

THE ROLE OF CREDIBILITY INTERPRETATION IN ONLINE CUSTOMER REVIEWS ON PURCHASING DECISIONS: A STUDY ON SHOPEE CONSUMERS

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Abstract

This study examines the role of the meaning of the credibility of online customer reviews (OCR) on consumer purchasing decisions on the Shopee platform. Using a qualitative phenomenological approach, this study explores the subjective experiences of 24 active Shopee informants in interpreting and validating trust in reviews before purchasing MSME products. The results of the analysis reveal three main themes: (1) credibility as a personal evaluation, (2) cognitive and emotional processes in assessing reviews, and (3) credibility as a determinant of purchasing decisions. Active consumers reflect on the authenticity, language style, and consistency of information, indicating that trust is formed from the perception of honesty and depth of reviews, not just the number of stars. These findings strengthen the relevance of the Stimulus–Organism–Response (SOR) theory, positioning OCR as a stimulus, the meaning of credibility as an internal organism, and purchasing decisions as the final response. This study contributes to the theoretical understanding of the formation of digital trust and practical implications for MSMEs and e-commerce platforms in building a convincing review ecosystem.

Keywords: Online customer reviews, credibility, purchasing decisions, phenomenology, Shopee.

INTRODUCTION

The massive digital transformation has fundamentally changed the consumer shopping landscape worldwide, with global e-commerce platforms such as Shopee emerging as the dominant primary arena for buying and selling interactions. In this rapidly evolving digital ecosystem, online customer reviews (OCR) have undergone a significant evolution, going beyond their initial function as merely supplementary information to become a primary and crucial reference source for millions of consumers before they make a purchase decision. The advent of OCR does offer an unprecedented level of transparency for potential buyers; however, at the same time, it also creates a new complex dilemma: how can consumers effectively filter, interpret, and ultimately determine the validity and reliability of information amidst a flood of highly diverse, sometimes even contradictory, reviews?

Information credibility has become not only an important but essential factor in the online shopping decision-making process, especially given the absence of direct physical interaction with the product or seller. Consumers' purchasing decisions in the digital environment are largely shaped and dictated by their level of trust in the digital information available. Although Online Customer Reviews (OCRs) are widely recognized as a key stimulus in shaping consumer perceptions, previous studies in this area have largely adopted a quantitative approach. This approach tends to focus on measuring relationships between variables statistically and in regression, often missing a deeper

understanding of how consumers subjectively and actively interpret the credibility of reviews themselves. This creates a significant research gap, which is all the more relevant given the wide variation in credibility perceptions across individuals, influenced by cultural context, previous shopping experiences, and unique personal preferences in the highly dynamic e-commerce environment.

Given the urgency to fill this knowledge gap, this study strategically adopts a qualitative approach with a phenomenological method. This approach was specifically chosen because of its ability to deeply explore and capture the essence of Shopee consumers' lived experiences in the process of forming their perceptions and meanings of online review credibility. To map this complex and layered psychological process, the study uses the Stimulus–Organism–Response (SOR) theoretical framework, which has been proven relevant in understanding consumer behavior. In the context of the application of the SOR theory, Online Customer Reviews (OCR) effectively act as an external stimulus that triggers; then, the process of assessing and interpreting credibility carried out by consumers acts as a complex internal organism, where personal interpretation and understanding occur; which in the end, this internal process triggers a response in the form of a purchase decision or rejection. The SOR theory, thus, helps explain that OCR as external information does not directly and automatically produce a purchase decision, but must first be cognitively and affectively processed by the individual, which then forms a perception of credibility that ultimately determines the final action.

Based on the theoretical and practical urgency that has been described, the fundamental objective of this study is to explore, analyze, and understand essentially the role of the meaning of OCR credibility by Shopee consumers and how the meaning formed directly and significantly influences their purchase decisions. By highlighting these interpretive and subjective dimensions, this study aims to provide a richer theoretical contribution and deeper nuances regarding the formation of digital trust in the e-commerce ecosystem. In addition, this study is also expected to provide strategic practical guidance for Micro, Small, and Medium Enterprises and e-commerce platforms in their efforts to build and maintain a review ecosystem that is not only credible but also effectively convinces and encourages consumers to make transactions.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

The rapid development and digital penetration of e-commerce platforms have definitively positioned online customer reviews (OCR) as one of the most dominant and influential sources of information for consumers in the digital era. OCR has gone beyond its role as mere text, transforming into a new form of digital word-of-mouth communication that has extraordinary power in influencing perceptions, forming trust, and even triggering consumer purchasing decisions. Although the academic literature is rich in studies that have investigated the influence of OCR on purchasing decisions, both through quantitative approaches that measure statistical relationships and qualitative approaches that explore experiences, most of these studies still tend to focus on analyzing linear relationships between variables. However, an in-depth understanding of how consumers subjectively interpret and construct the credibility of a review, as an active internal process, is still an under-explored and under-explored area. Therefore, this study, through a deep phenomenological lens, attempts to fill this knowledge gap by exploring the essence of the experience of credibility

interpretation. A summary of relevant literature that identifies the research gap is presented in Table 1 at the end of this document.

Stimulus–Organism–Response (SOR) Theory

The Stimulus–Organism–Response (SOR) theory is a conceptual framework first introduced by Mehrabian and Russell, and has since been widely adapted and developed to explain a variety of behaviors, including in the digital context by contemporary researchers such as Chen and Lin (2022) and Su et al. (2024). In this theoretical formulation, 'stimulus' generally refers to external stimuli or sensory input from the environment, which in the context of this study is Online Customer Review (OCR). 'Organism' represents a complex internal process within an individual, including perception, cognition, emotion, and various other mental processes that mediate responses to stimuli. Meanwhile, 'response' is the output or real action produced by an individual in reaction to stimuli that have been processed internally.

Recent studies have consistently shown that the SOR theory has very high and strong relevance when applied in the context of dynamic e-commerce and digital marketplaces. Chen & Lin (2022), for example, applied the SOR framework in the context of e-commerce livestream and found that the stimulus in the form of digital content presented directly affects consumers' trust and emotions (representing 'organism'), which in turn significantly shapes their purchase intention ('response'). Similarly, Su et al. (2024) confirmed that the design elements of the platform and digital experience presented to users (as 'stimulus') can effectively shape trust and satisfaction ('organism') which then has a direct influence on future purchase loyalty ('response').

Although the SOR theory is often utilized in quantitative research to test the causal relationship between variables in a linear manner, this study will apply this framework with a phenomenological qualitative approach. The aim is to explore in depth and understand how external stimuli (i.e. OCR) are interpreted, processed, and most importantly, subjectively interpreted by individuals (as 'organisms') in a complex process, before finally producing a response in the form of a purchase decision or other related actions. This approach allows us to see not only 'what' happens, but also 'how' and 'why' these meanings are formed in consumers' lived experiences.

Online Customer Review (OCR)

Online Customer Review (OCR) fundamentally refers to the evaluation, comments, or feedback given by consumers on products or services that they have purchased and used through online platforms. OCR generally includes subjective opinions of buyers on various aspects, ranging from product quality, user experience, service effectiveness, to their level of satisfaction or disappointment with a transaction. In a massive e-commerce platform ecosystem like Shopee, OCR has transformed into one of the most crucial information components and is intensely observed by consumers before they take the final step in a purchasing decision.

However, in an open and massive digital landscape, not all reviews have the same level of validity and trustworthiness. This phenomenon raises an urgent need to understand how consumers actively interpret and validate the credibility of the reviews they read. According to Fileri (2015), OCR provides two different but complementary types of influence: first, informative influence, which relates to the substantive content and relevance of information in reviews; and second, normative influence, which relates to social pressure or the tendency to follow what the majority of other reviews do. Mudambi and Schuff (2010) added that the quality of reviews that are considered high are reviews that are presented in detail, specifically, and include clear reasons and real experiences from users. In the context of this study, Online Customer Review (OCR) is placed as a stimulus element in the SOR theoretical framework, because it functions as the main trigger and initial input in the consumer's cognitive and affective process towards product information.

Credibility

Credibility, in general, refers to the extent to which a piece of information, source, or message is perceived as trustworthy, accurate, and reliable by the recipient. In the context of online reviews, Wu and Wang (2011) identified two key dimensions of credibility that are crucial: trustworthiness (the honesty or integrity of the source) and expertise (the relevant knowledge or experience of the reviewer). Consumers instinctively and often subconsciously judge the credibility of a review based on a variety of cues, such as the language style used (whether it sounds natural or contrived), the degree to which the textual comment matches the attached photo or video, and the history and authenticity of the reviewer's account (whether it looks like a real account or is potentially fake/bot).

The majority of previous studies in the realm of credibility tend to measure this concept quantitatively, using validated scales or instruments to assess perceived credibility. However, this approach often fails to explore credibility as a deeply subjective experience, shaped through complex psychological, emotional, and social processes within consumers. This study explicitly attempts to fill this gap by exploring credibility as a meaning that is actively constructed in the minds of consumers, beyond just a construct that can be measured externally. Wu and Wang (2011) further explain that credibility is formed from a combination of trustworthiness elements (the perception that information is presented objectively and unbiased) and expertise (the perception that the source of information has sufficient competence and knowledge regarding the product or service). In the context of Online Customer Review (OCR), credibility can be specifically determined from factors such as the suitability of the review content to the actual condition of the product, the use of natural and non-exaggerated language style, the presence of supporting evidence such as photos or videos, and the history of interactions and activities of the reviewer's account. Therefore, credibility in this study is placed as a central component of the 'organism' in the SOR theoretical framework, namely as an active, adaptive, and complex internal process in mediating the relationship between stimulus (OCR) and response (purchase decision).

Purchase Decision

Purchasing decisions are the culmination of a long mental and emotional process, which ultimately leads to concrete consumer actions to obtain or purchase a product or service. According to Kotler and Keller (2016), one of the fundamental literatures in marketing, purchasing decisions involve a series of systematic stages, starting from recognizing problems or needs, searching for information, evaluating alternatives, to the purchase itself and post-purchase evaluation. In the increasingly dominant e-commerce environment, this decision-making process is strongly influenced by the variety of digital information available, and one of the most significant is Online Customer Review (OCR).

Kim and Choi (2012) firmly stated that purchasing decisions in an online environment are highly dependent on the credibility of the information available and, more importantly, how the information is interpreted and interpreted by consumers. This dependence is very crucial considering the minimal direct physical interaction between consumers and products or sellers before a purchase is made. In the SOR theory framework, purchasing decisions clearly become 'responses', namely real actions or final behaviors produced by consumers as a result of digital stimuli (OCR) that have been processed and interpreted internally (credibility) within themselves. This shows that purchasing responses are not just automatic reactions, but rather the result of a complex process of evaluation and belief.

Integration of Theory and Previous Studies

This study holistically integrates the Stimulus–Organism–Response (SOR) theoretical framework with key findings from previous studies to build a richer and deeper understanding of the multifaceted role of Online Customer Reviews (OCR) and credibility in shaping consumer purchase decisions. Although many previous studies have successfully tested the relationship between OCR, credibility, and purchase decisions—often through quantitative approaches—the understanding of how consumers actively and subjectively form meanings of credibility itself, as a deep psychological process, remains an area that has not been comprehensively explored.

Therefore, this study, with its unique phenomenological methodology, explicitly aims to explore and interpret consumers' subjective and lived experiences in assessing the credibility of online reviews, and how the meanings formed fundamentally shape and influence their decisions. By adopting this approach, the main theoretical contribution of this study is to deepen and enrich the understanding of the complex psychological and interpretative dimensions of credibility in the context of consumer behavior in the digital environment. This goes beyond simply measuring the presence or absence of influence, to understanding 'how' and 'why' that influence occurs through internal meaning-making processes.

RESEARCH METHODS

This study adopts a qualitative approach using a phenomenological method. The choice of this method is based on its intrinsic suitability to explore, describe, and understand the essential meaning of subjective experiences constructed by consumers regarding the credibility of online reviews (Online Customer Review/OCR) and its role in the purchasing decision-making process on the Shopee platform. The phenomenological approach specifically allows researchers to not only describe the phenomenon, but also explore in depth how the meaning and essence of credibility are formed in the consciousness and mind of the individual who experiences it.

Research Design

The research design is exploratory and interpretive, with a primary focus on understanding the subjective meanings formed by consumers in the process of assessing the credibility of online reviews. Phenomenology was chosen as the primary method because of its unique ability to allow researchers to enter the rich and complex world of consumer experience. This is done through the process of bracketing or *epoche*, which is an effort to set aside the initial assumptions and theories held by researchers in order to be more objective and open in receiving data from informants. Thus, researchers can purely trace and understand how the meaning of credibility is formed, felt, and interpreted in each individual.

Research Informants

The informants in this study were carefully selected using purposive sampling techniques, which aimed to obtain individuals who had rich and relevant experiences with the phenomenon being studied. The criteria for selecting informants were strictly set as follows: (1) being an active user of the Shopee e-commerce platform in the last six months, indicating regular engagement with the platform; (2) having made a purchase of MSME products on Shopee in the last six months, ensuring they have direct experience with the relevant product types; and (3) consciously and actively considering customer reviews (Online Customer Review/OCR) as one of the main bases in their purchasing decision-making process, indicating the relevance of reviews in their behavior.

The number of informants involved in this study was 24 people, who came from diverse backgrounds of age, occupation, and domicile in various regions in Indonesia. The determination of the number of informants was based on the principles of data saturation and meaning saturation. Data saturation refers to a condition where new information obtained from interviews no longer produces significant findings or substantial new patterns. Furthermore, this study also adheres to the principle of meaning saturation, which is the level at which understanding of the meaning and essence of experience has reached saturation, meaning that no new dimensions of meaning emerge. Previous qualitative methodological research, such as that proposed by Hennink, Kaiser, & Marconi (2017) and Vasileiou et al. (2018), shows that thematic saturation (for patterns) can be achieved in the range of 9–17 participants, while for meaning saturation (for the depth of essential meaning), it often requires up to 24 informants or more. Therefore, the selection of 24 informants in this study aims explicitly to ensure that the meaning contained in consumer experiences related to the credibility of reviews is truly revealed in full, in depth, and no essential aspects are missed.

This approach is fundamentally in line with the basic principles of phenomenology which emphasizes the depth and richness of subjective meaning rather than statistical representation.

Data Collection Techniques

The primary data collection technique in this study was conducted through in-depth interviews conducted online. Video communication platforms such as Zoom and Google Meet were used to facilitate this interaction, allowing interviews to be conducted effectively without geographical limitations. The interviews were designed as semi-structured, meaning that there was a prepared initial question guide. However, this guide is flexible, allowing researchers to explore informant responses more broadly and deeply, and follow the natural flow of conversation to explore the meaning of experiences authentically and comprehensively.

The interview guide was carefully prepared based on the focus of the research, namely to understand in depth how consumers actively interpret the credibility of customer reviews (OCR) and how this interpretation directly influences their purchasing decisions. Some of the main questions that function as triggers for in-depth discussions include:

- a. How do you usually start the process of purchasing a product on Shopee, and do you have a habit of reading customer reviews first before making a decision?
- b. In your experience, what factors make you feel confident or, conversely, doubtful about a review you read?
- c. Can you describe what kind of reviews or characteristics you find most credible and reliable?
- d. Have you ever felt very helped by a review you read, or even conversely, felt deceived by a review that was not in accordance with reality? Please share your experience.
- e. To what extent do you feel the reviews you read influence your final decision to buy a product?

In addition to these core questions, researchers also actively used additional exploratory and probing questions to deepen insights and obtain richer details. For example:

- a. Do you have a specific strategy or habit in filtering and assessing customer reviews?
- b. What do you usually do if you feel that there is a review that is not credible or suspicious?"
- c. In your opinion, how should the Shopee platform display reviews so that consumers can feel a higher level of trust in the reviews?

All interviews were audio and/or video recorded with the full consent of the informants, which were then transcribed verbatim to ensure the accuracy and integrity of the data to be analyzed. The duration of each interview varied between 30 and 50 minutes, depending on the depth and detail of the responses provided by each informant.

Data Analysis Techniques

The data analysis in this study was conducted using a phenomenological approach, with the main goal of uncovering the essential meaning of consumer experiences in depth and authentically. The

analysis process followed a systematic framework recommended by contemporary phenomenological methodologists, as outlined by Hennink and Kaiser (2022) and Guest et al. (2022). These stages of analysis were designed to ensure rich and accurate interpretations:

- f. Reflexive Bracketing: A crucial initial step is a conscious effort by the researcher to identify and set aside any preconceptions, assumptions, or initial theories that may influence the interpretation of the data. This is done through the creation of reflective notes or journals during and after the interviews, to maintain neutrality and objectivity in the analysis.
- g. Identification of Significant Statements: From the prepared verbatim interview transcripts, the researcher read repeatedly to identify key sentences or phrases that directly reflect the informant's experiences, feelings, or meanings related to the credibility of the review and purchase decision.
- h. Clustering: The identified significant statements were then grouped into categories based on the shared meaning, pattern, or essence they represented. This process was iterative, allowing themes to emerge organically from the data.
- i. Developing Thematic Descriptions: Each group of themes was then developed into a rich, narrative description that captures the essence of the informant's experience in relation to that theme. This included using direct quotes from the informant to give voice to the data.
- j. Synthesis of Meaning Essence: In the final stage, all the themes that had been developed were brought together to formulate a common meaning essence that reflected the collective experience of the informants holistically. This is the core of the phenomenological findings that explain "what" the experience being studied is.

The determination of the number of informants as many as 24 people, as explained, was done to achieve meaning saturation. As stated by Hennink and Kaiser (2022), meaning saturation—which is deeper than just data saturation—is generally only achieved after 20 interviews or more, ensuring that no new dimensions of meaning emerge. The data analysis process was carried out in parallel and simultaneously with data collection (concurrent analysis), to ensure that the information collected had reached saturation and to avoid unnecessary repetition of findings. To maintain the credibility and reliability of the data, several qualitative validity techniques were also applied, including triangulation between informants (comparing perspectives across informants), confirmation of interpretation through member checking (asking informants to validate the researcher's interpretation), and periodic researcher reflection in the form of field notes and reflective journals.

Data Validity

To ensure the validity and reliability of the findings in this qualitative study, several rigorous strategies were implemented:

- k. Source Triangulation: The researcher compared and contrasted information and perspectives provided by multiple informants. If multiple informants consistently expressed similar experiences or meanings, this increased confidence in the validity of the findings.

- l. Member Checking: After the interview transcripts were analyzed and initial themes were identified, the researcher shared a summary of the interpretations with relevant informants. Informants were then asked to confirm whether the interpretations were accurate and represented their experiences correctly. This process was vital to ensuring that the informants' voices were authentically represented.
- m. Reflexive Journaling: The researcher actively kept reflective notes or journals throughout the research process. The journals were used to reflect on personal assumptions, potential biases, or emotional reactions that may have emerged during data collection and analysis. This practice helped maintain the researcher's objectivity and increased transparency in the interpretation process, thereby reducing the risk of researcher bias.

RESULTS AND DISCUSSION

Results

Based on an in-depth analysis of interview transcripts with 24 informants involved in this study, it was consistently found that the meaning of credibility in online customer reviews (OCR) is not a simple process, but rather a very complex, multi-dimensional, and dynamic experience. This process intrinsically involves close interaction between cognitive (thinking), emotional (feelings), and social (environmental influences) aspects in consumers. The informants explicitly and in detail described how they did not simply "read" reviews; instead, they actively engaged in a series of mental processes such as interpreting, comparing information from various sources, expressing doubt or skepticism, and ultimately, forming strong beliefs about the information presented through OCR. Through a rigorous phenomenological data analysis process, three main themes were successfully identified that comprehensively represent the essence of the meaning of OCR credibility according to the lived experiences of the informants:

Theme 1: Credibility as a Result of Personal Evaluation and Active Construction

The majority of informants explicitly stated that they did not immediately adopt full trust in all reviews available on the platform. Instead, they actively and critically evaluated them based on a combination of their previous personal experiences, intuitions formed over time, and their level of attention to detail and nuances in the content of the review. Several specific indicators were considered important by informants in the personal process of assessing the credibility of a review, including: clarity and accuracy of the information conveyed, the language style used (whether it sounds natural, honest, or seems artificial and exaggerated), the level of conformity between the textual comments and the attached product photos or videos, and the history and authenticity of the reviewer's account (whether it looks like a real user account or is potentially fake/bot). One informant frankly stated: "If the review is honest, the language is not exaggerated, and there are photos that match the description, I will believe it more. But if all the reviews are so good that they seem to be repeated, it makes me suspicious and hesitate to buy." This experience strongly confirms that review credibility is not a passive entity that is simply accepted, but rather an active construction that is consciously and dynamically formed by consumers through their personal evaluation process, which goes beyond simply looking at star ratings or the number of reviews. This shows that consumers are proactive in building trust.

Theme 2: Emotional and Social Processes in Assessing OCR

In addition to the cognitive dimension, several informants also significantly revealed that they highly consider the emotional aspects and tone of writing reflected in reviews. Reviews that are too “neatly structured” or use a style of language that tends to be promotional like advertising are considered less convincing and can even raise suspicion. In contrast, reviews that contain authentic expressions of emotion, be it complaints, genuine disappointment, or even natural joy, are considered more honest and therefore more credible. This shows that consumers seek human connections in reviews. In addition, informants also routinely admitted to often viewing and considering comments from other consumers, which function as a form of social learning and communal validation. They actively look for patterns: are many other users complaining about the same problem? Is the purchasing experience told by other buyers consistent with the information I am looking for? “I often see those who give 3 or 2 star reviews, they are usually more honest and detailed. Because those who give 5 stars sometimes only write briefly like ‘okay’ or ‘good’, even though I want to see the details of how the item is, what are the minuses.” This process clearly illustrates that the meaning of credibility involves a complex synergy between cognitive considerations (information analysis) and affective (emotional response to the tone of the review), which are significantly influenced by the social context and interaction with other buyers’ experiences in the online community.

Theme 3: Credibility as the Main Determinant of Purchasing Decisions

All informants consistently agreed that their perception of the credibility of reviews plays a very central role and directly determines their final decision in purchasing a product. When they feel confident that a review is trustworthy and reflects reality, their level of courage to make a purchase will increase significantly. Conversely, if the review feels “strange”, incomplete, excessive, or seems fake, then they will firmly cancel their intention to buy the product, or immediately look for another seller who has more convincing and trustworthy reviews. “Once I bought an item without reading the review because I was in a hurry, and the result was a dud, not according to expectations. Since that incident, I have been discouraged and always read the review first until I am really sure, and it has to be one that I really believe is genuine.” This experience strongly reinforces that credibility is not just an additional component in the purchasing process, but rather the most significant and crucial determinant in online purchasing decisions, especially in the context of products offered by MSMEs that may not have strong brand recognition. This suggests that credibility serves as a sort of gatekeeper on the consumer's journey toward purchasing.

Discussion

The findings of this study strongly confirm that the interpretation of credibility towards Online Customer Reviews (OCR) is a process that is not only highly personal and subjective, but also highly contextual and not instantaneous. Consumers, as revealed by the data, are not passive entities that simply absorb information; instead, they engage in a series of complex and dynamic interpretive processes. This process involves the interaction of cognitive logic, emotional responses, and influences from their social environment. Within the framework of the Stimulus–Organism–

Response (SOR) theory, which is used as the conceptual basis in this study, the results of the study clearly illustrate three interrelated stages:

- n. Primary Digital Stimulus: Online Customer Reviews (OCR) effectively act as the primary external stimulus or trigger. This is the initial information input received by consumers, in the form of text, images, videos, or ratings that visually or substantively attract their attention.
- o. Organism as a Deep Psychological Process: The organism component in the SOR theory is manifested in consumers through a series of deep and complex psychological processes. Consumers do not just see or read; they actively analyze, weigh the pros and cons, evaluate, and most importantly, subjectively assign credibility based on their own internal criteria. This process forms a unique and personal perception of the review.
- p. Response as a Concrete Action: As the end result of internal processing in the organism, the resulting response is a concrete consumer action, namely the decision to buy the product or, conversely, to decide not to buy.

The SOR model enriched by the findings of this study shows that a stimulus (OCR) will only be effective in influencing a purchase decision if it successfully penetrates and is interpreted as credible through the complex layers of psychological meaning in the consumer. This means that a review, even with a very high star rating or a large number of positive reviews, will not automatically influence a purchase decision if it is not considered credible by the consumer. Consumers will be skeptical if they feel there is an indication of inauthenticity or falsity, regardless of the rating number.

This study also significantly enriches the existing literature by highlighting that the meaning of credibility is highly subjective, fluid, and contextual. It cannot be measured uniformly across individuals. In contrast, perceived credibility is dynamically influenced by a variety of internal factors within consumers, including their previous online shopping experiences, their level of digital literacy in distinguishing between genuine and fake information, and their individual emotional and intuitive tendencies in responding to reviews. This emphasizes that understanding credibility requires a more nuanced and personal perspective than simply measuring objectivity.

CONCLUSION

Conclusion

This study has successfully comprehensively revealed the fundamental and central role of the meaning of the credibility of online customer reviews (OCR) in the very complex process of purchasing decision making on the Shopee e-commerce platform. Using an in-depth qualitative phenomenological approach, this study convincingly shows that review credibility is not a static objective entity that can be measured universally; instead, it is an active and dynamic subjective construct, formed through a series of cognitive (information analysis), affective (emotional response), and social (environmental influences and interactions) processing that occurs within consumers.

The results of the study consistently highlight that consumers carefully and thoroughly interpret credibility based on various qualitative indicators that they pay attention to, such as the clarity and detail of information in the review, the precise match between the attached photo or video and the written comment, the use of a natural language style that does not seem excessive or artificial, and the validity and authenticity of the reviewer's account itself. This assessment process is not only limited to the rational dimension alone, but also involves intuition, emotional experience, and consumer sensitivity to the nuances of the message. The meaning of credibility formed from this complex internal process is proven to be an essential and most significant determinant factor in their final purchasing decisions. Thus, credibility in OCR is understood by consumers not only as factual truth, but as a 'conscious and active sense of trust' built towards information originating from an online source that is not physically known. This finding strongly strengthens the position of Online Customer Review (OCR) as the main digital stimulus in the Stimulus–Organism–Response (SOR) model, where the meaning of credibility is specifically and crucially a key component of the 'organism' that mediates the relationship between stimulus and response in a complex and dynamic way.

Theoretical Implications

Theoretically, this study provides significant contributions by expanding and deepening the application of the Stimulus–Organism–Response (SOR) model in the digital context, especially on consumer behavior in interpreting and giving meaning to online reviews. This study specifically shows that the 'organism' in the SOR theory is not a monolithic or single process, but rather consists of a series of very complex mental, cognitive, and emotional activities that work synergistically in constructing the meaning of credibility. This finding fundamentally enriches the understanding of how the meaning of credibility is formed subjectively, diversely, and personally, and how the constructed meaning deeply influences the actual behavior of consumers in the context of e-commerce. This paves the way for further research that explores the qualitative and interpretive dimensions of meaning construction in the realm of digital consumer behavior.

Practical Implications

For Micro, Small, and Medium Enterprises operating on e-commerce platforms such as Shopee, the findings of this study provide very important strategic insights. It shows that consumers pay close attention to the quality, authenticity, and honesty of each review, as these elements will directly influence their interpretation of the credibility of the review and, in turn, their purchasing decisions. Therefore, some practical implications that can be applied include:

- q. Encouraging Authentic Reviews: Sellers need to proactively encourage customers to provide reviews that are not only positive, but also honest, accompanied by real product photos or videos, and contain detailed and authentic experience narratives.
- r. Improving Review Quality on the Platform: The Shopee platform needs to consider developing more sophisticated features or algorithms to filter and display the most relevant and credible reviews so that they can appear more prominently. This could include tagging verified reviews or a review credibility rating system itself.

- s. Consumer Education: In addition, ongoing education of consumers to recognize the characteristics of credible reviews and distinguish them from less trustworthy reviews (e.g., fake or spam reviews) can also help reduce the risk of wrong purchases and significantly improve overall customer satisfaction. This can be done through guides or tips on the platform.

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