

Path Analysis of Customer Reviews, Brand Image, to Consumer Trust and Loyalty in the Online Marketplace in Binjai

Sugianto¹, Marliyah², Junita Muharani Nasution³

^{1,2,3}Faculty of Economics and Business, Universitas Islam Negeri Sumatera Utara, Indonesia

Junitamuharani95@gmail.com

Abstract

Based on data from Iprice.co.id that in Indonesia there are 5 marketplaces with the most visitors namely, Shopee, Tokopedia, Lazada, Bukalapak, and Blibli with 11.9% of the total population of Indonesia users. The change in buying and selling transactions from traditional to digital causes consumer trust and loyalty to become something important to be instilled and maintained, consumer trust and loyalty are influenced by several factors, namely customer reviews and brand image. Customer reviews affect consumer confidence to decide on a purchase, a good brand image will increase consumer trust and create loyalty. This study uses a field approach by distributing online questionnaires as many as 160 samples. The data analysis technique used is path analysis technique with SPSS version 16. The results show that there is no direct influence of customer reviews and brand image variables on consumer trust in the online marketplace in Binjai with partial testing and has a significant effect with simultaneous testing, while on the variable of consumer loyalty there is a direct influence of the variables of customer reviews and consumer trust either partially or simultaneously testing.

Keywords

consumer trust; consumer loyalty; customer reviews; brand image; marketplace



I. Introduction

Quoted from Kompas.com, it is known that in 2018 as many as 171.17 million people or around 64.8% of Indonesian people have been connected to the internet network, this number has increased from the previous year. Based on data on internet usage in Indonesia, Java Province is ranked first as the largest internet user in Indonesia, which is 55%, and Sumatra Province is ranked second as the largest internet user in Indonesia at 21% and North Sumatra is the largest supporter in Sumatra Province as much as 21%. 6.3% (www.kompas.com).

The segmentation of internet network users is dominated by the millennial generation (Y) and generation Z with an age range of 15-19 years as much as 91%, ages 20-24 years as much as 88.5%, 25-29 years as much as 82.7%, 30-34 years as much as 76.5%, and 35-39 years as much as 68.5% (www.detik.com).

With the increasing growth of internet network usage in Indonesia, this has become a great opportunity for online businesses, one of which is the marketplace, which is a forum used by online businesses to offer their products. Currently, Indonesia is the country with the fastest growing marketplace in the world with 78% growth in 2018 with an average money spent of IDR 3,190,000 per person (Databoks.katadata.co.id).

In Indonesia, there are about 50 marketplaces available, but there are 5 marketplaces that are most frequently visited by the Indonesian people, namely Tokopedia, Shopee, Bukalapak, Lazada, and Blibli. This is because the number of millennials is currently the majority, according to the 2019 Indonesia Millennial Reports stating that millennials really

like to look for price comparisons, features, programs, promos and product quality on several marketplaces before finally buying them.

The development of the marketplace is currently mushrooming with more competitors and offering relatively the same product at different prices, this results in confusion for consumers in making choices, for example in the Tokopedia marketplace, and shopee which offers the same product with the same brand but at a lower price. different and provides free shipping (shipping) facilities that can be used by several regions, while Lazada provides affordable shipping for areas that are not covered by Tokopedia and Shopee's free shipping offers. These offers will give consideration to consumers, both in terms of price, shipping costs, quality of goods, and others so that consumer loyalty is something that is difficult to maintain (Humarah 2013).

Consumer loyalty is not necessarily taken for granted. Consumer loyalty is an activity carried out to re-purchase or re-enjoy the services offered by a company. Consumer loyalty provides increased profits for business people because consumers will regularly continue to subscribe, besides that, according to Gremel and Brown, loyal customers will be willing to automatically invite others to buy products on the same platform (Gremel, Gwinner, and Brown 2001). Factors that support the occurrence of loyalty are consumer trust, loyal consumers mean they already have a high sense of trust in the marketplace they use. This is in line with research conducted by Very and Winarno which states that trust has a significant influence on consumer loyalty in the marketplace (Very and Wing Winarno 2019), but it is slightly different from research conducted by Aldila, et al which states that trust has an influence on consumer loyalty but not strong influence (Saufika, Kusyanti, and Perdanakusuma 2018).

Building consumer trust in the marketplace is not easy because there are many cases of fraud, such as goods that do not match the order or product description, difficulty in returning goods, problematic refunds, packaging and shipping processes for old goods, and others.

As quoted in online news, he wrote about many public complaints against the marketplace, namely the seller's non-transparent attitude causing incompatibility of goods received as well as the problem of data security for online marketplace users which is currently in the spotlight. Leaks - leaks of user data often occur, namely Phishing and misuse of accounts through OTP (One Time Password), phishing is the forcible retrieval of consumer data through various means such as website forgery and online registration, while abuse of accounts through OTP is by hijacking consumer accounts through OTP codes given via SMS or Whatsapp that is used for shopping or other crimes (www.hukumonline.com).

With the risk that occurs in every online business, the marketplace gives consumers the freedom to share their shopping experience through the rating feature in the form of stars and customer reviews in every online store or platform in the marketplace. Customer reviews are one of the important factors of the success of a marketplace in creating consumer trust, besides that customer reviews which are consumer experiences are one of the factors that affect consumer trust (Kotler, Kartajaya, and Setiawan 2019).

In line with research conducted by Purwanda and Wati (2018) that customer reviews have a significant positive effect on consumer loyalty, meaning that if the customer reviews submitted are positive, it will lead to customer loyalty, and consumer trust also has a positive influence on consumer loyalty.

However, in an article written by Yantina Debora, she stated that since the development of customer reviews shared on social networking sites, it helped increase the company's ranking and had a positive effect on increasing sales, which caused many online

businesses to also implement the customer review feature on their site, in addition to customer reviews. Having an important control on the level of product sales, the company always expects positive reviews, therefore a new business appears in the form of reviewing services, so there are currently many fake reviews circulating.

With the existence of fake customer reviews, the credibility of the marketplace is doubted by consumers because it can cause losses on the part of consumers.

Another factor that supports consumer confidence in the marketplace is brand image. Brand image is the public's perception of the products produced by the company, if the consumer's perception is positive it will also have a positive impact on the development of the company and vice versa if it has a negative perception it will also have a negative impact on the company. According to Romdonny and Rosmadi (2019) that Brand image grows and develops along with the number of consumers who use products produced by business organizations.

This is in line with research conducted by Dian and Adhitya which states that brand image has a significant effect on consumer purchasing decisions Zulastari and Wardhana (2016), as well as research conducted by Basavaraj and Shivashankar stated that brand image has a direct influence on consumer loyalty and customer satisfaction, where a good image will benefit the company and create loyalty on consumer buying behavior (Sulibhavi and Shivashankar 2017).

Sumatera ranks second as the most internet users, the largest contributor is the province of North Sumatra 6.3% because Medan, which is the capital city of North Sumatra Province, is a Metropolitan City which has caused an even distribution of internet networks for the area.

Binjai is a small town adjacent to Medan City, is a city with significant income growth, this also causes changes in people's consumption patterns, in addition to increasing income, the convenience of technology and internet networks also affects changes in people's consumption patterns to become completely digital, although there are still those who continue to use this method conventional.

From the pre-research conducted using online questionnaires, it is known that most of the people of Binjai use the marketplace in shopping for reasons that are easy and safe, and a small portion of the people do not use the marketplace for reasons of distrust and prefer to shop online with people they know or go shopping directly shop. On average, people who do not use the marketplace to shop are in the age range >39 years, although there are also those who are >20 years old.

This crisis of confidence is still a scourge on today's online trading system. There is a gap between the fact that every year the marketplace experiences an increase in the number of users, contrary to the fact that in 2017 based on the findings of the Fraud Management Insight survey from experian and IDC (Internet Data Center), a leading ICT (Information and Communication of Technology) and advisory market research firm, revealed that Indonesia was the country with the lowest level of public trust in digital transactions in the field of telecommunications, financial services, and retail from 10 countries surveyed. Indonesia was ranked 10th with an average score of 1.8 (www.digation.id).

Based on the description above, research on the analysis of customer review paths and brand image on consumer trust and loyalty in the online marketplace in Binjai City is interesting to do.

II. Research Methods

This study uses quantitative data in the form of field research by distributing online questionnaires. The questionnaire was addressed to the entire community of Binjai City. The sampling technique uses Convenience Sampling, namely sampling based on the availability of elements and the ease of obtaining them, samples are taken or selected because the samples are at the right time and place. In measuring the number of samples to be used, follow the provisions of Gay & Dhiel, namely by taking a minimum of 30 samples for correlation research that examines the relationship between one or more variables (Anwar 2011).

The research instrument used a Likert scale with a size of 1 (Strongly Disagree) to 5 (Strongly Agree).

The data analysis technique uses Path Analysis, namely data analysis which is an extension of multiple linear regression analysis used to determine the direct and indirect effects of a variable being studied. Path analysis can only be used to see the pattern of relationships between three or more variables and cannot be used to reject the causality hypothesis. A direct relationship occurs when one variable affects other variables without a third variable being the mediation (intervening), while an indirect relationship occurs when there is a third variable that mediates the other variables (Anwar 2011). The tool used is SPSS version 16.

III. Results and Discussion

3.1 Result

This study uses 160 samples who are the people of Binjai City as Marketplace users. Before entering the path analysis below, the respondent profile is presented.

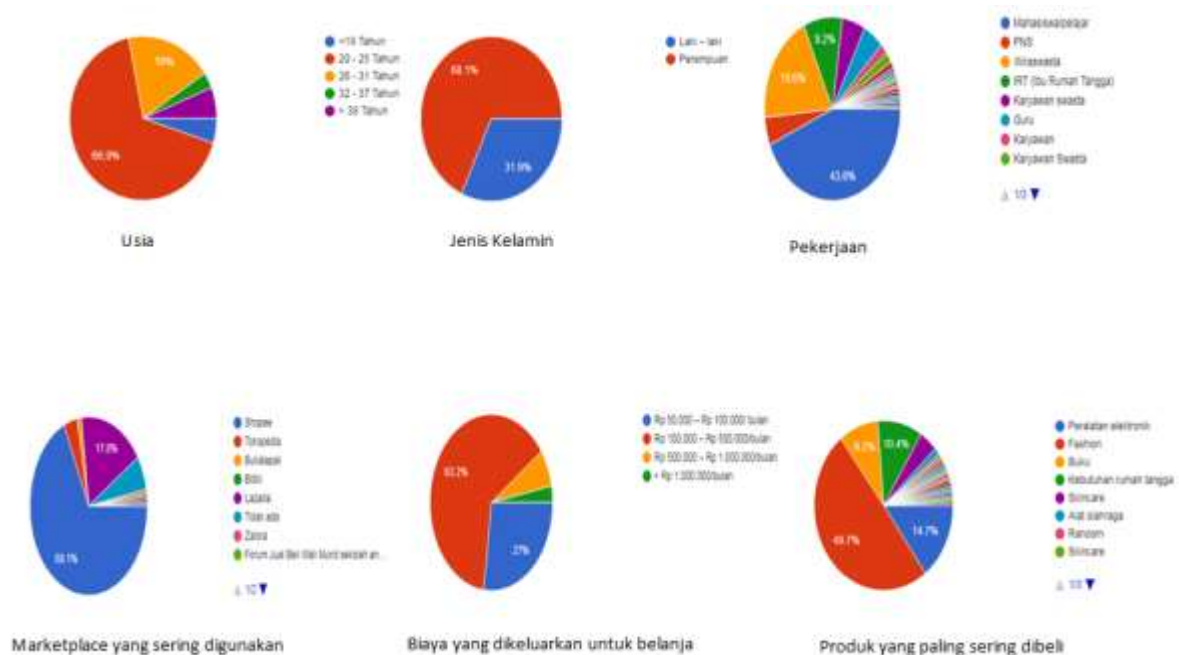


Figure 1. Respondent profile

The picture above shows that the most marketplace users are based on age segmentation, namely age 20-25 years (66.9%) and age 26-31 years (19%), segmentation based on gender, namely female 68.1% and male 31.9 %, segmentation based on occupation, namely Students (43.6%), Entrepreneur (19.6%), and IRT (9.2%), Marketplaces that are often used are Shopee (68.1%), and Lazada (17.8 %), the cost spent on shopping is IDR 100,000 - IDR 500,000/month (63.2%), and IDR 50,000-100,000/month (27%), and the most frequently purchased products are Fashion (49.7%), Equipment Electronics (14.7%), Skincare (10.4%), and Books (9.2%). Furthermore, to see the effect of independent variables (Customer Reviews, Brand Image) on the dependent variable (Consumer Trust and Consumer Loyalty) made with two stages of analysis.

a. Phase I analysis ($Y = \rho X_1 + \rho X_2 + Z + \varepsilon_1$) is shown in the R square table below:

Table 1. R Square Test Results Path Analysis (R_2)
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,520 ^a	,270	,256	2,324

a. Predictors: (Constant), Z_ LOYALTY, X2_ BRANDIMAGE, X1_ CUSTOMER REVIEWS

b. Dependent Variabel: Y_ TRUST

Based on the table above, it can be seen that the value of R square is 0.270, R square is the square of the correlation coefficient or R. The value of the coefficient of determination or R square is 0.270 or 27% which means that the independent variables or Customer Reviews, Brand Image and Loyalty have the influence of 27% on the dependent variable, namely the consumer confidence variable. The rest is $100\% - 27\% = 72\%$ influenced by other variables outside of the variables not examined. The value of this other variable is commonly referred to as error (e). Standard Error of Estimate is the standard error of estimate used to measure the standard deviation of variables around the mean.

Standard Error of Estimate (SEE) in this research is 2,324. The smaller the value generated from the SEE, the better the accuracy in the regression model in predicting the dependent variable. SEE is very important to determine whether there is a significant relationship between variables X and Y or t test. From the value obtained, it means that the accuracy in the prediction of the dependent variable in this regression model is categorized as good. Furthermore, the results of the T test can be seen in the table below:

Table 2. t test results
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	10,822	1,260		8,590	,000
X1_ CUSTOMER REVIEWS	,023	,078	,027	,298	,766
X2_ BRAND IMAGE	,086	,061	,122	1,408	,161
Z_ LOYALTY	,427	,091	,425	4,712	,000

a. Dependent Variabel: Y_ TRUST

In the table above, each independent variable interprets:

1) Customer Reviews (X_1)

It is known that the significance value in the regression equation above is $0.766 > 0.05$, meaning that the X_1 variable does not have a partially significant effect on the Y variable (trust). At Tcount the resulting value is smaller than Ttable, namely $0.298 < 1.9753$ the conclusion is that H_0 is accepted and H_a is rejected, meaning that partially X_1 variable does not have a direct effect on the dependent variable (Y).

The beta value of the Customer Reviews variable (X_1) in the unstandardized coefficients column is 0.023, meaning that 2.3% of the Customer Reviews variable has contributed to the Consumer Confidence variable (Y) while the remaining $100\% - 23\% = 97.7\%$ is influenced by other variables outside the model regression.

2) Brand Image (X_2)

It is known that the significance value in the regression equation above is $0.161 > 0.05$, meaning that the X_2 variable does not have a partially significant effect on the Y variable (trust). At tcount the resulting value is smaller than ttable, namely $1.408 < 1.9753$. The conclusion is that H_0 is accepted and H_a is rejected, meaning that partially the X_2 variable does not have a direct effect on the dependent variable (Y).

The beta value of the Brand Image variable (X_2) in the unstandardized coefficients column is 0.086 which means that 8.6% of the Brand Image variable has a contribution to the consumer confidence variable (Y) while the remaining $100\% - 8.6\% = 91.4\%$ is influenced by other variables outside the regression model.

3) Loyalty (Z)

It is known that the significance value in the regression equation above is $0.00 < 0.05$, meaning that the Z variable has a partially significant effect on the Y variable (trust). At tcount the resulting value is smaller than ttable, namely $4.712 > 1.9753$, the conclusion is that H_0 is rejected and H_a is accepted, meaning that partially the Z variable has a direct influence on the dependent variable (Y).

The beta value of the Consumer Loyalty variable (Z) in the unstandardized coefficients column is 0.427, meaning that 42.7% of the Consumer Loyalty variable has a contribution to the Consumer Trust variable (Y) while the remaining $100\% - 42.7\% = 57.3\%$ is influenced by other variables outside the regression model.

The results of the F test are shown in the table below:

Table 3. F Statistical Test Results
ANOVA^b

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	312,306	3	104,102	19,272	,000 ^a
Residual	842,669	156	5,402		
Total	1154,975	159			

a. Predictors: (Constant), Z_LOYALTY X2_BRAND IMAGE, X1_CUSTOMER REVIEWS

b. Dependent Variabel: Y_TRUST

Judging from the table above, it is known that the Fcount value is 19.272 and Ftable is 2.43 with a significance value of 0.000. These values answer the assumptions:

- 1) A significance value of $0.000 < 0.05$ means that H_0 is rejected and H_a is accepted and it can be interpreted that there is a simultaneous effect of the independent variables on the independent variables.

- 2) $F_{count} > F_{table}$ ($19.727 > 2.43$) means that H_0 is rejected and H_a is accepted and it can be interpreted that there is a simultaneous (simultaneous) influence on the independent variables.

b. Phase II analysis ($Z = \rho X_1 + \rho X_2 + \varepsilon_1$)

Table 4. R Square Test Results Path Analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,652 ^a	,425	,417	2,045

a. Predictors: (Constant), X2_BrandImage, X1_Customer Reviews

The results of the regression test show that the R Square value is 0.425 and the Adjusted R Square is 0.417. A regression model is said to be good if the test results for the goodness of the model, namely Adjusted R Square, show a high value. So it can be concluded that the value of R Square is 0.425, which means that 42.5% of the independent variables are able to explain the dependent variable and the remaining $100\% - 42.5\% = 57.5\%$ is a contribution from other variables that are not included in the research regression model.

Furthermore, the results of the Ttest:

Table 5. Test Results t Test Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	2,863	1,085		2,640	,009
X1_Customer Reviews	,355	,062	,413	5,716	,000
1 X2_BrandImage	,227	,050	,327	4,522	,000

a. Dependent Variable: Z_Loyalty

In the table above, each independent variable interprets:

1) Customer Reviews (X_1)

It is known that the significance value in the regression equation above is $0.00 < 0.05$, meaning that the X_1 variable has a partially significant effect on the Z variable (Consumer Loyalty). At tcount the resulting value is smaller than ttable, namely $5.716 > 1.9753$, the conclusion is that H_0 is rejected and H_a is accepted, meaning that partially X_1 variable has a direct influence on Z variable.

The beta value of the Customer Reviews variable (X_1) in the unstandardized coefficients column is 0.355, meaning that as many as 35.5% of the Customer Reviews variables have contributed to the Consumer Loyalty variable (Z) while the remaining $100\% - 35.5\% = 64.5\%$ is influenced by other variables outside the regression model.

2) Brand Image (X₂)

It is known that the significance value in the regression equation above is $0.000 < 0.05$, meaning that the X₂ variable has a partially significant effect on the Z variable (Consumer Loyalty). At tcount the resulting value is higher than ttable, namely $4.522 > 1.9753$, the conclusion is that H₀ is rejected and H_a is accepted, meaning that partially X₂ variable has a direct influence on Z variable.

The beta value of the Brand Image variable (X₂) in the unstandardized coefficients column is 0.227, which means that as much as 22.7% of the Brand Image variable has a contribution to the Consumer Loyalty variable (Z) while the remaining $100\% - 22.7\% = 77.3\%$ is influenced by other variables outside the regression model.

Table 6. F test results

ANOVA^b

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	484,320	2	242,160	57,923	,000 ^a
Residual	656,373	157	4,181		
1 Total	1140,694	159			

a. Predictors: (Constant), X₂_BrandImage, X₁_Customer Reviews

b. Dependent Variabel: Z_Loyalty

Judging from the table above, it is known that the Fcount value is 57.923 and Ftable is 2.43 with a significance value of 0.000. These values answer the assumptions:

1. A significance value of $0.000 < 0.05$ means that H₀ is rejected and H_a is accepted and it can be interpreted that there is a simultaneous effect of the independent variables on the independent variables.
2. Fcount > Ftable ($57.923 > 2.43$) which means that H₀ is rejected and H_a is accepted and it can be interpreted that there is a simultaneous (simultaneous) influence on the independent variables.

c. Path Analysis

Table 7. Path Analysis Tabulation

Effect Between Variables	Path Coefficient	Standard Error	T _{count}	ρ_{value}	Conclusion	R ²
Structural equation model I (X ₁ , X ₂ , Z, ke Y)						
X ₁ to Y ρ_{X_1Y}	0,023	0,078	0,298	0,766	not significant	0,270
X ₂ to Y ρ_{X_2Y}	0,086	0,061	1,408	0,161	not significant	
Z terhadap Y ρ_{ZY}	0,427	0,091	4,712	0,000	significant	
Structural equation model II (X ₁ , X ₂ , ke Z)						
X ₁ to Z ρ_{X_1Z}	0,355	0,062	5,716	0,000	significant	0,425
X ₂ to Z ρ_{X_2Z}	0,227	0,050	4,522	0,000	significant	

The structural model is:

a) Structural model of equation I

$$Y = \rho_{X_1 Y} + \rho_{X_2 Y} + \rho_{ZY} + \varepsilon_1$$

To find out the residual variable the formula is:

$$\varepsilon_1 = \sqrt{1 - R^2} = \sqrt{1 - 0,270} = 0,854$$

Then the equation model I is:

$$\begin{aligned} Y &= 0,023 X_1 + 0,086 X_2 + 0,427 Z + 0,854 \\ &= 0,023 \text{ Customer Reviews} + 0,086 \text{ Brand Image} + 0,427 \text{ Consumer Loyalty} \\ &\quad + 0,854 \end{aligned}$$

b) Structural model of equation II

$$Z = \rho_{X_1 Z} + \rho_{X_2 Z} + \varepsilon_1$$

To find out the residual variable the formula is:

$$\varepsilon_1 = \sqrt{1 - R^2} = \sqrt{1 - 0,425} = 0,758$$

Then the equation model II is:

$$\begin{aligned} Z &= 0,355 X_1 + 0,227 X_2 + 0,758 \\ &= 0,355 \text{ Customer Reviews} + 0,227 \text{ Brand Image} \end{aligned}$$

From the two structural models, the equation can be described as follows:

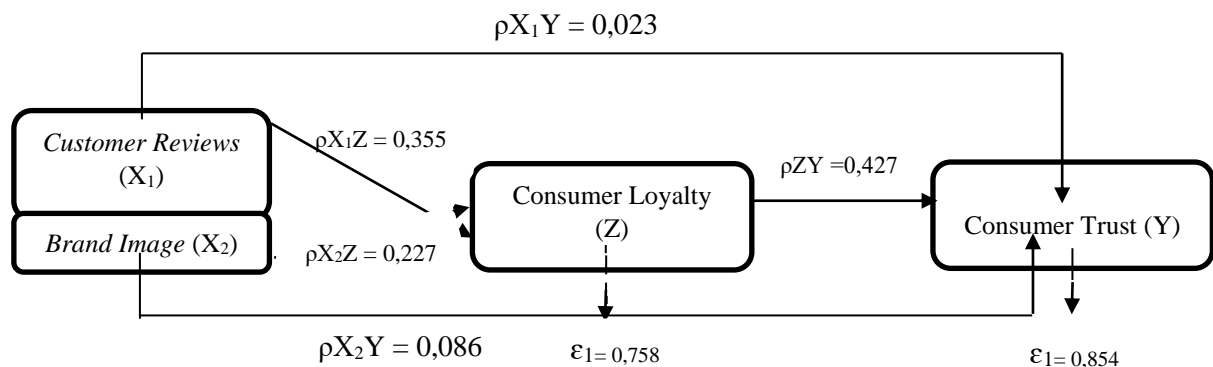


Figure 2. Path Analysis

Based on the path analysis image above, it can be determined the path coefficients of direct influence, indirect influence, and total influence as follows:

a) Direct Effect

The direct effect calculation can be formulated as follows:

- 1) The Effect of Customer Reviews on Consumer Loyalty ($X_1 \rightarrow Z$) or $\rho_{X_1 Z} = 0,355$
- 2) The Effect of Brand Image on Consumer Loyalty ($X_2 \rightarrow Z$) or $\rho_{X_2 Z} = 0,227$
- 3) The Effect of Consumer Loyalty on Consumer Confidence ($Z \rightarrow Y$) or $\rho_{ZY} = 0,427$

Table 8. Result of direct influence

Hypothesis	Information	Significant	Conclusion	R ₂
1	H ₀ accepted H _a rejected	0,766 > 0,05	not significant	0,270
2	H ₀ accepted H _a rejected	0,161 > 0,05	not significant	
3	H ₀ rejected H _a accepted	0,000 < 0,05	Significant	
4	H ₀ rejected H _a accepted	0,000 < 0,05	Significant	0,425
5	H ₀ rejected H _a accepted	0,000 < 0,05	Significant	

b) Indirect effect

The indirect effect is if there is a variable that mediates for other variables. To find out the indirect effect between variables, the way to do this is by multiplying the results of the beta value coefficient. More simply can be seen below:

X → Z → Y: (ρ_{YX}), (ρ_{ZY})

- 1) Indirect Effect of Customer Reviews (X₁) through Consumer Loyalty (Z) on Consumer Trust (Y), (X₁ → Z → Y) is the multiplication of the beta value of X₁ to Z with the beta value of Z to Y or ρ_{X₁Z} x ρ_{ZY} = 0,355 x 0,427 = 0,156
- 2) Indirect Effect of Brand Image (X₂) through Consumer Loyalty (Z) on Consumer Trust (Y), (X₂ → Z → Y) is the product of the beta value of X₂ to Z with the value of beta Z to Y atau ρ_{X₂Z} x ρ_{ZY} = 0,227 x 0,427 = 0,096

Table 9. Result of indirect influence

Indirect Effect between Variables	Path Coefficient ρ _{X₁Z}	Path Coefficient P _{zy}	Path Coefficient Results
X ₁ against Y ρ _{X₁Y}	0,355	0,427	0,156
Indirect Effect between Variables	Path Coefficient ρ _{X₂Z}	Path Coefficient ρ _{ZY}	Path Coefficient Results
X ₂ against Y ρ _{X₂Y}	0,227	0,427	0,096

c) Total influence

The total effect is the addition of direct and indirect effects, namely:

- 1) The effect of the Total Customer Reviews variable (X₁) on the Consumer Confidence variable (Y) is 0.355 + 0.156 = 0.511
- 2) The total effect of the Brand Image variable (X₂) on the Consumer Confidence variable (Y) is 0.227 + 0.096 = 0.323

3.2 Discussion

Based on the results of the path analysis test above, the hypothesis can be explained as follows:

a. Effect of X_1 (Customer Reviews) on Y (Trust)

Based on data processing, it is known that there is no direct influence of the X_1 variable (Customer Reviews) on the Y variable (Consumer Trust) because the information obtained by consumers on social networks does not affect whether or not consumers believe in the online marketplace and consumers' desire to choose product variations in the online marketplace does not always influenced by advertising on social networks, consumers choose based on their own wishes.

The results of this study are not in line with Kottler's theory in his book Marketing 4.0: moving from traditional to digital which states that consumer trust is formed from the opinions of others who are shared individually or on social media, the opinions of others who are shared, will directly have a positive or negative impact. on consumer interest and trust in making a decision to make a purchase.

In contrast to research conducted by Ardian, Retnawati, and Farida (2018), it also states that customer reviews are not able to increase community trust and have a negative and insignificant effect on brand community trust and brand community trust affects consumer loyalty positively even though it does not produce value. significant.

The results of this study are in line with the existing results, which means that the customer reviews given both positive and negative will not have any effect on consumers in transacting in the existing online marketplace.

b. Effect of X_2 (Brand Image) on Y (Consumer Trust)

Based on the results of data processing, it is known that there is no significant direct effect of X_2 (Brand Image) on Y (Consumer Trust) because according to consumers the brand image owned by the online marketplace is not always good, but even so, consumers still choose to shop in the online marketplace because the services provided are satisfactory.

In the results of this study, Kottler's opinion in his book entitled management of marketing analysis, planning and control was rejected which stated that brand image is something that is attached to consumers, whether it is a good or bad image will affect consumer confidence.

Likewise, the results of research conducted by Puspita, et al stated that brand image has a direct influence, either partially or simultaneously, which is positive on consumer trust, meaning that a good brand image will also have a good impact on cellular phone brand trust in Banda Aceh City. Puspita and Yunus 2017).

The results of the research above are not in line with the results of existing research which states that there is no direct significant influence on the brand image variable on the consumer trust variable, which if the brand image presented is positive or negative it will not affect consumer confidence in Binjai, the people of Kota Binjai will continue to shop in the online marketplace without being affected by the brand image of the existing platform.

c. Effect of X_1 (Customer Reviews) on Z (Consumer Loyalty)

Based on the test results, it is known that X_1 (Customer Reviews) to Z (Consumer Loyalty) has a significant value, meaning that there is a direct influence because consumer comments can affect consumer loyalty to shop and loyal consumers easily invite others to shop at the same online marketplace.

The results of the above test are in accordance with the existing theory. Hermawan Kartajaya in his book entitled *Citizen 4.0: Tracing the principles of humanist marketing in the digital era* states that loyalty is the desire of consumers to return to buy products more often and participate in helping promote products with the meaning that consumer reviews given will affect consumer loyalty.

The theory above is supported by research which states that there is an effect of customer reviews on consumer loyalty, namely research conducted by Purwanda and Wati (2018) which states that customer reviews have a significant influence on consumer loyalty. If customer reviews are positive, it will also have a positive effect on consumer loyalty and vice versa if customer reviews are negative, it will affect consumer loyalty negatively.

Customer reviews are an important factor in online marketplaces that must always be sought to be of positive value because customer reviews can affect consumer loyalty, if consumers are satisfied with the goods received, consumers will continue to buy and participate in promoting without having to be asked. Consumers who are satisfied with the online marketplace will automatically become loyal consumers who will continue to shop at the marketplace automatically, consumers will also provide ratings and share their experiences offline (word of mouth) or online on the customer review feature. The theory and existing research are in accordance with the research results.

d. Effect of X₂ (Brand Image) on Z (Consumer Loyalty)

Based on the test results, it is known that there is a significant direct effect of X₂ (Brand Image) on Z (Consumer Loyalty) because consumers who have already made purchases at certain online marketplaces are satisfied with the quality of the product according to the price offered so that consumers also recommend and invite other consumers. to shop on the online marketplace.

In his book entitled *Marketing Management of Brand Competitors*, Nugroho states that brand image is formed from the satisfaction obtained by consumers, customer satisfaction is one of the factors that shape consumer loyalty, so if consumers are satisfied with themselves, consumers will make repeat purchases and will also invite other people to buy others to participate.

This theory is reinforced by research conducted by Bloemer, et al which states that a good corporate image is a factor that affects consumer loyalty, which means that a company's brand image will directly affect consumer loyalty (Bloemer, De Ruyter, and Peeters 1998).

e. Effect of Z (Consumer Loyalty) on Y (Consumer Trust)

Based on the test results, it is known that there is a significant direct effect of the Y variable (Consumer Trust) on the Z variable (Consumer Loyalty) because consumers believe that the vendor/seller will maintain the reputation of his shop so that customer satisfaction is the main goal, therefore consumers who have made purchases and feel satisfied will return to buy the same product at the same place and participate in recommending and inviting other consumers to shop.

These results are in line with research conducted by Very and Winarno (2019) which states that consumer trust affects consumer loyalty, the more often consumers make repeat purchases (loyalty), the higher the level of consumer trust in the marketplace.

f. Effect of X_1 (Customer Reviews) through Z (Consumer Loyalty) on Y (Consumer Trust)

Based on the test results that have been carried out, it is known that Customer Reviews (X_1) have a direct influence on Consumer Trust (Y) through Consumer Loyalty (Z). Consumers who feel satisfied with the online marketplace either through service, security, products, facilities, etc. will become loyal consumers, old consumers are generally consumers who try to always be maintained in order to remain loyal consumers. He is so strong towards the marketplace that he voluntarily shares his shopping experience either through the features available on the marketplace or by participating in inviting others to join in using the marketplace.

Based on the existing theory, Kotler in his book entitled Marketing 4.0: Moving from traditional to digital states that consumers today rely more on the opinions of others, both those closest to them and others than on their own preferences because they are more confident and feel safe from bad companies. Other people are able to give positive or negative things to purchasing decisions, generally loyal consumers will easily give positive reviews that affect consumer confidence in the company.

g. Based on the test results that have been carried out, it is known that X_2 (Brand Image) has a direct influence on Y (Consumer Trust) through Z (Consumer Loyalty)

Brand image can be formed from the shared or perceived consumer shopping experiences, the number of products sold, the ratings they have, the number of followers, etc. All of these categories form an assessment that makes consumers trust and loyal. Factors that form a brand image are the superiority of the product, the strength of the company's brand, and the uniqueness of the brand so that it is easier for others to remember. A positive brand image that has been formed on old consumers will create loyalty (inviting others to buy in certain marketplaces, become regular customers, and give positive reviews) with high loyalty, meaning that consumer trust is also high. In general, consumers who already believe in certain online marketplaces will not switch to others because of the many platforms and products sold and the significant price difference that makes consumers not want to be confused or tired and choose to stay on the online marketplace that is already comfortable.

The test results are in line with research conducted by Sulibhavi and Shivashankar (2017) which states that brand image has a direct influence on consumer loyalty where a good brand image will create loyal behavior towards consumers, the better the existing brand image the better consumer loyalty, which means Consumer trust is also higher and will increase satisfaction.

IV. Conclusion

The results of this study indicate that there is no direct influence of customer reviews and brand image on consumer trust, but there is a direct influence of consumer loyalty on consumer trust and there is a direct influence of customer reviews and brand image on consumer loyalty as well as brand image has a direct influence on consumer trust through consumer loyalty.

The results of this study are expected to provide changes and improvements to the existing online marketplace so that they pay more attention and discipline every vendor/seller who is in the marketplace so that consumers have more trust in the online marketplace.

References

- Anwar, Sanusi. 2011. "Metodologi Penelitian Bisnis." *Jakarta: Salemba Empat*.
- Ardian, Elia, Berta Bakti Retnawati, and Naili Farida. 2018. "E-WOM Attractiveness, E-Brand Community Trust, E-Brand Community Experience and Brand Loyalty: A Study on XIAOMI Electronic Brand Community in Indonesia." *E-WOM Attractiveness, E-Brand Community Trust, E-Brand Community Experience and Brand Loyalty: A Study on XIAOMI Electronic Brand Community in Indonesia* 12(3):231–40.
- Bloemer, Josee, Ko De Ruyter, and Pascal Peeters. 1998. "Investigating Drivers of Bank Loyalty: The Complex Relationship between Image, Service Quality and Satisfaction." *International Journal of Bank Marketing*.
- Gremler, Dwayne D., Kevin P. Gwinner, and Stephen W. Brown. 2001. "Generating Positive Word of mouth Communication through Customer-employee Relationships." *International Journal of Service Industry Management*.
- Humarah, F. Alia. 2013. "Kepuasan Dan Loyalitas Konsumen Pada Online Market Di Indonesia." *Jurnal Manajemen Dan Pemasaran Jasa* 6:219–59.
- Kotler, Philip, Hermawan Kartajaya, and Iwan Setiawan. 2019. *Marketing 4.0: Bergerak Dari Tradisional Ke Digital*. Gramedia Pustaka Utama.
- Purwanda, Eka, and Trisna Wati. 2018. "Pengaruh Electronic Word Of Mouth, Kepercayaan, Dan Kepuasan Terhadap Loyalitas Pelanggan (Survey Pada Pelanggan Lazada Di Wilayah Bandung Timur)." *Jurnal INTEKNA: Informasi Teknik Dan Niaga* 18(2):86–91.
- Puspita, Rita, and Mukhlis Yunus. 2017. "Pengaruh Faktor Sosial, Citra Merek Dan Kualitas Produk Terhadap Kepercayaan Merek Serta Dampaknya Pada Loyalitas Pelanggan Telepon Selular (Studi Kasus Pada Pengguna Samsung Di Kota Banda Aceh)." *Jurnal Magister Manajemen* 1(1):46–58.
- Romdonny, J., Rosmadi, M. L. N. (2019). Factors Affecting Customer Loyalty in Products. *Budapest International Research and Critics Institute-Journal (BIRCI-Journal)* Volume 2, No 1, Page: 337-343
- Saufika, Aldila Amalia, Ari Kusyanti, and Andi Reza Perdanakusuma. 2018. "Analisis Faktor-Faktor Yang Memengaruhi Loyalitas Pelanggan Dalam Melakukan Transaksi Online Pada E-Commerce XYZ." *Jurnal Pengembangan Teknologi Informasi Dan Ilmu Komputer E-ISSN 2548:964X*.
- Sulibhavi, Basavaraj, and K. Shivashankar. 2017. "Brand Image and Trust on Customers Loyalty: A Study on Private Label Brands in Hubli-Dharwad Conglomerate City of Karnataka." *Int J Eng Res Appl* 7(9):1–6.
- Zulastari, Dian Indah, and Aditya Wardhana. 2016. "Pengaruh Citra Merek Bukalapak. Com Terhadap Keputusan Pembelian Konsumen (Studi Pada Komunitas Bukalapak. Com Di Indonesia)." *eProceedings of Management* 3(1).
- Haryanto, Agus Tri , "Pengguna internet Indonesia didominasi milenial", www.detik.com (20 November 2019 pukul 22.21 WIB)
- Pratomo, Yudha, "APJII: Jumlah pengguna internet di Indonesia tembus 171 juta jiwa", www.kompas.com (2 "Indonesia jadi negara dengan pertumbuhan e-commerce tercepat di dunia", Databoks.katadata.co.id (20 November 2019 pukul 23.03 wib)0 November 2019 pukul 22.04 WIB).