

# IN TOKOPEDIA APPLICATIONS, THE EFFECT OF ELECTRONIC WORD OF MOUTH AND DIGITAL PAYMENT ON BUYING INTENTION

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## ABSTRACT

*With technological advancements and information tomorrow, many company sectors use technology and media as a tool in conducting marketing activities. Advertising evolution has become the current trend for long-term commercial performance. However, problems arise when the company places the erroneous social networking platforms, which has a negative impact on the company itself. The objective of this research is to stare into the impact of electronic word of mouth and payment simplicity (digital payment) on purchase behavior in Tokopedia's Tokopedia business in Bogor. In this study, 150 people were chosen at random to use a smartphone online shopping app. A multiple linear regression analysis strategy with SPSS software version 26 is used in this study. The results demonstrate that electronic word of mouth and digital payment have a positive impact on purchase intent and can be rated as excellent.*

**Keyword: Electronic Word Of Mouth, Digital Payment, Purchase Intention**

## ABSTRAK

Dengan kemajuan teknologi dan informasi masa depan, banyak sektor perusahaan menggunakan teknologi dan media sebagai alat dalam melakukan kegiatan pemasaran. Evolusi periklanan telah menjadi tren saat ini untuk kinerja komersial jangka panjang. Namun, masalah muncul ketika perusahaan menempatkan platform jejaring sosial yang salah, yang berdampak negatif pada perusahaan itu sendiri. Penelitian ini bertujuan untuk melihat dampak dari electronic word of mouth dan kemudahan pembayaran (digital payment) terhadap perilaku pembelian pada bisnis Tokopedia Tokopedia di Bogor. Dalam penelitian ini, 150 orang dipilih secara acak untuk menggunakan aplikasi belanja online smartphone. Strategi analisis regresi linier berganda dengan software SPSS versi 26 digunakan dalam penelitian ini. Hasilnya menunjukkan bahwa berita elektronik dari mulut ke mulut dan pembayaran digital memiliki dampak positif pada niat beli dan dapat dinilai sangat baik.

## **Kata kunci: Electronic Word Of Mouth, Pembayaran Digital, Niat Beli**

### **1. INTRODUCTION**

Today's advancements in science and technology have brought about numerous changes in people's lives (Mumtahana, H.A et al, 2017). The advancement of internet and network technology has now become a tool for consumers to find products and services that meet their needs (Viona, Yohanes & Kurniawati, 2021). Companies today use various forms of social media as promotional tools to attract customers (Thorfiani, D et al, 2021). Reposting consumer posts is one way to get feedback from customers about the products and services they use. An increase in the number of followers can encourage businesses to increase their sales. According to Jaya, U.A, and Raya's research (2022), social media followers can influence consumers to make purchases. Suharto, S et al (2022) express concern that the presence of word of mouth by consumers through social media can encourage conversations that provide reviews and comments on products, potentially expanding the business (Bupalan, 2019; Chen, 2019).

It has progressed from being primarily used for communication to becoming a versatile tool and a must-have for everyone (Kao, 2017). Digital payments in marketing and promotional activities

are a recent phenomenon that businesses are increasingly using to promote their products, services, and ideas (Ahmad, 2019; Osei-Frimpong et al., 2019). Many businesses have recently stepped in to simplify transactions by accepting digital payments. According to Peterson (2018), celebrity endorsers can play an important role in the promotion process. As technology and information advance, this trend can be seen in developing countries (Wang, 2017). Celebrity endorsements are said to have benefited many businesses financially. The unprecedented growth of social media in everyday life has created a myriad of platforms for communicating with customers (Kamel, 2020). However, as social media advertising becomes more popular, it becomes more difficult to ignore the advertisements that appear on the platform.

Influencer marketing is one of the many innovative approaches that companies have tried today, and it is emerging as a successful method of connecting with potential customers on social media (Roy, 2021). On social media, influencers are individuals who gain followers by creating online content. E-Wom creates a stronger psychological connection with their followers by

sharing content that is relevant to their lifestyle and interests. Because of their positive perception among followers, these influencers' messages are very effective in terms of creating the desired brand impact. Arora (2020) found that the role of e-Women had no effect on consumer purchasing decisions. According to Prentice (2017), the use of digital payments and e-Women can have an impact on purchase motivation. As a result of this inconsistency, the researcher investigated the role of electronic word of mouth and digital payment on purchasing decisions. The goal of this research is to redevelop a model or concept for explaining the purchasing decision process in the context of an Tokopedia company. The formulations in this study are as follows: (1) how much influence electronic word of mouth has on purchasing decisions in Tokopedia applications; (2) how much influence the use of digital payments has on purchasing decisions in Tokopedia applications; and (3) how much influence the use of digital payments has on purchasing decisions in Tokopedia applications. How important is electronic word of mouth and the use of digital payments in Tokopedia applications?

## **Theory Investigation and Hypothesis Development**

### **Elektronik Word of Mouth**

Electronic word of mouth (EWOM) is a positive or negative statement provided by customers on social media about products or services (Chan, 2021). According to Mahadevan (2021), word of mouth is the process of conveying information from person to person and plays a significant role in customer purchasing interest. Furthermore, in commercial situations, e-Wom encourages customers to share their attitudes, opinions, or reactions to a company, product, or service with others (Pratminingsih, 2019). Positive e-Wom is regarded as a powerful marketing communication medium for businesses seeking to influence customers. People rely on family, friends, and other people in their social network for their e-Wom function, which is based on social networking and trust. According to Mahmud (2020), the sender of the message has no intention of commercializing the message, which is why electronic word of mouth has a high level of trust and credibility. According to Torres (2019), promotional media can influence consumer acquisition as long as consumers

use social media as a tool for identifying needs. According to Kuo (2019), the word of mouth variable has four dimensions: intensity, negative valence, positive valence, and content. According to Yuan's (2020) research, e-Wom has a positive effect on consumer purchasing decisions for online business applications.

### **Digital Payment**

The emergence of various online shopping options has given modern consumer consumerism a new dimension (Dahlberg, 2015). People have been spoiled by the presence of digital transactions in terms of transaction convenience and ease. To facilitate transactions, modern payment transaction tools that can assist consumers in transactions, such as non-cash transactions, are also required. Customers do not need to have the correct amount of money to use electronic money, according to Albuquerque (2014). A variety of applications launched by companies that have been integrated with payment systems with electronic money so that people can easily use the facilities in transactions now support the system for using digital money. Electronic money (digital money) transactions are described by Andrianaivo and Kpodar (2012) as

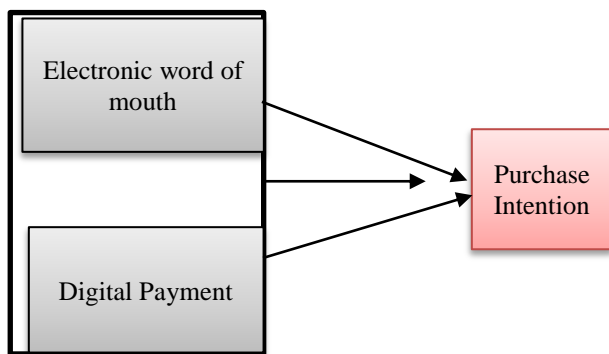
follows: issuance of issuance or top-up, transactions, transfers, cash withdrawals, and refunds.

### **Purchase Intention**

Purchase intention is a person's desire to meet the needs and desires of consumers. Consumer purchasing intentions are always concealed, and no one knows what consumers want or expect (Lee et al., 2020). Purchase intention, according to Singhal et al., (2019), is the proclivity to buy a brand and is generally based on the suitability of the purchase motive with the attributes or characteristics of the brand that can be considered. Purchase intention, according to Imelia and Ruswanti (2017), can be measured through the likely dimension, which is the consumer's purchase plan for a product. Definitely would refers to consumer certainty in a product, and probable refers to the possibility of consumers buying a product (Bigoin-Gagnan & Lacoste-Badie, 2018; Kim et al., 2020). Purchase intention is divided into two categories. The first is purchase intention towards a specific product category, also known as planned purchase, even if the brand is chosen at the point of sale (Rana, 2017). The first category is the result of high involvement (high involvement) and broad

problem solving products (extended problem solving). Customers will be more willing to spend time and energy shopping in this case. The second category is that the final decision will most likely be influenced by promotions such as discounts, special displays, and so on. According to Chetioui et al., (2020), many factors can influence purchase intentions, one of which is e-women and the use of influencers, according to Boateng, (2021).

### Hypotheses and conceptual framework



### The Influence of Electronic Word of Mouth on Purchase Intention

Word-of-mouth communication via social media has a significant impact on consumers who are interested in suggestions from people who have used the product and have experience with the product (Mahadevan, 2021). According to Mahmud's (2020) research, people trust the opinions of others who have used a product more than advertisements and

other media. H1. Electronic word of mouth has an impact on purchase intent.

### The Impact of Digital Payment on Purchase Intention

According to Misra (2019), the use of digital payments has a significant influence on user attitudes. Furthermore, the use of digital payments can be influenced by a variety of factors, including social media, the human factor, and interactions with other users. According to Chakraborty (2020), the use of digital payments has an effect on purchase intention. This is based on the premise that the information technology in question is the e-payment system, which has become a tool that facilitates transactions. H2. There is an implications of digital payment on purchase intent.

### Economic effect of electronic word of mouth and digital payment on purchasing intent

Electronic word of mouth is a promotional medium that can have an impact on getting consumers as long as consumers use social media to find needs (Chakraborty, 2020). This, however, cannot function effectively unless it is supported by the use of digital payments in promotional media. According to Song's

(2020) research, the use of digital payments can have a positive effect on attracting consumer purchasing interest. H3. Electronic word-of-mouth and digital payment endorsement influence purchase intent.

### Research Method

The researcher intends to investigate the impact of electronic word of mouth and digital payment on consumer purchase intentions on the Tokopedia application in the city of Bogor in this study. This type of research is descriptive verification, that also utilizes statistical calculations to test the hypothesis. The explanatory method used in the research. Explanatory research, according to Sugiyono (2012), is a research method that aims to explain the position of the variables studied and to establish a causal relationship between one variable and another. Researchers in this study distributed online questionnaires that directed the object to several questionnaire questions. The researcher then chose respondents who had used the Tokopedia application. The population was chosen at random from a pool of up to 150 people who met the criteria. The population is the sample in this study. This study collected

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data thru the observation, interviews, and questionnaires using a Likert scale of 1 to 5. A questionnaire is said to be valid if the questions on it can reveal something to be measured. Using SPSS 23, data was examined using multiple linear regression with the equation  $Y = a + b_1X_1 + b_2X_2 + e$ .

## 2. RESULTS AND DISCUSSION

### Profil respondent

According to the results of the distribution of 150 respondents, the following results were obtained::

**Tabel 1.1 Profil responden**

Profil Responden		Persentase
Jenis Kelamin	Laki-laki	67%
	Perempuan	33%
Usia	20- 30 thn	70%
	31 - 40 thn	30%

Sumber: Data diolah 2020

According to the table above, 67% of those poll conducted are men, while 33% are women. This study's respondents were all between the age of 20. The descriptive analysis test results are shown in the table below::

**Tabel 1.2. Hasil Analisis Deskriptif**

		Rata Skor	asi
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1	Elektronic Word of Mouth (X1)	8 6 , 4 9 %	Sangat Baik
2	Digital Payment (X2)	7 6 , 1 5 %	Baik
3	Purchase Intention (Y)	7 7 , 8 1 %	Baik

Sumber: Data diolah 2020

Table 2 Electronic word of mouth (Ewom) is in the very good category, while digital payment (DP) and purchase intention (PI) are in the good interpretation category, according to Table 2. The classical assumption test looks like this::

**Tabel 1.3. Uji Normalitas**

<b>One-Sample Kolmogorov-Smirnov Test</b>	
	Unstandardized Residual
N	120

Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	1.06319280
Most Extreme Differences	Absolute	.044
	Positive	.033
	Negative	-.044
Test Statistic		.044
Asymp. Sig. (2-tailed)		.058 <sup>c</sup>
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Sumber: Data diolah 2020

Table 1.3 has shown that the significance value is  $0.0058 > 0.05$ . As a result, it is possible to conclude that the data used is normally distributed. The multicollinearity test looks like this::

**Tabel 1.4 Uji Multikolinieritas**

Coefficients <sup>a</sup>			
Model		Collinearity Statistics	
		Tolerance	VIF
1	Electronic word of mouth	.550	1.818
	Digital Payment	.738	1.354
a. Dependent Variable: Purchase Intention			

Sumber: Data diolah 2022

Table 1.4 shows that the tolerance value for the independent variable is greater than 0.10. The Variance Inflation Factor (VIF) value also indicates that the independent variable has a VIF value of no more than 10. As a result, it can be concluded that the independent variable does not exhibit multicollinearity..

### Results of Regression Analysis

The intercept and regression coefficient values can be formed so that a multiple linear regression equation can be formed based on the output above:

$$Y = 6.013 + 0.271 X_1 + 0.216 X_2 + e$$

The above equation can be interpreted as follows:

$a = 6.015$  indicates that if the electronic word of mouth (e-Wom) and digital payment variables are both zero, the purchase intention variable is worth 6.015 units, and thus the regression lines intersect the Y axis at 6.013.

$b_1 = 0.273$  indicates that if e-Wom increases by one unit while the other

variables remain constant, e-Wom will increase by 0.241 units.

If the digital payment variable increases by one unit while the other variables remain constant, the digital payment variable will increase by 0.286 units.

### Uji Hipotesis Parsial dan Simultan

The t-count value obtained by the Ewom variable is  $3.334 > t$  table (1.97214), in accordance with the hypothesis testing criteria that  $H_0$  is rejected and  $H_a$  is accepted. This means that the e-Wom variable has some influence on consumers' purchase intentions on the Tokopedia application. According to the criteria for testing the hypothesis that  $H_0$  is rejected and  $H_a$  is accepted, the digital payment variable is obtained at  $2.708 > t$  table (1.97214). This means that, in the Tokopedia application, the digital payment variable has a significant effect on purchase intention. The concurrent testing is as follows.:

Table 4. Hasil uji Simultan

Model	Su	d	Me	F	S
	m	f	an		i
	of		Squ		g
	Squ		are		.

	are				
	s				
1	Reg	352,	3	117	2
	ress	657		,55	8
					0
					,



	ion			2	,	0
	Resi	804,	1	4,1	7	0
	dual	363	9	04	1	0
			6		4	b
	Tot	115	1			
	al	7,02	9			
		0	9			

a. Predictor: (Constant),  
Digital payment, e-  
Wom

b. Dependent Variable: Purchase  
intention

Sumber: Lampiran Output SPSS  
(2022)

The calculated F value from the ANOVA test is 28.714 with a significant value of 0.000. The F table is 2.65 when calculated at the level of = 0.05,  $df1 = k - 1 = 4 - 1 = 3$ , and  $df2 = n - k = 200 - 4 = 196$ . When  $F \text{ count} > F \text{ table}$ , which is  $22.821 > 2.65$ , it can be concluded that electronic word of mouth (e-Wom) and digital payment both influence consumers' purchasing intentions on the Tokopedia application in Bogor.

Depending on the calculation results, the coefficient of determination is 0.726,

particularly in the context of online business, to maintain relationships and

indicating that the influence of the two independent factors on the dependent variable is 72.6%. While the remaining 27.4% is influenced by variables not investigated in this study.

Table 5. Hasil uji Koefisien determinasi

Model	R	R Square
1	.815 <sup>a</sup>	.726

Sumber: Data diproses, 2021

**In Bogor City, the effect of electronic word of mouth (e-Wom) on purchase intention on the Tokopedia application was studied.**

In this study, responses to questions regarding electronic word of mouth (e-Wom) were in the agree category, indicating that companies with a good image can build good e-WOM, which can impact business performance. The calculation results show that the previously described respondents' responses from each proposed indicator are included in the agree category. Based on the results of the partial hypothesis testing or the t-test, it can be concluded that the e-wom variable shows that  $H_0$  is rejected and  $H_1$  is accepted, implying that it is critical for business people, expand networks in to remain competitive. competition.

### **Tokopedia application in Bogor city**

Dalam In this study, the response regarding Digital payment is in the very good category. This shows that the ability to use digital payments is one of the strategies for online business people, especially in the digital market. It can be seen from the results of the calculation of respondents' responses that have been described previously, each of the indicators proposed is included in the very good category. Based on the results of partial hypothesis testing or the t-test that has been carried out, it can be concluded that the digital payment endorsement variable shows that H0 is rejected and H1 is accepted (Roper & Love, 2018).

### **The impact of e-Women and digital payments on consumers' purchase intentions on the Tokopedia app.**

Based on the results of the simultaneous hypothesis testing, it can be inferred that the two independent variables, namely E-WOM and Digital payment, have a simultaneous effect on purchase intention in the city of Bogor when using the Tokopedia application. The conclusions drawn from the ANOVA results reveal that the e-Wom variable has a significant impact on the success of online firms, particularly in rolling out promotions to gain a competitive edge.

These findings are also consistent with earlier study, as indicated in the literature review, showing e-Wom is one of the factors that influences lengthy business performance.

### **3. CONCLUSIONS AND RECOMMENDATIONS**

In accordance with the findings of this study, the growth of online business in various countries is currently on the rise, particularly in Indonesia. The growth of online businesses is quite rapid, but it is accompanied by fierce competition. This necessitates an examination of the chosen strategy by online entrepreneurs. In this study, the role of digital payments and electronic word of mouth has a significant influence in shaping the creation of knowledge for business people to survive in the face of competition, particularly in the context of today's all-digital business. However, if the organization does not have a good promotion strategy, it will fall short. The development of consumer behavior models in online business is a

challenge for academics that is eagerly anticipated by online marketers. However, the model tested in this study shows that in the context of online business, the variable use of digital payments and electronic word of mouth is one of the factors in business success. As a result, companies or organizations should always maintain and develop networks in order to gain knowledge, which is very useful for a long-term business strategy. As for future researchers, the findings of this study are only limited to two variables; therefore, future researchers should add other variables as independent or moderating variables to explain what factors can affect purchase intention.

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