
HOW DOES THE ELECTRONIC WORD OF MOUTH (EWOM) BUILD BRAND TRUST IN INCREASING BUYING INTEREST DURING THE COVID-19 PANDEMIC?

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Abstract

This research aims to analyze, test, and determine the effect of the Electronic Word-of-Mouth (EWOM) message on buying interest mediated by the brand trust during the Covid-19 pandemic in the MSME (Micro, Small and Medium Enterprises) group in the West Jakarta area. Data were collected from around 15 MSME communities among them, Jakarta Empowered, Ok Oce Entrepreneur Network, Culinary Business guidance, Community carrying container and others in the West Jakarta area during August-October 2020 with a questionnaire. The collected data is processed with the Smart PLS structural equation model version 3.2.8. The study results found the influence of EWOM through a brand trust, which can increase consumer buying interest in the MSME group during the Covid-19 pandemic. The implications of the findings will be discussed further.

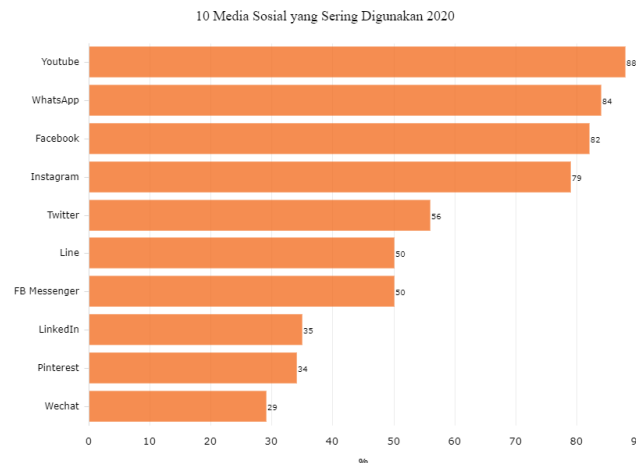
Keywords: EWOM, brand trust, interest in buying

1. Introduction

In Indonesia, as the backbone of the country's economy, MSME contribute around 60% of state revenue and can provide about 97% of jobs. However, the Covid-19 pandemic outbreak, which began to emerge in Indonesia starting at the end of March 2020, caused the business world to experience a contraction where 83.8% experienced a decrease in income, 14.6% still had income. Only 2.5% experienced an increase in revenue (source: BPS economic census, 2020). Several business sectors have been affected since the pandemic outbreak, including accommodation, food, beverage, transportation, and trade sectors. This crisis has decreased in a decline in purchasing power due to disruption in the supply of raw materials, which has reduced demand. From this, the Government and business actors tend to look for ways to survive and divert business activities to cause a prolonged economic recession. Both large, medium, and small companies that are still able to survive then take several ways so that their production can continue to be marketed.

Marketing is online or better known as digital marketing. One of them is through social media owned by business actors. In the era of too much information (TMI), the most important thing is that you must make customers believe in the products we offer in carrying out marketing. Social media is considered one of the right steps in providing information in the continuation of business activities. Through this online media, MSME try to carry out various strategies so that their products can continue to be accepted and trusted by consumers. Trust in the digital world builds trust in product brands and encourages buying interest from customers.

Below are social media platforms that the public often uses during the pandemic, where most of the efforts are made on social media.



Picture 1. 10 Social Media, which is frequently used in 2020

Source: katadata, 2020

From graph above, it can be seen that YouTube social media is most often used as a search source, then WhatsApp. These platforms compete to provide the best service to disseminate information to the public, which is what business actors use to convey their marketing messages. According to (Fabeil et al., 2020), digital channels are a new way to find information sources, both through applications and conversation messages in WhatsApp Group (WAG) and other social media groups. These community groups are then used as references as instant message information spreads among fellow consumers (Alhalwachi et al., 2019). Through this digital channel, there is a habit of shopping online, which encourages customer satisfaction with the products and services offered. This refers to (Lin & Lekhawipat, 2014), where this shopping experience is shared in the community (Hennig-Thurau et al., 2004).

Positive short messages will increase consumer confidence and be better than negative short messages (Wu & Wang, 2011). Social media is now a relatively new channel in marketing. Still, it is considered to be rapidly growing to be used in introducing, marketing, and evaluating entrepreneurs' marketing strategies. And it cannot be denied, technological advances facilitate the spread of Electronic Word-of-Mouth (EWOM) to be not limited to direct communication by meeting face to face, but has become a short message Electronic word of mouth (EWOM) in the tradition of word of mouth for information on a product. And services traditionally, then changing consumer behavior in conveying messages, develops into word of mouth electronically and influences customers who encourage interest in buying a product/service (Bataneh, 2015).

The credibility of EWOM will affect purchase intention, both on EWOM quality and EWOM quality. The negative and positive attitudes of customers can then be seen after receiving information from previous customers, according to (Park & Lee, 2008). Of course, consumers who give positive recommendations will have a significant positive effect on buying interest in

new customers, said (Yang et al., 2007). Customer reviews or comments as online feedback are considered very important because the quality and quantity of these online recommendations will have a positive influence on buying interest for other consumers, according to (Park & Lee, 2008). Theory of Reasoned Action (TRA), (Ajzen, 2011) reveals the behavior of the individual's desire to do or not do a behavior or vice versa. Consumer behavior that appears, often due to external stimuli, is influenced by several people or a group of communities. According to his personality, these stimuli will be filtered in a person before he decides to make a purchase.

2. Literature Review

2.1. Marketing Concept

In simple terms, the marketing concept suggests that an organization should meet consumer desires and always be close to them in providing products and services that consumers will use appropriately (Peter & Olson, 2014). There are three reasons why a company or organization serves consumers well. The first reason focuses on providing products that have value for consumers. The second reason is to shift consumers' focus to increase sales and information for marketers on different marketing strategies. The third reason is to increase the emphasis on consumer focus. Nowadays, it is made easier by the presence of marketing through internet media. Strategy for the companies design and implement in order to satisfy customer needs, maximize profits and beat the competitions or outperform them (Wu & Wang, 2011). Improve competition to introduce products and how to interact with buyer for a brand (Tsimonis & Dimitriadis, 2014). How organization communicates promotion as flow of information (Muniz & O'Guinn, 2001),(Mihic & Milakovic, 2017)

2.2. Consumer Behavior

Association defines consumer behavior as a dynamic interaction between influence and awareness, behavior and the environment, where humans exchange life aspects. Consumer behavior will involve the thoughts and feelings in them that are experienced so that they then take action in the consumption process. This includes paying attention to other consumer comments, viewing advertisements, checking pricing information, packaging, product appearance, and catalogs. So, dynamic consumer behavior will involve interaction and information exchange, which is very important to be analyzed. When consumers are surprised and delighted by new experiences, even long-held beliefs can change, making consumers more willing to repeat the behaviour (McGloin et al., 2014). Customers current trust a message that they judges it worthy or not for them to decide on a twist (Ajzen, 2011). Individual motivation factors as determinants if the likelihood of performing specifics behaviour (Kang et al., 2016), (Teo, 2006). Buying habits of consumer are being trustly influence (Sun et al., 2019) and (Chen et al., 2014).

2.3. Online Shopping

Today's marketing world tends to be done more through the internet, which is believed to have many advantages for marketers and customers. The rise of online marketing began around 2009, where business actors proved their ability to serve online buyers, and marketers through internet media have overgrown (Peter and Olson, 2014). Social media can be said to

intensively create new variations with customers in interacting between companies or business actors and customers, which will lead to ease of communication and speed of information and interaction, as mentioned by (Reza & Gorgani, 2015). Social media indirectly mediates to online shopping (Khalifan et al., 2020) (Asgary et al., 2020), (Kahar & Habil, 2017) and (Floh et al., 2013).

2.4. Community

Every individual who has the same hobbies or interests tends to discuss something together, thus creating a community for these hobbies and interests (Liao, 2016). However, some do not like joining the community and crowds. We will usually find new things in the community, start friendships, knowledge, and share experiences. We can also channel our talents, ideas, and aspirations, which, if done together, will get added value. OBC (online brand community) can increase influence on brands. The success of OBC, according to marketing researchers, is how a company or organization understands in creating and maintaining fair and long relationships (Kang et al., 2016). Customer trust will affect the OBC social network. Communities will promote good relationships with trusted marketers. (Abzari et al., 2014) , (Yang et al., 2007). Members of group can share with each other the information (Suarniki et al., 2020).

2.5. Electronic Word-of-Mouth (EWOM)

(Chen et al., 2014) said that EWOM is a delivery of messages in electronic form via internet channels, which can influence consumer behavior in receiving information, as WOM messages through internet media as informal communication from individuals about a brand, product, organization, or service (Harrison-walker, 2019). Positive and negative statements made potentially and made by consumers who have used products or services from an organization that can be accessed by many people and groups via the internet in (Hennig-Thurau et al., 2004) to motivate attitudes after reading previous customer reviews. For precise information and social interactions in the community that can make purchasing decisions. The credibility of the data submitted, whether it is trusted or not from the source of the message to consumers, tends to help consumers find information and make decisions, said (Lou & Yuan, 2019), also expressed by (Pustap and Wulandari, 2020). The credibility, quality, and quantity of EWOM positively affect buying interest in (Bataneh, 2015) and (Anaya-Sánchez et al., 2020). And the benefits of adopting this information can be received by someone depending on the message conveyed, according to (Edition, n.d.) Kotler & Keller (2016).

2.6. Brand Trust

In (Ballester, 2014)), brand trust is an assumption, expectation, and expectation of a belief in a brand's reliability and intentions that involve a risk to consumers. Brand trust allows consumers to simplify the brand selection process and reduce the time required for decision making according to (Jibril et al., 2019). Trust can occur when a product or service has reliability and integrity in exchange. If one party believes it will generate positive intentions and attitudes for both parties, in this case, marketers, and customers. Brands can bind customers (Mehyar et al., 2020) because brands can be a better emotional attraction for customers, according to (Lee,

2014). Trust is the ability of one party to control certain expectations and actions that can hold, said (Chauduri, 2001).

2.7 Interest Buying

Purchase interest is a person's attitude towards a suitable object in measuring attitudes to consume a particular product, service, or brand (Shiffmant & Kanuk, 2007). A planning process occurs from consumers that contain a desire before deciding to buy a product and service. Consumer behavior before deciding to make a purchase, they tend to be interested in themselves to take this action (Fitri & Wulandari, 2020). Explanation of experiences and ratings from previous consumers have the desire try to buy (Park & Lee, 2008),(Aries & Sunarti, 2018) and (Mohammed & Uren, 2018) and (Lis & Neßler, 2014)

2.8. Research Hypothesis

Zhang et al. (2014) state that positive references from EWOM generate purchase interest and good language skills in delivering electronic messages that will help increase marketing on MSME products (Kahar & Habil, 2017). The more positive EWOM recommends MSME products, it will increase consumer buying interest (Faza, 2019); (Suarniki et al., 2020); (Wolny & Mueller, 2013). The more information is conveyed in community groups that provide positive product reviews, the higher the buying interest in (Park & Lee, 2008). This means that the better the EWOM conveyed in social media, the more likely it is to buy interest. The above explanation supports the researcher's hypothesis, namely:

- H1: EWOM, which recommends MSME products, affects consumer buying interest.

Positive comments or recommendations from other consumers regarding the shopping experience have a strong influence on purchasing decision making (Yang et al., 2007). Online shopping habits that lead to positive experiences make someone have a positive attitude towards the brand conveyed in an online review (Lin & Lekhawipat, 2014). WAG that actively engages in relationships with customers will foster brand trust (Ballester, 2014) mentions belief as to the key that is built in a relationship. Advertisements and promotions delivered in the community structure will create a brand trust (Arista, 2011). In line with previous research, the following hypothesis is taken.

- H2: EWOM, which recommends MSME products, will affect the level of Brand Trust.

Customer trust in a product or service brand is seen in the attitude towards consumers' desires who believe and rely on their expectations of the risks that will be encountered in the expectations of the brand, which then creates a positive attitude (Floh et al., 2013). Trust in the shopping experience generates online buying interest (Pustap and Wulandari, 2020). Likewise, (Khalifan et al., 2020) found that the higher the perceived trust of MSME marketers for a product or service will affect buying interest. Trust in brands will influence consumer purchase interest. Consumer trust in brands will influence purchase intention because they are usually

more careful in purchasing decisions on brands that they don't know about. So, this is what makes the strong influence of brand trust on buying goods or services.

- H3: A high level of brand trust in MSME products will affect consumers' buying interest in MSME products.

Online Conversation (EWOM) on WhatsApp Group (WAG) will naturally have a significant effect on consumer buying interest, on the shopping experience of others in the community (Tsimonis & Dimitriadis, 2014) as well as when they recognize a particular product or service and service tend to determine a positive attitude towards purchases (Wolny & Mueller, 2013); (Khalifan et al., 2020). Trust is also an intermediary for creating buying interest in distributed electronic messages (EWOM). Buyer's attitude is also influenced by trust in the product for the information it receives (Jibril et al., 2019). as well as opinions expressed in WAG encourage confidence in purchasing decisions, the brand's popularity in the group also drives someone to buy.

- H4: The more EWOMs recommend MSME products, the more buying interest will be through in brand trust.

3. Research Methodology

Research is quantitative, which analyzes a specific population and sample—collecting data using quantitative analysis and associative methods to explain the influence of 2 or more variables, which are explained causally (Ajzen, 2011). The variables in this study are EWOM (X), buying interest (Y1), and brand trust (Y2). Multivariate statistical techniques perform comparisons between multiple dependent variables and multiple independent variables (Silalahi & Hutaaruk, n.d.). The population is the MSME community group in the West Jakarta area. Samples were taken as many as 139 respondents through a survey distributed to several group members in the WhatsApp group of the MSME community. Data obtained by questionnaire using a Likert scale 1-5 is used as an interval scale. Data were analyzed and tested using the SEM Partial Least Square structural model version 3.2.8. This study aims to explain the relationship between variables (EWOM, Brand Trust, and Purchase Intention).

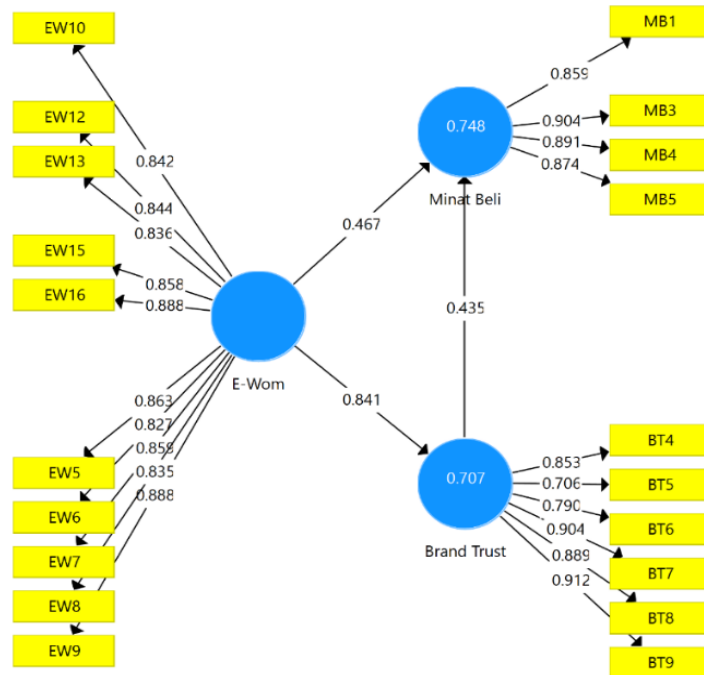
4. Result

4.1. Respondent Profile

The respondent profile of observed in this study consisted of 139 respondents who were members, WhatsApp Group As much as 67,3 percent are woman. Respondents as much as 35,4 percent representing the age above 46 years. Where WhatsApp social media users are 98 percent.

4.2. Research of Convergent Validity

Convergent Validity is the loading factor value on the latent variable of its indicators. The expected value is > 0.7 , to determine the correlation value between indicators in the model (Wong, 2019).



Picture 2. Convergent Validity

The picture above shows that the loading value on each construction between the intended indicators is greater than the loading on the other hands. It can be concluded that all existing indicators are valid and meet the value > 0.7.

4.3. Path Coefficient

Table 1. Recapitulation of significant test between indicators

	Path Coefficient (O)	T Statistics (O/STDEV)	f Square	P Values
Direct relation				
EW -> BT	0,841	19,24	2,409	0,000
EW -> MB	0,467	4,079	0,254	0,000
BT -> MB	0,435	3,862	0,221	0,000
Indirect relation				
EW -> BT -> MB	0,366	3,730	-	0,000

Table 1 shows that the Electronic Word of Mouth (EWOM) has a significant positive effect on brand trust. This is indicated by the test results between EWOM and brand trust, which show the value of path coefficients or the original sample of 0.841, meaning that around 84.1% of EWOM messages delivered in the MSME group will have a significant positive effect on brand trust in

MSME products. The rest is explained. by other variables outside the research. It is also known that EWOM has a significant positive effect which encourages purchase intention of 0,46.7%, which is shown by the results of the test between EWOM and purchases purpose with the creation of a path coefficient value of 0.467, and brand trust has a significant positive effect on purchase intention of 43.5. %, indicated by the results of the path coefficient 0.435. Finally, it is known that EWOM has a significant positive effect on purchase intention mediated by brand trust of 36.6%, which is indicated by the path coefficient value of 0.366.

5. Discussion.

5.1. Electronic word of mouth (EWOM) who recommends about MSME products has a significant effect on consumer buying interest.

Based on the test on the effect of EWOM on purchase intention, it has a value of 46.7% and a T-statistic value of 4.079 and $t_{table} > 1.96$, which means that the first hypothesis (H1) is accepted, the Electronic Word of Mouth has a significant and positive effect on the purchase interest of MSME consumers. Products offered in the community group. This means that 46.7% of EWOM that recommends MSME products will impact consumer buying interest in the WhatsApp Group (WAG), where the addition of one EWOM unit affects buying part, and the remaining 53.3% is obtained from other variables outside of this study.

The results of this study are in line with the findings of (Karabulut & Bulut, 2013). They found that the Electronic Word of Mouth has a significant and positive effect on purchase intention. The influence of credibility, quality, and quantity of EWOM messages also affects consumers on messages conveyed in groups (Bataneh, 2015). This is where the role of marketers or SMEs actors in processing messages in the form of photos, videos, and even writing in the form of good storytelling to be conveyed and presented to the MSME Group so that this interesting message is expected to generate interest in buying from consumers for SMEs products during the covid-19 pandemic, which is still endemic.

5.2. Electronic Word of Mouth (EWOM) has a positive and significant effect on brand trust.

Based on the test results on the effect of EWOM on brand trust, it has a coefficient value of 0.841. The T-statistic value is 19,242 (> 1.96) so that it can be concluded that the second hypothesis (H2) is accepted, electronic word of mouth has a positive and significant effect on Brand Trust. The better EWOM recommends MSME products in WhatsApp Group, it will affect consumer confidence in MSME products. This study's results are supported by previous research from Wolny & Mueller (2013), who found that instant messages (EWOM) refer to specific products and services. When MSME products are correctly packaged and attractively, consumers will easily recognize them and provide their products' confidence.

Positive messages from marketers as MSME actors when promoting products into groups will greatly affect the level of consumer confidence, so processing messages properly and providing a sense of security and comfort in transacting through community groups is necessary so that consumers are confident about the products needed, this will create added value to the product

itself and trust in the product can be built automatically in the group through the EWOM message.

5.3. Brand Trust has a positive and significant effect on purchase intention

Based on the test results in table 1, Brand Trust's effect on buying interest is seen from the coefficient value of 0.435, close to the value of +1, and the T-statistic value of 3,862 (> 1.96). So, it can be concluded that the third hypothesis (H3) is accepted. Brand Trust has a positive and significant effect on purchase intention. The better the customer's brand trust (Brand Trust) on MSME products in the WhatsApp Group, will impact consumer buying interest. This means that the brand trust influences 43.5% of buying the part. Other variables fulfil the rest outside of this study. This study's results are in line with research conducted by (Mohammed & Uren, 2018), which states that the existence of positive recommendations for products and services will significantly influence customer purchase interest. (Karabulut & Bulut, 2013). also say that e-trust has a positive effect on consumer buying interest. Brand trust that has been built from positive messages created through messages in the group is expected to increase consumer buying interest during the Covid-19 pandemic. There is a sense of trust in MSME products that can be relied on during the outbreak and for the ease of finding products, making transactions, and being able to carry out health protocols set by the government, presumably buying MSME products in the group can be a consideration for consumers, besides having to shop directly (offline) or buy at online shop (market place).

5.4. Brand Trust mediates indirectly between EWOM and purchases intention.

Based on the test results, it can be seen in table 1 that the mediating variable for brand trust has a coefficient value of 0.366, a T-statistic value of 3.730 (> 1.96). So, it can be concluded that brand trust mediates a partial or indirect relationship between EWOM and purchase intention because no change occurs on the effect of direct and indirect relationships where previously EWOM and purchase intention have a positive and significant influence. This research is supported by research from Chan et al., (2014) which states that brand trust mediates the relationship between EWOM and purchase intention. (Faza, 2019) found that brand trust mediates between EWOM and consumer purchase interest. Although indirectly the role of brand trust (brand trust) in mediating between EWOM and buying part, it can be said that MSME players must still maintain brand trust as marketers because brand trust will provide added value to products that can survive and exist. During a pandemic. The sense of security and ease of obtaining products and transactions also needs to be maintained. The excellent brand trust will build positive EWOM from consumers to give positive reviews so that it is expected to attract consumers' buying interest in the future.

6. Conclusions, Implications and Limitations

6.1. Conclusions

This research concludes that the Electronic Word of Mouth (EWOM) is proven to have a significant positive effect on consumer buying interest in MSME products during the Covid-19 pandemic. This determination supports (Faza, 2019) research results, (Fitri & Wulandari, 2020), who say, social media plays an essential role in conveying marketing messages to an

organization, thereby building relationships between individuals and customers for easy access in groups and fostering buying interest. For the reliability of the product and how to obtain it. The results showed a positive influence between brand trust built through short online messages of mouth, meaning that the more positive messages conveyed by MSME players obtained and felt by customers would increase confidence in the brand. This research supports the research of (Pustap and Wulandari, 2020), (O'Connor, 2012). The involvement of customers to give an impression of a product or service is needed by MSME actors in increasing the trust of other customers, thereby growing buying interest. This means that MSE players as marketers must be more active in packaging their marketing messages so that customers feel that buying MSME products is the right choice during the Covid-19 pandemic.

The behavior of each individual is different, diverse, and unique so that this makes the theory of experts on TRA (Theory Reason Action), which was proposed by (Ajzen, 2011), where reasoned action is someone's desire. To do or not to do an activity. Where carry out these activities is determined by two or more variables on subjective norms. This action refers to a person's judgment on the logic of being profitable or unfavorable. The resulting effort is related to how a group sees and evaluates to motivate someone to the reference group. This is where EWOM can play a role in planned action (TRA) in fostering buying interest in the SME group. This means that every message delivered in the WhatsApp Group of the MSME community will make someone assess to encourage the occurrence of buying and selling activities or transactions.

6.2. Implications

Theoretical: The study recommends that further researchers add other variables to be able to add constructive information for small and medium entrepreneurs, especially in developing marketing strategies after the Covid-19 pandemic, which is still endemic in the world.

Managerial: this research can be used as information material for business actors to determine the next marketing strategy by improving the message or better marketing content through exciting photos, videos, or storytelling, to foster interest in buying from customers, and increase brand trust in MSME products so that they continue to be accepted in the community so that people are increasingly aware that buying MSME products is one of the right choices in times of health crisis and social restrictions, which the government still enforces. MSME also play a role in filling the convenience of getting the products consumers need quickly via short messages in the WhatsApp group community.

6.3. Limitations

The research is only limited to the West Jakarta area in a few MSME communities. It is hoped that further researchers can expand the coverage of other regions and districts and add additional variables that can create added value in the marketing of MSME products.

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