

## E-WOM as the Primary Factor Affecting Surabaya Customers' Decisions to Buy Fashion Products on Shopee

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Inputted : August 01, 2024  
Accepted: August 25, 2024

Revised : August 23, 2024  
Published : August 27, 2024

### ABSTRACT

The reason for this research stems from issues that online shoppers of fashion products frequently encounter, such as things that arrive differently from the photo, the color or texture is different from what was expected, or do not match the picture. The purpose of this study is to examine how price, product quality, and E-WOM on purchasing decisions for fashion products with trust as an intervening variable on the Shopee e-commerce site in the city of Surabaya. This research is quantitative in nature with a population of all fashion product consumers from the Shopee e-commerce site who live in the city of Surabaya. Purposive sampling was utilized in the sampling process, and 120 respondents were included in the sample. Structure Equation Models are the analytical method employed (SEM) using the help of AMOS software version 26. The results of this study indicate that price has a negative but insignificant effect on purchasing decisions. Product quality has a positive but insignificant effect on purchasing decisions. E-WOM has a significant positive effect on purchasing decisions. Price has a positive but insignificant effect on trust. Product quality has a significant positive effect on trust. E-WOM has a significant positive effect on trust. Trust has a significant positive effect on purchasing decisions. Trust does not mediate the effect of price on purchasing decisions. Trust does not mediate the effect of product quality on purchasing decisions. Trust mediates the effect of E-WOM on purchasing decisions. The implication of this study is that e-commerce companies, especially Shopee, should pay more attention to product quality and manage E-WOM well to increase consumer trust, which can ultimately strengthen purchasing decisions. In addition, it is important for companies to ensure that accurate and honest product descriptions are conveyed to consumers, in order to minimize the difference between expectations and reality, and to build and maintain consumer trust.

**Keywords:** E-WOM; Price, Product Quality, Purchase Decision, Trust

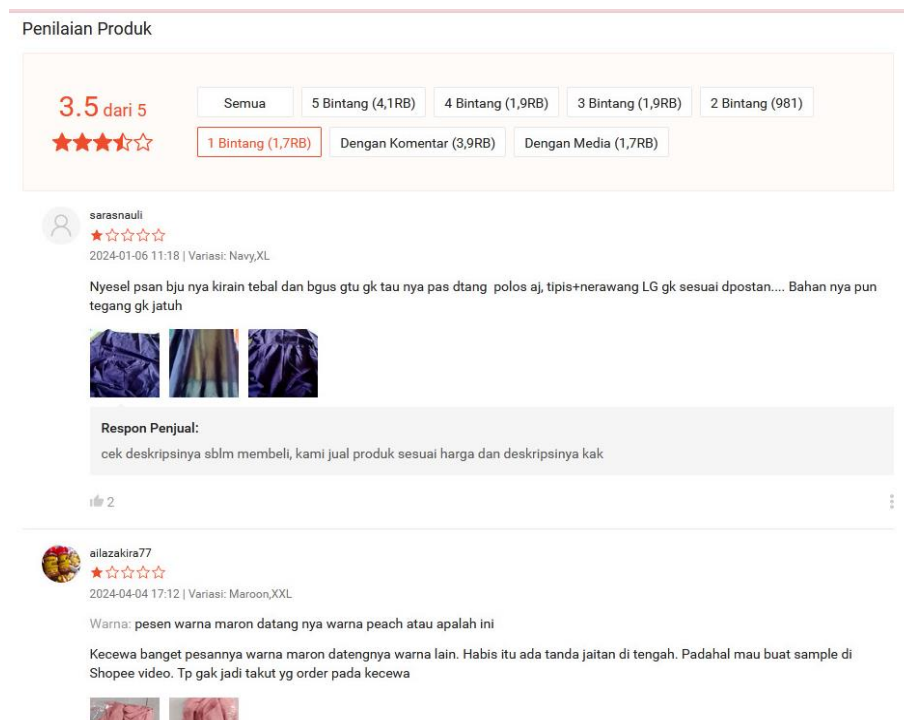
### INTRODUCTION

Online businesses are growing rapidly in Indonesia because of the ease of starting and running them, practical and efficient systems make many people choose to become entrepreneurs through online stores (Bulan & Sukesu, 2020: 45). According to projections, 213 million Indonesians will be online by 2023, which is 76.43% of the country's 278.7 million inhabitants (Annur, 2023). The increase in internet users influences people's purchasing behavior, in the past if we wanted to buy a product, we had to meet the seller to make an agreement, but now everything can be done online (Sari et al., 2017: 97). E-commerce, especially Shopee, has become the main choice for consumers in shopping, because Shopee is ranked first with the most visitors in Indonesia in 2023 (Ahdiat, 2023).

Urban groups in Indonesia make up the majority of e-commerce users. Surabaya is ranked second as the city that shops online most often among other cities with a percentage of online shopping of 20.90% (Ayu, 2023). One of the most frequently



purchased products by consumers is fashion, fashion is the latest or newest style of dress at a certain time which is used to beautify the appearance (Supraeni & Suwendra, 2024: 280). Although the convenience offered in online shopping attracts many people, there are several problems that buyers often experience when shopping online, one of which is as follows:



**Figure 1.** Store rating according to consumer assessment

*Source: (Nasyasha\_, n.d.)*

From the picture above shows more than 1,700 consumers who feel cheated because the product received does not match the image displayed on the web, has a different color or texture than seen in the online photo, and the item received is different from the order. Of course, some of these problems will raise doubts, reduce trust, and become a consideration for consumers in shopping online, because buyers cannot directly touch and try the desired product.

Before deciding to shop online, there are several things that influence consumers in choosing a product, namely E-WOM, product quality, and price (Febiyati, 2022: 29). Before deciding to shop online, there are several things that influence consumers in choosing a product, namely E-WOM, product quality, and price (Febiyati, 2022: 29). As per (Koler & Armstrong, 2018: 308), pricing refers to the monetary value exchanged for a good or service. So price is very important for consumers because price helps consumer perception to make decisions (Bulan & Sukesu, 2020: 47). This is consistent with study findings (Rosa and Nyoman, 2022) which show that price has a positive and significant impact on purchasing decisions. However, research (Listighfaroh, 2020) demonstrates that decisions about what to buy are insignificantly influenced by price. Price and purchasing decisions are related in that the higher the price, the less likely a consumer is to make a purchase; on the other hand, if the price is low, the more likely a customer is to make a purchase (Kotler & Armstrong, 2001). To ensure that their products are successful in the market, entrepreneurs must be careful when determining the market price for their products. This explanation leads to the formulation of the hypothesis (H1): Prices are a significant factor in determining whether or not customers choose to purchase fashionable goods on the Shopee online store in Surabaya.

Another factor that determines consumers' decisions to shop online is product quality. A company that differentiates its products from those of its competitors by offering a variety of unique features in their offerings is said to be competing on the basis of product quality, so that consumers believe that high-quality products have the expected added value (Sumual, et al., 2023: 1272). In a study conducted by (Rachmayanti, 2018) and (Pulungan, 2021) said that judgments to buy are significantly influenced favorably by the quality of the product. However, this is different from research (Santosa, 2019) which demonstrated that decisions to buy do not depend on the quality of the product. The primary strategy for outperforming the competition is to offer premium goods at reasonable costs. Currently, consumers have a very large role in determining what goods they want to buy and how they assess the brands they buy. According to, a strategic weapon that can defeat competitors is product quality (Kotler & Armstrong, 2001:354). Therefore, only businesses that offer the best quality products can grow rapidly and ultimately be more successful than their competitors. Based on this explanation, the hypothesis H2 is formulated: Customers in the city of Surabaya find that product quality has a significant positive influence on deciding which fashion products to buy on the Shopee online marketplace.

Recommendations in the form of customer reviews are believed to be honest explanations. That is why customer reviews have a stronger influence than the information presented by the product itself (Nabila, 2021: 42). E-WOM refers to actual customer feedback, whether it be favorable or unfavorable, or feedback from past customers regarding a firm or product that is made available to individuals or organizations through online media (Hennig - Thureau, et al., 2004 : 44). Customers will be more inclined to purchase goods offered on e-commerce if more customers share information and write favorable evaluations about such things (Ranti & Setiyaningrum, 2022: 11). This is in line with the findings of research between E-WOM and decisions on what to buy. The findings of studies carried out by (Rohmah et al., 2023) show that E-WOM has a significant positive effect on purchasing decisions. However, research (Wijaya, 2022) demonstrates that the impact of E-WOM on purchase decisions is negligible. It goes without saying that before purchasing a good or service, customers will research the item they are purchasing. E-WOM is the most suitable way to create a purchasing decision today. This reasoning leads to the formulation of hypothesis H3: E-WOM has a significant positive impact on Surabaya City customers' decisions on what fashion items to purchase on the Shopee online store.

Higher prices can give the impression of better quality and exclusivity to the product (Japariato & Adelia, 2020: 37), thus increasing consumer confidence in making online purchases. Consumers may assume that products with higher prices have better quality which can encourage them to be more confident in making purchasing decisions. The expectation of a customer that a service provider can be depended upon to keep its word is known as consumer trust. Price and trust have been found to be related in a number of earlier research. The findings of studies carried out by (Wijaya & Yohan, 2017) show that price has a significant positive effect on trust. Based on this explanation, the hypothesis H4 is formulated: Price has a significant positive effect on trust in fashion products on the Shopee e-commerce site for consumers in Surabaya.

Good product quality is very important in increasing consumer confidence when making online purchases. In a study conducted by (Wijaya & Yohan, 2017) demonstrated that trust is significantly enhanced by product quality, which implies that high-quality products result in increased customer trust. Based on this explanation, the hypothesis H5 is formulated: Product quality has a significant positive effect on trust in fashion products on the Shopee e-commerce site for consumers in Surabaya City.

E-WOM can influence the trust of potential consumers who will transact with merchants. Lin & Lu (2010) said that the trust shown before a sale and purchase transaction is influenced by the opinions of satisfied consumers after purchasing the product (testimonials). The results of the study (Wartono & Ruruh, 2023) demonstrate how E-WOM significantly increases consumer trust in a product. This reasoning leads to the formulation of hypothesis H6: E-WOM significantly increases consumers' trust in fashion products on the Shopee e-commerce platform in Surabaya.

Trust is a crucial factor when making purchases, this trust can be built when the product or service meets the desires and needs of customers so that customers are satisfied with the products they receive (Sigalingging, 2023). In any business, building trust is the key to success in achieving success. For example, by building consumer trust, they will be happy to use the products we offer. In several previous studies, it was found that there is a relationship between trust and decisions about purchases. The study's findings (Prayuda & Syaiful, 2023) demonstrate that the decision to buy a product is greatly influenced by trust. In light of this explanation, The following is the formulation of hypothesis H7: customers in the city of Surabaya find that trust significantly influences their decisions to buy fashion products on the Shopee e-commerce site.

Higher prices usually decrease purchasing decisions. However, trust can be an intervening factor. So, even though the price is high, strong trust can drive purchasing decisions. The study's findings (Gimor & Yuliviona, 2021) showing that, when trust is taken into account as an intervening element, price has a major impact on consumer purchasing decisions. In light of this explanation, the following is the formulation of hypothesis H8: price significantly influences fashion product purchases made by Surabaya City consumers on the Shopee e-commerce site, with trust acting as an intervening variable.

Through consumer trust, product quality can affect purchasing decisions, a consumer will make a purchasing decision if they always get promising trust when buying a product from the store (Rosanti, 2022: 1158). The study's findings (Gimor & Yuliviona, 2021) demonstrate how, when trust is taken into account as an intermediary element, product quality has a major impact on consumer purchasing decisions. In light of this explanation, the hypothesis H8 is formulated: Price plays a major role in influencing consumers' decisions to buy fashion products on the Shopee e-commerce site in Surabaya City, with trust as an intervening element.

According to (Kotler & Armstrong, 2018) every marketing communication activity in every media has a contribution to brand equity and can drive sales in many ways, one of which is to raise an assessment of the brand. The study's findings (Nur & Octavia, 2022) demonstrate how, when trust is taken into account as an intervening variable, E-WOM has a major impact on customer purchasing decisions. In light of this explanation, the hypothesis H10 is formulated: E-WOM significantly influences consumers' decisions to buy fashion products on the Shopee e-commerce site in Surabaya City, with trust as an intervening variable.

This study intends to ascertain and examine how pricing, product quality, and E-WOM, specifically for Surabaya customers, affect online fashion product purchases. Furthermore, this investigation seeks to ascertain and examine the function of trust as a mediating element in the process of decision-making. It aims to offer more profound understanding of the mechanics of buying decisions in this digital age by developing ten research questions.

## METHOD

This study was carried out in the city of Surabaya, because Surabaya City is ranked second as the city that most often shops online among other cities with a percentage of online shopping of 20.90% (Ayu, 2023). In addition to being the second largest city in online shopping, before conducting the research, the author also conducted direct observations at the research location that the people of Surabaya dress according to trends and are more varied in using various clothes or accessories to beautify their appearance.

In the context of quantitative research, a population is characterized as a generic region made up of items or people with specific quantities and attributes chosen by researchers for analysis and conclusions ( Sugiyono, 2016:148 ). In this study, the population is infinite because the number of consumers of Shopee fashion products in Surabaya cannot be known for certain. This is because the number of consumers continues to grow and change, and there is no definite data that records the total number. Although the sample represents a portion of the population's size and features (Sugiyono,2016:149). Non-probability sampling was used to carry out the sample process, especially purposive sampling, which selects respondents based on certain criteria such as: respondents are people who live and/or work in Surabaya City, have a Shopee account, have shopped for fashion products at least twice at Shopee, and are at least 17 years old. (Hair et all., 2010) said that the number of indicators determines the sample size requirements, which can be multiplied by five to ten. There were 24 indications in this study, which allowed for the identification of a sample of 120 respondents.

SEM and AMOS software version 26 were used for data analysis. SEM is a statistical analytic method used to examine the relationship between observable (manifest) variables and latent (not directly observable) variables (Haryono, 2012:4). AMOS is a statistical program used to analyze SEM. According to (Haryono, Siswoyo, 2012:252) the number of samples of 100-150 is considered sufficient to use this AMOS software. This study's hypothesis testing involves examining the direct and indirect relationships between the variables.

## RESULTS AND DISCUSSION

### RESULTS

#### Direct Effect Hypothesis Testing

Direct influence refers to a causal relationship between two variables directly, without any other variables as intermediaries. In AMOS version 26, it can be seen in the Regression Weights table: (Group number 1 - Default model) to see the direct influence between variables in the SEM model. More clearly, this table shows the regression coefficient values for each relationship between variables that the author summarizes in the table below:

**Table 1.** Direct influence

Hypothesis	Track	$\beta$	S.E	C.R	P Value	Conclusion
H1	Y $\leftarrow$ X1	-0,408	0,217	-1,881	0,060	Negative Insignificant
H2	Y $\leftarrow$ X2	0,172	0,155	1,109	0,267	Positive Insignificant
H3	Y $\leftarrow$ X3	0,461	0,202	2,275	0,023	Significant Positive
H4	Z $\leftarrow$ X1	0,036	0,211	0,173	0,863	Positive Insignificant
H5	Z $\leftarrow$ X2	0,386	0,159	2,023	0,015	Significant Positive
H6	Z $\leftarrow$ X3	0,720	0,217	3,324	0,000	Significant Positive
H7	Y $\leftarrow$ Z	0,711	0,216	3,296	0,000	Significant Positive

Source: AMOS version 26 processed by the author

Based on the calculation results using the AMOS version 26 program as seen in Table 1 above, the price variable on purchasing decisions has a significance value of 0.060 and  $\beta$  -0.408. Because the significance value of  $0.060 > 0.05$ ; then the hypothesis (H1) which states that price has a significant positive effect on purchasing decisions for fashion products on the Shopee e-commerce site for consumers in Surabaya City is rejected.

The variable of product quality on purchasing decisions has a significance value of 0.267 and  $\beta$  0.172. Because the significance value of  $0.267 > 0.05$ ; then the hypothesis (H2) which states that product quality has a significant positive effect on purchasing decisions for fashion products on the Shopee e-commerce site for consumers in Surabaya City is rejected.

The E-WOM variable on purchasing decisions has a significance value of 0.023 and  $\beta$  0.461. Because the significance value is  $0.023 < 0.05$ ; then the hypothesis (H3) which states that E-WOM has a significant positive effect on purchasing decisions for fashion products on the Shopee e-commerce site for consumers in Surabaya City is accepted.

The price variable on trust has a significant value of 0.863 and  $\beta$  0.036. Because the significance value of  $0.863 > 0.05$ ; then the hypothesis (H4) which states that Price has a significant positive effect on trust in fashion products on the Shopee e-commerce site for consumers in Surabaya City is rejected.

The variable of product quality on trust has a significant value of 0.015 and  $\beta$  0.386, because the significance value of  $0.015 < 0.05$ ; it is concluded that the hypothesis (H5) which states "Product quality has a significant positive effect on trust in fashion products on the Shopee e-commerce site for consumers in Surabaya City" is accepted.

The E-WOM variable on trust has a significant value of 0.000 and  $\beta$  0.720. Because the significance value is  $0.000 < 0.05$ ; it is concluded that the hypothesis (H6) which states "E-WOM has a significant positive effect on trust in fashion products on the Shopee e-commerce site for consumers in Surabaya City" is accepted.

The variable of trust in purchasing decisions has a significant value of 0.000 and  $\beta$  0.711. Because the significance value is  $0.000 < 0.05$ ; it is concluded that the hypothesis (H7) which states "Trust has a significant positive effect on purchasing decisions for fashion products on the Shopee e-commerce site for consumers in Surabaya City" is accepted.

### Indirect Effect Hypothesis Testing

The author summarizes indirect impact in the table below, which is the result of another variable acting as an intermediate in the causal link between two variables:

**Table 2.** Indirect influence

Hypothesis	Track	Coefficient	t-Stat	P Value	Conclusion
H8	(X1->Z->Y)	0,028	0,170	0,864	Positive Insignificant
H9	(X2->Z->Y)	0,276	1,953	0,051	Positive Insignificant
H10	(X3->Z->Y)	0,511	2,336	0,019	Significant Positive

Source: AMOS version 26 processed by the author

Table 2 shows that the price variable on purchasing decisions with trust as an intervening variable has a significance level of 0.864. Because the significance value is  $0.86 > 0.05$ ; it is concluded that the hypothesis (H8) which states "Price has a significant effect on purchasing decisions for fashion products with trust as an intervening variable on the Shopee e-commerce site for consumers in Surabaya City" is rejected.

The variable of product quality on purchasing decisions with trust as an intervening variable has a significance level of 0.051. Because the significance value of  $0.051 > 0.05$ ; it is concluded that the hypothesis (H9) which states "Product quality has a significant effect on purchasing decisions for fashion products with trust as an

intervening variable on the Shopee e-commerce site for consumers in Surabaya City" is rejected.

The E-WOM variable on purchasing decisions with trust as an intervening variable has a significance level of 0.01. Because the significance value is  $0.01 < 0.05$ ; it is concluded that the hypothesis (H10) which states "E-WOM has a significant effect on purchasing decisions for fashion products with trust as an intervening variable on the Shopee e-commerce site for consumers in Surabaya City" is accepted.

## **DISCUSSION**

The results of the study show that pricing has a negligible and adverse impact on consumers' decisions to buy. A negative beta value indicates an inverse relationship, meaning that the higher the price of a fashion product, the lower the likelihood of consumers buying it. However, the influence of this price is not strong enough to be considered a determining factor in purchasing decisions, which means that consumers in Surabaya City do not pay much attention to price or it is not a major consideration for them in deciding to buy fashion products on Shopee. The results of this study do not match the results of research from (Rosa and Nyoman, 2022) which shows that price has a pronouncedly favorable impact on purchasing decisions.

Purchase decisions are positively and marginally impacted by the product quality variable, which means that as product quality rises, so do purchase decisions. In this context, if consumers feel that the fashion products offered on Shopee are of good quality (e.g. good materials, neat stitching, attractive designs, or high durability) they are more likely to make a purchase. Product quality influences decisions to buy in a favorable way, however this effect is not very strong. This indicates that although product quality is considered important, it is not strong enough to significantly influence purchasing decisions among consumers in Surabaya City. The findings of this investigation differ from those of other studies conducted by (Pulungan, 2021) This demonstrates how decisions are greatly influenced by product quality about what to buy in a favorable way.

E-WOM significantly and favorably influences consumers' decisions to buy. This implies that thoughts, suggestions, and reviews disseminate via electronic media have a real and important effect in influencing consumers to make purchases. A positive influence means that when E-WOM increases (for example, more positive reviews, more recommendations from other users, or increased conversations about positive products), consumers' decisions to buy fashion products on Shopee also tend to increase. This shows that consumers are more likely to trust and are encouraged to buy a product if they see positive reviews or recommendations. Significant Influence shows that E-WOM has a significant impact on Shopee customers' purchase decisions. The findings of this investigation are consistent with the findings of research from (Rohmah et al., 2023) which shows that E-WOM (X3) has a significant positive effect on purchasing decisions.

Trust is positively and significantly impacted by price. This means that if the price of a product increases, the level of consumer trust in the product also tends to increase. For example, consumers may assume that more expensive products have better quality so they have more confidence in the product. Insignificant means that although price is considered important, it is not strong enough to influence consumer trust in Surabaya. The findings of this results do not align with the findings of previous studies conducted by (Wijaya & Yohan, 2017) this demonstrates that confidence is significantly enhanced by pricing.

Product quality has a significant positive impact on trust. A positive effect is one in which customer faith in the product increases with the perceived quality of the product. Put otherwise, there exists a clear and unidirectional correlation between the quality of a product and trust. When product quality increases, consumer trust also increases. Example: If consumers feel that the fashion products they buy on Shopee have good materials, neat stitches, are durable, and match the description, they will tend to trust the product more, thus affecting the level of consumer trust. The findings of this study are consistent with those of a study by (Wijaya and Yohan, 2017), which discovered that price greatly boosts confidence.

E-WOM significantly and favorably affects trust. Positive Influence: Customers' degree of trust in a product increases with the quality or quantity of positive E-WOM they read or get. For example, positive reviews and high ratings from many users will increase the confidence of other consumers that the product is of good quality. Significant Influence shows that E-WOM plays an important role in influencing the level of consumer trust. The results of this inquiry are in line with the conclusions of studies conducted by (Wartono & Ruruh, 2023) It demonstrates how E-WOM significantly increases trust.

Buying decisions are positively and significantly impacted by trust. A favorable impact indicates that the greater the degree of customer trust, the more likely they are to make a purchase, this shows that increased trust will encourage consumers to make more frequent and more confident transactions on Shopee. A noteworthy impact indicates that trust is a crucial factor affecting Surabaya customers' decisions to buy on Shopee. The findings of this research are consistent with a study by (Prayuda, 2023), which demonstrates that trust significantly influences decisions about what to buy.

When trust is taken into account as an intervening element, the impact of price on purchasing decisions is negligible. This suggests that trust is not a mediating factor in the impact of price on purchasing decisions. The findings of this investigation do not align with the findings of previous studies conducted by (Gimor & Yuliviona, 2021) this indicates that pricing has a significant influence on customers' purchase decisions, with trust functioning as an intervening element.

When trust is taken into account as an intermediary variable, the impact of product quality on purchasing decisions is insignificant, meaning that although product quality can increase trust, its effect on purchasing decisions is still weak. It is necessary to make efforts to fortify this relationship, for instance, by enhancing product quality and highlighting its advantages for customers. The results of this study are not in accordance with the results of research from (Gimor & Yuliviona, 2021) which demonstrates how, with trust acting as an intervening variable, product quality has a major impact on consumer purchasing decisions.

When trust is taken into consideration as an intervening variable E-WOM has a big influence on what people decide to buy. So, E-WOM can boost customer trust, and consumer trust influences purchase decisions. Customers are more inclined to purchase goods with positive E-WOM because they feel confident in the quality and reliability of the product. This study shows that building consumer trust through positive E-WOM can be an effective strategy to increase sales. The findings of this research are consistent with a study by (Nur&Octavia, 2022) which shows that consumer purchase decisions are significantly impacted by E-WOM, with trust acting as an intervening element.



## CONCLUSION

Studies reveal that E-WOM significantly influences decisions about purchases and trust. The data collected and analyzed from respondents using AMOS software version 26 supports these conclusions. Price is not very essential, but E-WOM and product quality play a big part in what customers decide to buy on Shopee in Surabaya City. Another important factor in the purchasing process is trust. Meanwhile, when trust is taken into account as an intervening variable, price and product quality do not significantly affect consumers' decisions to buy. This study aims to increase the sales of fashion items on the Shopee e-commerce platform by emphasizing the role that E-WOM and product quality play in building consumer trust.

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