The importance of customer trust toward ewom on customer behavior: The case of generation Y in Indonesia

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Abstract
This study determines the effects of customer trust towards eWOM on customer behavior. This study focuses on Generation Y in Indonesia. The samples of this study are about 260 respondents who have used eWOM. This study uses structural equation modelling (SEM) to analyze data. The results of this study indicate that trust can mediate the customer experience toward eWOM on customer behavior. The attractiveness of eWOM itself strongly influences customer trust toward eWOM. Other results also show the critical role of customer trust towards eWOM indirectly improving customer behavior.

Keywords: Attractiveness of eWOM; customer trust toward eWOM; customer experience toward eWOM; and customer behavior.

INTRODUCTION
Information becomes an essential part of consumers. Customers always look for product-related information before making a purchase. They seek information to reduce complexity and uncertainty. One source of information is an online review (Yang et al., 2018). In online reviews, people can post a message, opinion, comment, and review of certain products in a weblog, discussion forum, website review, news group, social website (Cheung & Thadani, 2010), and video sharing or Youtube (Teng et al., 2014). The message delivered should be able to provide benefits and be able to explain how quality the product or service is.

Reviews, comments, discussions from customers on the internet can be referred to Electronic Word of Mouth (eWOM). Nevertheless, the eWOM form is not just a review. EOWM can be in the form of valence (average rating given by the customer) (Kusumasondjaja et al., 2012) and "helpfulness" features of online user reviews (Cao et al., 2011; Korfiatis et al., 2012). Rosario et al. (2016) and You et al. (2015) explain that the
combination of the valence of eWOM and the positive strength of the review would be able to increase sales growth. EWOM is also able to improve company performance (Yang et al., 2018).

Electronic Word of Mouth (eWOM) develops very significantly. The appearance of the internet has created an online forum, social media, and society, which has increased the extent and the implication of eWOM for customers and companies (Malthouse et al., 2013). Andreassen and Streukens (2009) explain some reasons why eWOM development is very significant. First, the customers potentially become more open for eWOM because they actively search the information through the internet. Tan and Chang (2015) explain that eWOM is a critical source of information, especially for customers. The customer thinks that searching for information from the internet is more accessible than face to face. Secondly, there are specific issues related to the social impacts which can influence the effectiveness of eWOM (such as social web, community, anonymous source, the strength of engagement, and the measurement of the site). Nowadays, eWOM is an essential activity in media social (Gvili & Levy, 2018). EWOM increases as a result of the growth in social networking (Mortazavi et al., 2014). The customers keep using an online social website to collect some information before making their decisions. Third, there is the source of a credibility problem. Both eWOM and WOM are more credible than marketing communication (Bickart & Schindler, 2001).

Marketers must be able to integrate various characteristics of the message so that consumers get the benefits of the message (Liu & Park, 2015) to commercialize the product or service. Marketers are expected to be able to pack eWOM to be interesting and to make eWOM as a communication tools for the sold product. EWOM affects customers' pre and post-purchase behavior (Kuo & Nakhata, 2019); therefore, marketers need to make it as an attractive means of communication. Mauri and Minazzi (2013) explain that if eWOM explains the positive and negative side simultaneously, this will increase the trust of the readers. We define the attractiveness of eWOM as the uniqueness, value, and superiority of electronic word of mouth, which is done formally or informally.

Trust is an essential part of the online environment (Zainal et al., 2017), especially eWOM. A trusted eWOM source will make someone make a choice (López & Sicilia, 2014). Trust in eWOM sources is a source of credibility for the eWOM (Hussain et al., 2017). Trust in eWOM will reduce one’s risk when someone wants to buy. Someone who believes in online reviews, people can post a message, opinions, comments, and reviews will immediately take action in the form of purchasing products or services. Consumers believe in information that other people submit online. This information can improve attitudes, subjective norms, and consumer confidence (Hussain et al., 2020). In this study, customer trust toward eWOM is defined as the belief and expectation of the customers toward eWOM. Moreover, eWOM becomes a credible information source for customers to make a decision.

The customer experience is interpreted as something unique and contextual. Some researchers explain a kind of eWOM behavior, like searching opinion, giving an opinion, and passing opinion (Chu & Choi, 2011). This behavior will make the customers have unique experiences primarily when the customers are engaged interactively in eWOM. The interactive environment enables the consumers to find and give opinions easily about
various products and the experience of the users; this environment significantly influences the consumers of goods and services sales (Rosario et al., 2016).

This study focuses on generation Y. Generation Y is one of the generations which examined by many experts. However, there has not been agreement about its beginning and end. Valentine and Power (2013) explain that Gen Y is a generation of those who were born between 1977 until 1996, while Solka et al. (2011) use a time frame between 1981–1995. In his study, Bolton et al. (2013) use a time frame between 1981–1999.

Generation Y is a new generation compared to the previous generation. Some characteristics of generation Y are: first, generation Y is known as a digital native (Prensky, 2010). Generation Y acutely understands technology, especially the internet. Rai (2012) explain that Gen Y dominates the highest penetration in using the internet (social media). The members of this generation always take advantage of the internet for daily activities. They are intensely focusing on social media (Bolton et al., 2013). From an early age, generation Y is more intense with the internet than other generations (Prasad et al., 2019). Secondly, generation Y set trendy social image out (Lazarevic, 2012). Generation Y express themselves by the brand and try to be congruent with the brand (Lazarevic, 2012). They are very set images out (Goldgehn, 2004). Generation Y enjoy the customized product and personalized services. Thirdly, generation Y is very resistant to traditional marketing work and feels awkward to be loyal (Bolton et al., 2013). A creative advertisement and marketing are challenging to defeat this generation (Goldgehn, 2004). Different from the previous generation—generation X, which prefers to be loyal compared with generation Y (Gurău, 2012). According to Prasad et al. (2019), generation Y’s purchasing behavior is strongly influenced by social media and eWOM. Fourthly, generation Y is more tolerant, trustful, and have more picnics than generation X (Valentine & Power, 2013). The other characteristic is that generation Y is individual, has a good education, structural, mature, and knows the technology well (Valentine & Power, 2013). Generation Y is good at work since they tend to be team-oriented, friendship, achieving, confident, dan enjoys pressure (Goldgehn, 2004). Generation Y is very ambitious and enjoys to be in competition at work (Anantatmula & Shrivastav, 2012).

Some studies explain the impacts of eWOM on the customers' behavior. Mauri and Minazzi (2013) explain that the study about eWOM is focused on the impacts of customers' reviews on purchasing intention and purchasing decisions. Some studies explain the roles of eWOM on loyalty (Yoo et al., 2013), online shopping intention (Hsu et al., 2013), purchasing intention (See-To & Ho, 2014; Yoon, 2015). However, the studies focused on the trust toward the eWOM context are rarely. This study found the importance of customer trust towards eWOM to mediate the influence between customer experience towards eWOM on customer behavior. This study determines the effects of customer trust towards eWOM on customer behavior, especially on generation Y in Indonesia.

**METHOD**

The target population are people who have seen and read eWOM. The target population is people who have seen and read eWOM (reviews or comments by netizens related to services provided by mobile phone shops). The data was collected through
offline (direct delivery) and online surveys. The sampling technique in this study is purposive sampling. Requirements for being a respondent are the age category entered in generation Y, born in 1981-1995 (Solka et al., 2011). Other requirements are people who are looking for information by reading comments or suggestions given by other customers, both on social media or on websites. There are around 295 people who filled the questionnaires. However, there are only 260 questionnaires filled correctly. Therefore, this study used 260 respondents. The respondents used are following those required by Loehlin (1998), which is a minimum of 200 respondents.

There are 5 variables used in this study, including the attractiveness of eWOM, customer trust towards eWOM, customer experience towards eWOM, and customer behavior. Each variable is measured using indicators. A seven-point Likert scale measures each item, strongly disagree (1) and strongly agree (7). Table 1 explains the operational definition. This research proposes 5 hypotheses, where each hypothesis will be tested. The following research models proposed in this study:

![Empirical Research Model](image)

**Figure 1.**
**Empirical Research Model**

We use covariance-based structural equation modelling (CB-SEM) to analyze data and using AMOS version 21 to process the data. Data validity and reliability were tested using convergent validity (loading factor and AVE) and composite reliability. Before testing the hypothesis, this study explains the results of testing the goodness of fit.

| Variable                      | Operational Definition                                                                 | Sources          |
|-------------------------------|----------------------------------------------------------------------------------------|------------------|
| Attractiveness of eWOM        | - The explanation of the service is complete                                           | Wu et al. (2015) |
|                               | - The information about the service is very clear                                       |                  |
|                               | - The information about the service is very clear                                       |                  |
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Customer Experience Toward eWOM
- Thinking Experience
- Utilitarian Experience
- Hedonic Experience
- Social Experience

Customer Trust Toward eWOM
- Believe that E-WOM is reliable
- Sure that the E-WOM is credible
- The information can be accounted
- Sure that the E-WOM is competent

Customer behaviour
- Word of Mouth
- Repurchasing
- The interest of Repurchasing

Factor loading and Average Variance Extracted (AVE) are used for validity testing. Fornell and Larcker (1981) explain the loading factor value and AVE must be above 0.5. Table 2, factor loading, and AVE column can be concluded that the instrument has had good validity (shown by the value of factor loading and AVE more than a requirement).

Composite reliability is used for reliability testing. The instrument is considered to have good reliability if the value of more than 0.7 (Bagozzi, 1994). In table 2, it can be concluded that each variable has good reliability because the value is more than 0.7.

| Variable & Indicator | Factor Loading | AVE  | Composite Reliability |
|---------------------|----------------|------|-----------------------|
| Attractiveness of E-WOM | .764 | .917 |
| The explanation of service is complete | .789 |
| The information about service is very clear | .853 |
| The information about service is very transparent | .892 |
| The explanation about service is very useful | .892 |
| Customer Trust Toward E-WOM | .819 | .942 |
| Trust that E-WOM can be very relied on | .883 |
| Sure that the E-WOM is credible | .916 |
| The information can be accounted | .905 |
| Sure that the E-WOM is competent | .878 |
| Customer Experience Toward E-WOM | .781 | .925 |
| Thinking Experience | .904 |
| Utilitarian Experience | .894 |
| Hedonic Experience | .814 |
| Social Experience | .864 |
| Customer behavior | .825 | .927 |
| Word of Mouth | .876 |
| Repurchasing | .896 |
| The interest of Repurchasing | .926 |

The analysis in this study used Structural Equation Modeling. This study also tests the mediation hypothesis. The mediation hypothesis is one or several potential
intervening links between independent and dependent variables (Preacher & Hayes, 2008). This study used the Sobel test to examine the mediating impacts. The mediation approach uses the Sobel test based on Hayes (2018) approach. The mediation hypothesis is tested using the Sobel calculator (http://quantpsy.org/sobel/sobel.htm).

Before conducting hypothesis testing, this study tests the goodness of fit. The results of this study indicate that the fit model is acceptable (GFI = 0.925, RFI = 0.948, NFI = 0.966, IFI = 0.980, TLI = 0.969, dan RMSEA = 0.073).

RESULTS AND DISCUSSION

Results

The respondents’ characteristics in this study are as follows: (1) based on gender (men: 55.77%; women: 44.23%), (2) age (the average age is 24 to 45 years old), (3) profession (students: 28.85%; governmental officers: 10.38%; private: 22.31%; entrepreneurs: 20.77%; and others: 17.69%), (4) education (high school: 13.85%; Bachelor: 76.54%; dan Magister: 9.62%).

In this study, there are five hypotheses. The result of its examination shows that all the proposed hypotheses were accepted (see table 3). The result of this hypothesis examination are as follows: (1) eWOM has positive and significant influences on customer trust toward eWOM ($\beta = 0.444, p<0.01$), therefore, hypothesis 1 is accepted; (2) customer trust toward eWOM has positive and significant influences on customer behavior ($\beta = 0.440, p<0.01$), therefore hypothesis 2 is accepted; (3) customer experience toward eWOM has positive and significant influences on customer trust toward eWOM ($\beta = 0.587, p<0.01$), therefore hypothesis 3 is accepted; (4) customer experience toward eWOM has positive and significant influences on customer behavior ($\beta = 0.660, p<0.01$), therefore hypothesis 4 is accepted; and (5) customer trust toward eWOM as mediating variable between customer experience toward eWOM and customer behavior (Sobel test = 4.829, $p<0.01$). Therefore hypothesis 5 is accepted.

Table 3.

The Result of Hypothesis Examination

| Hypothesis | Result |
|------------|--------|
| H1         | The attractiveness of eWOM is positively associated with customer trust toward eWOM | .444* H1 is accepted |
| H2         | Customer trust toward eWOM is positively associated with customer behavior | .440* H2 is accepted |
| H3         | Customer experience toward eWOM is positively associated with customer trust toward eWOM | .587* H3 is accepted |
| H4         | Customer experience toward eWOM is positively associated with customer behavior | .660* H4 is accepted |
| H5         | Customer trust towards eWOM as mediating between customer experience toward eWOM and customer behavior | Sobel test = 4.829* H5 is accepted |

Note: *Significant at $p \leq 0.01$
Discussion

The discussion of trust toward eWOM is an essential part of a business. Moreover, Bickart and Schindler (2001) explain that the impact of eWOM broader than marketing communication. There are many kinds of research related to eWOM, like researches on tourism and destination management (Tan & Chang, 2015), electronic community (Lu et al., 2010), social media (Chu & Choi, 2011; Chu & Sung, 2015; Teng et al., 2014), and e-commerce (Hsu et al., 2013; Yoo et al., 2013). Lu et al. (2010) divide trust into many types—trust towards the community members and trust towards the website. Trust in community members is an important part. This type of trust is essential because, in an online community, they do not meet every day. Gharib et al. (2020) said that trust among consumers appears from the online review communities where the members competent to share information regarding products and services, greater trust is needed. Trust towards the website means the trust given to a website or electronic brand. This type of trust usually appears as a result of the website, which is exciting and credible. Poturak and Turkyilmaz (2018) explain that the trust towards website appears because some website gives rating considered credible to influence the purchasing decision of the customers. In this study, the trust is focused in the context of customer trust toward eWOM.

In this study, the attractiveness of eWOM can increase consumers’ trust toward eWOM. To increase trust in Gen Y, there are some issues needed to be noticed. Firstly, eWOM must have the attribute of the information source. One of the prominent attributes of information sources is attractiveness (Hovland & Weiss, 1951). The credibility of the person who has recommended and attractiveness of eWOM will increase consumer trust. The credibility of the information source gets much attention from Gen Y, especially if the source of information is a friend (Viswanathan & Jain, 2013) and a celebrity endorser (Tijjani et al., 2018). Secondly, it does not cover the negative side of the products. The habit in business is that the seller or the people often recommends only the positive side of the products or services, not from its negative side. Mauri and Minazzi (2013) stated that eWOM explains the positive and negative side simultaneously so that it can increase the confidence of the readers. Thirdly, in this study, there are four important indicators to increase customer trust. Those indicators are adapted from Wu et al. (2015), they are the explanation of service is complete, the information about service is very clear, the information about service is very transparent, and the explanation about service is very useful.

Both eWOM and WOM are more credible compared to marketing communication (Bickart & Schindler, 2001), so eWOM will be able to influence trust towards eWOM. Arguments become interesting when there are accuracy, relevancy to a particular topic, completeness, and strength of meaning (Delone & McLean, 2003) were expected to be able to increase trust. EWOM can consist of negative or positive information related to specific products or services. Positive information is all information concerning the plus points and all positive things of the products, while negative information is all weakness possessed by the products or services.

Trust becomes a critical part of eWOM. This study explains that trust can increase customer behavior. Trust can facilitate the exchange and be used to increase the information credibility (Kusumasondjaja et al., 2012), so it can influence consumer's
purchasing decisions. Some researchers believe that trust can increase customer behavior (Bianchi & Andrews, 2012; D’Alessandro et al., 2012). Its characteristic, which prefers to like technology, makes Gen Y prefer to like the internet. When Gen Y has trusted eWOM, it makes them have positive behavior on its customer behavior.

Trust holds an essential role in influencing behavior (Lu et al., 2010). Trust will decrease uncertainty and make the consumer make a decision (Soares et al., 2012). Hsu et al. (2013) explain that trust can increase interest in online purchases. Teng et al. (2014) explain that persuasive eWOM messages will increase people’s pretension to agree toward the message and will influence the pretension to use a product based on the delivered eWOM. Credible online information will measure the trust of the receiver of the information (Khong et al., 2010). Daugherty and Hoffman (2014) said that those who agree with the eWOM message would influence their decision to buy the products or services. Trust is a pre-requisite of social behavior, especially regarding essential decisions.

Experience can increase the trust of consumers. Tanrikulu and Celilbatur (2013) conclude that experience can enhance customer confidence. Some experts also think that experience influences consumer trust (Sahin et al., 2011). The customers who have negative experience toward eWOM will reduce their trust toward eWOM. The negative experience can be the inconsistency of the delivered information on eWOM communication, hyper opinion about the product or service, a bad reputation of the reviewer, or one-way information. The negative experience will make the consumers unconfident to purchase the product or services.

The experience will increase purchasing intention (Pedersen & Nysveen, 2005). In this study, the experiences focus on past experience related to eWOM. The exciting experience will make the consumer purchase. Even in some researches, the researchers explain that experience will influence consumer loyalty (Ardyan, 2012; Brakus et al., 2009; Iglesias et al., 2011; Ismail et al., 2011).

Trust is an essential factor in an online environment (Ardyan & Aryanto, 2015; Tanrikulu & Celilbatur, 2013). Ardyan and Aryanto (2015) conclude that trust becomes the central factor that relates to the consumer’s experience and loyalty. The researchers believe that there is a time when experience can not increase customer behavior. Someone’s experience can not increase trust in advance, and at last, it will influence consumer loyalty. The real experience on eWOM makes the consumer trust toward eWOM. After trusting, the consumer will have certain behavior to purchase.

Customer experience toward eWOM can increase his or her trust toward the eWOM. Generally, this result is similar to the previous researches, which explains that experience can influence trust (Sahin et al., 2011; Tanrikulu & Celilbatur, 2013). More experience of the consumers toward eWOM can increase the trust toward eWOM as well. In this study, hedonic experience, utilitarian experience, thinking experience, and social experience that they feel will increase their trust toward eWOM.

Experience toward eWOM will increase customer behavior. Generally, the result of the research is similar to the previous researches that explain that experience can increase customer behavior like interest (Pedersen & Nysveen, 2005), recommendation, and loyalty or repurchase (Ardyan, 2012; Brakus et al., 2009; Iglesias et al., 2011; Ismail et al., 2011). Gen Y needs some experience, such as hedonic experience, utilitarian
experience, thinking experience, and social experience (Hsu et al., 2012). Gen Y likes the involvement in purchasing influenced by social image, especially the trendy social image (Lazarevic, 2012). The experience toward eWOM made it have a certain social image, thus it can influence its purchasing behavior.

Customer trust toward eWOM becomes a mediation between the influence of customer experience toward eWOM on customer behavior. There are no previous researches which analyze the indirect impact between customer experience toward eWOM on customer behavior through customer trust toward eWOM. This study shows the important role of customer trust toward eWOM as a mediating variable. The vital role of customer trust toward eWOM in Gen Y can encounter the role of experience toward customer behavior.

CONCLUSION

The purpose of this study is to examine the effects of customer trust towards eWOM on customer behavior, especially on generation Y in Indonesia for product or service purchasing. Customer trust in eWOM is the center of this research. This research found two antecedents that can increase customer trust towards eWOM, namely attractiveness of eWOM and experience towards eWOM. Consumers who already believe in eWOM will have an impact on changes in behavior (can be in the form of word of mouth, purchasing behavior, or purchasing intention). The results of this study also found that customer trust towards eWOM was able to mediate the effect of experience towards eWOM on customer behavior.

This research has several limitations. First, this study is limited to only one research object, eWOM. It would be very interesting if future research could use a combination of eWOM for products and services, for example, with the same model comparing eWom for mobile phones and eWOM for insurance. Secondly, this study does not distinguish positive and negative eWOM. It would be very interesting if future research could focus on one type of eWOM.

Managerial implication. Firstly, the company must combine eWOM and marketing communication. This study shows that the more attractiveness of eWOM is, the more consumers trust toward the eWOM, and at last, it can influence customer behavior. If the company uses eWOM as marketing communication, the consumers (especially Gen Y) will trust marketing communication. The result can influence customer behavior. The company must also involve the consumers actively because their experience toward eWOM will also influence trust and their customer behavior. The company is expected to create a program that will impact on netizen comments to give positive reviews on social media or the web. Second, companies can use endorsers from people who are active on social media. The endorser will always provide information related to products through his social media. This will have an impact on people’s experiences to give positive impressions and messages about the product actively.
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