



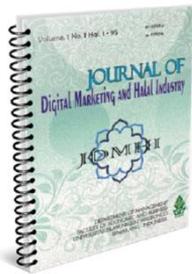
# The Influence of Content Marketing, Online Reviews, and Customer Ratings on Purchase Intention with Customer Trust as a Moderating Factor

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## ARTICLE INFO



### Article history:

Received 4 January 2025

Accepted 1 October 2025

Published 30 October  
2025

### Keywords:

Content Marketing;  
Online Customer  
Review; Customer Trust;  
Customer Ratings;  
Purchase Intention.

## ABSTRACT

This study examines the effects of content marketing, online customer reviews, and customer ratings on consumers' purchase intentions, with customer trust positioned as a moderating mechanism in digital marketplace environments. The study contributes by offering an integrated analytical framework that simultaneously evaluates multiple digital marketing cues through a trust-based perspective, addressing a gap in prior research that has mostly examined these factors separately. It also focuses on Indonesian marketplace users in West Java, a context that remains underexplored in existing studies. A quantitative approach was employed, using data from 322 active marketplace users aged 17 years and above. Structural Equation Modeling (SEM) with SmartPLS 4 was applied to analyze direct and indirect relationships among the constructs. The results show that content marketing has a significant positive effect on purchase intention but does not significantly influence customer trust. In contrast, customer ratings and online customer reviews have significant positive effects on customer trust, which subsequently enhances consumers' purchase intentions. Mediation analysis further reveals that customer trust significantly mediates the relationship between customer ratings and purchase intention, indicating a meaningful indirect effect. However, customer trust does not mediate the relationship between content marketing and purchase intention, nor between online customer reviews and purchase intention. These findings suggest that customer trust plays a selective role in digital purchasing behavior rather than acting as a universal mechanism across all marketing stimuli. Theoretically, this study enriches the digital consumer behavior literature by clarifying the differentiated role of trust in online purchase decisions. Practically, it highlights the importance for online marketplaces and sellers to strengthen trust-building mechanisms, particularly through transparent rating systems and credible customer reviews, to effectively enhance purchase intentions.

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DOI: <http://doi.org/10.21580/jdmhi.2025.7.2.26304>

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## **Introduction**

In an increasingly competitive digital era, marketing strategies are shifting from traditional approaches to digital-based approaches that are more interactive and personalised, consumer behaviour is undergoing a significant transformation. Product information no longer only comes from conventional advertisements, but also from various digital sources such as marketing content, online reviews, and customer ratings. Today's consumers tend to be more critical and selective in making purchasing decisions, so digital-based marketing strategies need to prioritise approaches that are able to build emotional relationships and long-term trust. Content marketing comes as a strategic tool to convey the value and uniqueness of the product, while customer reviews and ratings are a form of social validation that is very influential in creating a positive perception of the product or service. One of the fastest growing strategies is content marketing, which is the delivery of product or service information through valuable and relevant content to build consumer engagement. Content marketing and live streaming have become two important elements in modern digital marketing strategies. Research (Prasetya & Susilo, 2022) has proven that on Instagram @Planetban, Consumer decisions are influenced by content marketing activities positively and significantly. According to (Pulizzi's, 2013). approach of strategic marketing by content marketing discuss more detail about content of creating and distributing to attract and retain consumers. Its study shows that engaging

content, when delivered through influencer marketing, can significantly increase brand visibility and consumer interest (Izza et al., 2024); (Peralta et al., 2024). In the study (Wong et al., 2015), describes a new trend in practical marketing by content marketing. With content designed to answer customer needs and questions, companies can create deeper relationships and increase brand trust. Furthermore, the integration of humor and enjoyable content significantly enhances user experience, which in turn increases the likelihood of users following accounts and engaging with their content (Barta et al., 2023). This trend highlights a shift in consumer culture towards valuing authentic narratives and self-brand connections, as evidenced by the virality of content featuring celebrities engaging in relatable activities (Su et al., 2020).

Technology-based marketing strategies such as content marketing and live streaming have become key tools for businesses to increase interest in product purchases. However, the effectiveness of these two strategies does not always guarantee success, especially when influenced by negative reviews from online customers. This phenomenon is increasingly relevant in today's fiercely competitive marketplaces, where consumers rely not only on promotional content, but also reviews from other users to make purchasing decisions. One of the key issues is the high sensitivity of consumers to online customer reviews, both positive and negative. According to (Eriksson & Nielsen, 2022), more than 70% of consumers tend to trust online reviews over information provided directly by companies. In this context, negative reviews

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DOI: <http://doi.org/10.21580/jdmhi.2025.7.2.26304>

can undermine consumer trust in content delivered through content marketing and live streaming, even if the content is creative and engaging. Conversely, positive reviews can strengthen the influence of these marketing strategies on purchase intent. Unfortunately, many businesses do not fully understand how to utilize online customer reviews as a strategic element in their marketing. In research (Prilia Naomi & Ardhiyansyah, 2021; Sugianto & Astuti, 2023; Ventre & Kolbe, 2020), proving that online customer reviews have an effect on purchase intention or purchase decisions. Based on research by (Filiari et al., 2021), Online reviews has an important role on shaping consumer perceptions of product and service quality, so as to increase relationship between purchase intention and marketing strategy. The form of online customer reviews, containing emotions from customers refers to the journal (Guo et al., 2020). Several previous research results (Prilia Naomi & Ardhiyansyah, 2021), show relationship between variables of online customer reviews, ratings and customer trust in purchasing decisions and found that all three variables have a significance effect for decisions of purchasing. The research conducted (Liu & Ji, 2018) used the variables of online customer reviews, promotional marketing and consumer trust in purchasing decisions. This study (Mantik & Faradita Chasanah, 2021), explain more detail how to determine the effect of content marketing and the quality of Scarlett brand beauty products on purchasing decisions through people's purchasing interest in Surabaya as an intervening variable. The results of the study (Anggraini

& Mochlasin, 2023), showed that purchasing decisions were significantly affected by the ratings of online customer, reviews of online customer and consumer confidence, while the study (Trenz & Berger, 2013), explained the analysis of online reviews and research conducted (Ventre & Kolbe, 2020), explain the significant influence of three variables : customer risk, customer trust and online reviews in purchase intention. Research related to Customer rating includes research (Smironva et al., 2020), their research explains the comparison of online ratings and offline ratings, research (Naumzik et al., 2022), explaining the Prediction of Business Failures from Customer Ratings, Research (Geetha et al., 2017), explain the Relationship between customer sentiment and online customer ratings for hotels. For research related to customer engagement variables, previous studies, including research (Chuah et al., 2020), explain the sustaining customer engagement behavior through corporate social responsibility, research Chen et al., 2021), examining Customer engagement research in hospitality and tourism, (Gao & Huang, 2021) describe the channel integration Quality and customer loyalty in omnichannel retailing

However, high exposure to digital information is not always directly proportional to increased purchase intention. This is because many manipulative or inauthentic content and reviews can cause consumers to lose trust. Therefore, customer trust is a key element that bridges the gap between perceptions of content marketing, reviews, and ratings and

the decision to purchase. Customer trust in a marketplace platform like Shopee, as well as in a particular seller, can be key in determining how much influence reviews have on purchase intention. For example, if a customer's trust in the platform is low, a positive review may not be enough to encourage a purchase. Conversely, if trust is high, positive reviews may strengthen purchase intent. Therefore, it is important to examine the customer trust role as a moderator variable in the relationship between reviews of online customer and purchase intention. Research (Hajli, 2015), discusses the role of reviews on customer trust in the topic of e-commerce, and how both affect consumer behavior. Research (Filieri & McLeay, 2014), examines how online reviews influence purchasing decisions, with a focus on trust as a key factor. (Zhang et al., 2014). This journal explores how online reviews influence purchase intentions, considering factors such as trust and credibility..

Previous research has discussed the effect of each variable on purchase intention, but no one has examined the mediating role of customer trust in the relationship with the five variables simultaneously on purchase intention, especially in the context of digital consumers in Indonesia. This research has high urgency and significance amid the rapid development of the digital ecosystem, especially in the world of marketing and consumer behaviour. Along with the increasing use of the internet and social media, consumers are increasingly encouraged to seek information that is organic and based on other users' experiences before making a purchase,

therefore, it is important to understand how customer trust mediates the relationship between content marketing, online reviews, and customer ratings on purchase intention. This study aims to uncover these dynamics, and provide strategic insights for businesses in designing a more impactful and sustainable digital marketing approach.

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## **Literature Review**

### **Content Marketing**

Referring to research on the Tokopedia market place (Khalishan & Hermina, 2023), it is explained that there is a direct influence of digital content marketing on purchase intention, this is also examined in research (Prasetya & Susilo, 2022), explaining that there is an influence of content marketing on purchase intention which is mediated by online customer reviews. This is in accordance with the R-Square results which explain the effect of content marketing (X) and customer engagement (Y1) on explaining the variability of purchase intention (Y2). In research (Mantik & Faradita Chasanah, 2021), it was found that there is a direct effect of digital content marketing on purchase intention, while in research (du Plessis, 2022), explained that the results not only synthesize empirical evidence on the causal relationship between content marketing and online consumer behavior but also identify several gaps in literature knowledge to guide future research.

### **Online Customer Review**

Online Customer Reviews as reviews given by consumers and previous customers,

either positive opinion or negative opinion depend on the experience of feeling the quality of the product purchased in digital buying and selling transactions. Based on research (Macheka et al., 2023) online customer reviews are positive or negative consumer opinions about the experience after using the product, and function for consumers to evaluate the the product quality to be purchased. According to (Latief1 & #38; Ayustira2, 2020) Online customer reviews are a comprehensive source of product information. Online site visitors to increase their knowledge of the product to be purchased will tend to read OCR. Consumers will collect related information and compare with similar products sold online. The online customer review variable in this study was developed from research conducted by (Dzulqarnain, 2019), which explains that the online customer review variables used are: 1. Perceived Usefulness, 2. Source credibility, 3. Argument quality, 4. Valance, 5. Review volume.

### **Customer Ratings**

In research conducted (Angraini & Mochlasin, 2023), explained that customer rating is part of a review that uses the form of a star symbol to be more easily understood by consumers, rather than text in expressing opinions from customers. Rating can be interpreted as a user's assessment of a product's preference for their experience which refers to the psychological and emotional state they experience when interacting with virtual products in a mediated environment, Research (Farhan Hasrul et al., 2021.), describe the situation

where consumers realize the benefits of these features as expected and are well fulfilled means that there is a high level of satisfaction in consumers. Rating is one of the determining factors for purchase interest, if the rating is higher, the higher the purchase interest (Ramadhani et al., 2021). According to (Harli et al., 2021.), rating consists of 3 dimensions, namely: a. Credible, consisting of: Trustworthy, Honest b. Expertise, consisting of: Professional, Useful c. Likable, consisting of: Likable, Interesting, Likely to buy from this website. Research related to Customer rating includes research (Smironva et al., 2020), their research explains the comparison of online ratings and offline ratings, research (Naumzik et al., 2022), explains the prediction of Business Failure displayed based on Customer Ratings, In research (Geetha et al., 2017), explains the relationship between customer sentiment and online customer ratings for hospitality businesses.

### **Customer Trust**

Business transactions between two or more parties will become positive transactions if both parties or more trust each other, because trust is fundamental to the business process. Consumers who have trust in a particular brand will be more confident in deciding to buy, this internal factor greatly influences purchasing decisions Maslichah quoted from (Citra & Santoso, 2016). In order for consumers to make purchasing decisions, they must have trust in a brand. McKnight, Kacmar, and Choudry (Rozjiqin & Ridlawan, 2020) state that trust has three indicators, Benevolence marketing,

Integrity, Ability (Competence). Trust is greatly influenced by E-WOM behavior and customer loyalty, because trust is an individual's belief obtained from reliable information from other people

### Purchase Intention

Purchase interest is an activity related to consumer steps to buy a particular product. Indicators of buying interest, based on research (Izzatul Islami, Ali Mutasowifin, 2021) which explains that buying interest can be identified by several indicators as follows: 1. Transactional Interest; 2. Referential Interest; 3. Preferential Interest; 4. Exploratory Interest. Based on research (Poturak & Softić, 2019), which explains the effect of social media content on purchase intention and its impact on brand equity and on research (Macheka et al., 2023), which explains the effect of customer reviews on purchase intention. Research on purchase intention is also reviewed by (Mathur et al., 2021) where research explains the factors that influence buying interest in consumer behavior. The research conducted (Liu & Ji, 2018) used the variables of reviews of online customer, promotional marketing and consumer trust in purchasing decisions. Refer to journal (Anggraini & Mochlasin, 2023), showed that purchasing decisions were significantly influenced by the reviews of online customer variables, online customer ratings and consumer confidence, while the study (Trenz & Berger, 2013), explained the analysis of online reviews and research conducted (Ventre & Kolbe, 2020), explain the significant influence of three variables online reviews, customer trust and customer risk in purchase intention.

Research (Chen et al., 2021) explains the involvement and role of reviews of online customer in purchasing decision making. (Martha et al., 2022; Mulyati & Gesitera, 2020; Mulyono, 2021; Prilia Naomi & Ardhiyansyah, 2021; Rose et al., 2011; Ventre & Kolbe, 2020), which shows that online reviews have a positive and significant effect on purchase intention. Research (Macheka et al., 2023) influence of e-WOM and consumer online reviews, as well as their influence on young women's purchase intention, which contributes to a better understanding of the ways in which e-WOM and consumer online reviews influence consumer purchase intention.

The research framework can be shown at the figure 1.

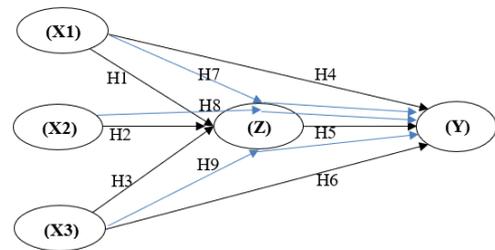


Figure 1. Research Framework

### Method, Data, and Analysis

This study employs a quantitative research method with a verification approach to examine the causal relationships among content marketing, customer ratings, online customer reviews, customer trust, and purchase intention. A quantitative verification design is appropriate as the study aims to empirically confirm hypothesized relationships based on measured data rather than explore new

constructs. The research population consists of individuals who actively use marketplace platforms in Indonesia. Given that the exact number of marketplace users is indeterminate and fluctuates over time, the Cochran formula was used to determine the minimum required sample size for an unknown population, ensuring sufficient statistical power. Based on this calculation, a sample size of 322 respondents was deemed adequate. The study applied a non-probability purposive sampling technique, selecting respondents who met specific criteria, namely being active marketplace users and residing in West Java Province. Although this sampling approach is suitable for targeted digital consumer research, it may introduce bias and limit generalizability, which is acknowledged as a limitation. Data were collected through an online survey administered via Google Forms, resulting in 322 valid responses.

The research instrument consisted of a structured questionnaire with closed-ended items adapted from established measurement scales in prior empirical studies to ensure construct validity. Responses were measured using a five-point Likert scale ranging from strongly disagree to strongly agree. To assess the robustness of the measurement model, convergent validity was evaluated through factor loadings and Average Variance Extracted (AVE), discriminant validity was assessed using the Fornell-Larcker criterion and the HTMT ratio, and reliability was examined using composite reliability and Cronbach's alpha. Data collection was conducted online through social media platforms such as WhatsApp, Telegram, and Instagram, with

small incentives offered to enhance response rates. Data analysis was performed using Structural Equation Modeling with the Partial Least Squares approach (SEM-PLS) via SmartPLS 4, allowing for simultaneous evaluation of the measurement and structural models. The analysis included assessments of path coefficients, coefficient of determination, effect sizes, and bootstrapping procedures to test the significance of the hypothesized relationships, ensuring robust model estimation and hypothesis testing.

**Figure 2.**

*Research Stage*



The research was conducted through several systematic stages to ensure methodological rigor. First, relevant literature was identified using keywords such as content marketing, online customer reviews, customer ratings, customer trust, and purchase intention to establish a strong theoretical foundation. Next, prior studies were synthesized to identify research gaps and provide theory-based justification for the proposed conceptual model. Based on this foundation, the research instrument was developed using validated indicators adapted from previous empirical studies. Data were then collected, tabulated, coded, and screened to ensure completeness and suitability for analysis. Subsequently, Structural Equation Modeling using the Partial Least Squares approach (SEM-PLS) was performed with SmartPLS 4 to evaluate both the measurement model and the

structural model. Finally, conclusions were formulated based on the empirical findings and their consistency with the underlying theoretical framework. Overall, these stages ensured coherence between the research design, data collection process, and analytical procedures.

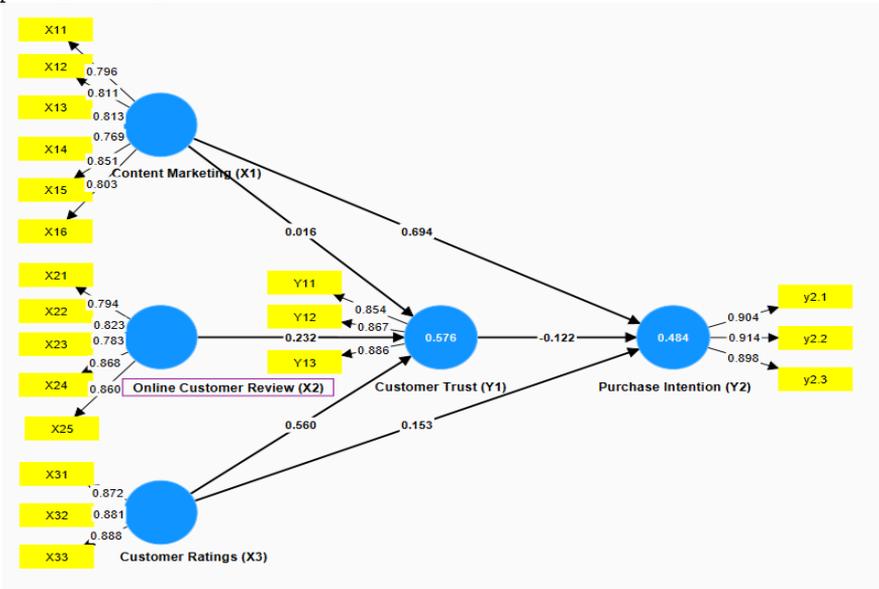
### Result and Discussion

The data were collected from 332 respondents and analyzed using the SEM-PLS approach with SmartPLS version 4. The outer model, which represents the measurement model, was employed to evaluate the validity and reliability of the constructs by examining the relationship between each indicator and its latent variable. Following Jogiyanto and Abdillah

(2014), the outer model was used to assess measurement accuracy through validity and reliability testing. Referring to Hair et al. (2014), construct validity was evaluated using convergent and discriminant validity. Convergent validity was assessed based on factor loadings and the Average Variance Extracted (AVE), particularly for reflective indicators. Consistent with Hair et al. (2006), factor loading values of 0.5 were considered acceptable, with higher values indicating stronger indicator relevance. In this study, indicators were deemed valid when both outer loading values and AVE exceeded the threshold of 0.5. Figure 1 presents the path diagram illustrating the relationships between indicator loadings and their respective constructs.

Figure 3.

The Graphics SEM PLS



Source: SMART PLS4 Process (2025)

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DOI: <http://doi.org/10.21580/jdmhi.2025.7.2.26304>

The discussion focuses on efforts to link the data and the results of its analysis that are able to solve the problems in the research and are in line with the research objectives and the broader theoretical context. The discussion can explain the answer to the

question of why facts are found as they are in the data. The discussion will explain the logical reasons why certain hypotheses are rejected or accepted and how they are related to previous studies.

**Table 1.**  
*Results of Hypothesis-testing*

Variable	Indicator	Content Marketing (X1)	Customer Ratings (X3)	Customer Trust (Y1)	Online Customer Review (X2)	Purchase Intention (Y2)
Online Marketing	X11	0.796				
	X12	0.811				
	X13	0.813				
	X14	0.769				
	X15	0.851				
	X16	0.803				
Online Customer Review	X21				0.794	
	X22				0.823	
	X23				0.783	
	X24				0.868	
	X25				0.860	
Ratings	X31		0.872			
	X32		0.881			
	X33		0.888			
Customer Trust	Y11			0.854		
	Y12			0.867		
	Y13			0.886		
Purchase Intention	y2.1					0.904
	y2.2					0.914
	y2.3					0.898

Source: Data processing result by Author, 2025

The outer loading test value of the components of the 5 variables studied can be seen in table 1 where the smallest value is 0.769 and the largest value is 0.914, which is the value of the outer loading test value of all the variables studied. If the value is higher than 0.5, it can be concluded that all components of the 4 variables studied can be

said to be valid.

**Table 2.**  
*Value of AVE*

Variables	Average variance extracted (AVE)
Content Marketing	0.651
Live Streaming	0.763
Online Review	0.620

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DOI: <http://doi.org/10.21580/jdmhi.2025.7.2.26304>

Purchase Intention 0.768

Source: Data processing result by Author, 2025

The AVE values for all variables studied can be seen in table 2, it can be seen that the smallest value is 0.651 for the content marketing variable and the largest value is 0.768 for the purchase intention variable. Because all AVE values for all variables studied are greater than 0.5, it can be concluded that the convergent validity test of all variables in this study is valid.

**Discriminant Validity**

Discriminant validity test is one of the methods used in statistical analysis,

**Table 3.**

*Cross Loading*

Indicator	Content Marketing (X1)	Customer Ratings (X3)	Customer Trust (Y1)	Online Customer Review (X2)	Purchase Intention (Y2)
X11	0.796	-0.085	-0.038	-0.084	0.526
X12	0.811	-0.045	-0.012	-0.049	0.548
X13	0.813	-0.056	-0.067	-0.088	0.574
X14	0.769	-0.066	-0.056	-0.074	0.531
X15	0.851	-0.061	-0.046	-0.049	0.599
X16	0.803	-0.033	0.023	-0.010	0.552
X21	-0.062	0.686	0.473	0.794	0.018
X22	-0.054	0.635	0.568	0.823	-0.018
X23	-0.007	0.568	0.605	0.783	0.019
X24	-0.086	0.724	0.575	0.868	-0.017
X25	-0.095	0.732	0.582	0.860	-0.002
X31	-0.085	0.872	0.594	0.747	0.006
X32	-0.060	0.881	0.687	0.670	0.020
X33	-0.046	0.888	0.683	0.723	0.005
Y11	-0.073	0.734	0.854	0.697	-0.029
Y12	0.025	0.585	0.867	0.501	0.001
Y13	-0.047	0.602	0.886	0.553	-0.067
y2.1	0.585	0.040	-0.018	0.018	0.904
y2.2	0.676	-0.008	-0.054	-0.017	0.914
y2.3	0.603	0.004	-0.025	0.000	0.898

Source: Data processing result by Author,2025

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especially in the development of research instruments such as questionnaires or measurement scales, to evaluate the extent to which a construct (the theoretical concept being measured) can be clearly distinguished from other constructs. The main purpose of the discriminant validity test is to ensure that the items in the instrument measuring a construct do not overlap or correlate too highly with items measuring other constructs. The Croos-Laoding Value is used to test validity of discriminant. The results of this test are declared qualified if the value of each variable in a construct is always greater than the correlation of the construct with other latent variables.

On table 3, all value of cross-loading for each variable (in yellow) is always greater the cross-loading value of other latent variables, so can be stated that the test results of discriminant validity in this study is valid.

### Reliability Test

Reliability test is a statistical procedure used to measure the extent to which a research instrument (such as a questionnaire, measurement scale, or test) provides consistent and stable results when used to measure the same construct or variable. Reliability refers to the level of reliability and consistency of an instrument in measuring what should be measured. Reliability is an important aspect of research because

unreliable instruments can produce inaccurate data, thus affecting the validity of the research results. If an instrument is reliable, the measurement results will be consistent even if they are carried out at different times or by different people.

Reliability test to measure the consistency and accuracy of latent variables, by using the results of data processing of Cronbach alpha and composite reliability variability values. If the Cronbach alpha and composite reliability values are greater than 0.7, it can be concluded that the reliability test is accurate or it can be concluded that the data collected has strong consistency and accuracy.

**Table 4.**

*Reliability Test*

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Content Marketing (X1)	0.893	0.895	0.918	0.652
Customer Ratings (X3)	0.855	0.860	0.912	0.775
Customer Trust (Y1)	0.840	0.851	0.903	0.755
Online Customer Review (X2)	0.883	0.887	0.915	0.682
Purchase Intention (Y2)	0.890	0.895	0.932	0.820

Source: Data processing result by Author,2025

In Table 4, it can be seen that the smallest Cronbach's alpha value is 0.840 for the customer trust variable and the smallest composite reliability value is 0.851 for the customer trust variable. Based on the explanation of the reliability test described above, it can be seen that the Cronbach's alpha and composite reliability values for all variables studied are greater than 0.7, so it can be said that the reliability test results on the data collected in this study have strong consistency and accuracy.

### Test Inner Model

This internal model is measured using the R<sup>2</sup> determination coefficient test (R-Square). Value of R-square test aims to explain the extent to which the variability of exogenous variables significantly affects to endogenous variables. R square value is grouped into 3 parts: 1 R square value > 0.67, its indicates strong relationship, 2 R square value between 0.33 to 0.67 show a medium relationship and R square value < 0.19 indicates a weak relationship.

**Table 5.**  
R-Square

Variable	R-square	R-square adjusted
Customer Trust (Y1)	0.576	0.572
Purchase Intention (Y2)	0.484	0.479

Source: Data processing result by Author,2025

In table 5 shown that the R-Square value for customer trust is 0.576 and for the variable of purchase intention is 0.484. This values indicate that content marketing, online review dan rating contribute 57.6% to customer trust and the rest 42.4% influenced by other variables. Furthermore, content marketing, online customer review dan rating contribute 48.4% to variable of purchase intention and the remaining 51.6% is the influence of other variables.

**Hypothesis Test**

If all the analyzed data meet the requirements, then it will be continued with hypothesis testing by selecting the bootstrapping algorithm in the SEM PLS version 4 application. Bootstrapping eliminates large sample sizes with the assumption of normal distribution (Ghozali

& Laten, 2012). By using no sign change scheme, 322 data are used, the significance test value is 5% and if T-statistic value is higher than 1.96, refer to the research (Hair, 2013), can be concluded that hypothesis test can be accepted.

**Direct Hypothesis**

In this study, the Inner Model is used to test direct hypotheses, especially on variables that have a direct influence on other variables. The hypothesis conclusion can be accepted or not, by comparing the T-statistic value obtained with the results of data processing using the Smart PLS 4 tool. The tested hypothesis is accepted if the T-statistic value is greater than 1.96 and if the T-statistic value is smaller than 1.96 then the hypothesis is not accepted. Table 6 shows the test results for each hypothesis.

**Table 6.**  
*Direct Hypothesis*

Direct Hypothesis	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDE V )	P values
Content Marketing (X1) -> Customer Trust (Y1)	0.016	0.016	0.037	0.431	0.666
Content Marketing (X1) -> Purchase Intention (Y2)	0.694	0.698	0.031	22.143	0.000
Customer Ratings (X3) -> Customer Trust (Y1)	0.560	0.558	0.074	7.549	0.000
Customer Ratings (X3) -> Purchase Intention (Y2)	0.153	0.152	0.058	2.639	0.008
Customer Trust (Y1) -> Purchase Intention (Y2)	-0.122	-0.123	0.058	2.108	0.035

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DOI: <http://doi.org/10.21580/jdmhi.2025.7.2.26304>

Online Customer Review (X2) -> Customer Trust (Y1)

0.232      0.235      0.072      3.238      0.001

Source: Data processing result by Author,2025

In table 6, the direct hypothesis and its value of T Statistics show the hypothesis of the influence of one variable on another variable will be accepted or not. It can be seen that the smallest value is 0.431 (content marketing -> customer trust) and the largest value is 22.143 (content marketing -> purchase intention).

Based on the results presented in the table, the conclusions regarding the direct hypotheses can be summarized as follows. The direct effect of content marketing on customer trust is not supported, as the T-statistic value (0.431) does not exceed the critical threshold of 1.96. However, content marketing has a significant positive effect on purchase intention, indicated by a T-statistic of 22.143, which is greater than 1.96. The findings further show that customer ratings have a significant positive effect on customer trust, with a T-statistic of 7.549, thereby supporting this hypothesis. In contrast, the direct effect of customer ratings on purchase

intention is not supported, as the T-statistic value (2.639) does not meet the required significance level. Additionally, customer trust is found to have a significant direct effect on purchase intention, supported by a T-statistic of 2.108. Finally, online customer reviews exhibit a significant positive effect on customer trust, as indicated by a T-statistic of 3.238. Overall, these results suggest that while certain digital marketing cues directly influence purchase intention, others primarily operate through customer trust rather than exerting a direct effect.

**Indirect Hypothesis**

Inner Model will be used to test the hypothesis of indirect influence. If T-statistic value result is higher than 1.96, so indirect hypothesis accepted. In Table 7, the indirect hypothesis between variables can be seen leading to variable of purchase intention through the customer trust variable. The T-statistic value is obtained.

**Table 7.**

*Indirect Hypothesis*

Indirect Hypothesis	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
Content Marketing (X1) -> Customer Trust (Y1) -> Purchase Intention (Y2)	-0.002	-0.002	0.005	0.382	0.702
Customer Ratings (X3) -> Customer Trust (Y1) -> Purchase Intention (Y2)	-0.069	-0.068	0.034	1.996	0.046
Online Customer Review (X2) -> Customer Trust (Y1) -> Purchase Intention (Y2)	-0.028	-0.029	0.016	1.724	0.085

Source: Data processing result by Author,2025

Table 7 presents the T-statistic values used to test the indirect hypotheses. Based on these results, the indirect effect of content marketing on purchase intention through customer trust is not supported, as the T-statistic value of 0.382 does not exceed the critical threshold of 1.96. In contrast, the indirect effect of customer ratings on purchase intention via customer trust is supported, with a T-statistic value of 1.996, which is slightly above the required significance level. Meanwhile, the indirect effect of online customer reviews on purchase intention through customer trust is not supported, as the T-statistic value of 1.724 falls below the threshold of 1.96. These findings indicate that customer trust mediates the relationship between customer ratings and purchase intention, but does not serve as a mediating mechanism for the effects of content marketing or online customer reviews on purchase intention.

## Discussion

### Content Marketing Influence on Customer Trust

The results indicate that content marketing does not have a meaningful impact on customer trust, as reflected by the small path coefficient (0.016) and a p-value of 0.666 and a statistical value of 0.431 ( $0.431 < 1.96$ ) ( $\alpha = 0,05$ ;  $df=336$ ), which is not statistically significant. This implies that, despite content marketing often being viewed as an influential form of persuasive communication, its capacity to build trust among users within the Shopee marketplace environment appears to be limited. From a theoretical perspective, trust formation is primarily explained by the *credibility-risk-*

*reduction* mechanism (Pavlou, 2003), which states that trust develops when consumers perceive information as reliable, consistent, and verifiable. Content marketing tends to represent seller-created information, which consumers may view with caution due to perceived biases. As a result, content alone may not meet the criteria of independent, trustworthy information needed for trust formation. From a practical and contextual standpoint, Shopee users often rely more heavily on peer-generated signals such as customer ratings and reviews rather than promotional content. Marketplace users in Indonesia exhibit high skepticism toward promotional claims, especially in categories frequently associated with deceptive advertising (e.g., beauty products, electronics). This behavior is reflected in industry reports showing that 73% of Indonesian online shoppers rely on user reviews as their primary trust indicator, rather than marketing material. This explains why content marketing despite being engaging, does not directly enhance trust. These findings contrast with studies showing a positive effect (Ramadhan, 2021), suggesting that context, product category, and consumer skepticism strongly moderate the trust-building capacity of content.

### Content Marketing Influence on Purchase Intention

An output path correlation value of the relationship between Content marketing and purchase intention is 0.694 with a significance of 0.000 and a statistical value of 22.143 ( $22.143 > 1.96$ ) ( $\alpha = 0,05$ ;  $df=336$ ), thus the second hypothesis can be accepted. Content marketing has a substantial positive

effect on purchase intention ( $\beta = 0.694$ ,  $p < 0.001$ ), demonstrating that engaging and well-crafted content continues to be a major factor stimulating consumer interest. From a theoretical lens, the Elaboration Likelihood Model (ELM) supports this finding, where consumers process digital content either through central routes (information quality) or peripheral routes (visual appeal). Well-designed content provides informational value that reduces uncertainty and stimulates intention to purchase. Contextually, Shopee utilizes visually rich features such as *flash sale banners*, *influencer content*, *livestreaming*, and detailed product descriptions, which successfully boost engagement. Consumer behavior data shows that products featured in well-curated content have up to 45% higher click-through rates, supporting the strong path coefficient found in this study. These results align with prior research (du Plessis, 2022; Marlina et al., 2024.; Prasetya & Susilo, 2022) (du Plessis, 2022; Prasetya & Susilo, 2022; demonstrate that although content may not create trust, it remains effective in driving interest and desire, especially when aligned with user preferences and platform aesthetics.

### **Customer Ratings Influence on Customer Trust**

The output path coefficient value shows that there is a relationship between rating and customer trust, the parameter coefficient is 0.560, the significance is 0.000, and the statistical value is 7.549 ( $7.549 > 1.96$ ) ( $\alpha = 0,05$ ;  $df=336$ ), so that Hypothesis third Accepted. Customer ratings significantly influence customer trust ( $\beta = 0.560$ ,  $p <$

0.001). Ratings serve as simplified reputation signals, helping consumers quickly assess product reliability. From a theoretical standpoint, signaling theory suggests that ratings act as credible indicators of quality because they derive from user experiences rather than seller claims. High ratings reduce perceived risk, a critical element of trust formation. In real-world marketplace behavior, Indonesian consumers typically compare rating averages across products before purchasing. E-commerce trend reports show that products with ratings below 4.0 experience a 35–50% drop-in conversion rates, reinforcing this study's statistical findings.

Thus, ratings are trusted more than content because they represent aggregated community judgment, not promotional messaging. This aligns with supporting studies (Afriani Banurea et al., 2023.; D. K. Anggraini & Mochlasin, 2023; Firdaus et al., 2023).

### **The Influence of Customer Ratings on Purchase Intention**

The test results produce the output value of path coefficient the relationship between Customer Trust and purchase intention has a parameter coefficient of 0.153 with a significance of 0.008, a statistical value of 2,639 ( $2,639 > 1.96$ ) ( $\alpha = 0,05$ ;  $df=336$ ), thus hypothesis 4 can be accepted. Customer ratings also significantly influence purchase intention ( $\beta = 0.153$ ,  $p = 0.008$ ). This indicates that consumers rely on ratings not only to build trust, but also to make final purchase decisions. The Theory of Planned Behavior (TPB) suggests that subjective norms—including community evaluations

reflected in ratings—play a role in shaping behavioral intentions. Marketplace customers often perceive highly rated products as “safer” choices, which increases purchasing likelihood. Empirical marketplace data supports this: products with  $\geq 4.5$  stars receive substantially higher conversions, especially in categories such as electronics, household goods, and beauty products. These findings align with (Engler et al., 2015; Prilia Naomi & Ardhiyansyah, 2021a).

### **The Influence of Customer Trust on Purchase Intention**

The test results produce the output value of the path coefficient the relationship between Customer Trust and purchase intention has a parameter coefficient of -0.122 with a significance of 0.035, a statistical value of 2,108 ( $2,108 > 1.96$ ) ( $\alpha = 0,05 : df=336$ ), thus hypothesis 5 can be accepted. Customer trust significantly influences purchase intention ( $\beta = -0.122, p = 0.035$ ). Although the coefficient appears negative, the statistical significance indicates that trust remains a determining factor in driving purchase intentions. Conceptually, trust reduces perceived risk in online transactions (Pavlou, 2003), making consumers more confident in their decision-making. Trust is especially critical in marketplaces where buyers do not interact directly with sellers and rely heavily on platform credibility. In Indonesia, survey data shows that trust in marketplace platforms correlates strongly with loyalty and repeat purchases, supporting this finding. Prior studies (D. K. Anggraini & Mochlasin, 2023; Liu & Ji, 2018; Ventre & Kolbe, 2020), reinforce the

importance of trust as a behavioral driver.

### **The Influence of Online Customer Reviews on Customer Trust**

The output path coefficient value shows the relationship between online customer review and customer trust has a parameter coefficient of 0.232 with a significance of 0.001, a statistical value of 3.238 ( $3.238 > 1.96$ ) ( $\alpha = 0,05: df=336$ ), thus hypothesis six accepted. Online customer reviews significantly influence customer trust ( $\beta = 0.232, p = 0.001$ ). Reviews serve as social proof, offering insights based on real user experiences. Theoretically, Social Influence Theory explains that individuals rely on the opinions of others—especially in uncertain digital contexts—to evaluate credibility. Reviews with high valence, argument quality, and perceived usefulness strengthen trust because they reduce ambiguity. Consumer behavior data shows that over 80% of Indonesian online shoppers read reviews before buying, emphasizing their role in trust formation. This aligns with previous findings (Kamisa et al., 2022; Ling et al., 2010; Mulyati & Gesitera, 2020).

### **The Indirect Effect of Content Marketing on Purchase Intention through Customer Trust**

The results of the study discuss the indirect effect of content marketing on purchase intention through customer trust as a moderating variable, which has a statistical T value of 0.382, because the T statistic value of  $0.382 < 1.96$  ( $\alpha = 0,05: df=336$ ), the seventh hypothesis is not accepted. The indirect effect is not significant ( $T = 0.382$ ),

indicating that customer trust does not mediate the relationship between content marketing and purchase intention. Theoretically, this happens because trust relies on credible, user-generated information, whereas content marketing is seller-generated and may be perceived as biased. Therefore, content influences intention directly, but not through trust. This finding refines the understanding of content marketing's role: it functions primarily as an interest-triggering mechanism, not a trust-building mechanism.

#### **The Indirect Effect of Customer Ratings on Purchase Intention through Customer Trust**

The study result discussed on Indirect influence of customer ratings on purchase intention through customer trust as a moderating variable, has a value of T statistic is 1.996 ( $1.996 > 1.96$ ) ( $\alpha = 0,05$ ;  $df=336$ ), thus hypothesis eight can be accepted. The mediation is significant ( $T = 1.996 > 1.96$ ). This indicates that customer trust strengthens the influence of ratings on purchase intention. This phenomenon aligns with the trust-transfer theory, where trust in user-generated signals (ratings) enhances trust toward the seller or platform, ultimately increasing purchase intention. This finding contributes new insight because few studies examine the three variables together. It supports the perspective that ratings act as an early-stage trust cue, which later translates into intention.

#### **The Indirect Effect of Online Customer Reviews on Purchase Intention through Customer Trust**

The results of the study discussing the

indirect effect of the online customer reviews variable on purchase intention through customer trust as a moderating variable, have a T statistic value of 1.724. This value is smaller than 1.96 ( $1.224 < 1.96$ ) ( $\alpha = 0,05$ ;  $df=336$ ), thus, it can be concluded that the ninth hypothesis in this study is not accepted. The mediation is not significant ( $T = 1.724 < 1.96$ ). Although OCR influence trust directly, the mediation effect does not extend to purchase intention. This suggests that consumers treat OCR as a supporting signal, not the primary determinant of purchase decisions especially when contradictory reviews exist or when review credibility varies. This contrasts with several prior studies (Ginting et al., 2023; Ling et al., 2010; Mulyati & Gesitera, 2020), suggesting that marketplace context, product category, and consumer skepticism may reduce OCR's mediating strength.

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### **Conclusion**

This study employed SmartPLS 4 to examine the effects of content marketing, online customer reviews, customer ratings, and customer trust on purchase intention within Indonesian online marketplaces. The structural model results reveal several important findings. Content marketing is found to have a significant direct effect on purchase intention, indicating its effectiveness in stimulating consumer interest; however, it does not significantly influence customer trust, suggesting that promotional content alone is insufficient to build trust. Customer ratings have a significant positive effect on customer trust, reflecting consumers' reliance on numerical

evaluations as indicators of seller or product credibility. Customer ratings also significantly influence purchase intention, confirming their role as an important heuristic in online decision-making. In addition, customer trust significantly affects purchase intention, reaffirming its central role as a key psychological determinant of online purchasing behavior. Online customer reviews are shown to significantly influence customer trust, highlighting their function as a form of social proof in digital marketplaces. Mediation analysis further indicates that customer trust does not mediate the relationship between content marketing and purchase intention, implying that trust neither strengthens nor weakens the impact of content marketing on buying intentions. Conversely, customer trust significantly mediates the relationship between customer ratings and purchase intention, demonstrating that trust serves as a critical mechanism linking rating cues to consumers' willingness to purchase. However, the indirect effect of online customer reviews on purchase intention through customer trust is not supported. Overall, these findings suggest that user-generated information, particularly customer ratings, plays a more decisive role in trust formation and purchase intention than marketer-generated content, emphasizing the importance of perceived credibility over promotional messaging in online marketplace environments.

This limitations number of variables and objects studied in this research, where this study uses five variables so that it is possible that there are still other variables that can affect purchasing interest. Based on the this

study results, it opens up opportunities for further researchers to use other fields as research objects, such as Tokopedia, Blibli.com or others. The next research expected to explore other variables related that can influence purchasing interest and expected the result can enrich marketing knowledge. This study results expected to provide significant contributions to the development of science in the field of digital marketing and can add new insights and information for academics, practitioners, and other related parties. To increase the understanding of science in the field of marketing, this study result expected to be a foundation for the next research and be able to provide practical direction for similar research, especially in the field of digital marketing.

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## **Recommendation**

Based on the findings of this study, several practical recommendations can be proposed for marketplace practitioners and online sellers. First, marketplace platforms should enhance their rating and review systems by ensuring transparency, credibility, and ease of access, as these elements play a critical role in shaping consumer trust and purchase decisions. Second, trust-building mechanisms should be strengthened through quality assurance, authenticity verification, return and refund guarantees, and improved customer service, as trust is shown to be a key determinant of purchase intention. Third, although content marketing positively influences purchase intention, it should be optimized to reduce consumer skepticism by incorporating factual information, user testimonials, and

<http://journal.walisongo.ac.id/index.php/JDMHI/index>

DOI: <http://doi.org/10.21580/jdmhi.2025.7.2.26304>

transparent product demonstrations. Finally, platforms and sellers are encouraged to stimulate positive user-generated content by incentivizing satisfied customers to provide ratings and reviews, thereby enhancing credibility and encouraging purchase intention. Despite its contributions, this study has several limitations that open avenues for future research. The model is limited to five variables, suggesting that future studies could incorporate additional factors such as perceived value, perceived risk, electronic word-of-mouth intensity, brand image, or platform credibility. Moreover, this research focuses on a single marketplace platform, Shopee; future studies could examine other platforms such as Tokopedia, Lazada, Blibli, or TikTok Shop to allow for comparative analysis of digital consumer behavior. In addition, the use of cross-sectional data limits causal inference, indicating the potential value of longitudinal or experimental research designs. Future research may also extend the analytical approach by combining PLS-SEM with qualitative methods, sentiment analysis, or text mining of actual customer reviews to generate richer insights. From an academic perspective, this research contributes to the digital marketing literature by proposing an integrated model that links content marketing, online reviews, customer ratings, customer trust, and purchase intention, highlighting the differentiated roles of seller-generated and user-generated content, and confirming the mediating role of customer trust in rating-based decision-making processes. Practically, the findings provide valuable insights for businesses and

marketplace platforms in designing more credible and effective digital marketing strategies aligned with Indonesian consumer behavior.

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