



Product Photos, Reviews, Ratings, and Muslim Fashion Purchase Intention via Customer Satisfaction

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ABSTRACT

Online Muslim fashion retailers rely on visual and customer-generated information to reduce uncertainty in e-commerce transactions. However, evidence remains limited regarding whether customer satisfaction explains how these digital cues shape purchase intention. This study examines the effects of product photos, customer reviews, and customer ratings on purchase intention, with customer satisfaction as a mediating variable. A quantitative survey was conducted among 120 consumers in Surakarta who had purchased Muslim fashion products through e-commerce platforms. The data were analysed using partial least squares structural equation modelling with SmartPLS. Product photos and customer ratings had positive and significant direct effects on purchase intention, whereas customer reviews had no significant direct effect. Product photos, customer reviews, and customer ratings positively influenced customer satisfaction, which subsequently increased purchase intention. Customer satisfaction significantly mediated all three relationships. By positioning satisfaction as the mechanism connecting digital product cues and purchase intention, this study extends the application of the Stimulus–Organism–Response framework to Muslim fashion e-commerce and provides practical guidance for improving product presentation, customer feedback, and service quality.

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1. INTRODUCTION

The fashion industry in Indonesia has continued to experience rapid growth in recent years. The increasing number of business actors in the fashion industry has created more intense competition among market players. This condition has also contributed to the transformation of the Indonesian fashion industry, particularly the emergence and development of the Islamic or Muslim fashion sector (Susanto & Sholahuddin, 2024). Along with the advancement of digitalization, Muslim fashion businesses can now conduct buying and selling transactions through online platforms, particularly e-commerce. Transactions through e-commerce provide greater efficiency by saving time and allowing consumers to make purchases with anyone, anytime, and anywhere (Nuraeni, 2021).

This development has further encouraged the growth of the Muslim fashion industry, which has become one of the potential sectors contributing to the national economy. Based on the State of the Global Islamic Economy (SGIE) Report 2024/2025 published by DinarStandard, Indonesia ranked first globally in the modest fashion sector, surpassing several countries such as Malaysia, Italy, and Turkey. This achievement indicates that Indonesia has significant potential in the Muslim fashion market while also reflecting increasingly competitive conditions among Muslim fashion business actors (Wiatur et al., 2024). On the other hand, the development of e-commerce has significantly changed consumer behavior in purchasing fashion products. Consumers increasingly prefer online shopping because it provides convenience, time efficiency, and a wider range of product choices. Based on a survey conducted by the Indonesian Internet Service Providers Association (Irmawati, 2023), clothing and accessories represent the most frequently purchased product category through e-commerce platforms in Indonesia, accounting for 43.74% of online purchases. This finding indicates that fashion products have a high demand level in electronic commerce, resulting in increasingly competitive competition among online sellers (Dewi & Hartiningtyas, 2022).

Muslim fashion businesses face intense competition in e-commerce, where consumers have numerous alternatives and cannot directly evaluate products before purchase. Consequently, purchasing decisions rely heavily on online information, particularly product photos, customer reviews, and customer ratings, while customer satisfaction may explain how these factors influence purchase intention (Fauzi & Lina, 2021). Among these, product photos help consumers visualize product characteristics and reduce uncertainty, thereby supporting purchase decisions. Previous studies found that product photos positively affect purchase intention (Munir et al, 2019), although other research reported no significant effect, suggesting that consumers also consider reviews, price, seller trust, and information quality (Dewi & Hartiningtyas, 2022). Customer reviews, defined as consumers' evaluations and experiences shared on e-commerce platforms, further provide valuable information about product quality and customer satisfaction, making them another important determinant of purchase intention (Q. Firdaus & Suhaeni, 2021).

Customer ratings, like customer reviews, are an important source of information that consumers consider before purchasing products online. Ratings reflect previous buyers' evaluations of seller performance and can improve product visibility and credibility on e-commerce platforms (Firdaus et al., 2023). Studies by Khoiri, (2023) found that online customer reviews and ratings positively and significantly influence purchase intention, whereas Hasrul et al., (2021) reported that customer reviews have no significant effect,

suggesting inconsistent findings in the literature. Beyond influencing purchase intention, product photos, customer reviews, and customer ratings also provide information that shapes customer satisfaction, which reflects consumers' evaluations of whether product or service performance meets or exceeds their expectations (Dayat, 2023). These inconsistencies indicate the need to further examine the roles of these digital marketing factors in influencing purchase intention through customer satisfaction (Handriyani et al., 2023).

Previous studies have generally examined the direct effects of product photos, customer reviews, and customer ratings on purchase intention. However, within the context of e-commerce, purchase intention is not always formed directly from product information but may occur through consumers' psychological evaluations regarding experiences and satisfaction perceptions developed from such information (Setia & Bella, 2025). Therefore, customer satisfaction needs to be examined as an intervening variable to explain the mechanism through which product photos, customer reviews, and customer ratings influence purchase intention.

Based on the phenomenon of Muslim fashion industry development and the increasing competition on e-commerce platforms, Muslim fashion businesses are required to develop strategies to increase consumer purchase intention. Nevertheless, previous studies regarding the effects of product photos, customer reviews, and customer ratings on purchase intention have produced inconsistent findings. Furthermore, studies examining the role of customer satisfaction as an intervening variable in these relationships remain limited, particularly in the context of Muslim fashion stores in Solo. Therefore, this study aims to analyze the effects of product photos, customer reviews, and customer ratings on consumer purchase intention with customer satisfaction as an intervening variable at Muslim fashion stores in Solo.

Literature review

Stimulus-Organism-Response (S-O-R) Theory

The Stimulus-Organism-Response (S-O-R) Theory was developed by Mehrabian and Russell in 1974. This theory explains that individual behavior occurs through a process starting from external stimuli (stimulus), which are then processed internally by individuals (organism), and finally produce certain behavioral responses (response). In this theory, stimulus refers to external factors received by individuals, organism represents internal cognitive and affective processes, while response refers to the behavioral reactions generated after processing the stimulus. In the context of e-commerce, product photos, customer reviews, and customer ratings act as stimuli that influence consumers' psychological evaluations, reflected through customer satisfaction as the organism component, and ultimately generate purchase intention as the response. This theoretical framework is consistent with the findings of Fauzi and Lina, (2021), who demonstrated that product information such as product photos, customer reviews, and customer ratings influences consumers' purchase intention through their evaluation process. Therefore, this theory explains the relationship between product information received by consumers, their satisfaction evaluation, and their intention to purchase products. In this study, customer satisfaction represents consumers' evaluation of their previous shopping experience with the same online Muslim fashion store, whereas consumer purchase intention reflects their intention to purchase products from the store in the future.

Product Photos

Product photos are images displayed by sellers or companies to provide consumers with visual information when visiting social media platforms or e-commerce stores (Munir, 2019). In digital marketing, product photos serve as an important communication medium between sellers and consumers when direct interaction is not possible. Attractive and clear product visuals can provide product information, reduce consumer uncertainty, and influence purchasing considerations. According to Servanda et al. (2019), product photos function as a medium for delivering messages through visual communication symbols that stimulate consumers' sense of sight. Therefore, product photo quality, supported by proper equipment and optimal lighting, is essential to produce clear and attractive images (Suprianingsih et al., 2022). High-quality product photos can increase consumer confidence and encourage purchase intention.

Customer Review

Customer review refers to various positive, negative, and neutral comments regarding a product, service, or brand provided by consumers and shared with other consumers in a structured format through independent customer review websites (Arbaini, 2020). Customer reviews can be considered as a form of electronic word of mouth (eWOM) because the opinions provided by one consumer can be accessed and evaluated by potential consumers on e-commerce platforms. According to Munir et al., (2019), customer reviews serve as a medium for consumers to obtain information that can influence purchasing decisions. Additionally, customer reviews function as a decision-making tool, a feedback mechanism, and a recommendation system on online shopping platforms. Therefore, positive reviews can enhance consumer trust and encourage purchases, while negative reviews may reduce consumer interest in purchasing from a particular store (Hasrul et al., 2021).

Customer Rating

Customer rating is an evaluation given by consumers who have purchased products from a store by providing a rating score in the form of stars (Kurniawan, 2021). Unlike customer reviews that provide evaluations through words and visual content, customer ratings represent consumer assessments using a star scale, generally ranging from one to five stars on e-commerce platforms. A higher number of ratings can improve the store's reputation and influence how potential consumers perceive the seller. According to Arbaini et al. (2020), customer ratings help potential buyers obtain information about sellers and are often considered an indicator of product quality and reliability. Furthermore, customer ratings provide consumers with a platform to express their opinions regarding products and services, allowing other consumers to obtain broader information before making purchasing decisions (Nuraeni, 2021).

Customer Satisfaction

Customer satisfaction refers to consumers' evaluation of their previous shopping experience after comparing the actual performance of a product or service with their expectations (Agriawan, 2025). In the context of e-commerce, customer satisfaction reflects consumers' overall evaluation of their shopping experience with an online store, including product quality, service quality, price fairness, and delivery performance. When consumers perceive that the shopping experience meets or exceeds their expectations, they are more likely to develop favorable attitudes toward the store and stronger intentions to purchase products from the same store in the future. According to Agriawan (2025), customer satisfaction arises when perceived product performance equals or exceeds consumer

expectations, whereas dissatisfaction occurs when actual performance falls below expectations.

Consumer Purchase Intention

Consumer purchase intention refers to consumers' plans to purchase certain products and the number of products they intend to buy within a specific period (Putri, 2022). One of the factors influencing purchase intention is consumers' basic or daily needs, as these needs encourage individuals to consider making purchases. According to Febrian (2019), purchase intention arises after consumers receive stimuli from products they observe, which then create interest, encourage product trials, and eventually lead to the desire to purchase and own the product. This indicates that purchase intention is not only influenced by functional needs but also by personal desires and preferences. Therefore, business competition is driven not only by fulfilling consumers' primary needs but also by responding to consumer desires. Sellers are required to develop attractive marketing strategies, as detailed product photos and accessible information can improve consumer understanding and increase purchase intention (Fauzi & Lina, 2021).

Hypothesis Development

The Influence of Product Photography on Consumer Purchase Intention

Product photos play an important role in providing product descriptions and visual representations from sellers to consumers. In e-commerce, product photos act as visual cues that help consumers evaluate products when direct physical inspection is not possible. Attractive, clear, and informative product photos reduce uncertainty, improve consumers' perceptions of product quality, and facilitate purchasing decisions. When product visuals meet consumers' preferences and expectations, they are more likely to develop stronger purchase intention. Therefore, the following hypothesis is proposed:

H1: Product photography is hypothesized to have a positive and significant effect on consumer purchase intention.

The Influence of Customer Review on Consumer Purchase Intention

Before making purchasing decisions, consumers generally seek additional information regarding products through customer reviews. Customer reviews provide information about previous buyers' experiences and function as electronic word-of-mouth (eWOM), enabling potential consumers to evaluate product quality, seller credibility, and purchasing risks. Positive and informative reviews can increase consumer confidence, reduce uncertainty, and encourage stronger purchase intention. Therefore, the following hypothesis is proposed:

H2: Customer review is hypothesized to have a positive and significant effect on consumer purchase intention.

The Influence of Customer Rating on Consumer Purchase Intention

Customer ratings represent consumers' evaluations of products and sellers using a numerical or star-based scoring system. High customer ratings serve as quality signals that indicate product reliability and seller credibility, thereby reducing perceived risk in online shopping. When consumers perceive products to have consistently high ratings, they are more likely to trust the seller and develop stronger purchase intention. Therefore, the following hypothesis is proposed:

H3: Customer rating is hypothesized to have a positive and significant effect on consumer purchase intention.

The Influence of Product Photography on Customer Satisfaction

Product photos enable consumers to develop expectations regarding the products offered before making purchasing decisions. Attractive and informative product photos help consumers understand product characteristics and minimize discrepancies between expectations and the actual products received. When consumers perceive that the products they receive match the visual information presented, they are more likely to experience satisfaction with their shopping experience. Therefore, the following hypothesis is proposed:

H4: Product photography is hypothesized to have a positive and significant effect on customer satisfaction.

The Influence of Customer Review on Customer Satisfaction

Customer reviews provide valuable information regarding previous buyers' experiences and help potential consumers establish realistic expectations before purchasing products. Positive and informative reviews reduce uncertainty and increase consumers' confidence in the seller. When the products and services received are consistent with the expectations formed through customer reviews, consumers are more likely to feel satisfied with their shopping experience. Therefore, the following hypothesis is proposed:

H5: Customer review is hypothesized to have a positive and significant effect on customer satisfaction.

The Influence of Customer Rating on Customer Satisfaction

Customer ratings provided by previous buyers serve as important quality signals in e-commerce. Before making a purchase, potential consumers often rely on customer ratings to evaluate product quality and seller reliability. High customer ratings create positive expectations regarding the products and services offered by the seller. When consumers subsequently receive products and services that meet these expectations, they are more likely to experience satisfaction with their shopping experience. Therefore, customer ratings are expected to positively influence customer satisfaction.

H6: Customer rating is hypothesized to have a positive and significant effect on customer satisfaction.

The Influence of Customer Satisfaction on Consumer Purchase Intention

Customer satisfaction reflects consumers' overall evaluation of their previous shopping experiences. Consumers who are satisfied with the products and services provided by an online store tend to develop favorable attitudes toward the seller and greater confidence in future transactions. Positive shopping experiences also strengthen consumers' willingness to purchase products from the same store in the future. Therefore, higher customer satisfaction is expected to encourage stronger consumer purchase intention.

H7: Customer satisfaction is hypothesized to have a positive and significant effect on consumer purchase intention.

The Mediating Role of Customer Satisfaction in the Relationship between Product Photography and Consumer Purchase Intention

Product photos provide consumers with visual information that shapes their expectations regarding product quality before purchasing. When the products received correspond to these expectations, consumers are more likely to feel satisfied with their shopping experience. This satisfaction subsequently encourages stronger purchase intention. Therefore, customer satisfaction is expected to mediate the relationship between product photography and consumer purchase intention.

H8: Customer satisfaction mediates the relationship between product photography and consumer purchase intention.

The Mediating Role of Customer Satisfaction in the Relationship between Customer Review and Consumer Purchase Intention

Customer reviews reduce uncertainty by providing information about previous buyers' experiences. Positive reviews help consumers develop favorable expectations regarding product quality and seller performance. When consumers' actual shopping experiences confirm these expectations, customer satisfaction increases, which subsequently strengthens consumer purchase intention. Therefore, customer satisfaction is expected to mediate the relationship between customer review and consumer purchase intention.

H9: Customer satisfaction mediates the relationship between customer review and consumer purchase intention.

The Mediating Role of Customer Satisfaction in the Relationship between Customer Rating and Consumer Purchase Intention

Customer ratings function as quality signals that influence consumers' expectations before making purchasing decisions. High ratings indicate product reliability and seller credibility, encouraging consumers to expect satisfactory shopping experiences. When these expectations are fulfilled, consumers become more satisfied, which subsequently increases their purchase intention. Therefore, customer satisfaction is expected to mediate the relationship between customer rating and consumer purchase intention.

H10: Customer satisfaction mediates the relationship between customer rating and consumer purchase intention.

2. METHOD

This study employed a quantitative approach using numerical data analyzed through statistical methods (Rizky Pratama Ramadhani & Dhani Ichsanuddin Nur, 2023). Data analysis was conducted using Structural Equation Modeling–Partial Least Square (SEM-PLS) with SmartPLS 3.0 software. The study utilized primary data collected through questionnaires distributed to residents of Surakarta City who had purchased Muslim fashion products through e-commerce platforms. The sample was selected using purposive sampling with criteria including respondents aged at least 17 years, residing in Surakarta City, and having prior experience purchasing Muslim fashion products online. The sampling technique used was non-probability sampling, and the sample size consisted of 120 respondents based on the guideline of six times the total number of research indicators. Data were collected using a closed-ended questionnaire measured with a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) (Rahmawati, 2021). This study examined product photos, customer reviews, and customer ratings as independent variables, consumer purchase

intention as the dependent variable, and customer satisfaction as an intervening variable. The measurement model was evaluated through validity, reliability, and multicollinearity tests, while the structural model was assessed through coefficient of determination (R^2), predictive relevance, path coefficient, and specific indirect effect analysis. SEM-PLS was selected because it is suitable for analyzing relationships among latent variables measured through indicators and does not require strict assumptions regarding data distribution (Ghozali, 2018). Hypothesis testing was conducted through bootstrapping by examining t-statistic and p-value values, while mediation analysis was performed to determine the role of customer satisfaction in explaining the relationship between independent variables and consumer purchase intention.

3. RESULTS AND DISCUSSION

Research Overview

This study aims to analyze the influence of product photos, customer reviews, and customer ratings on consumer purchase intention, with customer satisfaction as an intervening variable among Muslim fashion consumers in Surakarta City. The sampling technique used purposive sampling with a sample size of 120 respondents who met the research criteria. Data analysis was conducted using the Structural Equation Modeling (SEM) method based on Partial Least Square (PLS) with the assistance of SmartPLS software.

Characteristics of Respondents

The characteristics of respondents in this study are presented based on gender, age, occupation, and frequency of online Muslim fashion purchases. The distribution of respondent characteristics is shown in Table 1.

Table 1. Characteristics of Respondents

Characteristics	Category	Frequency	(%)
Gender	Male	38	31.7
	Female	82	68.3
Age	17–25 Years	54	45.0
	26–35 Years	38	31.7
	36–45 Years	19	15.8
	>45 Years	9	7.5
	Student	35	29.2
Occupation	Civil Servant	12	10.0
	Private Employee	40	33.3
	Entrepreneur	21	17.5
	Others	12	10.0
Frequency of Online Muslim Fashion Purchase	1–2 Times	34	28.3
	3–5 Times	52	43.3
	>5 Times	34	28.4
Total		120	100

Source: Primary data processed, 2026

Based on Table 1, the 120 respondents were predominantly female (68.3%) and aged 17–25 years (45.0%), indicating that young women are the primary consumers of Muslim fashion products through e-commerce. Most respondents were private employees (33.3%) or students (29.2%), and the majority had purchased Muslim fashion products online 3–5 times

(43.3%), suggesting sufficient shopping experience to evaluate product photos, customer reviews, customer ratings, customer satisfaction, and purchase intention.

Data Analysis

Outer Model Evaluation

Outer model analysis was conducted to ensure that the measurements used were valid, reliable, and had no multicollinearity. The following image shows the results of the outer model evaluation. The outer model structure used in this study is presented in Figure 1.

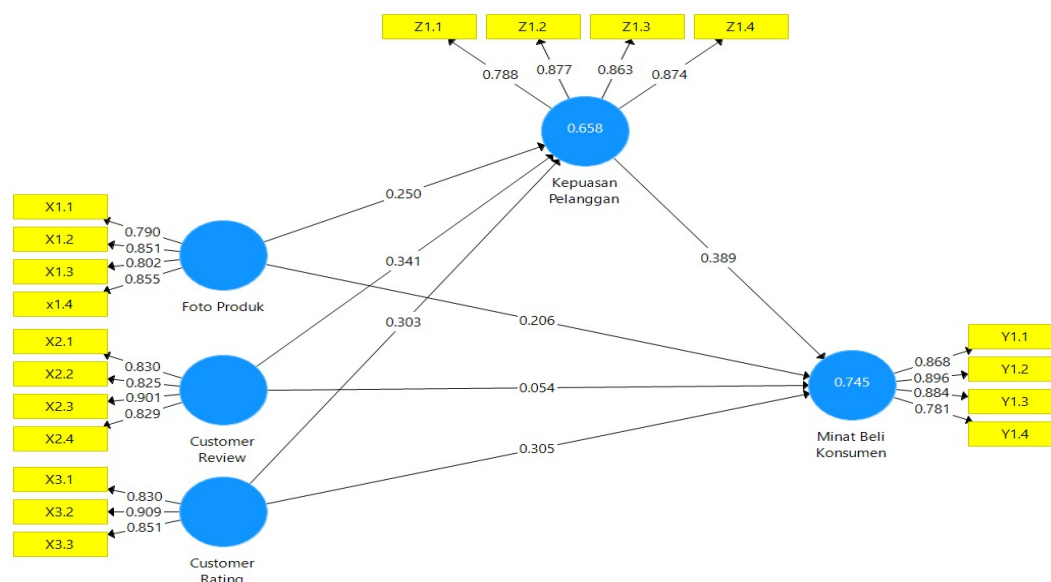


Figure 1. Outer Model

Evaluation of this model was carried out using validity tests (convergent validity and discriminant validity), reliability tests (Cronbach's alpha and composite reliability) and multicollinearity tests.

Convergent Validity

Convergent validity was assessed using outer loading (>0.70) and AVE (>0.50) criteria (Ghozali, 2018). The results are presented in Table 2.

Table 2. Outer Loading Values

	Customer Rating	Customer Review	Product Photos	Customer Satisfaction	Consumer Purchase Intention
X1.1			0,790		
X1.2			0,851		
X1.3			0,802		
X1.4			0,855		
X2.1		0,830			
X2.2		0,825			
X2.3		0,901			
X2.4		0,829			
X3.1	0,830				
X3.2	0,909				
X3.3	0,851				
Y1.1					0,868

Y1.2		0,896
Y1.3		0,884
Y1.4		0,781
Z1.1	0,788	
Z1.2	0,877	
Z1.3	0,863	
Z1.4	0,874	

Source: Primary data processed, 2026

Based on the results presented in Table 2, all indicators have outer loading values above 0.70. The product photos indicators range from 0.790 to 0.855, customer review indicators range from 0.825 to 0.901, customer rating indicators range from 0.830 to 0.909, consumer purchase intention indicators range from 0.781 to 0.896, and customer satisfaction indicators range from 0.788 to 0.877. These results indicate that all indicators meet the criteria for convergent validity, meaning that each indicator is able to represent and measure its respective construct properly..

Discriminant Validity

Discriminant validity was assessed using cross-loadings and Average Variance Extracted (AVE). A construct is considered valid if its indicators load higher on their own construct than on others and the AVE exceeds 0.50 (Ghozali, 2018). The results are presented in Table 3.

Table 3. Average Variance Extracted (AVE) Results

	Average Variance Extracted (AVE)	Description
Customer Rating	0,746	Valid
Customer Review	0,717	Valid
Product Photos	0,681	Valid
Customer Satisfaction	0,724	Valid
Consumer Purchase Intention	0,737	Valid

Source: Primary data processed, 2026

Based on the results presented in Table 3, all research variables have AVE values greater than 0.50. The Customer Rating variable has an AVE value of 0.746, Customer Review has 0.717, Product Photos has 0.681, Customer Satisfaction has 0.724, and Consumer Purchase Intention has 0.737. These results indicate that all constructs meet the required criteria for discriminant validity, meaning that each variable is able to represent its respective construct properly and has sufficient differences from other variables in the research model.

Reliability Test

Reliability testing evaluates the consistency of the research instrument. A construct is considered reliable when its Cronbach's Alpha and Composite Reliability values exceed 0.70, indicating adequate internal consistency (Muhson, 2022). The reliability test results are presented in Table 4, which shows the values of Cronbach's Alpha and Composite Reliability for each research construct.

Table 4. Reliability Test Results

	Cronbach's Alpha	Composite Reliability	Description
Customer Rating	0,829	0,898	Reliable
Customer Review	0,869	0,910	Reliable
Product Photos	0,844	0,895	Reliable

Customer Satisfaction	0,873	0,913	Reliable
Consumer Purchase Intention	0,880	0,918	Reliable

Source: Primary data processed, 2026

Based on the results presented in Table 4, all research variables have Cronbach's Alpha and Composite Reliability values greater than 0.70. The Cronbach's Alpha values for Customer Rating, Customer Review, Product Photos, Customer Satisfaction, and Consumer Purchase Intention are 0.829, 0.869, 0.844, 0.873, and 0.880, respectively. Meanwhile, the Composite Reliability values for Customer Rating, Customer Review, Product Photos, Customer Satisfaction, and Consumer Purchase Intention are 0.898, 0.910, 0.895, 0.913, and 0.918, respectively. These results indicate that all constructs in this study have good internal consistency and can be considered reliable for further analysis.

Multicollinearity Test

The multicollinearity test was conducted using the Variance Inflation Factor (VIF), where values below 5 indicate no multicollinearity in the model (Ghozali, 2018). The results are presented in Table 5.

Table 5. Multicollinearity Test Results

	Customer Satisfaction	Consumer Purchase Intention	Conclusion
Customer Rating	3,029	3,297	non multicollinearity
Customer Review	2,647	2,987	non multicollinearity
Product Photos	2,383	2,565	non multicollinearity
Customer Satisfaction		2,926	non multicollinearity
Consumer Purchase Intention			non multicollinearity

Source: Primary data processed, 2026

Based on Table 5, all VIF values are below 5, indicating no multicollinearity issues in the research model. Therefore, the structural model satisfies the non-multicollinearity assumption and is suitable for further analysis.

Inner Model Evaluation

A structural model, or inner model, is used to examine the influence of one latent variable on another (Muhson, 2022). The evaluation results of the inner model are shown in figure 2:

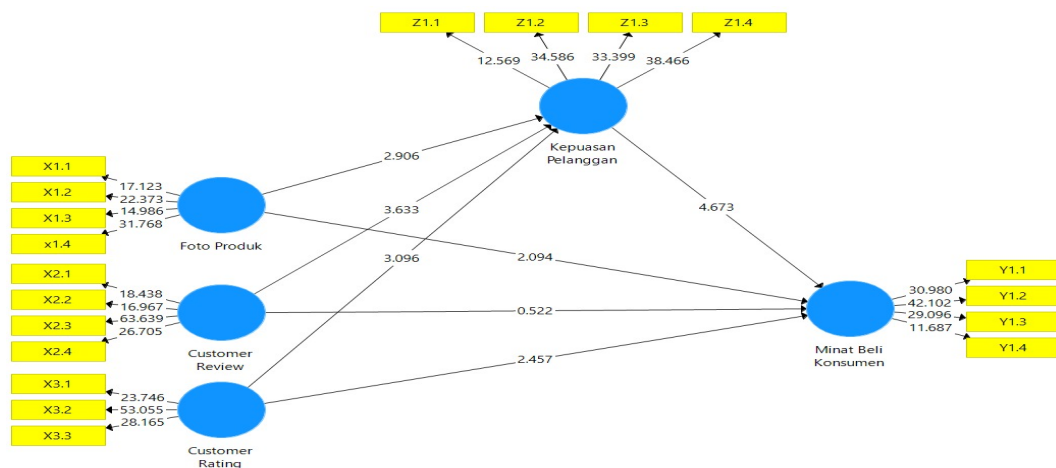


Figure 2. Inner Model

The structural model was tested by measuring the R² (R-square), Goodness of Fit (GoF), Path Coefficient, and Specific Indirect Effect. The explanation is as follows:

Coefficient of Determination (R²)

The coefficient of determination (R²) measures the predictive ability of the model by indicating how well the independent variables explain the dependent variables (Muhson, 2022). The R² results are presented in Table 6.

Table 6. R Square Test

Variable	R Square
Customer Satisfaction	0.658
Consumer Purchase Intention	0.745

Source: Primary data processed, 2026

Based on Table 6, the R² value for the Customer Satisfaction variable is 0.658, indicating that product photos, customer reviews, and customer ratings are able to explain 65.8% of the variation in customer satisfaction, while the remaining 34.2% is explained by other factors outside the research model. Furthermore, the Consumer Purchase Intention variable has an R² value of 0.745, which indicates that product photos, customer reviews, customer ratings, and customer satisfaction can explain 74.5% of the variation in consumer purchase intention, while the remaining 25.5% is influenced by other variables not examined in this study. These results indicate that the structural model has a relatively strong explanatory ability in predicting customer satisfaction and consumer purchase intention.

Goodness of Fit (GoF)

Goodness of Fit (GoF) is a test used to evaluate the overall performance of the research model by assessing the combined performance of the measurement model (outer model) and the structural model (inner model) (Muhson, 2022). In PLS analysis, the goodness of fit evaluation is conducted by calculating the Q² (Q-square) value, which is used to measure the predictive relevance of the model and the accuracy of parameter estimation. The Q² value ranges between 0 and 1, where a value closer to 1 indicates a better model.

Based on the calculation results, the Q² value obtained in this study is 0.91. This value indicates that 91% of the variation in the research data can be explained by the proposed research model, while the remaining 9% is explained by other factors outside the model. Therefore, the research model demonstrates a good level of goodness of fit and has strong predictive relevance.

Path Coefficient

Path coefficient analysis evaluates the direction and significance of relationships among variables using bootstrapped t-statistics and p-values. A relationship is significant when $p < 0.05$ and $t > 1.96$, while the original sample value indicates the direction of the effect (Ghozali, 2018). The results of hypothesis testing using the path coefficient analysis are presented in Table 7, which shows the direct effects between the research variables.

Table 7. Path Coefficient

Hypothesis	Original Sample (O)	T Statistics (O/STDEV)	P Values	Description
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Product Photos -> Consumer Purchase Intention	H1	0,303	3,262	0,001	Positive and Significant
Customer Review -> Consumer Purchase Intention	H2	0,186	1,760	0,079	Negative and Insignificant
Customer Rating -> Consumer Purchase Intention	H3	0,423	3,371	0,001	Positive and Significant
Product Photos -> Customer Satisfaction	H4	0,250	2,906	0,004	Positive and Significant
Customer Review -> Customer Satisfaction	H5	0,341	3,633	0,000	Positive and Significant
Customer Rating -> Customer Satisfaction	H6	0,303	3,096	0,002	Positive and Significant
Customer Satisfaction -> Consumer Purchase Intention	H7	0,389	4,673	0,000	Positive and Significant

Source: Processed primary data, 2026

Based on Table 7, six hypotheses are supported, while one is rejected. Product Photos positively and significantly affect Consumer Purchase Intention (H1; $\beta = 0.303$, $p = 0.001$). Customer Review has a positive but not significant effect on Consumer Purchase Intention (H2; $\beta = 0.186$, $p = 0.079$). Customer Rating positively and significantly influences Consumer Purchase Intention (H3; $\beta = 0.423$, $p = 0.001$). In addition, Product Photos (H4; $\beta = 0.250$, $p = 0.004$), Customer Review (H5; $\beta = 0.341$, $p < 0.001$), and Customer Rating (H6; $\beta = 0.303$, $p = 0.002$) positively and significantly affect Customer Satisfaction. Customer Satisfaction also has a positive and significant effect on Consumer Purchase Intention (H7; $\beta = 0.389$, $p < 0.001$). Overall, these findings highlight the important roles of product photos, customer ratings, and customer satisfaction in enhancing purchase intention.

Specific Indirect Effect

Specific indirect effect analysis examines indirect effects through a mediating variable. A mediation effect is significant if the p-value is below 0.05; otherwise, no mediation occurs (Muhson, 2022). The results of the specific indirect effect analysis are presented in Table 8, which shows the mediating effect of *Customer Satisfaction* on the relationship between *Product Photos*, *Customer Review*, and *Customer Rating* with *Consumer Purchase Intention*.

Tabel 8. Spesific Indirect Spesifict

	Hypothesis	Original Sample (O)	T Statistics (O/STDEV)	P Values	Description
Product Photos -> Customer Satisfaction -> Consumer Purchase Intention	H8	0,097	2,550	0,011	Positive and significant
Customer Review -> Customer Satisfaction -> Consumer Purchase Intention	H9	0,133	2,767	0,006	Positive and Significant

Customer Rating -> Customer Satisfaction -> Consumer Purchase Intention	H10	0,118	2,520	0,012	Positive and Significant
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Source: Processed primary data, 2026

Based on the indirect effect analysis, all mediation hypotheses are supported. Customer Satisfaction significantly mediates the relationships between Product Photos and Consumer Purchase Intention (H8; $t = 2.550$, $p = 0.011$), Customer Review and Consumer Purchase Intention (H9; $t = 2.767$, $p = 0.006$), and Customer Rating and Consumer Purchase Intention (H10; $t = 2.520$, $p = 0.012$), confirming its important role as an intervening variable.

Discussion

The Influence of Product Photos on Consumer Purchase Intention

The results of this study indicate that Product Photos have a positive and significant effect on Consumer Purchase Intention. This finding shows that the better the quality of Product Photos displayed on e-commerce platforms, the higher the Consumer Purchase Intention toward Muslim fashion products. Clear, attractive, and informative Product Photos with proper lighting and detailed visual presentation of product attributes, such as color, material, pattern, and design, can help consumers gain a better understanding of the products they intend to purchase. This condition reduces consumer uncertainty in online shopping and encourages purchasing decisions. These findings are consistent with the Stimulus-Organism-Response (S-O-R) Theory proposed by Sabda, (2023), where Product Photos act as a stimulus (S) in the form of visual information received by consumers. The stimulus is then processed through consumers' internal evaluations (O), resulting in a behavioral response (R) in the form of increased purchase intention. Furthermore, Servanda et al., (2019) stated that product visuals serve as a marketing communication tool that can shape consumer perceptions and provide information about product quality.

The findings also support the importance of Product Photos as a key element in digital marketing, particularly in e-commerce where consumers cannot directly observe or touch products. Therefore, sellers of Muslim fashion products need to provide professional Product Photos from various angles, display product details accurately, and ensure that visual representations match the actual products to increase consumer confidence and purchase intention. This result is consistent with the research conducted by Steven, (2021) entitled "*Peran Product Photos, Online Customer Review, Online Customer Rating pada Consumer Purchase Intention di E-Commerce*", which found that Product Photos have a positive and significant effect on Consumer Purchase Intention.

The Influence of Customer Review on Consumer Purchase Intention

The results of this study show that Customer Review does not have a significant effect on Consumer Purchase Intention. This finding indicates that the presence of customer reviews on e-commerce platforms is not sufficient to directly increase consumers' intention to purchase Muslim fashion products. Consumers may consider other factors that are perceived as more important, such as Product Photos, product design suitability, price, brand reputation, and personal preferences. In addition, reviews that are too brief, less informative, or considered unreliable may reduce consumers' reliance on customer reviews as the primary source of information before purchasing. Based on the Stimulus-Organism-Response (S-O-R) Theory proposed by Mehrabian and Russell (1974), Customer Review acts as a stimulus (S)

received by consumers. However, the stimulus may not be strong enough to influence the organism (O), namely consumers' cognitive and emotional evaluation, to generate a purchasing response (R).

This finding suggests that Customer Review functions more as supporting information rather than the main factor influencing purchase intention. The effectiveness of customer reviews depends on the quality, credibility, and relevance of the information provided, as well as consumers' ability to process the information before making purchasing decisions. Therefore, sellers should not only focus on collecting positive reviews but also ensure that reviews contain detailed and credible information. This result is consistent with the study conducted by Stansyah et al., (2023) entitled "*Pengaruh Online Customer Reviews dan Rating terhadap Minat Pembelian di Lazada*", which found that online customer reviews do not have a significant effect on consumer purchase intention.

The Influence of Customer Rating on Consumer Purchase Intention

The results of this study indicate that Customer Rating has a positive and significant effect on Consumer Purchase Intention. This finding shows that higher customer ratings provided by previous buyers can increase consumers' intention to purchase Muslim fashion products. Customer ratings in the form of star evaluations provide information regarding product quality and overall consumer satisfaction. A high rating can increase potential consumers' confidence that the product has good quality and meets their expectations, thereby encouraging purchase intention. This finding is consistent with Filieri (2015), who stated that customer rating is an evaluation indicator used by consumers to assess product quality based on previous buyers' experiences. High ratings provide positive signals that increase consumer trust and become an important consideration in online purchasing decisions.

This result also supports the Stimulus-Organism-Response (S-O-R) Theory proposed by Mehrabian and Russell (1974), where customer rating acts as a stimulus (S) in the form of external information received by consumers through e-commerce platforms. The information is then processed by the organism (O) through cognitive evaluation and trust formation toward product quality, which subsequently produces a response (R) in the form of increased purchase intention. Therefore, businesses need to maintain product and service quality to obtain positive ratings from consumers. This finding is supported by Rakhman, (2023), who found that customer rating positively influences purchase intention on marketplaces. However, this result contradicts the study by Sulistyo et al., (2022), which found that customer rating did not significantly influence purchase intention for electronic products on Tokopedia.

The Influence of Product Photos on Customer Satisfaction

The results of this study show that Product Photos have a positive and significant effect on Customer Satisfaction. This finding indicates that better quality product photos displayed on e-commerce platforms can increase customer satisfaction. Clear, attractive, informative, and realistic product photos help consumers obtain accurate information about products before purchasing. The suitability between the visual information presented and the actual product received can reduce the gap between consumer expectations and reality, thereby increasing customer satisfaction. Product photos function not only as promotional media but also as an important source of information that shapes consumer expectations before purchasing.

This finding is in line with the Stimulus-Organism-Response (S-O-R) Theory by Mehrabian and Russell (1974), where product photos act as visual stimuli (S) that influence consumer perceptions and expectations. These stimuli are processed through consumers' cognitive evaluations (O), resulting in responses (R) in the form of satisfaction after receiving the product. This result is also supported by Sumarsid, (2022), who explained that customer satisfaction arises from the comparison between expectations and actual product performance, as well as Oliver's (1980) Expectation Confirmation Theory, which states that satisfaction occurs when product performance meets or exceeds prior expectations. Furthermore, Kotler and Keller (2016) emphasized that visual information in marketing influences consumer perceptions and expectations toward products. Therefore, high-quality product photos that accurately represent products can reduce uncertainty in online transactions and contribute to higher customer satisfaction.

The Influence of Customer Review on Customer Satisfaction

The results of this study indicate that Customer Review has a positive and significant effect on Customer Satisfaction. This finding shows that the more positive, detailed, and informative customer reviews available on e-commerce platforms, the higher the level of customer satisfaction. Reviews from previous consumers provide important information regarding product quality, size suitability, material, color, and seller service. When the information obtained from customer reviews is consistent with the actual product received, consumer expectations are fulfilled, resulting in increased Customer Satisfaction. This finding is consistent with the Stimulus-Organism-Response (S-O-R) Theory proposed by Mehrabian and Russell (1974), where customer reviews act as a stimulus (S) in the form of external information received from previous buyers' experiences. The information is then processed by the organism (O) through consumer perceptions, evaluations, and expectations, which ultimately generate a response (R) in the form of increased satisfaction after purchase.

These results demonstrate that customer reviews play an important role in improving Customer Satisfaction in the Muslim fashion industry marketed through e-commerce. Therefore, business owners need to encourage customers to provide honest, complete, and informative reviews after purchasing products. High-quality customer reviews not only assist potential buyers in obtaining accurate information but also help create satisfaction by forming appropriate expectations regarding product performance. This result is supported by the research of Suprianingsih et al., (2022), entitled *"Pengaruh Kualitas Produk dan Online Customer Review terhadap Customer Satisfaction pada E-Commerce Tokopedia"*, which found that online customer reviews have a positive effect on Customer Satisfaction.

The Influence of Customer Rating on Customer Satisfaction

The results of this study show that Customer Rating has a positive and significant effect on Customer Satisfaction. This finding indicates that higher ratings provided by consumers lead to higher levels of customer satisfaction. Customer ratings in the form of star evaluations provide an overview of product quality and previous consumer experiences. High ratings can create positive expectations toward products, and when the received products meet these expectations, customers are more likely to feel satisfied. This finding is consistent with the Stimulus-Organism-Response (S-O-R) Theory proposed by Mehrabian and Russell (1974), in which customer ratings function as a stimulus (S) containing external information received through e-commerce platforms. This information is processed by the organism (O) through

the formation of perceptions, trust, and expectations regarding product quality, which then produces a response (R) in the form of increased Customer Satisfaction.

According to Kotler and Keller (2016), Customer Satisfaction is influenced by the ability of a product to meet or exceed consumer expectations. Customer ratings can act as an indicator of product quality that helps consumers establish expectations before purchasing. This relationship is also supported by Expectation Confirmation Theory (ECT) proposed by Oliver (1980), which explains that satisfaction occurs when actual product performance meets or exceeds previously formed expectations. Furthermore, this relationship can be explained through Signaling Theory introduced by Spence (1973), which states that information can serve as a signal for others in decision-making processes. Customer ratings represent quality signals provided by previous consumers, where higher ratings indicate stronger positive signals regarding product quality. Therefore, customer ratings not only function as product evaluation tools but also as information sources that shape consumer perceptions and expectations, ultimately increasing Customer Satisfaction when product performance aligns with expectations.

The Influence of Customer Satisfaction on Consumer Purchase Intention

The results of this study indicate that Customer Satisfaction has a positive and significant effect on Consumer Purchase Intention. This finding shows that higher customer satisfaction leads to stronger consumer intention to purchase. Satisfied consumers tend to have positive experiences with the products and services received, which builds trust and encourages repurchase intentions or purchases of other products from the same store. This finding is consistent with the Stimulus-Organism-Response (S-O-R) Theory proposed by Mehrabian and Russell (1974), where Customer Satisfaction acts as the organism (O), representing consumers' internal psychological evaluation after receiving and experiencing a product. This internal evaluation then generates a response (R) in the form of increased purchase intention. According to Susanto & Muhammad, (2024), customer satisfaction is a post-purchase evaluation that determines whether a product meets consumer expectations, while Schiffman and Wisenblit (2015) explain that satisfying consumption experiences can create positive attitudes toward products and influence future consumer behavior.

Therefore, Customer Satisfaction is an important factor in increasing Consumer Purchase Intention. The higher the satisfaction perceived by consumers after using a product, the greater their willingness to make future purchases. These findings emphasize that businesses, particularly Muslim fashion retailers, should focus on creating positive customer experiences to strengthen consumer trust, loyalty, and purchase intention.

The Influence of Product Photos on Consumer Purchase Intention with Customer Satisfaction as an Intervening Variable

The results of this study show that Product Photos have a positive and significant effect on Consumer Purchase Intention through Customer Satisfaction. This indicates that attractive, clear, and informative product photos not only directly influence purchase intention but also enhance customer satisfaction, which subsequently encourages consumers to purchase. Product photos that accurately represent the actual condition of products help consumers develop realistic expectations before purchasing. When the received product matches the visual information provided, consumers are more likely to feel satisfied, which increases their intention to repurchase or purchase other products from the same store.

This finding supports the Stimulus-Organism-Response (S-O-R) Theory by Mehrabian and Russell (1974), where Product Photos function as a stimulus (S) in the form of visual information received by consumers through e-commerce platforms. The stimulus is then processed through consumers' internal evaluations (O), resulting in Customer Satisfaction, which ultimately produces a behavioral response (R) in the form of increased Consumer Purchase Intention. Therefore, Customer Satisfaction acts as an important mechanism explaining how Product Photos influence purchase intention. This finding suggests that Muslim fashion businesses should improve the quality of product photos through clear visuals, appropriate lighting, multiple product angles, and accurate representation of product details to create satisfaction and encourage consumer purchase intention.

The Influence of Customer Review on Consumer Purchase Intention with Customer Satisfaction as an Intervening Variable

The results of this study indicate that Customer Review has a positive and significant effect on Consumer Purchase Intention through Customer Satisfaction. These findings confirm that Customer Satisfaction successfully mediates the relationship between Customer Review and Consumer Purchase Intention. Positive, honest, and informative customer reviews from previous buyers can increase consumer satisfaction because they provide accurate information regarding product quality, materials, size suitability, color, comfort, and seller services. When the product received matches the expectations formed from customer reviews, consumers will experience higher satisfaction, which subsequently encourages stronger purchase intention and increases the possibility of repurchase.

These findings are consistent with the Stimulus-Organism-Response (S-O-R) Theory proposed by Mehrabian and Russell (1974), where customer review acts as a stimulus (S) in the form of external information received by consumers through e-commerce platforms. This information is processed internally by consumers as an organism (O) through perception, evaluation, and the formation of Customer Satisfaction. When the purchasing experience aligns with the information provided in customer reviews, consumers develop positive satisfaction, which generates a response (R) in the form of increased Consumer Purchase Intention. Therefore, Customer Satisfaction serves as an important intervening mechanism that explains how customer reviews influence purchase intention. These results imply that Muslim fashion businesses should encourage customers to provide honest, complete, and relevant reviews to improve consumer trust and satisfaction in online purchasing activities.

The Influence of Customer Rating on Consumer Purchase Intention with Customer Satisfaction as an Intervening Variable

The results of this study show that Customer Rating has a positive and significant effect on Consumer Purchase Intention through Customer Satisfaction. This finding indicates that Customer Satisfaction mediates the relationship between Customer Rating and Consumer Purchase Intention. A higher customer rating reflects positive evaluations from previous buyers, which can increase consumer confidence and create favorable expectations regarding product quality. When the actual product experience meets consumer expectations, satisfaction will increase, which ultimately strengthens purchase intention and encourages consumers to purchase products from the same store.

This result is consistent with Filieri (2015), who stated that customer rating functions as an evaluation indicator used by consumers to assess product quality based on previous buyers' experiences. High ratings provide quality signals that help reduce uncertainty in online

purchasing decisions. Furthermore, this finding supports the Stimulus-Organism-Response (S-O-R) Theory proposed by Mehrabian and Russell (1974), where customer rating acts as a stimulus (S) received by consumers through e-commerce platforms. The stimulus is processed through consumer perceptions, trust, evaluations, and Customer Satisfaction as the organism (O), which then produces a response (R) in the form of increased Consumer Purchase Intention. Therefore, Customer Satisfaction plays a significant role as an intervening variable in explaining the influence of customer rating on purchase intention. These findings suggest that Muslim fashion businesses should maintain product and service quality to achieve high customer ratings, as positive ratings can strengthen consumer trust, satisfaction, and purchase intention.

4. CONCLUSION

Based on the results of SEM-PLS analysis, this study concludes that Product Photos, Customer Rating, Customer Satisfaction, and Customer Review (through Customer Satisfaction) have significant roles in influencing Consumer Purchase Intention. Product Photos, Customer Review, and Customer Rating also significantly influence Customer Satisfaction, while Customer Satisfaction successfully mediates the effects of Product Photos, Customer Review, and Customer Rating on Consumer Purchase Intention. However, Customer Review does not have a significant direct effect on Consumer Purchase Intention. This study has several limitations, including the limited research scope, which only focuses on Muslim fashion consumers in Surakarta City, the limited variables examined, the use of a quantitative approach that does not explore consumer motivations in depth, and the cross-sectional data collection method that does not capture changes in consumer behavior over time. Therefore, future research is recommended to expand the research area and sample size, include additional variables such as price, product quality, promotion, trust, service quality, and brand image, and examine other mediating or moderating variables such as customer loyalty, customer trust, and perceived quality to provide broader insights into digital marketing behavior.

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