothesis Testing

Table 2. Hypothesis Testing

	Original Sample	T - Statistics	P- Values	Explanation
Affiliate Marketing (X1)-Purchase Decision (Y)	-0,015	0,160	0,873	Not Significant
Online Customer Rating (X2)-Purchase Decision (Y)	0,375	4,089	0,000	Significant
Affiliate Marketing (X1)-Customer Trust (Z)-Purchase Decision (Y)	0,267	3,921	0,000	Significant
Online Customer Rating (X2)-Customer Trust (Z)-Purchase Decision (Y)	0,193	4,067	0,000	Significant

Source: Data Processed, 2025

Based on **Table 2.** Hypothesis Testing, the research findings show that Hypothesis H-1, which states that Affiliate Marketing (X1) has a positive effect on Purchase Decision (Y) for Shopee fashion products, cannot be accepted because it has a path coefficient of -0.015 and a P-Value of 0.873, which is greater than 0.05, indicating that it is not significant (negative). On the other hand, H-2, which states that Online Customer Rating (X2) has a positive effect on Purchase Decision (Y), can be accepted, with a path coefficient of 0.375 and a P-Value of 0.000, which is less than 0.05, indicating a significant (positive) effect. H-3 is also accepted, showing that Customer Trust (Z) mediates the effect of Affiliate Marketing (X1) on Purchase Decision (Y) with a path coefficient of 0.267 and a P-Value of 0.000, which is significant (positive). Finally, H-4, which states that Customer Trust (Z) mediates the effect of Online Customer Rating (X2) on Purchase Decision (Y), can also be accepted, with a path coefficient of 0.193 and a P-Value of 0.000, which is significant (positive) and indicates the presence of a mediating effect.

5. DISCUSSIONS

Based on the results obtained, although previous theories and literature indicate that affiliate marketing can enhance purchase decisions through relevant and informative promotions (Adiguna et al., 2024), the findings in this study show the opposite, particularly among consumers in Surabaya. The data indicates that the majority of younger consumers, those aged between 17-35 years, are more active in following affiliate marketing programs and considering online customer ratings in their purchase decision process. However, despite consumers being more likely to use features like Shopee's affiliate marketing videos, these features do not have a significant impact on fashion product purchase decisions, as evidenced by statistical analysis showing the insignificance of this influence.

This study shows that online customer ratings on Shopee Surabaya play a very important role as an external factor influencing purchase decisions for fashion products. The higher the average rating given, the greater the likelihood that consumers will choose and purchase the product. According to consumer behavior theory by Kotler & Keller (2016), purchase decisions for fashion on Shopee Surabaya are influenced by many factors, one of which is the rating provided by other users. Product ratings, especially those that are high and numerous, make potential buyers more confident that the product is indeed good and suitable for them. These ratings also help reduce their concerns about whether the product will meet their expectations.

Customer trust plays a crucial role in mediating the influence of affiliate marketing on purchase decisions for fashion products among Shopee consumers in Surabaya. This trust provides consumers with a sense of security because they are confident that the product or service they receive meets their expectations and will not harm them. According to Ramdhani & Saputro (2024), in other words, trust serves as the primary foundation that encourages consumers to make purchases and remain loyal, as they believe that the seller will act honestly and responsibly regarding the needs and safety of the consumers.

Customer trust serves as a bridge that connects online customer ratings with purchase decisions. Therefore, the higher the level of trust customers have in the ratings given, the more likely they are to purchase fashion products on Shopee in Surabaya. Customer trust is key in online purchase decisions because it helps reduce uncertainty and the perceived risks consumers face when transacting on e-commerce platforms. This strategy not only enhances purchase decisions but also creates lasting loyalty and a positive reputation, leading to organic growth through word-of-mouth. Trust plays an important role in connecting online customer ratings (OCR) with purchase decisions, in line with consumer behavior theory.

6. CONCLUSION

Based on the results of testing using PLS analysis regarding the mediating role of customer trust in the influence of affiliate marketing and online customer ratings on purchase decisions for fashion products among Shopee consumers in Surabaya, the following conclusions can be drawn:

1. Affiliate marketing does not increase purchase decisions for fashion products on Shopee Surabaya. Consumers tend to consider subjective factors such as style, needs, product quality, and the relevance of the promotional content presented by the affiliate.
2. Online customer ratings can enhance purchase decisions for fashion products on Shopee Surabaya. The higher the rating a product receives, the greater the trust and interest consumers have in purchasing that product. High ratings are seen as tangible proof of previous buyers' satisfaction, which boosts consumer confidence in the product's quality and the seller's credibility.
3. Customer trust can mediate the relationship between affiliate marketing and purchase decisions for fashion products on Shopee Surabaya. Customer trust is key for affiliate

promotions to truly influence purchase decisions. Promotions are more effective when consumers are familiar with and trust the affiliate and the product being promoted.

4. Customer trust can also mediate the relationship between online customer ratings and purchase decisions for fashion products on Shopee Surabaya. The higher the rating given by other consumers, the greater the trust buyers have in the product and the seller. This trust then encourages consumers to feel confident and certain in their decision to purchase the product.

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