

disimpulkan citra merek memiliki efek mediasi yang lebih baik melalui *e-referral* terhadap niat beli.

4.7 Ringkasan Hasil Penelitian

Berdasarkan pembahasan yang telah disampaikan oleh peneliti pada sub bab sebelumnya, berikut merupakan tabel ringkasan hasil penelitian:

Tabel 4.18
Ringkasan Hasil Penelitian

No	Hipotesis	Keterangan	Hasil
1	H1	<i>E-referral</i> berpengaruh terhadap Niat Beli <i>Smartphone</i>	Didukung
2	H2	<i>E-referral</i> berpengaruh terhadap Citra Merek <i>Smartphone</i>	Didukung
3	H3	<i>E-WOM</i> berpengaruh terhadap Niat Beli <i>Smartphone</i>	Tidak Didukung
4	H4	<i>E-WOM</i> berpengaruh terhadap Citra Merek <i>Smartphone</i>	Didukung
5	H5	Citra Merek berpengaruh terhadap Niat Beli <i>Smartphone</i>	Didukung
6	H6	<i>E-Referral</i> berpengaruh terhadap Niat Beli <i>Smartphone</i> dengan Citra Merek sebagai Variabel Pemediasi	Didukung
7	H7	<i>E-WOM</i> berpengaruh terhadap Niat Beli <i>Smartphone</i> dengan Citra Merek sebagai Variabel Pemediasi	Didukung

Sumber: Olah Data Primer (2021)

BAB V

PENUTUP

5.1 Kesimpulan

Peneliti merumuskan kesimpulan berdasarkan pembahasan dari bab sebelumnya sebagai berikut:

5.1.1 Hasil Karakteristik Responden

Hasil perolehan dan olah data responden yang telah dilakukan, diketahui bahwa responden pada penelitian ini rata-rata berumur 21 tahun dengan persentase 40% sebanyak 120 responden. Adapun distribusi responden berdasarkan wilayah diperoleh jumlah responden terbanyak pada provinsi Banten sebanyak 48 responden dengan persentase 16%, provinsi Jawa Tengah sebanyak 40 responden dengan persentase 13,3%, provinsi Jawa Barat sebanyak 38 responden dengan persentase 12,7%, provinsi Jakarta sebanyak 34 responden dengan persentase 11,3%, dan sisanya merupakan provinsi dengan persentase dibawah 10%.

5.1.2 Hasil Pengujian SEM-PLS

1. *E-referral* terhadap niat beli

Berdasarkan hasil pengujian yang telah dilakukan, dapat disimpulkan bahwa *e-referral* berpengaruh positif dan signifikan

terhadap niat beli *smartphone* merek Samsung pada mahasiswa di Indonesia. Semakin tinggi dan baik suatu *e-referral* pada produk Samsung, semakin tinggi pula niat beli produk Samsung. Hal ini berarti, terdapat konsumen yang membeli *smartphone* Samsung karena rujukan teman, rekan kerja dan keluarga melalui media *online*. Adapun rujukan yang telah disampaikan konsumen kepada calon konsumen, menjadikan konsumen berniat untuk membeli produk. Ketika konsumen yang sebelumnya telah melakukan pembelian *smartphone* Samsung merasa puas terhadap produk yang dimilikinya, besar kemungkinan akan merekomendasikan produk yang sama kepada teman, anggota keluarga atau rekan kerja, hal ini dapat menjadikan calon konsumen berfikir untuk membeli *smartphone* Samsung karena kepuasan yang dirasakan oleh konsumen sebelumnya.

2. *E-referral* terhadap citra merek

Berdasarkan hasil pengujian yang telah dilakukan, dapat disimpulkan bahwa *e-referral* berpengaruh positif dan signifikan terhadap citra merek *smartphone* merek Samsung pada mahasiswa di Indonesia. Semakin tinggi dan baik suatu *e-referral* pada produk Samsung, semakin tinggi pula citra merek produk Samsung. Hal ini berarti, terdapat konsumen yang membeli produk *smartphone* Samsung karena memperoleh informasi atau ulasan yang didapat dari teman, rekan kerja dan keluarga melalui

media *online*. Sehingga, semakin konsumen percaya dan mengetahui infomasi maupun rujukan positif produk *smartphone* Samsung melalui *e-referral*, dapat membuktikan bahwa konsumen akan merasa *smartphone* Samsung memiliki keunggulan tersendiri dibandingkan *smartphone* lainnya sehingga memberikan kesan citra merek yang baik dalam pandangan konsumen.

3. *E-WOM* terhadap niat beli

Berdasarkan hasil pengujian yang telah dilakukan, dapat disimpulkan bahwa *e-WOM* tidak berpengaruh terhadap niat beli *smartphone* merek Samsung pada mahasiswa di Indonesia. Hal ini menunjukkan bahwa *e-WOM* yang positif maupun negatif tidak menjadi acuan niat beli konsumen terhadap produk *smartphone* Samsung. Konsumen bisa saja mengesampingkan ulasan yang diberikan orang lain dan bahkan memikirkan untuk membeli atas keyakinan yang dimilikinya. Oleh karena itu, *e-WOM* terkait produk Samsung tidak mempengaruhi konsumen berniat untuk membeli *smartphone* Samsung.

4. *E-WOM* terhadap citra merek

Berdasarkan hasil pengujian yang telah dilakukan, dapat disimpulkan bahwa *e-WOM* berpengaruh positif dan signifikan terhadap citra merek *smartphone* merek Samsung pada mahasiswa di Indonesia. Semakin tinggi dan baik suatu *e-WOM*

pada produk Samsung, semakin tinggi pula citra merek produk Samsung. Hal ini berarti, terdapat konsumen yang mengumpulkan informasi terkait *smartphone* Samsung yang diperoleh dari *blog*, *website*, *review online*, maupun media lainnya sehingga timbul rasa percaya konsumen akan citra merek Samsung karena reputasi, kualitas dan kinerja produk Samsung.

5. Citra merek terhadap niat beli

Berdasarkan hasil pengujian yang telah dilakukan, dapat disimpulkan bahwa citra merek berpengaruh positif dan signifikan terhadap niat beli *smartphone* merek Samsung pada mahasiswa di Indonesia. Semakin tinggi dan baik suatu citra merek pada produk Samsung, semakin tinggi pula niat beli produk Samsung. Hal ini berarti, produk yang memiliki citra merek yang baik, seperti kualitas, reputasi, keunggulan kinerja dan kepercayaan konsumen, akan meningkatkan niat beli konsumen bahkan berkemungkinan untuk merekomendasikan kepada konsumen lainnya. *Smartphone* Samsung dapat memperoleh citra yang baik dengan meluncurkan produk yang inovatif dan beragam. Hal tersebut menjadi suatu keunggulan lebih yang dimiliki oleh *smartphone* Samsung. Keyakinan yang dimiliki oleh konsumen terkait *smartphone* Samsung akan mempengaruhi konsumen dalam niat pembelian. Sehingga citra merek yang baik akan berpengaruh terhadap niat pembelian.

6. Citra merek sebagai pemediasi *e-referral* terhadap niat beli
Berdasarkan hasil pengujian yang telah dilakukan, dapat disimpulkan bahwa *e-referral* berpengaruh secara langsung terhadap niat beli dan *e-referral* berpengaruh terhadap niat beli melalui citra merek sebagai pemediasi. Sehingga terdapat efek mediasi *complementary partial mediation* citra merek dalam memediasi *e-referral* terhadap niat beli.
7. Citra merek sebagai pemediasi *e-WOM* terhadap niat beli
Berdasarkan hasil pengujian yang telah dilakukan, dapat disimpulkan bahwa *e-WOM* tidak berpengaruh secara langsung terhadap niat beli dan *e-WOM* berpengaruh terhadap niat beli melalui citra merek sebagai pemediasi. Sehingga terdapat efek mediasi *indirect-only (full mediation)* citra merek dalam memediasi *e-WOM* terhadap niat beli.

5.2 Implikasi Manajerial

Perusahaan harus semakin teliti dan berhati-hati dalam memperhatikan tanggapan dan perilaku konsumen dalam persaingan pemasaran yang saat ini semakin ketat. Dibutuhkan upaya dalam meningkatkan niat beli konsumen dengan menciptakan citra merek yang baik. Sehingga dapat memberikan informasi bahwa *e-referral* dan *e-WOM* yang positif dapat membentuk citra merek perusahaan dan meningkatkan niat beli konsumen akan suatu produk. Oleh karena itu, diharapkan mendapatkan perhatian lebih lanjut terkait

perkembangan *e-referral* dan *e-WOM*. Berikut merupakan implikasi manajerial dalam penelitian ini:

1. *E-Referral* merupakan hal yang penting dalam menentukan niat pembelian, karena rujukan *online* yang disampaikan konsumen kepada calon konsumen, menjadikan konsumen berniat untuk membeli produk. Oleh karena itu, perusahaan *smartphone* Samsung diharapkan dapat mengembangkan *e-referral* melalui iklan yang menarik sehingga niat beli *smartphone* merek Samsung semakin meningkat.
2. *E-Referral* juga penting pada pembentukan citra merek konsumen, karena konsumen percaya Samsung memiliki keunggulan tersendiri dibandingkan *smartphone* lainnya dengan mengetahui infomasi maupun rujukan produk *smartphone* Samsung melalui *e-referral*. Oleh karena itu, perusahaan *smartphone* Samsung diharapkan dapat meningkatkan desain yang inovatif terhadap produk *smartphone* Samsung melalui *e-referral* sehingga mencerminkan citra merek Samsung yang unggul dibandingkan yang lainnya.
3. *E-WOM* memiliki peran yang positif dalam citra merek, karena konsumen percaya akan citra merek Samsung yang diperoleh dari *blog*, *website*, *review online*, maupun media lainnya. Oleh karena itu, perusahaan Samsung diharapkan dapat mengembangkan spesifikasi terkait *smartphone* melalui media *online* agar mencerminkan kesan citra merek *smartphone* Samsung yang tinggi.

4. Citra merek juga sangat penting dalam niat beli terhadap suatu produk, karena dengan citra merek yang baik akan meningkatkan niat beli konsumen terhadap produk terkait. Oleh karena itu, perusahaan Samsung diharapkan dapat memberikan kesan yang baik terhadap *Smartphone* Samsung dengan meluncurkan variasi *smartphone* Samsung yang beragam agar meningkatkan niat beli konsumen.

5.3 Keterbatasan dan Saran untuk Penelitian Selanjutnya

Peneliti memiliki keterbatasan dalam pengukuran variabel *e-WOM* terhadap niat beli yang *overlap*, sehingga hasil *e-WOM* tidak signifikan. Variabel *e-WOM* memiliki hasil yang tumpang tindih karena tidak terbagi menjadi *e-WOM* positif maupun negatif.

Penelitian ini menggunakan objek merek Samsung dan subjek mahasiswa diberbagai Universitas di Indonesia. Diharapkan pada penelitian selanjutnya dapat digeneralisasikan secara luas dengan memperluas subjek penelitian maupun objek lainnya agar dapat dijadikan pembanding berdasarkan model penelitian yang akan diuji.

Penelitian ini hanya menggunakan variabel *e-referral* dan *e-WOM* untuk mengukur citra merek dan niat beli, sedangkan masih terdapat variabel lainnya. Peneliti menyarankan agar penelitian selanjutnya dapat mengembangkan variabel lain untuk mengukur citra merek dan niat beli, seperti *celebrity endorser* (Yang, 2018) dan *perceived severity of negative publicity* (Yu et al., 2018).

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KUESIONER PENELITIAN

Pengaruh *Electronic Referral* dan *Electronic Word of Mouth* terhadap Niat Beli *Smartphone Samsung* dengan Citra Merek sebagai Pemediasi

Salam sejahtera untuk kita semua.

Perkenalkan saya Oriana Xaviera, mahasiswi S1 Program Studi Manajemen UAJY. Saat ini saya sedang meneliti topik diatas. Untuk itu Saya memohon ketersediaan dan partisipasi Anda untuk berkenan mengisi kuesioner ini. Partisipasi Anda sangat berguna dan memberikan manfaat dalam bidang ilmu pengetahuan. Atas waktu dan partisipasi Anda, saya mengucapkan terima kasih.

Tuhan memberkati.



Samsung merupakan perusahaan pembuat perangkat elektronik. Perusahaan ini adalah perusahaan Korea Selatan yang terbesar dari *Samsung Group*. Samsung pertama kali mengeluarkan *handphone* pada dekade 90-an. Berawal mengikuti perkembangan zaman, *Samsung Group* mengeluarkan produk *handphone* yang ternyata menarik pasar dunia. Pada saat ini, produk Samsung yang popular di kalangan masyarakat adalah *Smartphone Samsung Android*. Meskipun baru diperkenalkan pada tahun 2008, namun *Android* mampu menarik perhatian konsumen. Terdapat banyak produsen *smartphone* yang menggunakan sistem operasi *Android* ini, salah satunya adalah *Smartphone Samsung Android*. *Smartphone Samsung Android* banyak dicari pembeli karena spesifikasi dan fitur setiap *handphone Samsung* yang selalu *update* terbaru untuk generasi teknologi multimedia yang digunakan dan harga yang disesuaikan dengan teknologi terbaru yang menyertainya.

PERTANYAAN FILTER

Apakah anda pernah membeli ataupun menggunakan *Smartphone Samsung*? Jika ya, silahkan melanjutkan pertanyaan di bawah ini. Jika tidak, silahkan berhenti pada pertanyaan berikut ini.

- Ya
- Tidak

IDENTITAS RESPONDEN

Nama : _____

Domisili : _____

Usia (th) : _____

Jenis kelamin : _____

- Laki-laki
- Perempuan

INSTRUKSI

Berikan tanda pada kolom sesuai dengan penilaian Anda, dengan kriteria sebagai berikut:

Angka 1 = SANGAT TIDAK SETUJU

Angka 2 = TIDAK SETUJU

Angka 3 = NETRAL

Angka 4 = SETUJU

Angka 5 = SANGAT SETUJU

ELECTRONIC REFERRAL

PERTANYAAN		STS	TS	N	S	SS
1	Saya membeli produk yang dirujuk oleh teman, rekan kerja atau keluarga saya					
2	Saya membeli <i>Smartphone Samsung</i> dari perusahaan yang terpercaya atau situs jejaring sosial					
3	Saya khawatir terhadap keputusan saya membeli <i>Smartphone Samsung</i> jika tidak mendapatkan rujukan dari teman, rekan kerja atau keluarga					
4	Rujukan <i>online</i> meningkatkan kepercayaan diri saya ketika membeli <i>Smartphone Samsung</i>					

ELECTRONIC WORD OF MOUTH

PERTANYAAN		STS	TS	N	S	SS
5	Saya membaca <i>review online</i> produk untuk mengetahui apakah <i>Smartphone</i>					

	<i>Samsung</i> memberikan kesan positif bagi konsumen lainnya				
6	Sebelum membeli <i>Smartphone Samsung</i> , saya membaca <i>review online</i> dari konsumen lain untuk memastikan pilihan saya tepat				
7	Saya bertanya secara <i>online</i> (jejaring sosial, <i>website</i> , blog, dan lainnya) dengan konsumen lain untuk membantu memilih <i>Smartphone Samsung</i>				
8	Saya mengumpulkan informasi dan <i>review online</i> konsumen lain sebelum saya membeli <i>Smartphone Samsung</i>				
9	Saya khawatir terhadap keputusan saya membeli <i>Smartphone Samsung</i> jika saya tidak membaca <i>review online</i> dari konsumen lain				
10	Ketika saya membeli <i>Smartphone Samsung</i> , <i>review online</i> dari konsumen lain membuat saya percaya diri untuk membelinya				

CITRA MEREK

PERTANYAAN	STS	TS	N	S	SS
11 Jika dibandingkan dengan produk merek lain, produk merek <i>Samsung</i> memiliki kualitas yang lebih baik					
12 <i>Smartphone Samsung</i> memiliki reputasi yang baik					
13 Saya dapat memperkirakan bagaimana keunggulan kinerja dari <i>Smartphone Samsung</i>					
14 <i>Smartphone Samsung</i> sudah terpercaya					

NIAT BELI

PERTANYAAN	STS	TS	N	S	SS
15 Saya lebih memilih <i>Smartphone Samsung</i> daripada yang lain					

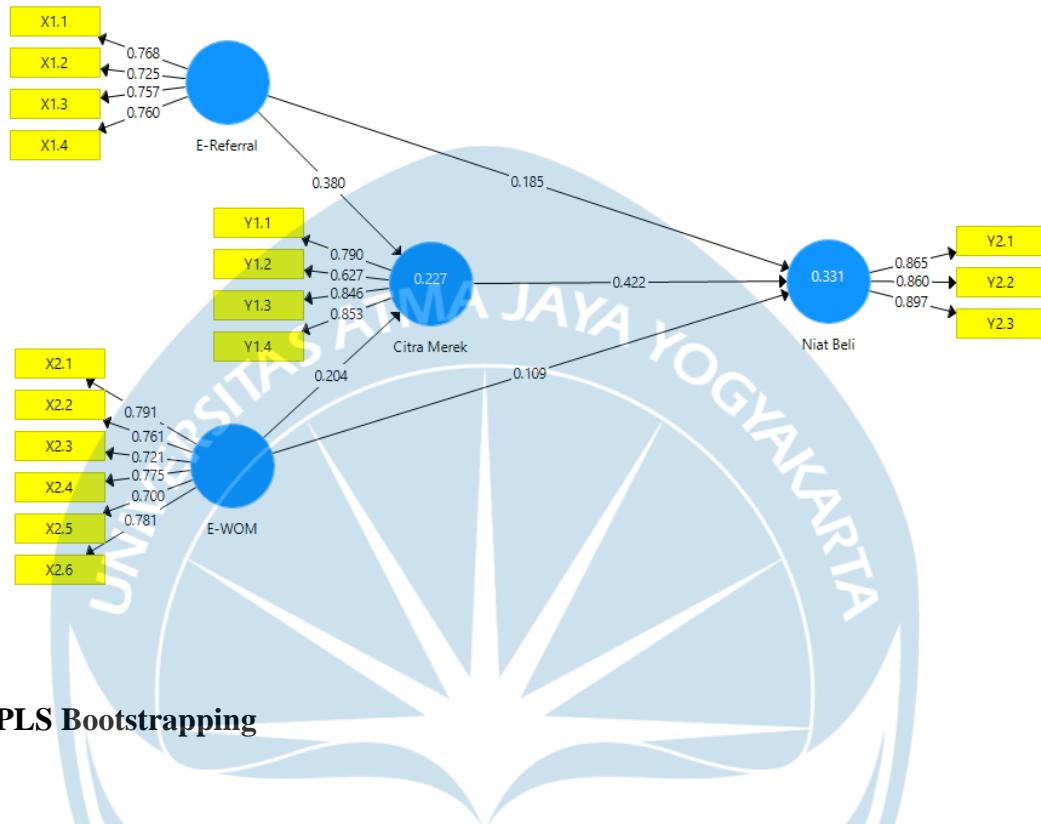
16	Saya bersedia merekomendasikan kepada orang lain untuk membeli <i>Smartphone Samsung</i>					
17	Saya berminat membeli <i>Smartphone Samsung</i> di kemudian hari					



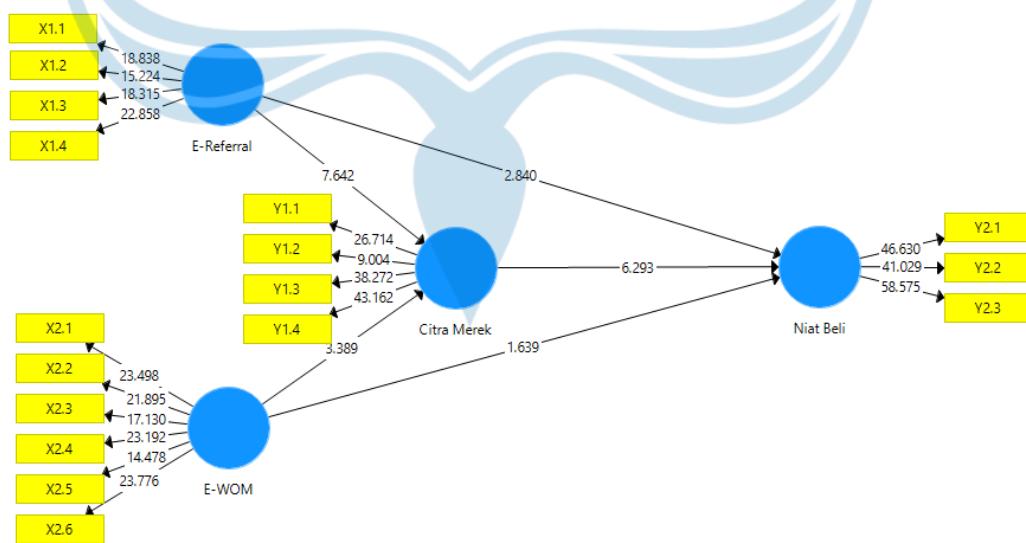




PLS Algorithm



PLS Bootstrapping



Path Coefficients

	Citra Merek	E-Referral	E-WOM	Niat Beli
Citra Merek				0,422
E-Referral	0,380			0,185
E-WOM	0,204			0,109
Niat Beli				

Mean, STDEV, T-Values, P-Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Citra Merek -> Niat Beli	0.422	0.422	0.067	6.293	0
E-Referral -> Citra Merek	0.38	0.386	0.05	7.642	0
E-Referral -> Niat Beli	0.185	0.192	0.065	2.84	0.005
E-WOM -> Citra Merek	0.204	0.209	0.06	3.389	0.001
E-WOM -> Niat Beli	0.109	0.106	0.066	1.639	0.102

Indirect Effects

	Citra Merek	E-Referral	E-WOM	Niat Beli
Citra Merek				
E-Referral				0,160
E-WOM				0,086
Niat Beli				

Mean, STDEV, T-Values, P-Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Citra Merek -> Niat Beli					

E-Referral -> Citra Merek					
E-Referral -> Niat Beli	0.16	0.163	0.032	5.008	0
E-WOM -> Citra Merek					
E-WOM -> Niat Beli	0.086	0.089	0.031	2.782	0.006

Total Effects

	Citra Merek	E-Referral	E-WOM	Niat Beli
Citra Merek				0,422
E-Referral	0,380			0,346
E-WOM	0,204			0,195
Niat Beli				

Mean, STDEV, T-Values, P-Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Citra Merek -> Niat Beli	0.422	0.422	0.067	6.293	0
E-Referral -> Citra Merek	0.38	0.386	0.05	7.642	0
E-Referral -> Niat Beli	0.346	0.354	0.062	5.615	0
E-WOM -> Citra Merek	0.204	0.209	0.06	3.389	0.001
E-WOM -> Niat Beli	0.195	0.195	0.064	3.04	0.002

Outer Loading

	Citra Merek	E-Referral	E-WOM	Niat Beli
X1.1		0,768		
X1.2		0,725		
X1.3		0,757		
X1.4		0,760		
X2.1			0,791	
X2.2			0,761	
X2.3			0,721	
X2.4			0,775	
X2.5			0,700	
X2.6			0,781	
Y1.1	0,790			
Y1.2	0,627			
Y1.3	0,846			
Y1.4	0,853			
Y2.1				0,865
Y2.2				0,860
Y2.3				0,897

Mean, STDEV, T-Values, P-Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1.1 <- E-Referral	0.768	0.767	0.041	18.838	0
X1.2 <- E-Referral	0.725	0.72	0.048	15.224	0
X1.3 <- E-Referral	0.757	0.754	0.041	18.315	0
X1.4 <- E-Referral	0.76	0.761	0.033	22.858	0
X2.1 <- E-WOM	0.791	0.788	0.034	23.498	0
X2.2 <- E-WOM	0.761	0.761	0.035	21.895	0
X2.3 <- E-WOM	0.721	0.719	0.042	17.13	0
X2.4 <- E-WOM	0.775	0.773	0.033	23.192	0

X2.5 <- E-WOM	0.7	0.697	0.048	14.478	0
X2.6 <- E-WOM	0.781	0.78	0.033	23.776	0
Y1.1 <- Citra Merek	0.79	0.79	0.03	26.714	0
Y1.2 <- Citra Merek	0.627	0.627	0.07	9.004	0
Y1.3 <- Citra Merek	0.846	0.844	0.022	38.272	0
Y1.4 <- Citra Merek	0.853	0.852	0.02	43.162	0
Y2.1 <- Niat Beli	0.865	0.865	0.019	46.63	0
Y2.2 <- Niat Beli	0.86	0.86	0.021	41.029	0
Y2.3 <- Niat Beli	0.897	0.896	0.015	58.575	0

Outer Weight

	Citra Merek	E-Referral	E-WOM	Niat Beli
X1.1		0,370		
X1.2		0,355		
X1.3		0,246		
X1.4		0,358		
X2.1			0,227	
X2.2			0,232	
X2.3			0,269	
X2.4			0,203	
X2.5			0,150	
X2.6			0,240	
Y1.1	0,315			
Y1.2	0,219			
Y1.3	0,363			
Y1.4	0,360			
Y2.1				0,374
Y2.2				0,360
Y2.3				0,409

Mean, STDEV, T-Values, P-Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1.1 <- E-Referral	0.37	0.371	0.033	11.058	0
X1.2 <- E-Referral	0.355	0.353	0.049	7.308	0
X1.3 <- E-Referral	0.246	0.244	0.037	6.589	0
X1.4 <- E-Referral	0.358	0.358	0.038	9.492	0
X2.1 <- E-WOM	0.227	0.224	0.039	5.858	0
X2.2 <- E-WOM	0.232	0.231	0.03	7.649	0
X2.3 <- E-WOM	0.269	0.27	0.043	6.289	0
X2.4 <- E-WOM	0.203	0.206	0.03	6.704	0
X2.5 <- E-WOM	0.15	0.148	0.038	3.943	0
X2.6 <- E-WOM	0.24	0.241	0.033	7.197	0
Y1.1 <- Citra Merek	0.315	0.316	0.025	12.827	0
Y1.2 <- Citra Merek	0.219	0.217	0.036	6.031	0
Y1.3 <- Citra Merek	0.363	0.36	0.022	16.858	0
Y1.4 <- Citra Merek	0.36	0.361	0.025	14.295	0
Y2.1 <- Niat Beli	0.374	0.374	0.022	17.218	0
Y2.2 <- Niat Beli	0.36	0.361	0.021	17.101	0
Y2.3 <- Niat Beli	0.409	0.408	0.019	21.453	0

Latent Variable Correlations

	Citra Merek	E-Referral	E-WOM	Niat Beli
Citra Merek	1,000	0,434	0,304	0,536
E-Referral	0,434	1,000	0,263	0,397
E-WOM	0,304	0,263	1,000	0,286
Niat Beli	0,536	0,397	0,286	1,000

Latent Variable Covariances

	Citra Merek	E-Referral	E-WOM	Niat Beli
Citra Merek	1,000	0,434	0,304	0,536
E-Referral	0,434	1,000	0,263	0,397
E-WOM	0,304	0,263	1,000	0,286
Niat Beli	0,536	0,397	0,286	1,000

R Square

	R Square
Citra Merek	0,227
Niat Beli	0,331

R Square Adjusted

	R Square
Citra Merek	0,222
Niat Beli	0,324

F Square

	Citra Merek	E-Referral	E-WOM	Niat Beli
Citra Merek				0,206
E-Referral	0,174			0,041
E-WOM	0,050			0,016
Niat Beli				

Average Variance Extracted (AVE)

	AVE
Citra Merek	0,615
E-Referral	0,567
E-WOM	0,571
Niat Beli	0,764

Cronbachs Alpha

	Cronbachs Alpha
Citra Merek	0,788
E-Referral	0,748
E-WOM	0,850
Niat Beli	0,846

Discriminant Validity

Fornell-Larcker Criterion

	Citra Merek	E-Referral	E-WOM	Niat Beli
Citra Merek	0,784			
E-Referral	0,434	0,753		
E-WOM	0,304	0,263	0,755	
Niat Beli	0,536	0,397	0,286	0,874

Cross Loadings

	Citra Merek	E-Referral	E-WOM	Niat Beli
X1.1	0.345	0.768	0.144	0.336
X1.2	0.354	0.725	0.156	0.298
X1.3	0.208	0.757	0.138	0.246
X1.4	0.361	0.76	0.336	0.296
X2.1	0.217	0.205	0.791	0.231
X2.2	0.266	0.224	0.761	0.19
X2.3	0.264	0.225	0.721	0.266
X2.4	0.204	0.153	0.775	0.197
X2.5	0.168	0.169	0.7	0.126
X2.6	0.23	0.196	0.781	0.244
Y1.1	0.79	0.302	0.171	0.461
Y1.2	0.627	0.246	0.34	0.21

Y1.3	0.846	0.421	0.3	0.44
Y1.4	0.853	0.366	0.186	0.514
Y2.1	0.473	0.318	0.228	0.865
Y2.2	0.419	0.353	0.278	0.86
Y2.3	0.508	0.369	0.245	0.897

Heterotrait-Monotrait Ratio (HTMT)

	Citra Merek	E-Referral	E-WOM	Niat Beli
Citra Merek				
E-Referral	0.538			
E-WOM	0.381	0,317		
Niat Beli	0.634	0,490	0,327	

Composite Reliability

	Composite Reliability
Citra Merek	0.863
E-Referral	0.839
E-WOM	0.888
Niat Beli	0.907

Collinearity Statistic (VIF)

Inner VIF Values

	Citra Merek	E-Referral	E-WOM	Niat Beli
Citra Merek				1.293
E-Referral	1,074			1.261
E-WOM	1,074			1.128
Niat Beli				

Outer VIF Values

	VIF
X1.1	1.553
X1.2	1.3
X1.3	1.708
X1.4	1.426
X2.1	1.963
X2.2	1.777

X2.3	1.434
X2.4	1.909
X2.5	1.711
X2.6	1.854
Y1.1	1.75
Y1.2	1.358
Y1.3	1.847
Y1.4	1.952
Y2.1	1.966
Y2.2	1.974
Y2.3	2.217

Base Data

PLS Algorithm

	Setting
Data metric	Mean 0, Var 1
Initial Weights	1,0
Max. number of iterations	300
Stop Criterion	7
Use Lohmoeller settings?	No
Weighting scheme	Path

Bootstrapping

	Setting
Complexity	Complete Bootstrapping
Confidence interval method	Bias-Corrected and Accelerated (BCa) Bootstrap
Parallel processing	Yes
Samples	500
Sign changes	No Sign Changes
Significance level	0,05
Test type	Two Tailed





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eWOM, eReferral and gender in the virtual community

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Abstract

Purpose – The purpose of this paper is to examine the influence of electronic referral (eReferral) marketing and electronic word-of-mouth (eWOM) on brand image and purchase intention, coupled with the moderating effect of gender in the relationship.

Design/methodology/approach – Structural equation modeling was applied to examine the interplay between the proposed variables, using a random sample of 308 respondents in Cyprus.

Findings – The empirical results suggest the following: eReferral does influence brand image, and the impact is significant with women only; eWOM influences brand image, and the impact is more significant with women than men; eWOM influences purchase intention, and the impact is the same for both genders; brand image influences purchase intention, and the impact is more significant with women than men.

Research limitations/implications – Marketing managers can benefit from these competitive advantage tools. Brand image, awareness and sales volume can be increased by utilizing eWOM or eReferral, depending on the product and/or service functionality as well as gender.

Originality/value – While there is a substantial research stream on eWOM, to the best of the authors' knowledge no research has differentiated eReferral from eWOM. This paper provides useful insights regarding the two concepts.

Keywords Gender, Cyprus, Brand image, eReferral, eWOM, Purchase intention

Paper type Research paper

1. Introduction

Previous studies have highlighted the importance of word-of-mouth (WOM) in the marketplace particularly its diffusion and adoption. Modern WOM is often referred to as the electronic word-of-mouth (eWOM). eWOM is defined as any positive or negative statement made by present or previous customers about a product, service or company, which is made available to large audiences via the internet (Hennig-Thurau *et al.*, 2004; Abubakar, 2012). eWOM plays a significant role in influencing consumers' attitudes as well as their purchase decisions (Chevalier and Mayzlin, 2006; Sen and Lerman, 2007; Abubakar and İlkan, 2016). This type of communication is considered to have great persuasiveness because of the perceived credibility and trustworthiness (Chatterjee, 2001).

Electronic referral (eReferral) is often confused with eWOM. The two concepts are different because of the onymous nature of eReferral, and it takes place among individuals with strong social ties. Referral is also known as affiliate marketing, which



is one of the least understood components of the online marketing mix (Dennis, 2004). Technically, eReferral has two dimensions – the reciprocal and customer referrals. Reciprocal referrals occur when two or more organizations agree to cross-refer customers to each other (Buttle, 1998). Dennis (2004) added that when a company (the publisher) agrees to place links or banners on its website that drive customers to another company's site (the affiliate), customer referrals may be either customer-initiated or company-initiated. Customer-initiated referrals usually originate from previous or present customers who had a positive or memorable service experience. In company-initiated referrals, companies often offer incentives to customers to refer their friends and families (Buttle, 1998). Based on this, we translated traditional referral to eReferral (online context).

This research has several contributions to the existing literature. First, this study attempts to throw light on the two concepts (eWOM and eReferral) by examining their joint effects on brand image and purchase intention, coupled with the moderating role of gender. Our work enriches understanding of eWOM and eReferral in conjunction with gender, and draws implications for how firms can better leverage these tools. The paper also extends prior work in this area, theoretically the paper explicates the strength of weak ties in online atmosphere. Trusov *et al.* (2009) stated that the virtual community offers an appealing context to study eWOM and eReferral. The authors added that the sites allow users to invite others to join the network, thus these outbound referrals open a new window into the effects of eWOM (Trusov *et al.*, 2009). Relying on this, we came up with the concept of eReferral, which may create an alternative avenue to reach customers through their social networks; because firms need to establish and maintain eWOM message credibility (Reichelt *et al.*, 2014). To the best of our knowledge, no research has investigated the impact of eWOM when it co-exists with eReferral as well as the gender differences on the proposed variables.

2. Theoretical background

The process of getting customers to pass along a company's marketing message to friends, family members and colleagues is known as referral (Laudon and Carol, 2001). However, when evaluated in an online context, eReferral can be defined as the process by which consumers pass along a company's marketing message and/or their product or service evaluations to their close allies, e.g. friends, family members, colleagues and group members via the internet. Bagozzi's (2000) work partially talked about eReferral, by demonstrating how consumers make group-wise decisions because they share a common sense of social identity. Dholakia *et al.* (2004) categorized virtual community behavior into network based and small group based. In our opinion, the network-based behavior refers to the eWOM communication, while small group based refers to the eReferral communication. eReferral information can be transmitted between friends, family members and group members who have and/or share common social ties. Online journal referrals by colleagues or fellow researchers, drop box invitation by friends, family members and colleagues are examples of eReferral. So, the first person in every referral is a friend, family member or colleague, who could potentially be a valued customer.

eWOM consists of reviews from various people in different social classes, locations and with limited social ties. Examples of eWOM messages include anonymous online product reviews posted on e-commerce sites such as ebay by previous or present consumers, and such messages are made available to millions of users. However, potential consumers cannot identify the identity, expertise and information credibility of the sender or poster. While in eReferrals, potential consumers can easily identify the

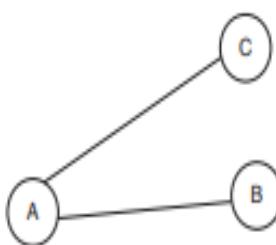
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sender's identity, expertise and information credibility because the sender is a close ally or a friend. Further, Okazaki (2009) conceptualized eWOM as an informal network that possesses the primary part of the social influence model. However, we argue that eWOM is a semi-formal network due to the absence of strong social ties. eReferral may be considered an informal network given the strong social ties involved. The strength of an interpersonal tie is a combination of the amount of time, the emotional intensity, the intimacy (mutual confiding) and the reciprocal services that characterize the tie (Granovetter, 1973). Some scholars claimed that the strength of tie has significant influence on WOM communications. For example, Brown and Reingen (1987) posited that strong tie sources were perceived as more influential than weak tie sources. However, De Bruyna and Lilien (2008) criticized the scope of their research as well as the results. eWOM is based on weak tie diffusion pattern, whereas it diffuses and reaches a larger number of people, and traverses greater social distances (i.e. path length)[1], compared to when information travels through strong tie (eReferral). For instance, if one tells a rumor to all his close friends, and they do likewise, many will hear the rumor a second and third time, since those linked by strong ties tend to share friends (Granovetter, 1973). Thus, the information transmitted through strong ties is limited to a few cliques, than the one transmitted through weak ties. eWOM is more powerful than eReferral in terms of effectiveness, because if a rumor or information is transmitted through weak ties, the coverage is infinite and has no final boundary (Granovetter, 1973). In sum, information credibility in eWOM messages is debatable when compared with the information in eReferral messages.

Consider the strong tie A-B, if A has another strong tie with C, then forbidding the triad of Figure 1 implies that a tie exists between C and B, so that the path A-C-B exists between A and B, hence A-B is not a bridge. A strong tie can be a bridge, therefore, only if neither party to it has any other strong ties, which is unlikely in a social network of any size (though possible in a small group). Weak ties suffer no such restriction, though they are certainly not automatically bridges. What is important, is that all bridges are weak ties (Granovetter, 1973). Subsequently, Phelps *et al.* (2004) stated that the pass along effect occurs when internet users access and consume electronic contents (e.g. videos, articles, pictures, useful information, etc.). When they find certain market intelligence that is worth their time and effort, they tend to forward this information to other internet users. According to the *New York Times*, 65 percent of new business comes from referrals; indicating that most customers are gained through referrals and not advertisement (Referral Marketing, 2015). Nielsen (2012) reported that consumers are four times more likely to purchase a product and/or service when referred by a friend, family member or colleague and not through a salesperson or advert. Hence, a steady stream of referrals can attract profitable customers, and improve customer loyalty (Van-den, 2010). In addition, customers that come from referrals are more likely to pay full price for a product/service since it was highly recommended by a trusted

Figure 1.
Triad of strong tie



source, and their belief is that they will receive top notch service (Van-den, 2010). In their study, Martin and Lueg (2013) stated that eWOM information lacks statistical evidence, and may be viewed as biased and not highly trusted. Therein, the reader's trust in the information may be the only reason s/he uses information from that particular source. Martin and Lueg (2013) argued that "when WOM is provided via face-to-face interaction, the relationship between evidence and usage is stronger." In our view, eReferral might be more effective since the sender or source is known and trusted by the receiver. Further, strong tie information sources are perceived as more credible than weak tie information sources (Rogers, 1983). Steffes and Burgee (2009) argued that strong tie information sources are not likely to be used as preferred sources of information. The conflict in the literature provides additional space for more exploration. Thus, the following hypothesis is proposed:

H1. eReferral will influence purchase intention.

Every 60 seconds, consumers post more than 600,000 pieces of content, upload 48 hours of video, text more than 100,000 messages and create over 25,000 posts within social media networks (Bennett 2012; Daugherty and Hoffman, 2014). Given the huge amount of information available, consumers must consciously or sub-consciously identify, sort and filter which elements they will absorb or discard. This has increased the complexity in capturing useful, reliable information more than ever before. Individuals tend to trust others within their social circle and tend to share similar preferences. Houston (2010), the CEO of Dropbox, stated that online referral marketing increased their signups by 60 percent, and referrals account for roughly 35 percent of their daily signups. Dropbox estimated that their users had sent about 2.8 million direct referral invitations to their friends, family and colleagues. Gorner *et al.* (2013) explored how to improve the trust model for agents in multi-agent systems when a social network or advisor is employed as part of the trust modeling. The authors posited that limiting advisor network size and the use of referrals can enhance trust. That is, limiting product and/or service-related decisions within the boundaries of a known advisor (e.g. friends, colleagues and family members) in order to reduce risk. In our view, eReferral would equally have the same effect, since online review trust is enhanced by the availability of the sender's identification, information and ties. Hence, the perceived brand image and purchase intention would increase. In spite of the rich referral marketing literature, little research has been conducted to investigate brand image enhancement through eReferral. Thus, the following hypothesis is proposed:

H2. eReferral will influence brand image.

eWOM is mischievously nicknamed free advertising. Marketers are particularly interested in better understanding eWOM, because traditional forms of communication advertising appear to be losing its effectiveness. To avoid the risk of buying undesirable or useless products, consumers always seek product information on the web (Standifird, 2001). Similarly, other scholars asserted that purchase intention is influenced not only by the product value and benefits but also by testimonies from other consumers (Lin *et al.*, 2006; Zhang, 2006; Hu *et al.*, 2011) Subsequently, WOMMA (2012) reported that 90 percent of small businesses considered WOM marketing *very important* as one of their marketing tools, and 59 percent of people say that a driving force in their purchase decision is based on eWOM. *Promo Magazine* (2009) reported that 84 percent of Americans' decision to purchase a product or service was influenced by online reviews. Although a lot of researchers have made emphasis on the

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relation between eWOM and purchase intention (Chevalier and Mayzlin, 2006; Bambauer-Sachse and Mangold, 2011), the framework seems to be incoherent and there is need for more exploration. Jalilvand and Samiei (2012) suggested that eWOM is positively related to purchase intention in the automobile industry. Brown and Reingen (1987) stated that information from strong ties such as eReferral are perceived as more influential in a receiver's decision-making process than the information obtained from weak ties such as eWOM. This study seeks to reexamine the effect and clarify the difference between the two identical constructs. Thus, the following hypothesis is proposed:

H3. eWOM will influence purchase intention.

Hypermedia has created many opportunities for eWOM communication in the field of marketing, as information can be readily accessed online (Abubakar and Ilkan, 2013), which in turn affects the way brands are perceived. Previous research proved that consumers rely on WOM messages to reduce perceived risk and uncertainty (Murray, 1991). One aspect of e-commerce that is influencing behaviors and judgments of consumers is the eWOM (Lee *et al.*, 2008). Social influence can enhance favorability toward a product or service, and is an antecedent of trust toward the seller (Xu, 2014). Chevalier and Mayzlin (2006) explored the effect of online reviews on the relative sales of two online bookshops; the authors claimed that eWOM influenced consumers' behavior. Jalilvand and Samiei (2012) investigated the impact of eWOM on brand image in the automobile industry; the authors claimed that eWOM positively influenced brand image. Charo *et al.* (2015) also provided evidence that eWOM does influence brand image in the food industry. Lin *et al.* (2013) tested and showed that brand image moderated the relationship between eWOM and purchase intention. Thus, there is a need for more exploration, and the effect will be tested simultaneously with eReferral. Thus, the following hypothesis is proposed:

H4. eWOM will influence brand image.

Brand is the personality that identifies a product, service or company. It is a symbolic construct created within the minds of people, consisting of all the information and expectations associated with a product/brand (Nijssen, 2014, p. 98). Meenaghan (1995) defined brand image as product knowledge that enables consumers to identify a specific product/service. Brand image primarily highlights the advantage of using a product and/or service, based on certain features or functions (Keller, 2008). Further, Aaker (1991) argued that strong brand image helps consumers to develop positive attitudes and feelings, and also transfer such feelings to enhancement which may increase the perceived value. Brand image was found to positively correlate with purchase intention by many studies (Charo *et al.*, 2015). WOMMA (2012) reported that nine out of ten people mentioned brand names at least 60 times a week in their daily conversation. Brand image plays a moderating role between service quality and purchase intention relationship (Wang and Yang 2010; Wu *et al.*, 2011). Jalilvand and Samiei (2012) and Lin *et al.* (2013) showed that brand image influenced purchase intention. Nevertheless, the simultaneous impact of eReferral and eWOM on brand image, coupled with the indirect impact of brand image on purchase intention remain elusive. Thus, the following hypothesis is proposed:

H5. Brand image will influence purchase intention.

2.1 Gender role

With regard to gender difference, men tend to have more positive attitudes toward online advertisements than women (Wolin and Korgaonkar, 2005). Men and women differ significantly on several dimensions concerning motivation to use the internet information, specifically social network sites and other consumer platforms. The tendency to post a review and engage in online dialogue is greater with men than women (Gretzel and Yoo, 2007; Abubakar, 2012). Men post more than women, and women lurk more than men (Awad and Ragowsky 2008; Abubakar, 2012). Choi and Kim (2014) argued that women tend to use online WOM messages for interpersonal communication, while men use it for entertainment, leisure and functional purposes. Similarly, Tufekci (2008) suggested that women use social network sites as a means to communicate with friends they already know, while men tend to use it as a means to discover new friends and information (Taylor *et al.*, 2011). From a theoretical perspective, gender differences arise from social, cultural, psychological and other environmental forces (Meyers-Levy and Loken, 2015). A number of empirical studies have shown that men differ from women in terms of online shopping behaviors (Rodgers and Harris, 2003; Chen *et al.*, 2015). It is important to understand how gender difference work in connection with other factors relying on practical grounds. Men tend to purchase products/services for functional purposes rather than social interaction. Social and emotional association regarding a product/service influenced women's purchase decisions (Dittmar *et al.*, 2004). Therein, emotional and social-experiential elements of shopping play dominant roles in the virtual server. Similarly, Eagly and Wood (1991, p. 309) noted that social role theory characterized men as agentic (independent, masterful, assertive and instrumentally competent), and women as communal (friendly, unselfish, concerned with others and emotionally expressive).

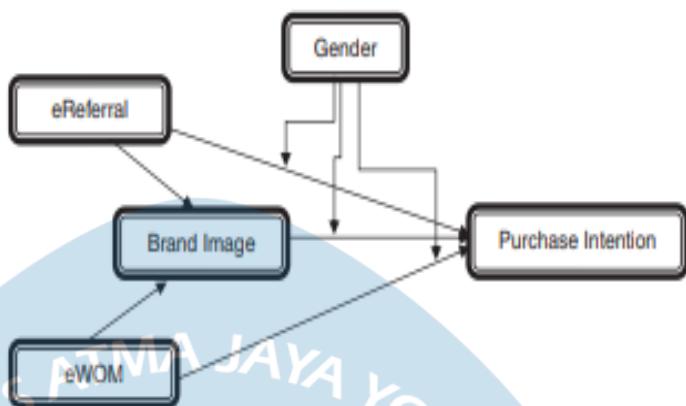
We opine that men will be indifferent of eReferral and eWOM while women may prefer eReferral messages than eWOM. In fact, risk perception is higher for females (van Slyke and Belanger, 2002; Pascual-Miguel *et al.*, 2015) because they consider the probability of negative consequences in online shopping to be higher than men do (Pascual-Miguel *et al.*, 2015). Given this, eReferral would be an alternative information-seeking avenue for female shoppers. Prior studies posited that women are more trusting than men (Feingold, 1994). However, when evaluated in an online shopping context (specifically eWOM), the outcome is contradictory. These contexts often involve short, anonymous interactions whereas men tend to be more trusting (Midha, 2012). Women's lack of trust in online relationships is related to their greater concern about online privacy (Midha, 2012). Women are more concerned about the misuse of online information (Garbarino and Strahilevitz, 2004). These concerns are abated for women but not for men when a website is recommended by a friend (Garbarino and Strahilevitz, 2004; Meyers-Levy and Loken, 2015). In our view, eReferral would serve female shoppers' preferred method. Thus, the following hypothesis is proposed:

H6. Gender will moderate the relationship between eReferral, eWOM and brand image and, purchase intention (Figure 2).

3. Methodology

To achieve this study's objectives, a self-administered questionnaire was developed; the items were in English and then back-translated to Greek and Turkish. A pilot survey was conducted with 20 respondents each and then revised. eWOM was operationalized with six items, adopted from previous studies (Bambauer-Sachse and Mangold, 2011).

Figure 2.
Conceptual model



eReferral was operationalized with four items developed from the eWOM literature (Jalilvand and Samiei, 2012). The items were modified to fit the eReferral. Brand image was operationalized with four items adopted from Davis *et al.*'s (2009) study. Purchase intention was operationalized with three items adopted from Shukla's (2010) study. The measurements were carried out using a five-point scale, ranging from strongly disagree (1) to strongly agree (5). Demographic variables include gender, age, marital status, income and education. Confidentiality and anonymity of the respondents was guaranteed to eliminate social desirability bias as suggested by Podsakoff *et al.* (2003).

The diverse nature of Cyprus Island provides a good basis for our study. The Island is made up of both eastern and western settlers, namely: Greeks, Turkish, British expatriates and many other ethnic groups. The Greek Cypriots are more connected to the motherland Greece, are carriers of the Hellenic civilization, and at the same time are proud of their contributions to the western civilization (Fong and Chuang, 2004, p. 281). The Greeks have a strong sense of neighborhood, have both strong and weak family ties, and are more individualistic. For the Turkish Cypriots, the connection to the motherland Turkey was due to their proud association with the Ottoman heritage and self-definition as Turks that lived in other regions other than Turkey (Fong and Chuang, 2004, p. 281). They also have a strong sense of neighborhood, have strong family ties, and are more conservative than the Greeks. Generally speaking, Cyprus society is a little more individualistic, high indulgence and a little more collectivistic. Thus, this provides us the ground to analyze our variables (eWOM and eReferral) on a unique multicultural and diverse market.

A judgmental sampling technique was employed for this purpose. Churchill (1995, p. 582) noted that a judgmental sampling procedure is when the "sample objects are chosen because it is believed that they are the nominated population of interest." A total of 1,100 e-mails containing a link to the survey were sent to potential respondents in Cyprus. The survey page has an option in which respondents can change the survey language. The respondents were consumers living in both northern and southern parts of Cyprus, and are users of famous websites and social media sites. Only 579 questionnaires were completed, resulting in a 53 percent response rate; 308 usable responses were used for data analysis, due to missing data. In total, 57 percent of the respondents were females and the rest were males. The majority of respondents (44.5 percent) were aged between 21 and 30 years; 14.6 percent of the respondents were under the age of 20; 15.9 percent were aged between 31 and 40; 16.2 percent were aged between 41 and 50, and the rest were above 50. In total, 65 percent of the respondents

were single and the rest were married. In total, 32 percent of the respondents' monthly income was less than €999, 30 percent had monthly income above €3,000; 17 percent had monthly income between €1,000 and €1,499; 11 percent had monthly income between €2,000 and €2,499, and the rest was between €1,500 and €2,000. The overwhelming majority of respondents (37 percent) had higher education degrees, 33.8 percent had bachelor's degrees, 11 percent had some college degrees, 17 percent had high school certificates, and the rest were primary school certificate holders. The proposed structural model was estimated with AMOS to investigate the causal relationships and goodness-of-fit of the model. Confirmatory factor analysis CFA was utilized in this study.

4. Data analysis and results

The results show evidence of model fit as suggested by numerous scholars (Wheaton *et al.*, 1977; Bentler and Bonett, 1980; Jöreskog and Sörbom, 1984; Tanaka and Huba, 1985; Bollen, 1989a, b; Hu and Bentler, 1999). In estimating the fitness of the structural model ($\chi^2 = 118.99$, $df = 83$, $p < 0.001$), goodness-of-fit indices (GFI), Normed fit index (NFI), comparative fit index (CFI), root mean square error of approximation (RMSEA), root mean square (RMR) and χ^2 re-estimate test (CMIN/df) were used. Based on the outcome (GFI = 0.95, 1 = maximum fit) (NFI = 0.93, 1 = maximum fit) (CFI = 0.98, 1 = maximum fit) (RMSEA = 0.038, values < 0.06 indicating good fit) (RMR = 0.044, values < 0.08 indicating good fit) (CMIN/df = 1.43, values > 1 and < 3 are accepted). The study variables Cronbach's α exceeded 0.60; composite reliability exceeded 0.70 and average variance extracted values were approximately at or above 0.50 (Hair *et al.*, 1998). Thus, showing reliability, convergent and discriminant validity of the applied scales (see Table I).

Harman's single-factor test was administered; the result showed that one factor model only explained 31 percent of the variance, hence the potential threat of common method bias was diminished (Podsakoff *et al.*, 2003). Table II presents means, standard deviations and correlations of study variables. The structural equation modeling reveals that eReferral is negatively related to brand image ($r = -0.123$, $p < 0.05$), whereas eWOM is positively related to brand image ($r = 0.36$, $p < 0.01$) and purchase intention ($r = 0.33$, $p < 0.01$). Brand image is positively related to purchase intention ($r = 0.46$, $p < 0.01$). The outcome renders preliminary support to the H2-H5.

Table III shows the estimated path coefficients of the hierarchical regression model. The estimated coefficient was statistically significant between eReferral and brand image ($\beta = -0.10$, $p = 0.058$, $t = -1.90$); eWOM and brand image ($\beta = 0.35$, $p < 0.01$, $t = 6.63$); eWOM and purchase intention ($\beta = 0.35$, $p < 0.01$, $t = 6.63$); brand image and purchase intention ($\beta = 0.39$, $p < 0.01$, $t = 7.47$). The results provided confirmatory support to H2-H5. Nevertheless, H1 was rejected.

Table IV presents total, direct and indirect effect of the study variables. Although eReferral did not have significant impact on purchase intention, the result shows that eReferral indirectly influences purchase intention through brand image (-0.040). eWOM has a positive indirect impact on purchase intention (0.140), suggesting that brand image mediated the relationship.

We conducted multi-group moderation analyses; at model level, the groups were not different. However, the groups were different at path level. The results in Table V show that the relationship between eReferral and brand image is significant for females, but not for males. The relationship between eWOM and brand image is significant for both genders, but stronger for females. Likewise, the relationship between brand image and

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	Scale items	Loadings	Mean	SD
<i>Electronic referral ($\alpha = 0.70$; CR = 0.70; AVE = 0.47; variance = 11%)</i>				
	I often buy product/brands referred by my friends, colleagues and family	0.74	4.71	0.45
	I often buy product/brands referred by trusted firms and social network sites	- ^a	-	-
	When I buy product/brands not referred I worry about my decision	0.68	4.68	0.47
	Online referrals increase my confidence in purchasing a product/brand	0.60	4.77	0.42
<i>Electronic word-of-mouth ($\alpha = 0.86$; CR = 0.88; AVE = 0.52; variance = 24%)</i>				
	I often read other consumers' online product/brands reviews to know what products/brands make good impressions on others	0.61	3.42	1.25
	To make sure I buy the right product/brand, I often read other consumers' online product reviews	0.81	3.66	1.14
	I often consult other consumers' online product/brands reviews to help choose the right product/ brand	0.77	3.46	1.19
	I frequently gather information from online consumers' product reviews before I buy a certain product/brands	0.84	3.47	1.15
	If I do not read consumers' online product reviews when I buy a product/ brands, I worry about my decision	0.54	2.81	1.21
	When I buy a product/brand, consumers' online product reviews make me confident in purchasing the product/brands	0.67	3.30	1.14
<i>Brand image ($\alpha = 0.70$; CR = 0.75; AVE = 0.51; variance = 12%)</i>				
	In comparison to other products/brand, Apple product/brand has high quality	- ^a	-	-
	Apple product/brand has a rich history	0.61	4.06	1.25
	Customers (we) can reliably predict how Apple product/brand will perform	0.72	4.02	1.04
	Referred product/brands are reliable	0.79	3.88	1.12
<i>Purchase intention ($\alpha = 0.77$; CR = 0.79; AVE = 0.57; variance = 14%)</i>				
	I would buy Apple product/brand rather than any other brands available	0.50	3.87	1.13
	I am willing to recommend others to buy Apple product/brand	0.92	3.61	1.16
	I intend to purchase Apple product/brand in the future	0.79	3.64	1.19

Notes: KMO measure of sampling adequacy = 0.81; Bartlett's test of sphericity = 1,590, df = 105, $p < 0.001$. The total variance explained by all factors is 61 percent. ^aDropped as a result of CFA

Table I.
Psychometrics properties of the measures

	Variables	Mean	SD	1	2	3	4
	1. eReferral	4.72	0.33	-			
	2. eWOM	3.35	0.91	-0.065	-		
	3. Brand image	3.97	0.87	-0.123*	0.358**	-	
	4. Purchase intentions	3.71	0.96	-0.001	0.331**	0.460**	-

Notes: Composite scores for each variable were computed by averaging respective item scores.
*,**Correlations significant at 0.05 and 0.01 level, respectively

Table II.
Means, standard deviations (SD) and correlations of study variables

purchase intention was stronger for females. Finally, eReferral failed to manifest purchase intention, therefore a moderating effect of gender in the linkage was not observed. *H6* received empirical support.

5. Discussion and conclusion

In fact, everyone has the ability to publish information on the web; thus, the quality of online information has diminished. This has attracted the attention of marketers to

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create reliable information sources that are not generated through marketing communication or a biased source. We opine that eReferral may restore the quality of online information, and online marketing managers can utilize this medium. The aim of this study is to differentiate eWOM from eReferral; to investigate the impact of eWOM and eReferral on brand image and purchase intention; and finally to examine the moderating effect of gender in the relationship.

Contrary to our prediction, eReferral failed to influence purchase intention. Previous studies (Van-den, 2010; Nielsen, 2012) noted that referrals can influence purchase intention, while others (De Bruyna and Lilien, 2008; Steffes and Burgee, 2009) argued that referrals do not always influence purchase intention. Relying on the current findings, we concluded that eReferral does not influence purchase intention. However, there is a scope for further research and analysis, and we encourage other scholars to verify the validity of our findings by conducting a similar study. Previous researches (Houston, 2010; Gorner et al., 2013) showed that referrals do influence trust because information comes from someone that consumers have social ties with; trust is the ingredient that enhances brand image. As expected, eReferral influenced brand image but the relationship was negative, although we expected a positive relationship between the variables. One reason might be

Exogenous variables	Endogenous variables	Standardized estimates	SE	t-statistics	p
eReferral	Brand image	-0.101	0.142	-1.90	0.058*
eReferral	Purchase intention	0.060	0.146	1.21	0.236
eWOM	Brand image	0.352	0.051	6.63	***
eWOM	Purchase intention	0.192	0.056	3.62	***
Brand image	Purchase intention	0.398	0.059	7.47	***

Notes: n = 308. Significant at the *p < 0.1 level (two-tailed); t ≥ 1.645; **p < 0.05 level (two-tailed); t ≥ 1.960; ***p < 0.001 level (two-tailed); t ≥ 3.291

Table III.
Maximum likelihood
estimates for the
research model

Exogenous variables	Endogenous variables	Total effect	Direct effect	Indirect effect
eReferral	Brand image	-0.101	-0.101	0.000
eReferral	Purchase intention	0.020	0.060	-0.040
eWOM	Brand image	0.352	0.352	0.000
eWOM	Purchase intention	0.332	0.192	0.140
Brand image	Purchase intention	0.398	0.398	0.000

Note: n = 308

Table IV.
Breakdown of
total effect of the
research model

Exogenous variables	Endogenous variables	Male (n = 131)	Female (n = 177)	χ^2 (p)	Decision
		$\beta(0)$	$\beta(1)$		
eReferral	→Brand image	-0.116 (-0.572)	-0.321 (-1.66*)	8.2 (< 0.10)	Accepted
eWOM	→Brand image	0.250 (3.25***)	0.417 (6.28***)	8.4 (p < 0.10)	Accepted
eWOM	→Purchase intention	0.216 (3.93***)	0.216 (3.93***)	6.1 (p = 0.29)	Rejected
Brand Image	→Purchase intention	0.291 (3.57***)	0.489 (6.28***)	9.3 (p < 0.05)	Accepted

Notes: n = 308. Significant at the *p < 0.1 level (two-tailed); t ≥ 1.645; **p < 0.05 level (two-tailed); t ≥ 1.960; ***p < 0.001 level (two-tailed); t ≥ 3.291

Table V.
Multi-group
moderation

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the set of consumers in our sample. Second, we attributed the negative influence on the ground that people share eReferral if they have had an unpleasant experience, which is due to their concern for others (Hennig-Thurau *et al.*, 2004; Abubakar, 2012). Furthermore, we spiced the relationship by investigating gender differences using multi-group moderation analyses. eReferral influence on brand image was significant among female consumers. In our view, women may prefer to use information from eReferral rather than eWOM due to a number of factors like privacy, information misuse, risk, trust, emotional and social attachment (Chen *et al.*, 2015; Pascual-Miguel *et al.*, 2015).

As predicted, eWOM positively influenced purchase intention. Previous research (Lin *et al.*, 2006; Zhang, 2006; Bambauer-Sachse and Mangold, 2011) have established similar results. The effect was the same for both males and females in the relationship. The impact of eWOM on brand image was significant and positive. The impact was about two times stronger for females than for males, in line with the established theoretical framework, which highlighted that women are influenced more by social and emotional elements of a product and/or service (Dittmar *et al.*, 2004). In other words, opinions of other consumers appear to influence the way women view a product/service. Brand image influenced purchase intention, and that the impact was about two times stronger for females than for males. In our view, positive brand image would reduce the risk perception, and the probability of adverse effect would be lowered since these are the main concerns for female consumers (van Slyke and Belanger, 2002; Pascual-Miguel *et al.*, 2015). Given that eWOM positively influenced purchase intention and brand image, brand image influence on purchase intention for women would be higher due to the fact that their concerns were addressed. Consumers tend to have positive brand image when the information in eWOM has some sort of credibility. eWOM message credibility is also important for men but not as in women, because men are agentic and men use eWOM messages to discover new things (Taylor *et al.*, 2011).

The research shows that eReferral and eWOM are the key factors affecting brand image in the eyes of consumers. For female shoppers, eReferral affects brand image significantly. While for both genders, eWOM influenced brand image and, brand image influenced purchase intention, respectively. However, in all the relationships, the impact was higher for females. This is because risk perception in online transactions is higher for women (Pascual-Miguel *et al.*, 2015). Second, because men post more than women, and women lurk more than men (Abubakar, 2012). eReferral would be useful for companies providing services/products used by women since the risk perception is reduced when a website or product is recommended by a friend (Meyers-Levy and Loken, 2015). Luo *et al.* (2014) noted that consumers with strong individualistic cultures will incline to evaluate the credibility of the information based on their own cognitions, and are more likely to accept an argument viewpoint in eWOM messages. Consumers with strong collectivistic cultures are accustomed to following the social/group norms; as such they are more willing to conform to others' opinions instead of their own cognitions (Luo *et al.*, 2014). As prospective consumers may espouse different cultural values, companies need to identify the target customers' values and norms, and then adopt different online marketing strategies to influence their cognitions and motivate their purchase intentions. In sum, we argue that eReferral can produce effective results in a collectivistic culture, this call for empirical research.

5.1 Implications for theory and practice

This paper came up with an ideal definition for eReferral, and differentiated eWOM from eReferral. eWOM requires that readers screen useful information out of the multitude of

search results. These search results tend to create information overload in the web server, which makes it difficult for consumers to filter, and absorb correct and undistorted information. Perhaps, online marketers should celebrate the birth of eReferral, as it has the ability to eliminate the need for information screening from consumer's perspective, since the information comes directly from someone that the consumer knows.

From a theoretical point of view, the gate has been opened for other scholars to evaluate the strengths and weaknesses of eReferral and eWOM in various marketing domains. Our results show that online information trust concerns for female consumers can be abated by employing eReferral marketing programs. This is because eReferral is a form of online information that is created, initiated, circulated and used by consumers with strong ties along with the desire to educate each other about products, brands and services. eWOM marketing programs are essential as well, however, emphasis should be placed on eReferral, especially if the target customers are women.

Therefore, practitioners willing to incorporate eWOM and eReferral into their marketing strategies should also take into account the specific aspects of the focal culture. Intuitively speaking, eReferral would produce effective results in a collective society more so than eWOM; this is due to eReferral's reliance on strong social ties. eWOM should equally do the same in an individualistic society because of its non-reliance on strong social ties, although there is a need for confirmation through empirical research.

Based on the outcomes in this study, we formulated some practitioners' points. On the negative front, poor product or service quality is known to drive away prospective or current customers, and 48 percent of the consumers will share their experience (through eReferral or eWOM) with at least ten other people, particularly when they have had a bad experience (Dixon *et al.*, 2010). On the positive front, top notch service experience can induce positive eReferrals or eWOMs; as such, we suggest that online marketers embrace customer relationship management systems to develop and offer customized products and services, which in turn will increase customer satisfaction and also facilitate the conveyance of positive eReferrals or eWOMs (Tsao *et al.*, 2015). This will also facilitate indirect customer brand co-creation due to the interactive processes involved as suggested by France *et al.* (2015).

We encourage companies to have diverse communication channels (offline and online) in order to keep complaints under their control and avoid devastating consequences. Otherwise, things might get tricky when negative eWOM appears on third-party review websites (Tanford and Montgomery, 2014); or when negative eReferral appears on a friend, family member or colleague's social network profile. Broken windows theory posits that any negative phenomenon could convey a message that can cause other negative phenomena to spread (Tsao *et al.*, 2015). Thus, negative eReferrals or eWOMs that are created after product or service failure can act as broken windows, which may be exaggerated by the senders or receivers. We encourage companies to respond to dissatisfied consumers' criticism in a timely manner to avoid the occurrence of broken windows, and to enhance product or service recovery. Online marketers should also bear in mind that, responding to consumers' complaints should be sincere, neutral, accompanied with an explanation stating the cause of the failure; apologies should be issued and a prompt solution proposed. This will not only delight the present and potential customers, but also will increase the sense of being highly valued by the company; hence, the number of negative eReferrals or eWOMs will decrease. Finally, we encourage online marketers to utilize both eWOM and eReferral in maximizing their market shares and profits by considering the type of product/service they offer, the target gender, and the societal make-up of potential consumers.

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5.2 Method concerns and future research course

This study has several limitations, thus the outcome should be considered with caution. Although we used both procedural and statistical methods to tackle common method bias, the cross-sectional design used may be a potential threat to our findings. The absence of experimental design in selecting respondents may have interfered with our results. Our sample was drawn from Cyprus Island and may not be applicable to other countries. Another shortcoming of the current study is that the cultural make-up of Cyprus may have profound effects on our results. Thus, we encourage other researchers to make independent investigations in pure individualistic society (e.g. France, Canada or UK) or collectivistic society (e.g. India, China or Egypt). From an academic viewpoint, several areas for further research arise from this study. To better understand the role of culture, future studies should include socio-demographic characteristics (e.g. social power, ethnicity, age and educational level) in the research model. A cross-cultural study may be fruitful; adopting a longitudinal design may address causal status of the variables examined in this study. Future studies can make significant contribution to current knowledge by assessing the moderating effect of consumer personality in the relationship.

Note

1. We may define the "social distance" between two individuals in a network as the number of lines in the shortest path from one to another. This is the same as the definition of "distance" between points in graph theory (Harary *et al.* 1965, pp. 32-33). The exact role of this quantity in diffusion and epidemic theory is discussed by Solomonoff and Rapoport (1951).

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eWOM,
eReferral and
gender

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Appendix

eReferrals

I often buy product/brands referred by my friends, colleagues and family.

Ben genellikle ailem, arkadaşlarım veya iş arkadaşlarım tarafından önerilen ürünlerin veya herhangi bir markayı satın alırmı.

Συνήθως αγοράζω προϊόντα/μάρκες που αποδέχθηκαν από φίλους, συνάδελφους και οικογένεια

I often buy product/brands referred by trusted firms and social network site.

Genellikle güvenilir firmalar veya sosyal medya ve siteler tarafından yönlendirilen markaları satın alırmı.

Συνήθως αγοράζω προϊόντα/μάρκες που προτείνονται από γνωστες επαρείες και ιστοσελίδες

When I buy product/brands not referred I worry about my decision.

Bir ürün satın alırken genellikle endişelerimi ifade edemem.

Όταν αγοράζω άγνωστα προϊόντα/μάρκες, αισιοδό

Online referrals increase my confidence in purchasing a product/brand.

Ürün satın alırken çevrimiçi yapılan tavsiyeler benim güvenimi artırır.

Αισιοδός στον διαδίκτυο μονάχα εμπιστώσυνη ως προς τα προϊόντα/μάρκες

Electronic word-of-mouth

I often read other consumers' online product reviews to know what products/brands make good impressions on others.

Bir marka veya ürün hakkında yapılan çevrimiçi yorumları sık sık okurum.

Συνήθως διαβάζω online σχόλια των άλλων καταναλωτών για να μάθω ποιά προϊόντα/μάρκες τους άριστα περισσότερη εντύπωση

To make sure I buy the right product/brand, I often read other consumers' online product reviews. Doğru ürünü veya markayı satın alıp kullanacağımdan emin olmak için diğer tüketicilerin yorumlarını kesinlikle okurum.

Συνήθως διαβάζω online σχόλια των άλλων καταναλωτών για να είμαι σιγαδόρος ότι κάνω σωστή αγορά.

I often consult other consumers' online product reviews to help choose the right product/brand.

Genellikle doğru ürünü veya doğru marka seçime yardımcı olacak tüketici yorumlarını okurum.

Συνήθως συμβουλέομαι online σχόλια των άλλων καταναλωτών για να με βοηθήσουν να κάνω σωστή αγορά.

I frequently gather information from online consumers' product reviews before I buy a certain product/brand.

Herhangi bir ürünü satın almadan önce tüketicilerin yapmış olduğu çevrimiçi yorumları okuyup bilgi toplarım.

Πολο συχνά μαζέω πληροφορίες από online σχόλια των άλλων καταναλωτών πριν αγοράσω κάποιο συγκεκριμένο προϊόν/μάρκα

If I don't read consumers' online product reviews when I buy a product/brand, I worry about my decision.

Bir ürün satın alduğumda tüketicilerin çevrimiçi yorumlarını okumamışsam kararımdan endişe duyarım.

Όταν δεν διαβάζω online σχόλια των άλλων καταναλωτών αισιοδό για την επιλογή μου

When I buy a product/brand, consumers' online product reviews make me confident in purchasing the product/brand.

Bir ürün satın alduğumda tüketicilerin çevrimiçi yorumlarını okuduğumda kararımdan emin olabilirim.

Ta online σχόλια των άλλων καταναλωτών με κάνουν να αισθάνομαι πιο ασφαλής όταν κάνω αγορά

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Brand image

In comparison to other products/brand, Apple product/brand has high quality.

Apple markanın diğer ürünlerle karşılaştırıldığında daha yüksek kalitede olmasına önem veririm.
Σε σύγκριση με τα άλλα προϊόντα/μάρκες, αυτό το προϊόν/μάρκα είναι πιότερας

Apple product/brand has a rich history.

Apple Ürün veya markası zengin bir geçmiş olmalıdır.

αυτό το προϊόν/μάρκα έχει μια μεγάλη ιστορία

Customers (we) can reliably predict how Apple product/brand will perform.

(Biz) Müşteriler Apple marka veya ürünün nasıl bir güvenilir performans sergileyebileceğini tahmin edebiliyoruz.

Οι καταναλωτές (εμείς) μπορούν να εκτιμήσουν το πώς αυτό το προϊόν θα αποδώσει

Referred product/brand are reliable.

Marka referansları güvenilir olmalıdır.

Προτεινόμενα προϊόντα είναι αξιόπιστα

Purchase intention

I would buy Apple product/brand rather than any other brands available.

Mevcut olan diğer markalardan daha iyi olanını satın alırmı.

Θα προτιμώ να αγοράσω το συγκεκριμένο προϊόν πάρα τα άλλα.

I am willing to recommend others to buy Apple product/brand

Kullandığım Apple ürünü halkında başkalarına tavsiye verebilirim.

Θα προτείνω στους άλλους αυτό το προϊόν

I intend to purchase Apple product/brand in the future.

Yapılan tavsiyeler sonucunda Apple ürünü satın alabilirim.

Έχω πρόθεση να αγοράσω αυτό το προϊόν/μάρκες στο μέλλον

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