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The Effect Of Electronic Word Of Mouth And Digital Payment On Buying Intention In Hanan Boga Rasa Applications

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Abstract

With technological advancements and information tomorrow, many business sectors use technology and media as a marketing tool. The current trend for long-term commercial performance is advertising evolution. However, issues arise when the company uses incorrect social networking platforms, which has a negative impact on the company. The goal of this study is to investigate the effect of electronic word of mouth and payment simplicity (digital payment) on purchase behavior in Tokopedia's Hanan Boga Rasa Applications business in Indonesia. In this study, 150 people were chosen at random to use an online shopping app on their smartphones. In this study, a multiple linear regression analysis strategy using SPSS software version 26 is used. The findings show that electronic word of mouth and digital payment have an excellent impact on purchase intent.

Keywords: Electronic word of mouth, Digital payment, Purchase Intention

INTRODUCTION

Science and technology advancements have resulted in numerous changes in people's lives (Mumtahana, H.A et al, 2017). Consumers can now use the advancement of internet and network technology to find products and services that meet their needs (Viona, Yohanes & Kurniawati, 2021). Companies today use social media in various forms as promotional tools to attract customers (Thorfiani, D et al, 2021). Reposting consumer posts is one way to get customer feedback on the products and services they use. Increased follower numbers can encourage businesses to increase their sales. According to the research of Jaya, U.A, and Raya (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 via

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social media may encourage conversations that provide product reviews and comments, potentially expanding the business (Bupalan, 2019; Chen, 2019).

It has evolved from a tool primarily used for communication to a versatile tool that is a must-have for everyone (Kao, 2017). Digital payments in marketing and promotional activities are a relatively new phenomenon that companies are increasingly utilizing to promote their products, services, and ideas (Ahmad, 2019; Osei-Frimpong et al., 2019). Many businesses have recently begun to accept digital payments in order to simplify transactions. Celebrity endorsers, according to Peterson (2018), can play an important role in the promotion process. This trend can be seen in developing countries as technology and information advance (Wang, 2017). Many businesses are said to have benefited financially from celebrity endorsements. Because of the unprecedented growth of social media in everyday life, a plethora of platforms for communicating with customers have emerged (Kamel, 2020). However, as social media advertising grows in popularity, it becomes more difficult to ignore the ads that appear on the platform.

Influencer marketing is one of many novel approaches that businesses are experimenting with today, and it is emerging as a successful method of connecting with potential customers on social media (Roy, 2021). Influencers on social media are people who gain followers by creating online content. By sharing content that is relevant to their followers' lifestyles and interests, E-Wom builds a stronger psychological connection with them. These influencers' messages are very effective in terms of creating the desired brand impact because of their positive perception among followers. According to Arora (2020), the role of e-Women had no effect on consumer purchasing decisions. According to Prentice (2017), digital payments and e-Women can influence purchase motivation. Because of this inconsistency, the researcher looked into the impact of electronic word of mouth and digital payment on purchasing decisions.

The purpose of this study is to redevelop a model or concept for explaining the purchasing decision process in the context of a Hanan Boga Rasa Applications company. The following formulations are used in this study: (1) how much influence electronic word of mouth has on purchasing decisions Hanan Boga Rasa Applications; (2) the extent to which the use of digital payments influences purchasing decisions. Hanan Boga Rasa Applications; and (3) the extent to which the use of digital payments influences purchasing decisions. Applications by Hanan Boga Rasa How important are electronic word of mouth and digital payment Hanan Boga Rasa Applications?

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THEORY INVESTIGATION AND HYPOTHESIS DEVELOPMENT

Elektronik Word of Mouth

Customers' positive or negative comments about products or services on social media are referred to as electronic word of mouth (EWOM) (Chan, 2021). According to Mahadevan (2021), word of mouth is the process of conveying information from one person to another and plays an important role in customer purchasing interest. In addition, e-Wom encourages customers in commercial situations to share their attitudes, opinions, or reactions to a company, product, or service with others (Pratminingsih, 2019). Positive e-Wom is regarded as an effective marketing communication medium for companies looking to influence their customers. For their e-Wom function, which is based on social networking and trust, people rely on family, friends, and other people in their social network. According to Mahmud (2020), because the sender has no intention of commercializing the message, electronic word of mouth has a high level of trust and credibility. According to Torres (2019), as long as consumers use social media to identify needs, promotional media can influence consumer acquisition. The word of mouth variable, according to Kuo (2019), has four dimensions: intensity, negative valence, positive valence, and content. e-Wom influences consumer purchasing decisions for online business applications, according to Yuan's (2020) research.

Digital Payment

With the advent of various online shopping options, modern consumer consumerism has taken on a new dimension (Dahlberg, 2015). The presence of digital transactions has spoiled people in terms of transaction convenience and ease. Modern payment transaction tools, such as non-cash transactions, are also required to facilitate transactions. According to Alburquerque, customers do not need the correct amount of money to use electronic money (2014). A number of applications launched by businesses that have been integrated with payment systems using electronic money so that people can easily use the facilities in transactions now support the system for using digital money. Andrianaivo and Kpodar (2012) define electronic money (digital money) transactions as the following: issuance of issuance or top-up, transactions, transfers, cash withdrawals, and refunds.

Purchase Intention

Purchase intention refers to the desire to meet the needs and desires of consumers. Consumer purchasing intentions are always concealed, and no one knows what they desire or anticipate (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

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compatibility 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 using the likely dimension, which is the consumer's purchase plan for a product. Definitely would refers to a consumer's certainty in a product, whereas likely refers to a consumer's likelihood of purchasing a product (Bigoin-Gagnan & Lacoste- Badie, 2018; Kim et al., 2020). Purchase intentions are classified into two types.

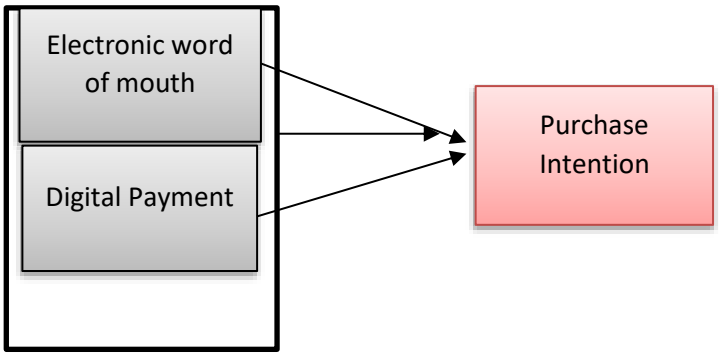


Figure 1. Hypotheses and conceptual framework

The Influence of Electronic Word of Mouth on Purchase Intention

Consumers who are interested in suggestions from people who have used the product and have experience with the product value word-of-mouth communication via social media (Mahadevan, 2021). People trust the opinions of others who have used a product more than advertisements and other media, according to Mahmud's (2020) research.

H1. Electronic word of mouth influences purchase intent.

The Impact of Digital Payment on Purchase Intention

Misra (2019) asserts that the use of digital payments has a significant impact on user attitudes. Furthermore, social media, the human factor, and interactions with other users can all have an impact on the use of digital payments. The use of digital payments has an effect on purchase intention, according to Chakraborty (2020). This is based on the assumption that the information technology in question is the e-payment system, which has evolved into a tool for transaction facilitation.

H2. Digital payments have an impact on purchase intent.

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

As long as consumers use social media to find needs, electronic word of mouth can have an impact on getting consumers (Chakraborty, 2020). This, however, will not be effective unless it is accompanied by the use of digital payments in promotional media. According to Song's (2020) research, the use of digital payments can help to increase consumer purchasing interest.

H3. Purchase intent is influenced by electronic word-of-mouth and digital payment endorsement.

RESEARCH METHOD

In this study, the researcher plans to investigate the impact of electronic word of mouth and digital payment on consumer purchase intentions on the Hanan Boga Rasa Applicationsapplication in the city of Indonesia. This is descriptive verification research, which also employs statistical calculations to test the hypothesis. The explanatory method employed in the study. According to Sugiyono (2012), explanatory research 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. In this study, researchers distributed online questionnaires that directed the object to several questionnaire questions. Following that, the researcher selected respondents who had used the Hanan Boga Rasa Applicationsapplication. A population of up to 150 people who met the criteria was chosen at random. In this study, the population serves as the sample. The data for this study was gathered through observation, interviews, and questionnaires using a Likert scale of 1 to 5. If the questions on a questionnaire can reveal something to be measured, it is said to be valid. Data was examined using multiple linear regression with the equation Y = a+b1X1+b2X2+e in SPSS 23.

RESULT AND DISCUSSION

Respondent profile

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

Table 1. Respondent Profil

Respondent Profil		Percentage
Gender	Male	67%
	Female	33%
Age	20- 30 years	70%

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	31 – 40 years	30%

Source: Data processed 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:

Table 2. Descriptive Analysis Results

No	Variable	Percentage of Average Score	Interpretation
1	Elektronic Word of Mouth (X1)	86,49 %	excellent
2	Digital payment (X2)	76,15 %	Good
3	Purchase intention (Y)	77,81 %	Good

Source: Data processed 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:

Table 3. Normality test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		120
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.06319280
Most Extreme Differences	Absolute	.044
	Positive	.033
	Negative	-,044
Test Statistic		.044
Asymp. Sig. (2-tailed)		.058[c]

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a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Source: Data processed 2020

Table 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:

Table 4 Multikolinearitas Test

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

Source: Data processed 2020

Table 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 indindependent 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 X1 + 0.216 X2 + e

Table 5. Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	sig.
		B	Std. Error	Beta		
1	(Constant)	6,015	1,499		4,036	0,000

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	e-Wom	0,273	0,066	0,253	3,332	0,001
	Digital Payment	0,216	0,073	0,179	2,708	0,014

a. Dependent: Purchase Intention
Source: Data processed 2020

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.
b1 = 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.

Hypothesis

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

Table 6. Simultaneous test results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	352,657	3	117,552	28,714	0,000[b]
	Residual	804,363	196	4,104		
	Total	1157,020	199			

a. Predictor: (Constant), Digital payment, e-Wom
b. Dependent Variable: Purchase intention
Source: SPSS Output Appendix (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 count > F table, which is 22.821 > 2.65,

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it can be concluded that electronic word of mouth (e-Wom) and digital payment both influence consumers' purchasing intentions on the Hanan Boga Rasa Applicationsapplication in Indonesia.

Depending on the calculation results, the coefficient of determination is 0.726, 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 7 . Coefficient of determination test results

Model	R	R Square
1	.815[a]	.726

Source: Data processed 2020

In Indonesia City, the effect of electronic word of mouth (e-Wom) on purchase intention on the Hanan Boga Rasa Applicationsapplication was studied.

Responses to questions about electronic word of mouth (e-Wom) in this study were in the agree category, indicating that companies with a good image can build good e-WOM, which can impact business performance. According to the calculation results, the previously described respondents' responses from each proposed indicator fall into 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 indicates that H0 is rejected and H1 is accepted, implying that it is critical for business people to maintain relationships and expand networks in order to remain competitive, particularly in the context of online business. competition.

The impact of e-Women and digital payments on consumers' purchase intentions on the Hanan Boga Rasa Applicationsapp.

Bas According to the findings of this study, the growth of online business in various countries, particularly in Indonesia, is currently on the rise. Online businesses are rapidly expanding, but they face fierce competition. This necessitates an examination of the online entrepreneurs' chosen strategy. According to 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, especially in today's all-digital business. However, if the organization lacks a good promotion strategy, it will fail. The development of consumer behavior models in online business is a challenge for academics that online marketers eagerly await. The model tested in this study, on the other hand, shows that in the context of online business, the variable use of digital payments and electronic word of mouth is

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one of the factors in business success. As a result, businesses or organizations should always maintain and develop networks in order to gain knowledge, which is extremely beneficial to long-term business strategy. Future researchers should add other variables as independent or moderating variables to explain what factors can affect purchase intention because the findings of this study are only limited to two variables.

CONCLUSION

The response to digital payment in this study is in the very good category. This demonstrates that the ability to accept digital payments is one of the strategies for online merchants, particularly in the digital market. As can be seen from the previously described results of the calculation of respondents' responses, each of the proposed indicators falls into the very good category. Based on the results of the partial hypothesis testing or the t-test, it is possible to conclude that the digital payment endorsement variable indicates that H0 is rejected and H1 is accepted. Influencers on social media are people who gain followers by creating online content. By sharing content that is relevant to their followers' lifestyles and interests, E-Wom builds a stronger psychological connection with them. These influencers' messages are very effective in terms of creating the desired brand impact because of their positive perception among followers.

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