

BAB V PENUTUP

Pada bab ini, peneliti membuat sebuah kesimpulan dan saran sesuai dengan hasil penelitian yang telah dilakukan. Selain itu, peneliti juga akan memaparkan implikasi manajerial terkait dengan setiap hasil yang diperoleh dari penelitian ini, serta keterbatasan penelitian dan saran bagi penelitian berikutnya.

5.1. Kesimpulan

Berdasarkan hasil dari pengujian yang telah dilakukan, peneliti menyimpulkan bahwa:

1. *Electronic Word-of-Mouth* mempengaruhi Citra Merek.
2. *Electronic Word-of-Mouth* mempengaruhi Kepercayaan.
3. *Electronic Word-of-Mouth* tidak mempengaruhi Niat Beli Online.
4. Citra Merek mempengaruhi Kepercayaan.
5. Citra Merek mempengaruhi Niat Beli Online.
6. Kepercayaan mempengaruhi Niat Beli Online.
7. Kepercayaan memediasi pengaruh antara *Electronic Word-of-Mouth* terhadap Niat Beli Online.
8. Kepercayaan memediasi pengaruh antara Citra Merek terhadap Niat Beli Online.
9. Citra Merek memediasi pengaruh antara *Electronic Word-of-Mouth* terhadap Kepercayaan.
10. Citra Merek memediasi pengaruh antara *Electronic Word-of-Mouth* terhadap Niat Beli Online.

5.2. Implikasi Manajerial

Berdasarkan analisis yang telah dilakukan dalam penelitian, peneliti berharap penelitian ini dapat bermanfaat bagi perusahaan Scarlett Whitening dan pihak terkait lainnya untuk meningkatkan pemasaran produk melalui internet, memperhatikan konsumen sambil mengembangkan citra merek dan kepercayaan konsumen mengingat citra merek dan kepercayaan menjadi faktor yang paling

memicu niat beli online. Beberapa saran yang dapat diberikan peneliti yaitu sebagai berikut:

1. *Electronic word-of-mouth* berperan penting dalam menciptakan citra merek perusahaan yang menguntungkan serta membangun kepercayaan konsumen. Dikarenakan *electronic word-of-mouth* berfungsi untuk memberi informasi dan rekomendasi, maka *electronic word-of-mouth* bisa digunakan sebagai saluran komunikasi yang strategis. Oleh sebab itu, perusahaan harus menyadari dan memanfaatkan potensi tersebut, serta mengelola *electronic word-of-mouth* dengan baik.
2. *Electronic word-of-mouth* mempengaruhi citra merek secara signifikan, di mana ulasan konsumen baik positif maupun negatif sangat mempengaruhi citra perusahaan. Oleh sebab itu, perusahaan Scarlett Whitening perlu memperhatikan dan harus memanfaatkan *electronic word-of-mouth* untuk membentuk kesan dan citra merek yang baik di dalam benak konsumen. Instagram, TikTok, dan Youtube menjadi 3 platform yang paling banyak digunakan konsumen untuk melihat ulasan dan mencari informasi mengenai produk Scarlett Whitening. Hasil ulasan dari ketiga platform tersebut akan sangat mempengaruhi benak konsumen terhadap citra perusahaan Scarlett Whitening. Oleh sebab itu, perusahaan Scarlett Whitening perlu memperhatikan dan mempertimbangkan hal tersebut untuk meningkatkan pemasaran digital di platform-platform tersebut.
3. *Electronic word-of-mouth* dan citra merek mempengaruhi kepercayaan konsumen secara signifikan, serta peran citra merek dalam memediasi pengaruh *electronic word-of-mouth* terhadap kepercayaan juga menunjukkan hasil yang signifikan. Konsumen lebih mempercayai ulasan, komentar, dan saran yang disampaikan konsumen lain yang sudah pernah menggunakan produk Scarlett Whitening. Oleh sebab itu, perusahaan Scarlett Whitening harus terus menjaga dan membangun kepercayaan konsumen melalui pemuasan kebutuhan dan harapan konsumen terhadap produk dan layanan. Jika konsumen puas terhadap produk dan layanan dari perusahaan Scarlett Whitening, maka konsumen juga akan lebih banyak membagikan ulasan yang

positif yang akan meningkatkan citra merek dan pada akhirnya akan mempengaruhi kepercayaan konsumen lain yang melihat ulasan tersebut.

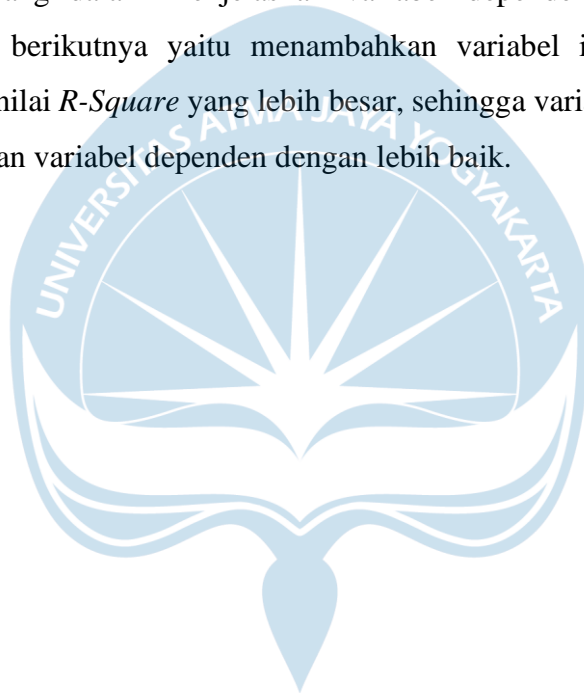
4. Peran kepercayaan dan citra merek dalam memediasi pengaruh *electronic word-of-mouth* terhadap niat beli online menunjukkan hasil yang signifikan, namun *electronic word-of-mouth* tidak mempengaruhi niat beli online produk Scarlett Whitening secara langsung. Hal tersebut dikarenakan konsumen melihat ulasan tentang produk Scarlett Whitening dengan tujuan agar lebih mengetahui dan yakin terhadap informasi mengenai produk daripada langsung membeli produk. *Electronic word-of-mouth* mempengaruhi kepercayaan dan benak konsumen terhadap citra merek, dan secara tidak langsung mempengaruhi niat beli online konsumen pada produk Scarlett Whitening. Ulasan atau informasi mengenai produk Scarlett Whitening tidak mampu memotivasi dan memunculkan niat beli online konsumen terhadap produk Scarlett Whitening, namun perusahaan Scarlett Whitening dapat memperhatikan dan mengelola *electronic word-of-mouth* dengan baik untuk menjaga serta menumbuhkan kepercayaan konsumen dan citra merek perusahaan Scarlett Whitening yang akan memunculkan niat beli online konsumen terhadap produk Scarlett Whitening.
5. Kepercayaan dan citra merek mempengaruhi niat beli online secara signifikan. Peran kepercayaan dalam memediasi pengaruh antara citra merek terhadap niat beli online juga menunjukkan hasil yang signifikan. Konsumen percaya terhadap perusahaan Scarlett Whitening yang dapat memenuhi harapan dan ekspektasi mereka terhadap produk dan layanan yang diberikan, di mana hal tersebut juga akan meningkatkan niat beli online pada produk Scarlett Whitening. Oleh sebab itu, perusahaan Scarlett Whitening harus memperhatikan keinginan dan kebutuhan konsumen serta meningkatkan variasi dan kualitas produk dan layanan untuk menjaga kepercayaan konsumen terhadap merek dan meningkatkan niat beli online.

5.3. Keterbatasan Penelitian dan Saran

Penelitian ini memiliki beberapa kelemahan yang bisa dijadikan pertimbangan bagi penelitian berikutnya dan pihak terkait lainnya. Oleh karena itu, peneliti

memberikan beberapa saran untuk penelitian berikutnya. Berikut kelemahan penelitian beserta saran yang diberikan:

1. Terdapat satu indikator dengan nilai *outer loading* sebesar 0,6 yang berada di bawah 0,7. Maka saran untuk penelitian berikutnya yaitu memperbaiki indikator kuesioner menjadi lebih baik agar diperoleh nilai *outer loading* yang mencapai 0,7.
2. Nilai *R-Square* yang dihasilkan bernilai kecil, di mana variabel independen masih kurang dalam menjelaskan variabel dependen. Maka saran untuk penelitian berikutnya yaitu menambahkan variabel independen lain agar diperoleh nilai *R-Square* yang lebih besar, sehingga variabel independen dapat menjelaskan variabel dependen dengan lebih baik.



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LAMPIRAN I
KUESIONER PENELITIAN

Pengantar:

Kepada responden yang terhormat,

Saya Fransisca Halim, mahasiswa semester akhir Program Studi Manajemen Universitas Atma Jaya Yogyakarta (UAJY). Saat ini saya sedang melakukan penelitian untuk tugas akhir saya (S1) yaitu skripsi dengan judul "**Pengaruh *Electronic Word-of-Mouth* pada Niat Beli Online dengan Kepercayaan dan Citra Merek sebagai Variabel Mediasi**".

Kesediaan dan bantuan Anda sangat berarti bagi saya dalam proses tugas akhir ini. Oleh karena itu, saya memohon kesediaan Anda untuk meluangkan waktu mengisi kuesioner penelitian tugas akhir saya dengan sesungguhnya. Adapun beberapa kriteria responden yang dibutuhkan, yaitu:

1. Mengetahui dan pernah menggunakan produk Scarlett Whitening
2. Pernah membeli produk Scarlett Whitening secara *online*
3. Pernah melihat ulasan (*review*) *online* mengenai produk Scarlett Whitening

Seluruh data dan informasi yang diperoleh akan dijaga kerahasiaannya dan hanya digunakan untuk tujuan akademis dan kebutuhan penelitian.

Atas perhatian dan partisipasinya, saya ucapkan terima kasih.

Hormat saya,

Fransisca Halim

Bagian I: Pertanyaan Filter

1. Apakah Anda mengetahui dan pernah menggunakan produk Scarlett Whitening? (Jika tidak, silahkan berhenti di sini)
2. Apakah Anda pernah membeli produk Scarlett Whitening secara *online*? (Jika belum pernah, silahkan berhenti di sini)
3. Apakah Anda pernah melihat ulasan (*review*) *online* mengenai produk Scarlett Whitening? (Jika belum pernah, silahkan berhenti di sini)

Bagian II: Profil Responden

1. Jenis Kelamin
 - Laki-laki
 - Perempuan
2. *Budget* (Anggaran) untuk Belanja Produk *Skincare* dalam satu Bulan
 - <Rp500.000
 - Rp500.000-Rp1.000.000
 - >Rp1.000.000
3. Melalui platform apa Anda melihat ulasan (*review*) tentang produk Scarlett Whitening?
 - Website
 - Youtube
 - Instagram
 - Facebook
 - TikTok
 - Lainnya
4. Berapa lama Anda menggunakan internet dalam sehari?
 - ≤4 jam 9kurang dari atau sama dengan 4 jam)
 - >4 jam (lebih dari 4 jam)

Bagian III: Indikator Variabel

Anda diminta untuk memilih sesuai dengan pendapat Anda dengan ketentuan:

1: Sangat Tidak Setuju (STS)

2: Tidak Setuju (TS)

3: Netral (N)

4: Setuju (S)

5: Sangat Setuju (SS)

No.	Indikator Variabel	Jawaban				
		1	2	3	4	5
		STS	TS	N	S	SS
<i>Electronic Word-of-Mouth</i>						
1	Saat saya ingin membeli produk, ulasan (<i>review</i>) dan informasi					

	dari konsumen lain secara online akan mempengaruhi saya.					
2	Saya mengikuti saran yang diberikan konsumen lain melalui ulasan (<i>review</i>) online.					
3	Saya setuju dengan pendapat yang diberikan konsumen lain di ulasan (<i>review</i>) online.					
4	Saya sering mengumpulkan informasi dari ulasan (<i>review</i>) online konsumen tentang produk Scarlett Whitening sebelum saya membeli produk Scarlett Whitening.					
5	Jika saya tidak membaca ulasan (<i>review</i>) online konsumen saat membeli produk Scarlett Whitening, saya khawatir dengan keputusan saya.					
Citra Merek						
1	Dibandingkan dengan berbagai merek lain, merek Scarlett Whitening memiliki kualitas terbaik di antara merek lainnya.					
2	Scarlett Whitening memiliki sejarah yang besar dalam perkembangan produk kecantikan.					
3	Saya dapat memprediksi dengan andal bagaimana kinerja produk Scarlett Whitening.					

4	Menurut saya, Scarlett Whitening terkenal dan bergengsi.					
Kepercayaan						
1	Saya akan mempercayai informasi dan ulasan (<i>review</i>) dari konsumen lain secara online.					
2	Saya akan mempercayai ulasan (<i>review</i>), komentar, dan saran yang disampaikan konsumen secara online.					
3	Saya mempercayai integritas perusahaan Scarlett Whitening dalam menghasilkan produknya.					
4	Secara keseluruhan, saya akan mempercayai produk Scarlett Whitening.					
Niat Beli Online						
1	Saya akan membeli secara online di masa mendatang.					
2	Saya memiliki niat kuat untuk membeli secara online di masa mendatang.					
3	Saya bersedia merekomendasikan orang lain untuk membeli produk Scarlett Whitening.					
4	Saya berniat untuk membeli produk Scarlett Whitening di masa mendatang.					

The logo of Universitas Atma Jaya Yogyakarta is a light blue emblem. It features a central sunburst or starburst design within a circular frame. The text "UNIVERSITAS ATMA JAYA YOGYAKARTA" is written in a circular path around the top of the emblem. Below the circle, there are stylized, flowing lines that resemble an open book or a decorative flourish.

LAMPIRAN II
DATA PROFIL RESPONDEN

No.	Jenis Kelamin	Budget (Anggaran) untuk Belanja Produk Skincare dalam Satu Bulan	Melalui platform apa Anda melihat ulasan (review) tentang produk Scarlett Whitening?	Berapa lama Anda menggunakan internet dalam sehari?
1	Laki-laki	<Rp500.000	Instagram	>4 jam (lebih dari 4 jam)
2	Laki-laki	<Rp500.000	Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
3	Laki-laki	<Rp500.000	Youtube, Instagram, Facebook, TikTok	>4 jam (lebih dari 4 jam)
4	Laki-laki	<Rp500.000	Youtube, Instagram	>4 jam (lebih dari 4 jam)
5	Laki-laki	<Rp500.000	Youtube, Instagram	>4 jam (lebih dari 4 jam)
6	Laki-laki	<Rp500.000	Shopee dan Tokopedia	>4 jam (lebih dari 4 jam)
7	Laki-laki	<Rp500.000	Instagram	>4 jam (lebih dari 4 jam)
8	Laki-laki	<Rp500.000	TikTok	>4 jam (lebih dari 4 jam)
9	Laki-laki	<Rp500.000	Website, Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
10	Laki-laki	<Rp500.000	Youtube, Instagram	>4 jam (lebih dari 4 jam)
11	Laki-laki	<Rp500.000	TikTok	>4 jam (lebih dari 4 jam)
12	Laki-laki	<Rp500.000	TikTok	>4 jam (lebih dari 4 jam)
13	Laki-laki	<Rp500.000	Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
14	Laki-laki	<Rp500.000	Youtube, TikTok	>4 jam (lebih dari 4 jam)
15	Laki-laki	<Rp500.000	TikTok	≤4 jam (kurang dari atau sama dengan 4 jam)
16	Laki-laki	<Rp500.000	Instagram, TikTok	≤4 jam (kurang dari atau sama dengan 4 jam)
17	Laki-laki	<Rp500.000	Instagram, TikTok	≤4 jam (kurang dari atau sama dengan 4 jam)
18	Perempuan	<Rp500.000	TikTok, shopee	>4 jam (lebih dari 4 jam)
19	Perempuan	<Rp500.000	TikTok	>4 jam (lebih dari 4 jam)
20	Perempuan	<Rp500.000	Website, Instagram, TikTok	>4 jam (lebih dari 4 jam)

21	Perempuan	<Rp500.000	shopee	>4 jam (lebih dari 4 jam)
22	Perempuan	<Rp500.000	Instagram, TikTok	>4 jam (lebih dari 4 jam)
23	Perempuan	<Rp500.000	Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
24	Perempuan	<Rp500.000	Youtube, Instagram	>4 jam (lebih dari 4 jam)
25	Perempuan	<Rp500.000	Youtube, Instagram	>4 jam (lebih dari 4 jam)
26	Perempuan	<Rp500.000	TikTok	>4 jam (lebih dari 4 jam)
27	Perempuan	<Rp500.000	Shopee	>4 jam (lebih dari 4 jam)
28	Perempuan	<Rp500.000	TikTok	>4 jam (lebih dari 4 jam)
29	Perempuan	<Rp500.000	Instagram, Shopee	>4 jam (lebih dari 4 jam)
30	Perempuan	<Rp500.000	Instagram, TikTok	>4 jam (lebih dari 4 jam)
31	Perempuan	<Rp500.000	Youtube, Instagram	>4 jam (lebih dari 4 jam)
32	Perempuan	<Rp500.000	TikTok	>4 jam (lebih dari 4 jam)
33	Perempuan	<Rp500.000	Instagram, TikTok	>4 jam (lebih dari 4 jam)
34	Perempuan	<Rp500.000	Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
35	Perempuan	<Rp500.000	Instagram, TikTok	>4 jam (lebih dari 4 jam)
36	Perempuan	<Rp500.000	Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
37	Perempuan	<Rp500.000	Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
38	Perempuan	<Rp500.000	TikTok	>4 jam (lebih dari 4 jam)
39	Perempuan	<Rp500.000	Instagram	>4 jam (lebih dari 4 jam)
40	Perempuan	<Rp500.000	TikTok	>4 jam (lebih dari 4 jam)
41	Perempuan	<Rp500.000	Instagram, TikTok	>4 jam (lebih dari 4 jam)
42	Perempuan	<Rp500.000	Instagram, TikTok	>4 jam (lebih dari 4 jam)
43	Perempuan	<Rp500.000	Youtube	>4 jam (lebih dari 4 jam)
44	Perempuan	<Rp500.000	TikTok	>4 jam (lebih dari 4 jam)
45	Perempuan	<Rp500.000	Website	>4 jam (lebih dari 4 jam)
46	Perempuan	<Rp500.000	Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
47	Perempuan	<Rp500.000	Youtube, Instagram	>4 jam (lebih dari 4 jam)

48	Perempuan	<Rp500.000	Youtube, Instagram, Facebook, TikTok	>4 jam (lebih dari 4 jam)
49	Perempuan	<Rp500.000	Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
50	Perempuan	<Rp500.000	Website	>4 jam (lebih dari 4 jam)
51	Perempuan	<Rp500.000	Website, Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
52	Perempuan	<Rp500.000	Website	>4 jam (lebih dari 4 jam)
53	Perempuan	<Rp500.000	Website, Sociolla, Tokopedia	>4 jam (lebih dari 4 jam)
54	Perempuan	<Rp500.000	TikTok	>4 jam (lebih dari 4 jam)
55	Perempuan	<Rp500.000	Instagram	>4 jam (lebih dari 4 jam)
56	Perempuan	<Rp500.000	Youtube, Instagram	>4 jam (lebih dari 4 jam)
57	Perempuan	<Rp500.000	Website, Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
58	Perempuan	<Rp500.000	Instagram, TikTok	>4 jam (lebih dari 4 jam)
59	Perempuan	<Rp500.000	Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
60	Perempuan	<Rp500.000	Website, Instagram, TikTok	>4 jam (lebih dari 4 jam)
61	Perempuan	<Rp500.000	Instagram	>4 jam (lebih dari 4 jam)
62	Perempuan	<Rp500.000	Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
63	Perempuan	<Rp500.000	Youtube	>4 jam (lebih dari 4 jam)
64	Perempuan	<Rp500.000	Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
65	Perempuan	<Rp500.000	Youtube, Shopee	>4 jam (lebih dari 4 jam)
66	Perempuan	<Rp500.000	Website, Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
67	Perempuan	<Rp500.000	Instagram, TikTok	>4 jam (lebih dari 4 jam)
68	Perempuan	<Rp500.000	Website, Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
69	Perempuan	<Rp500.000	Youtube, Instagram	>4 jam (lebih dari 4 jam)
70	Perempuan	<Rp500.000	TikTok	>4 jam (lebih dari 4 jam)
71	Perempuan	<Rp500.000	Instagram, TikTok	>4 jam (lebih dari 4 jam)
72	Perempuan	<Rp500.000	Youtube, Instagram	>4 jam (lebih dari 4 jam)
73	Perempuan	<Rp500.000	Youtube	>4 jam (lebih dari 4 jam)

74	Perempuan	<Rp500.000	Website, Youtube, Ulasan dari pembeli pada platform online shop yang digunakan	>4 jam (lebih dari 4 jam)
75	Perempuan	<Rp500.000	Instagram	>4 jam (lebih dari 4 jam)
76	Perempuan	<Rp500.000	Website, Youtube, Instagram	>4 jam (lebih dari 4 jam)
77	Perempuan	<Rp500.000	Instagram	>4 jam (lebih dari 4 jam)
78	Perempuan	<Rp500.000	TikTok	>4 jam (lebih dari 4 jam)
79	Perempuan	<Rp500.000	Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
80	Perempuan	<Rp500.000	Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
81	Perempuan	<Rp500.000	Review female daily	>4 jam (lebih dari 4 jam)
82	Perempuan	<Rp500.000	Instagram, TikTok	>4 jam (lebih dari 4 jam)
83	Perempuan	<Rp500.000	TikTok	>4 jam (lebih dari 4 jam)
84	Perempuan	<Rp500.000	Youtube, Instagram, E-commerce	>4 jam (lebih dari 4 jam)
85	Perempuan	<Rp500.000	Instagram	>4 jam (lebih dari 4 jam)
86	Perempuan	<Rp500.000	Instagram, TikTok	>4 jam (lebih dari 4 jam)
87	Perempuan	<Rp500.000	Instagram	≤4 jam (kurang dari atau sama dengan 4 jam)
88	Perempuan	<Rp500.000	Youtube, Instagram	≤4 jam (kurang dari atau sama dengan 4 jam)
89	Perempuan	<Rp500.000	Instagram, TikTok	≤4 jam (kurang dari atau sama dengan 4 jam)
90	Perempuan	<Rp500.000	Instagram, TikTok	≤4 jam (kurang dari atau sama dengan 4 jam)
91	Perempuan	<Rp500.000	Shopee	≤4 jam (kurang dari atau sama dengan 4 jam)
92	Perempuan	<Rp500.000	Shopee	≤4 jam (kurang dari atau sama dengan 4 jam)
93	Perempuan	<Rp500.000	TikTok	≤4 jam (kurang dari atau sama dengan 4 jam)

94	Perempuan	<Rp500.000	TikTok	≤4 jam (kurang dari atau sama dengan 4 jam)
95	Perempuan	<Rp500.000	Youtube, Instagram, Facebook	≤4 jam (kurang dari atau sama dengan 4 jam)
96	Perempuan	<Rp500.000	TikTok	≤4 jam (kurang dari atau sama dengan 4 jam)
97	Perempuan	<Rp500.000	Youtube, Instagram, TikTok	≤4 jam (kurang dari atau sama dengan 4 jam)
98	Perempuan	<Rp500.000	Instagram	≤4 jam (kurang dari atau sama dengan 4 jam)
99	Perempuan	<Rp500.000	Website, Instagram	≤4 jam (kurang dari atau sama dengan 4 jam)
100	Perempuan	<Rp500.000	Youtube, Instagram	≤4 jam (kurang dari atau sama dengan 4 jam)
101	Perempuan	<Rp500.000	Youtube	≤4 jam (kurang dari atau sama dengan 4 jam)
102	Perempuan	<Rp500.000	Shopee	≤4 jam (kurang dari atau sama dengan 4 jam)
103	Perempuan	<Rp500.000	Youtube, Instagram	≤4 jam (kurang dari atau sama dengan 4 jam)
104	Perempuan	<Rp500.000	Website, Youtube, Instagram	≤4 jam (kurang dari atau sama dengan 4 jam)
105	Perempuan	<Rp500.000	Instagram	≤4 jam (kurang dari atau sama dengan 4 jam)
106	Perempuan	<Rp500.000	Instagram	≤4 jam (kurang dari atau sama dengan 4 jam)
107	Perempuan	<Rp500.000	TikTok	≤4 jam (kurang dari atau sama dengan 4 jam)

108	Perempuan	<Rp500.000	Youtube, Instagram	≤4 jam (kurang dari atau sama dengan 4 jam)
109	Perempuan	<Rp500.000	Shopee	≤4 jam (kurang dari atau sama dengan 4 jam)
110	Perempuan	<Rp500.000	Youtube, Instagram, TikTok	≤4 jam (kurang dari atau sama dengan 4 jam)
111	Perempuan	<Rp500.000	Instagram	≤4 jam (kurang dari atau sama dengan 4 jam)
112	Perempuan	<Rp500.000	Website, Instagram	≤4 jam (kurang dari atau sama dengan 4 jam)
113	Perempuan	<Rp500.000	Instagram	≤4 jam (kurang dari atau sama dengan 4 jam)
114	Perempuan	>Rp1.000.000	Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
115	Perempuan	>Rp1.000.000	Website	>4 jam (lebih dari 4 jam)
116	Perempuan	>Rp1.000.000	Instagram, TikTok	>4 jam (lebih dari 4 jam)
117	Perempuan	>Rp1.000.000	Instagram	>4 jam (lebih dari 4 jam)
118	Perempuan	>Rp1.000.000	TikTok	≤4 jam (kurang dari atau sama dengan 4 jam)
119	Laki-laki	Rp500.000 – Rp1.000.000	Instagram, TikTok	>4 jam (lebih dari 4 jam)
120	Laki-laki	Rp500.000 – Rp1.000.000	Website, Instagram, TikTok	>4 jam (lebih dari 4 jam)
121	Laki-laki	Rp500.000 – Rp1.000.000	Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
122	Perempuan	Rp500.000 – Rp1.000.000	Website, Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
123	Perempuan	Rp500.000 – Rp1.000.000	Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
124	Perempuan	Rp500.000 – Rp1.000.000	Youtube	>4 jam (lebih dari 4 jam)
125	Perempuan	Rp500.000 – Rp1.000.000	Instagram	>4 jam (lebih dari 4 jam)
126	Perempuan	Rp500.000 – Rp1.000.000	Instagram	>4 jam (lebih dari 4 jam)
127	Perempuan	Rp500.000 – Rp1.000.000	Youtube, TikTok	>4 jam (lebih dari 4 jam)

128	Perempuan	Rp500.000 – Rp1.000.000	Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
129	Perempuan	Rp500.000 – Rp1.000.000	TikTok	>4 jam (lebih dari 4 jam)
130	Perempuan	Rp500.000 – Rp1.000.000	TikTok	>4 jam (lebih dari 4 jam)
131	Perempuan	Rp500.000 – Rp1.000.000	Shopee	>4 jam (lebih dari 4 jam)
132	Perempuan	Rp500.000 – Rp1.000.000	Instagram, shope	>4 jam (lebih dari 4 jam)
133	Perempuan	Rp500.000 – Rp1.000.000	Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
134	Perempuan	Rp500.000 – Rp1.000.000	Instagram, TikTok	>4 jam (lebih dari 4 jam)
135	Perempuan	Rp500.000 – Rp1.000.000	Website, Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
136	Perempuan	Rp500.000 – Rp1.000.000	Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
137	Perempuan	Rp500.000 – Rp1.000.000	Instagram	>4 jam (lebih dari 4 jam)
138	Perempuan	Rp500.000 – Rp1.000.000	Instagram, TikTok	>4 jam (lebih dari 4 jam)
139	Perempuan	Rp500.000 – Rp1.000.000	Shopee	>4 jam (lebih dari 4 jam)
140	Perempuan	Rp500.000 – Rp1.000.000	Website, Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
141	Perempuan	Rp500.000 – Rp1.000.000	Website, Youtube, Instagram, Facebook, TikTok	>4 jam (lebih dari 4 jam)
142	Perempuan	Rp500.000 – Rp1.000.000	E-commerce	>4 jam (lebih dari 4 jam)
143	Perempuan	Rp500.000 – Rp1.000.000	Youtube, Instagram, TikTok	>4 jam (lebih dari 4 jam)
144	Perempuan	Rp500.000 – Rp1.000.000	Youtube, Instagram	>4 jam (lebih dari 4 jam)
145	Perempuan	Rp500.000 – Rp1.000.000	Instagram, TikTok	≤4 jam (kurang dari atau sama dengan 4 jam)
146	Perempuan	Rp500.000 – Rp1.000.000	Instagram, Facebook	≤4 jam (kurang dari atau sama dengan 4 jam)
147	Perempuan	Rp500.000 – Rp1.000.000	TikTok	≤4 jam (kurang dari atau sama dengan 4 jam)
148	Perempuan	Rp500.000 – Rp1.000.000	Website, Instagram, TikTok	≤4 jam (kurang dari atau sama dengan 4 jam)



EWOM1	EWOM2	EWOM3	EWOM4	EWOM5	BI1	BI2	BI3	BI4	T1	T2	T3	T4	OPI1	OPI2	OPI3	OPI4
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Keterangan:

EWOM: *Electronic Word-of-Mouth*

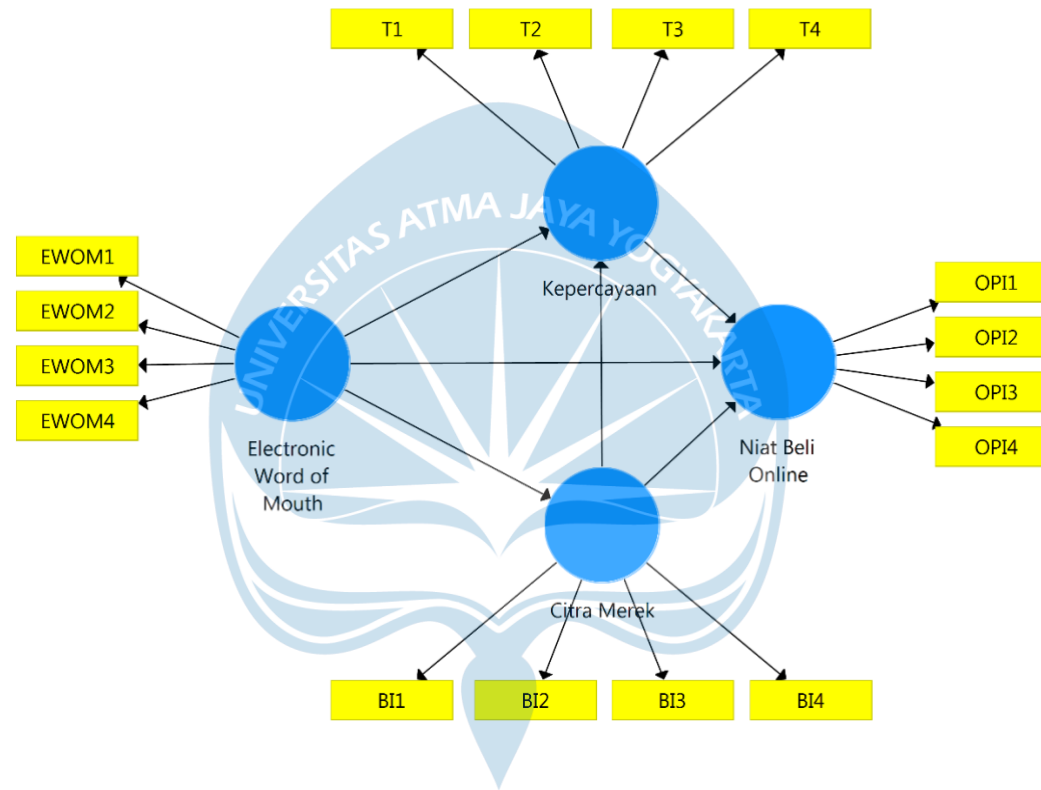
BI: Citra Merek

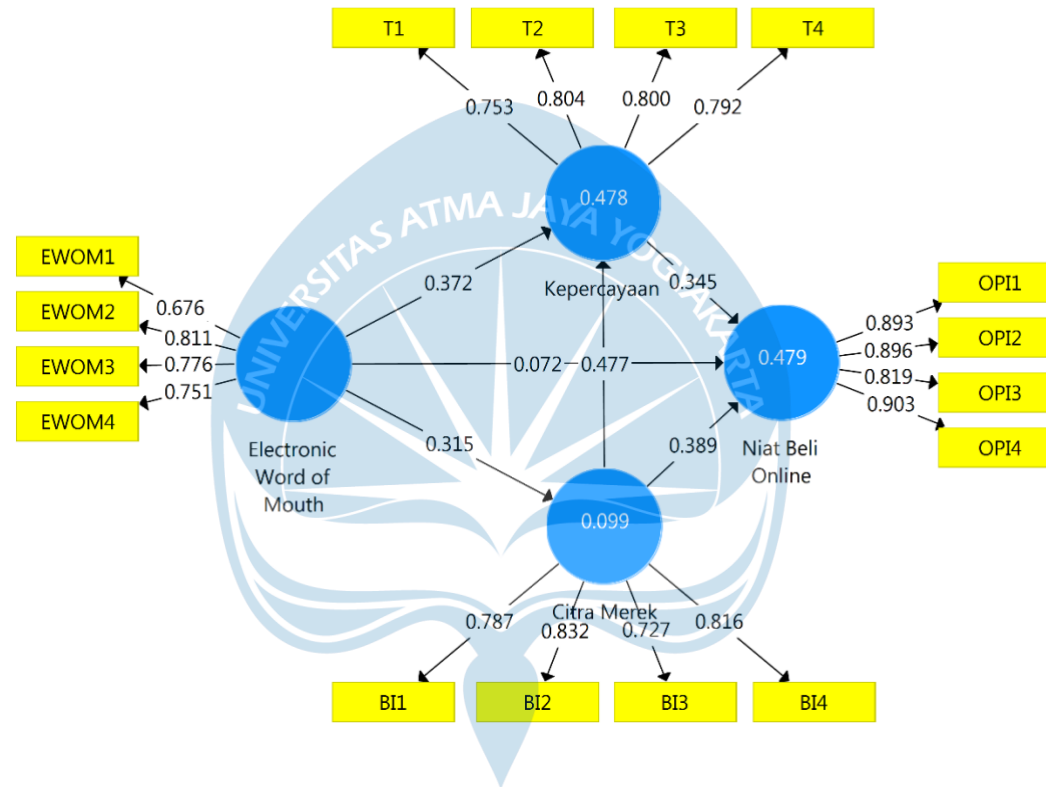
T: Kepercayaan

OPI: Niat Beli Online









Outer Loadings

	Citra Merek	Electronic Word of Mouth	Kepercayaan	Niat Beli Online
BI1	0,787			
BI2	0,832			
BI3	0,727			
BI4	0,816			

EWOM1		0,676	
EWOM2		0,811	
EWOM3		0,776	
EWOM4		0,751	
OPI1			0,893
OPI2			0,896
OPI3			0,819
OPI4			0,903
T1			0,753
T2			0,804
T3			0,800
T4			0,792

Cross Loadings

	Citra Merek	Electronic Word of Mouth	Kepercayaan	Niat Beli Online
BI1	0,787	0,283	0,466	0,478
BI2	0,832	0,255	0,426	0,471
BI3	0,727	0,195	0,482	0,367
BI4	0,816	0,259	0,505	0,607
EWOM1	0,111	0,676	0,275	0,123
EWOM2	0,244	0,811	0,427	0,209
EWOM3	0,294	0,776	0,461	0,402
EWOM4	0,245	0,751	0,365	0,310
OPI1	0,484	0,351	0,534	0,893
OPI2	0,506	0,376	0,554	0,896
OPI3	0,537	0,323	0,512	0,819

OPI4	0,629	0,273	0,554	0,903
T1	0,290	0,546	0,753	0,307
T2	0,361	0,572	0,804	0,401
T3	0,577	0,312	0,800	0,557
T4	0,581	0,282	0,792	0,609

Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Citra Merek	0,801	0,809	0,870	0,627
Electronic Word of Mouth	0,757	0,778	0,841	0,570
Kepercayaan	0,799	0,807	0,867	0,620
Niat Beli Online	0,901	0,903	0,931	0,771

R Square

	R Square	R Square Adjusted
Citra Merek	0,099	0,093
Kepercayaan	0,478	0,471
Niat Beli Online	0,479	0,468

Path Coefficients

Mean, STDEV, T-Values, P-Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Citra Merek -> Kepercayaan	0,477	0,476	0,065	7,339	0,000
Citra Merek -> Niat Beli Online	0,389	0,385	0,088	4,443	0,000

Electronic Word of Mouth -> Citra Merek	0,315	0,334	0,079	3,972	0,000
Electronic Word of Mouth -> Kepercayaan	0,372	0,376	0,069	5,363	0,000
Electronic Word of Mouth -> Niat Beli Online	0,072	0,072	0,087	0,825	0,410
Kepercayaan -> Niat Beli Online	0,345	0,349	0,100	3,450	0,001

Specific Indirect Effects

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Electronic Word of Mouth -> Citra Merek -> Kepercayaan	0,150	0,157	0,044	3,450	0,001
Electronic Word of Mouth -> Citra Merek -> Niat Beli Online	0,123	0,127	0,045	2,718	0,007
Citra Merek -> Kepercayaan -> Niat Beli Online	0,164	0,167	0,058	2,842	0,005
Electronic Word of Mouth -> Citra Merek -> Kepercayaan -> Niat Beli Online	0,052	0,055	0,024	2,170	0,030
Electronic Word of Mouth -> Kepercayaan -> Niat Beli Online	0,128	0,131	0,048	2,670	0,008



Brand Image, eWOM, Trust and Online Purchase Intention of Digital Products among Malaysian Consumers

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Abstract:

This study aims to investigate the effects of electronic word of mouth (eWOM), brand image (BI), and trust in influencing the intention to buy any products from the online market in Malaysia. This study adopted a cross-sectional design and collected the quantitative data from 350 conveniently selected respondents in Malaysia. For data analysis, this study analyzed the data using partial least square structured equation modelling (PLS-SEM). The findings revealed that eWOM, brand image (BI), and trust have a significant positive effect on online purchase intention (OPI). The results revealed the significant mediating effects of trust between the following: 1) eWOM and OPI, and 2) BI and OPI. Finally, the findings revealed the mediating effects of BI on eWOM and trust. Based on the empirical findings, this study suggests that advertisers can prioritize eWOM to maximize the product's sales rate that would affect customer purchasing intent. This study provides key insights for the online sellers to focus on the Malaysian market by building trust, BI, and eWOM to improve the intention of purchasing their products.

Keywords: eWOM; Brand Image; Trust; Mediation Analysis

Introduction:

The majority of Malaysians currently work full-time on working days and part-time on weekends, which limits their time to spend on other things like shopping (Bakar, 2017). Therefore, online shopping is one of the most preferred ways to buy products. Most Malaysians are tech-savvy and use various social media and online platforms daily (Steenkamp, 2017). Nowadays, person-to-person interaction and correspondence, product and service reviews, electronic communication and exchange of ideas are becoming more common (Brown et al., 2007). It is also evident that buying and selling online has gradually become more of a practice. According to Statistic (2017), Malaysia emerged as the third country with the highest percentage of internet users in the Southeast Asian region. The present online user penetration in Malaysia is 62.1% is forecasted to reach 63.5% by 2023 (eCommerce Trends and Opportunities in Malaysia Uncovered!, 2020).

Users spend much more on social media platforms such as Facebook, Twitter, WhatsApp, and Instagram. This situation motivates more retailers to set up their online shops on these platforms to boost their selling (Zhu and Chen, 2015). On many occasions, online sellers do not use any traditional marketing advertising methods to promote their companies; they focus on the promotion of their customers (Chu and Kim, 2011). Thus, according to this situation the purpose of human purchases fluctuates. The web has a relatively new and increasingly important variable that provides the opportunities to share ideas, thoughts, and feedback that serve the marketing purpose of consumers and corporates while making a purchasing decision.

Brand image is considered a primary capital for online businesses (Hien et al., 2020; Jalilvand and Samiei, 2012). It improves consumer confidence in sustainable decision-making (Yoo and Donthu, 2011; Pickett-Baker and Ozaki, 2008). In this regard, eWOM becomes an interactive and vivid channel as the internet is influential in persuading more purchasing intentions (Alalwan et al., 2019). All shopping experiences of consumers and customer's views of service quality have a direct impact on building the brand image. Users cannot evaluate the services before using them, so they depend on the interactive effects of eWOM (Racherla and Friske, 2012).

There is a lack of sufficient literature to explore the impacts of eWOM on the sales of online business and its potential benefits. The findings in the literature indicate that eWOM can affect the image of the product and the intention to buy it. This study intended to investigate the effects of eWOM on online business brand image and purchasing intention in Malaysia due to the lack of studies to explain these impacts.

The structure of this article is divided into the following sections: Literature Review, Objectives, Rationale of the studies, Methodology, Analysis and Discussion, Conclusion, Managerial implications and limitations of the study and Reference.

Literature Review:

Brand Image and Customer Purchase Intention

eWOM is capable of attracting more customers to digital businesses in Malaysia. It is important to see how eWOM can affect brand image and customer retention of online businesses in Malaysia. It was found that there is a lack of research on the link between

eWOM, brand image, and purchase intention. The growth of internet resources has led to its use to seek information regarding shopping items in online platforms that result in the rise of eWOM. Cheung and Thadani (2012) argue that media network growth has led to a new form of customer-to-customer interaction. Online networking such as social networks, discussion forums, and consumer review sites are explored by more people to share experiences and information on products and services. Customers rely on eWOM when searching for information before making their purchasing decision compared to traditional media such as TV advertising, radio, personal sales, and print advertising. Thus the following hypothesis are formulated: eWOM can positively influence the creation of a brand image in Malaysia. Also, eWOM can positively influence the increase in customers' purchase intentions.

Customer Purchase Intention, eWOM, and Brand Image

Yap et al., (2013) argued that eWOM provides either positive or negative data as consumers might either suggest or warn others about the goods based on their experiences. Positive electronic word of mouth (eWOM) has a greater impact on consumers than negative eWOM because it increases the positive view of brands and goods. It was also found that supportive eWOM affects product buying decisions. The origin of WOM came from comments of people and customers who are more inclined to believe information generated/publicized from marketing or corporate sources (Tidd and Bessant, 2018; Hussain et al., 2017 and Chen et al., 2016). Daugherty and Hoffman (2014) revealed that online communication includes social media networks such as Facebook, Twitter, and YouTube. This source of media creates new opportunities for customers to interact and become active participants in social media instead of being passive observers through eWOM. Thus, customers become engaged in eWOM by looking for correct information before making a purchase decision. Besides that, they search for the lowest price to reduce the risk of confusion when purchasing products and services. Thus the following hypothesis is formulated: Customer purchase intention is greatly dependent on eWOM and customer trust.

Brand Image and Customer Purchase Intention

Brand image refers to the portrayal of a product in people's minds and how the market interprets the characteristics of a product (Chatterjee and Basu, 2020; Gabrielli and Baghi, 2016). Armstrong et al. (2018) argue that a communicated image can protect it from competitions and establish the market place of a brand. A brand cannot be produced overnight; however, the company's word and the action should help in building the brand image. The brand image feature has to be a long-term goal and become an asset to drive a business successfully. Empirical evidence revealed that brand image and intention to purchase could influence eWOM in many situations. However, there is only a small amount of studies that assess eWOM's effects on brand image and intention to purchase. While e-commerce continues to grow, there will be more competition among online retailers. Potential customers can easily compare websites and search for goods that are better and cheaper (Strauss and Frost 2016). Hence, marketers must be creative and keep an eye on the attitudes of customers and their desires. Thus the following hypothesis are formulated: Brand image can be a highly influencing factor to affect customer purchase intention. Also, the Brand image can be a highly influencing factor to influence the customer's trust.

eWOM and Customer Trust

Earlier studies provided some insights; for example, Shirai, M. (2017) revealed that price is the most conclusive aspect as consumers with a high sense of price consciousness are more likely to browse several websites for the best price. Besides, Tsao and Hsieh (2012) found that potential customers when visiting a website to make a purchase, would cancel the

transaction if the website is poorly designed. They affirm that the website is the only platform where companies have the opportunity to persuade potential visiting customers. Hence, the website must have a professional look that reflects the company's overall competence. E-commerce companies can influence the consumers' intention to buy online by improving the consumers' confidence through the reinforcement of transaction faith. The author suggests that e-commerce companies can be in upper hand to reduce the perceived risks in online purchasing intention compared to physical stores. If the consumer is confident with the online messages and finds it reliable or credible, there is the possibility to improve consumers' confidence in eWOM. Confidence in online messages can positively influence the intention of consumers to write or share eWOM. Another consideration is the trust that is known to have a positive effect on eWOM among social networking service (SNS) users. Trust can function as an individual's motivation to act or obey others' advice, facts, or knowledge. Trust plays a key role in encouraging people to exchange opinions, data, or views on a product or brand. Thus the following hypothesis are formulated: eWOM can positively influence customers' intention. Also, Customer trust can positively increase customer purchase intention.

Objectives:

The aim of the research is to investigate the effects of Trust, Brand Image (BI), eWOM on Online Purchase Intention (OPI) of digital products among Malaysian consumers.

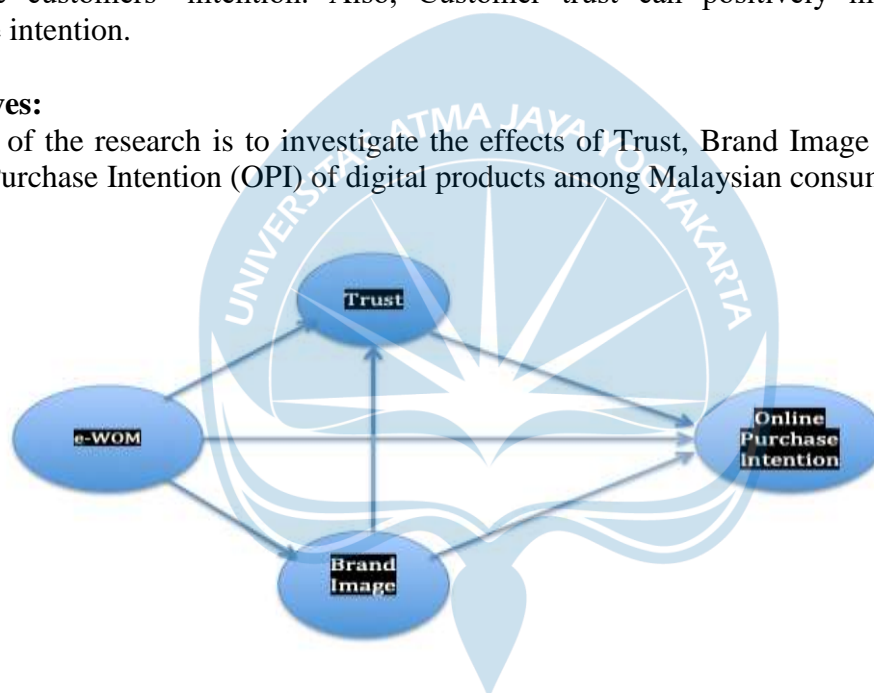


Figure 1: Proposed research model

Source: The Author.

Rationale of the studies:

Previous studies showed the impact of Brand Image (BI), eWOM, Trust and Online Purchase Intention (OPI) while making the online purchase. However, further research is needed to define and validate different models which have a mixture of Brand Image (BI), eWOM, Trust and Online Purchase Intention (OPI). Still, there is no significant research work has been conducted on the development of Brand Image and Trust through various social media. Moreover, previous studies have not emphasized to a great extent to identify the importance of marketing through social media. So a lot of scopes are there to carry the research forward.

Research Methodology:

This research is a causal study aimed at exploring the impact of Electronic Word of Mouth (eWOM), Brand Image (BI) and Trust on the Purchase Intention (PI) of the customer while

purchasing products through Social Networking Sites (SNSs). The Population of this study is Social Networking Site users. Everyone who has an account at Social Networking Site and is an involved and regular user is a member of this study's population.

Sampling Technique

Everyone with a Social Networking Account and is a committed and regular user was part of this study's population. The sample selected for this study consists of respondents over the age of 18, with some online shopping experience, or knowledge on the online product reviews information. Secondly, only those respondents who were social networking site users were intentionally chosen. Due to this judgment or purpose, the sampling technique chosen for this study falls in non-probability sampling technique type i.e. purposive or judgmental sampling technique. The main feature of the purposive sampling technique is that it focuses on the particular characteristics of the population which are of interest to the study and they help best to answer the research questions (Neuman, 2014). Random sampling was not possible because not every Social Networking user is an online shopper and this study aimed to investigate the effect of eWOM on the purchase intention of products found in the digital platform. The sample was chosen from two cities of Malaysia i.e. Kuala Lumpur the capital city of Malaysia and the most populous city of Malaysia with 1,674,621 population (National Census 2010) and Seremban from the social circle of the researchers also with a population of 475,000 (Seremban, Malaysia Population 1950-2020, 2020).

Research Instrument

The questionnaire developed on a five-point Likert scale was used as a tool for data collection. The first section of this questionnaire consists of the respondent's demographic information in 5 five questions and the second section contains 17 (seventeen) questions representing the four constructs i.e. eWOM, brand image, trust and, purchase intention. We also used the five-point Likert scale, ranging from strongly disagree (1) to strongly agree (5). For data analysis, SPSS and Smart-PLS softwares were used.

Data Collection

Data was collected by administering a close-ended questionnaire. The method was used to gather the data, was a questionnaire based on the web. "Google forms" were generated to collect data electronically, and questionnaires circulated among the respondents through social networking sites such as Facebook, WhatsApp, Twitter etc.. This sample size was calculated using an online sample calculator with 95% confidence interval and 5% margin of error. The Facebook users in 2019 (at the time of the study) were approximately 24.1 million (Statista, 2019) users in Malaysia. Hence, using the formula, the recommended minimum sample size was around 385. But after, removing the incomplete filled questionnaires, 350 samples were selected for the final study.

Table 1. Survey Instrument

	Derived Scale Items	Authors
<i>eWOM</i>		Bansal & Voyer,
-	Online discussions had a significant influence	2000; Cheung et al.,
-	I followed the suggestion given in online discussions	2008; Bambauer-
-	I agreed with the opinion given in online discussions	Sachse and Mangold,
-	I frequently gather information from online consumers' product reviews before I buy a certain product/brand	2011
-	If I don't read consumers' online product reviews when I buy a product/brand, I worry about my decision	

<i>Brand Image</i>	Davis et al., 2009; Keller, 2001
<ul style="list-style-type: none"> - In comparison to other products/brand, this product/brand has high quality - This product/brand has a rich history - Customers (we) can reliably predict how this product/brand will perform. - I think this brand is well- known and prestigious. 	
<i>Online Purchase Intention</i>	Kim and Park, 2005, Shukla, 2010
<ul style="list-style-type: none"> - I will buy online in the future - I have a strong intention to purchase online in the future - I am willing to recommend others to buy this product/brand - I intend to purchase this product/brand in the future. 	
<i>Trust</i>	Mayer, Davis & Schoorman, 1995
<ul style="list-style-type: none"> - I would trust online word of mouth (benevolence). - I would trust what reviews, comments, suggestion are found online (ability). - I would trust this organization to fairly represent its products (integrity). - Overall, I would trust this organization's product (overall). 	

*Source: Developed by Author based on previous literature.

Multivariate Normality

The data should have multivariate normality as a requirement to use SEM-PLS as it is a non-parametric analysis tool (Hair, Ringle, and Sarstedt, 2011). The test results confirm that the data set is not as normal as Mardia's multivariate coefficient p -value of less than 0.05.

Data Analysis Method

Due to the non-normal nature of the data, this study tested the research model using partial least squares structural equation modelling (PLS-SEM, 3.1). PLS-SEM is a multivariate analysis tool that evaluates path models that have latent constructs (Hair et al., 2019). Model estimation is performed with r^2 , Q^2 , and the effect size f^2 that describes the path effect from exogenous construct to endogenous construct (Hair et al., 2019).

Analysis and Discussion:

Demographic Characteristics of the Respondents

As noted in Table 2, in most cases with the results from the data, the respondents did not want to reveal educational status. Looking at the data, in particular, many respondents between the ages of "19 and 28" have unique relevance to "Electronic Word of Mouth" because online shopping is fun/entertaining for the younger generation. In comparison, most of the respondents did not reveal their race and most of the respondent's income was in the "RM 5001 or higher" category, but there is also strong evidence in the "Dependent" income group that is significant compared to the highest recurrent age group.

Table 2. Demographic Characteristics of the Respondents

Characteristics	Frequency	Characteristics	Frequency
<i>Educational Status</i>		<i>Ethnicity</i>	
Prefer not to say	154	Prefer not to say	158
High School	9	Chinese	51
Undergraduate	85	Indians	35
Masters/ MBA	75	Malay	98
PhD/ DBA	27	Others	8

<i>Age Group</i>		<i>Income Group</i>	
18 or Below	27	Dependent	93
19-28	244	Below RM 1000	26
29-38	53	RM 1001-3000	70
39-48	17	RM 3001-5000	62
49-58	8	RM 5001 or Above	99
59 or Above	1		

Reliability and Validity

As shown in Table 3, all values of Cronbach's alpha, composite reliability, and rho-A are well above the threshold of 0.70 (Hair et al., 2019). These results signify that the constructs are reliable and performed well. AVE for each construct are above 0.50, indicates the convergent validity (Hair et al., 2019). Finally, all the VIF values are less than 3, establishing the lack of multi-collinearity issues among the study constructs.

Table 3. Reliability Analysis

Variables	Number of Items	Cronbach's Alpha	Composite Reliability	Rho-A	Average Variance Extracted	Variance Inflation Factor
eWOM	6	0.859	0.859	0.904	0.703	2.312
Brand Image	4	0.873	0.876	0.913	0.724	2.446
Trust	4	0.853	0.854	0.901	0.694	2.328
Online Purchase Intention	4	0.873	0.877	0.905	0.613	-

The item loading and cross-loading reported for validation of construct discriminant validity (See Table 4). Additionally, Fronell-Larcker criterion value for each contract is less than 0.70 to establish discriminant validity for each construct (Hair et al., 2019). HTMT ratio essentially is less than 0.90 to provides the evidence for discriminant validity for study constructs (Henseler et al., 2016). Table 3 shows that the study has evidence of discriminant validity.

Table 4. Outer Loading and Cross Loadings

	Brand Image	Online Purchase Intention	Trust	eWOM
Brand Image 1	0.832	0.452	0.562	0.598
Brand Image 2	0.864	0.491	0.546	0.615
Brand Image 3	0.845	0.522	0.560	0.566
Brand Image 4	0.811	0.522	0.691	0.582
Online Purchase Intention 1	0.514	0.859	0.638	0.556
Online Purchase Intention 2	0.488	0.872	0.618	0.508
Online Purchase Intention 3	0.516	0.856	0.622	0.519
Online Purchase Intention 4	0.506	0.817	0.539	0.490
Trust 1	0.674	0.505	0.836	0.616
Trust 2	0.625	0.540	0.850	0.565
Trust 3	0.507	0.631	0.816	0.531
Trust 4	0.552	0.688	0.830	0.575
eWOM1	0.435	0.481	0.492	0.725
eWOM2	0.503	0.483	0.556	0.807
eWOM3	0.549	0.534	0.559	0.830
eWOM4	0.614	0.527	0.623	0.814

eWOM5	0.543	0.432	0.515	0.765
eWOM6	0.653	0.401	0.466	0.749
<i>Fronell-Larcker Criterion</i>				
Brand Image	0.638	-	-	-
Online Purchase Intention	0.594	0.651	-	-
Trust	0.657	0.612	0.633	-
eWOM	0.670	0.610	0.686	0.683
<i>Heterotrait-Monotrait Ratios</i>				
Brand Image	-	-	-	-
Online Purchase Intention	0.685	-	-	-
Trust	0.823	0.820	-	-
eWOM	0.811	0.697	0.792	-

Note: eWOM: Electronic Word of Mouth, BI: Brand Image; OPI: Online Purchase Intention

Path Analysis

The r^2 value for the three input variables (i.e. eWOM, brand image and trust) on the OPI explains that average 53.5% percent of change in OPI can be explained by eWOM, brand image and trust. The predictive relevance (Q^2) value for the part of the model is the average 0.467 indicating a medium predictive relevance (Chin, 2010).

Table 5. Hypothesis testing

	Hypothesis	Coefficient	t-values	Sig.	Decision	Q^2	r^2	f^2
1	eWOM → BI	0.705	21.960	0.000	Accept	0.452	0.497	0.988
2	eWOM → Trust	0.374	6.660	0.000	Accept			0.163
3	BI → Trust	0.444	8.779	0.000	Accept	0.444	0.570	0.231
4	eWOM → OPI	0.189	2.972	0.003	Accept			0.033
5	Trust → OPI	0.512	8.173	0.000	Accept	0.506	0.538	0.244
6	BI → OPI	0.099	1.504	0.033	Accept			0.029

Note: eWOM: Electronic Word of Mouth, BI: Brand Image; OPI: Online Purchase Intention

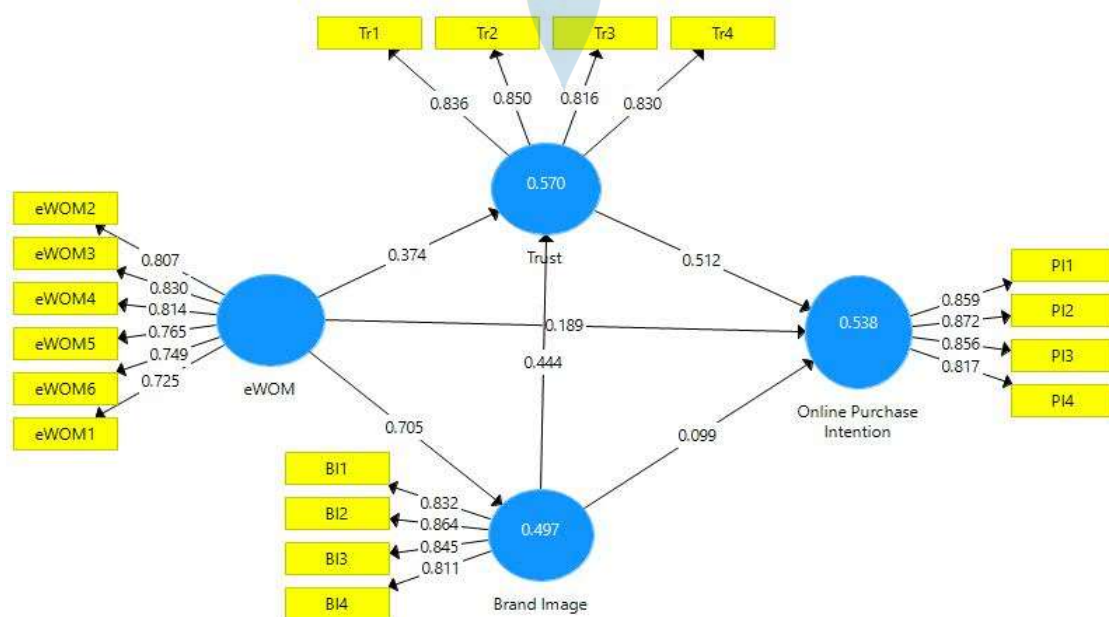


Figure 2. Research Model

Study standardized path values, t-values, and significance level depicted in Table 5. The path coefficient between eWOM and BI ($\beta = 0.705$, $p = 0.000$), indicating a significant and positive effect of eWOM on the BI. The path value for the eWOM on trust ($\beta = 0.374$, $p = 0.000$), this shows the impact of the eWOM on trust is positive and statistically significant. The path value for the BI on the trust ($\beta = 0.444$, $p = 0.000$), this shows the impact of the BI on trust is positive and statistically significant.

As for the factor effecting OPI, the findings presented in Table 5 shows that effect of eWOM on OPI ($\beta = 0.189$, $p = 0.003$) is positive and statistically significant. The path coefficient for trust on OPI ($\beta = 0.512$, $p = 0.000$), depicting the effect of trust on OPI as significant and positive as well. Finally, the path coefficient for the BI on OPI ($\beta = 0.099$, $p = 0.033$), depicting the effect of BI on OPI as significant and positive as well.

Mediating Effects

As noted in Table 6, mediation effect of trust between the eWOM and OPI reveals that trust mediates the relationship between eWOM and OPI ($\beta = 0.267$, $p = 0.004$). The relationship between the BI and OPI mediated by the trust. The result depicts that trust mediates the relationship between BI and OPI ($\beta = 0.402$, $p = 0.000$). The relationship between the eWOM and trust mediated by the BI. The result shows that BI mediates the relationship between eWOM and trust ($\beta = 0.437$, $p = 0.000$).

Table 6. Meditating Effect

	β	t-value	Sig.	Decision
HM1: eWOM \rightarrow Trust \rightarrow OPI	0.267	2.928	0.004	Mediation
HM2: BI \rightarrow Trust \rightarrow OPI	0.402	3.688	0.000	Mediation
HM3: eWOM \rightarrow BI \rightarrow Trust	0.437	5.069	0.000	Mediation

Note: eWOM: Electronic Word of Mouth, BI: Brand Image; OPI: Online Purchase Intention

Conclusion:

This study has some limitations, such as small sample size when comparing the eWOM users in Malaysia due to the lack of resources and time shortage. This study examines the function of eWOM and brand image in the expectation of buying from the internet and the relationship between them in Malaysia. eWOM is a critical factor in marketing success that affects customer purchasing behavior. Consequently, eWOM affects the assessment of products and services by consumers, as well as the final purchase decision and post-purchase review. The analysis reveals the effect of trust between eWOM and the intention of purchasing the products from the internet. eWOM can create a brand image for an organization, build trust among buyers, and expand the purpose of obtaining it.

Furthermore, this study reveals that eWOM significantly affects the improvement of an organization's brand image among buyers in Malaysia. The brand image and confidence can affect the eWOM of customers and the purchase plan. Typically, eWOM serves as an informal form of advertising for online businesses. Successful and supportive eWOM can affect customers' decisions and improve digital businesses' buying interest and brand image. Due to the increasing number of online companies in Malaysia, the effective use of eWOM can support and encourage the growth of such companies. Hence, it is suggested that promoters should organize eWOM to increase the business rate expertise of the product, which would eventually affect the expectation of customers.

Managerial Implications:

In this research, it was found that Trust, Brand Image, eWOM play important roles which improved the marketing landscape, and it also showed that consumption power has shifted to customers with the capability to influence and interact with the purchase intention. Marketers with an effective social media platform should be concerned about the customers while developing Brand Image and Trust.

The rapid growth of social media may become the most important factor to influence marketing in the coming years which could enable and improve business practices to persuade future customers. It may also connect the companies with future customers and help customers in control and influence the Trust and Brand Image.

Brand image and trust can play an extremely significant role in improving digital marketing in today's world. Thus it can be claimed that Brand Image and Trust can help customers to develop the ability to interact and influence customer's purchase intention on a digital platform.

Limitations of the Study:

The study can make significant offerings in perspectives of both theoretical and practical viewpoint. Some of the limitations of the study are as follows:

Future studies may be improved by using other measurement components that could help constructing future models such as the user's demographic profiles or the consequences of technology acceptance. It indicates another area of research where the future researchers could assess the consequence of social group pressure to use social media and its impacts on the intention of the customers while purchasing.

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