

# The Role of Brand Attitude and Risk Perception Mediates the Effect of E-Wom on Purchase Intention

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**Abstract** - E-commerce business competition requires sellers to behave, act quickly and appropriately in the face of competition in a business environment that moves very dynamically and is full of uncertainty to increase consumer buying intentions. The purpose of this study was to examine the role of brand attitude and risk perception in mediating the effect of electronic word of mouth (E-WOM) on people's purchase intention in the Bukalapak marketplace. This research was conducted in Denpasar City, using 90 respondents. Determination of the sample using non-probability sampling with purposive sampling technique. This research uses Structural Equation Modeling (SEM) analysis technique with Partial Least Square (PLS) approach. The results of this study indicate that E-WOM has a positive and significant effect on purchase intention, E-WOM has a positive and significant effect on brand attitude, a brand attitude has a positive and significant effect on purchase intention, E-WOM has a negative and significant effect on risk perception, perception risk has a negative and significant effect on purchase intention, each brand attitude and risk perception are able to partially mediate the effect of E-WOM on purchase intention.

**Keywords** - E-WOM, Brand attitude, Risk perception, Purchase intention.

## I. INTRODUCTION

Technology is developing rapidly and massively. The effect of technological developments has resulted in a shift in the shopping trend of people who have started to switch from conventional shopping to online shopping. Conventional shops and malls are slowly starting to implement the power of technology by penetrating the online world so that their business can continue to run and not be eroded by technology. The faster the dissemination of information, causing the rapid proliferation of buying and selling platforms and online shopping sites, and the easier it is for everyone to make purchase transactions without meeting face-to-face. Hence, the presence of this online shopping site greatly facilitates customers in shopping anywhere and anytime.

Online shopping sites have become a popular source of information because they are easily accessible and can transmit both brand and consumer information. Thus, consumers can easily find sufficient information about online shopping websites from various sources to make purchasing decisions that best suit their needs and preferences (Jabr and Zheng, 2014). All these conveniences lead to an increase in online transactions accompanied by an increasing number of internet users. The increasing number of internet users causes a high level of competition for sellers. Intense competition makes consumers more critical in choosing the products and services they need. Therefore,

Indonesia ranks fifth out of 20 countries with the highest number of internet users with 143,260,000 users as of December 31, 2017, with an internet growth percentage of 7,063 per cent from December 2000 to December 2017 (Internet World Stats, 2017). In the second quarter of 2020, the number of internet users in Indonesia has reached 196.7 million people as of November 9, 2020, or about 73.7 per cent of the population (Association of Indonesian Internet Service Providers, 2020). The increasing number of internet users causes a high level of competition for sellers. Intense competition makes consumers more critical in choosing the products and services they need. Therefore, the company must be able to explore various possible strategies to meet consumer needs.

The increasing number of internet users in Indonesia will become an up-and-coming market for e-commerce industry players, so it is not surprising that large e-commerce and marketplaces have emerged with fantastic capital for the size of the industry in Indonesia, such as Matahari Mall, Bukalapak, Lazada, Blibli and Tokopedia. One type of marketplace which is quite popular in Indonesia is Bukalapak. As one of Indonesia's most extensive online buying and selling sites, Bukalapak was founded in 2010 by Achmad Zacky (inet.detik.com, 2019). Like online buying and selling service sites with a consumer to consumer (C2C) business model, Bukalapak provides a means of selling from consumers to consumers



anywhere. Bukalapak has a program to facilitate SMEs in Indonesia to make online buying and selling transactions. This is because online transactions can make it easier for SMEs to sell their products without having an offline store.

Bukalapak is currently in the third position, where Shopee and Tokopedia are still leading the competition in the first and second positions. Position or ranking based on monthly web visitor data. Bukalapak's popularity on Twitter and Instagram is also shallow, even lower than the two Marketplaces below, namely Lazada and Blibli. This shows that the Bukalapak website can directly present consumer reviews or reviews and can attract more online shopping intentions than promotions through social media (Mulyati and Gesitera, 2020). However, this condition is not necessarily certain that consumers will shop after seeing the consumer reviews given. This can be seen from the development of the number of visitors (users) of Bukalapak every quarter. One year consists of four quarters.

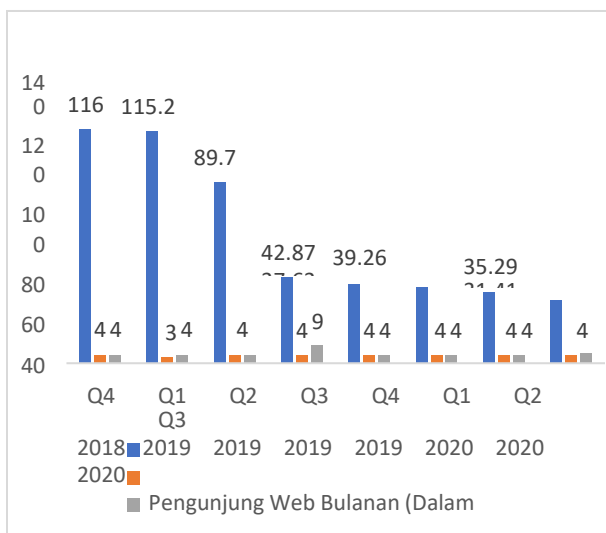


Fig. 1 Monthly web visitors decrease, Bukalapak's ranking on the App Store and Playstore  
Source: I price, 2020

Reviews or consumer reviews on the marketplace are a form of electronic - word of mouth (E-WOM), where E-WOM presents information for potential consumers before deciding to shop online. E-WOM is word of mouth (WOM) which is accelerated by the use of the Internet. The existence of E-WOM cannot be separated from the consumer experience of the goods or services consumed. E-WOM has become a significant forum for consumers in giving their opinions about their shopping experience through e-commerce and is more effective than WOM, because of the level of accessibility and broader reach, so that the information presented in E-WOM can lead to purchasing intentions (Jalilvand and Samiei, 2012).

According to Lin et al. (2013), E-WOM is a statement made by actual, potential or previous consumers about a product or company where the information is available to people or institutions via the Internet. Zhang et al. (2010) stated that when exchanging information through E-WOM, consumers process by evaluating the

product. Positive E-WOM can persuade potential customers and influence consumer perceptions of product reviews or products recommended by other consumers. The results of Priansa (2016) and Sari et al. (2017) suggested that E-WOM affects purchase intention. E-WOM has a significant positive impact on purchase intention. Eriza (2017) stated the results of a study in which E-WOM significantly affects consumers' purchase intentions.

The results of previous studies, which stated that E-WOM affected purchase intention, contradicted the research of Torlak et al. (2014), which showed that E-WOM did not have a positive effect on purchase intention. The results of the same contradictory research were also stated by Majid and Rofiq (2014), where E-WOM does not affect the purchase intention of Samsung smartphones in Malang City. Other contradictory research results were also put forward by Christie and Krisjanti (2016), where E-WOM did not positively affect purchase intention on Samsung and iPhone brand products. Based on the research gap found between the E-WOM variable and purchase intention, it is suspected that there are variables that can strengthen the relationship between the two variables. Kudeshia and Kumar (2017) stated that consumer reviews (E-WOM), both positive and negative reviews, will lead to a positive or negative attitude. E-WOM creates an emotional connection between consumers and creates a perception of consumer integrity and an attitude towards the brand (brand attitude). Indiani (2015) states that high E-WOM activity will reduce consumer risk perceptions, encouraging online purchase intentions. Based on the description above, the researcher adds brand attitude and risk perception variables as mediating variables between E-WOM and purchase intention. Indiani (2015) states that high E-WOM activity will reduce consumer risk perceptions, thereby encouraging online purchase intentions. Based on the description above, added the brand attitude and risk perception variables as mediating variables between E-WOM and purchase intention are recommended.

## II. LITERATURE REVIEW AND HYPOTHESIS

Kudeshia and Kumar (2017) researched the impact of the quantity and quality of E-WOM written on a company's website on the purchase intention of prospective customers. Researchers get the results that the quantity and quality of E-WOM have a positive and significant impact on purchase intention. Themba et al. (2013) examined the motivation of E-WOM among students. Researchers are looking for students who engage in E-WOM to influence their purchasing decisions. Examining the influence of online reviews in the tourism industry, Jalilvand et al. (2012) found that online reviews significantly impact destination choice. Yaylı and Bayram

(2012) found that reading reviews has a positive impact on online purchasing decisions and purchase frequency. Based on the above reference, the following hypothesis is formulated:

**H1:** Electronic-word of mouth (E-WOM) has a significant positive effect on purchase intention

Attitude is a stable and enduring tendency to behave. Thus, marketers regard it as the most crucial predictive tool of consumer behaviour towards a product or service (Kudeshia and Kumar, 2017). Online reviews can be compelling in influencing product evaluations (Hong and Park, 2012). E-WOM is the most popular way to find out more about the brand and influences consumer evaluations (Kudeshia and Kumar, 2017). E-WOM, which has a higher quantity and credibility of sources (Vlogger or Reviewer), indicates a superior brand (Wu and Wang, 2011). Schivinskia and Dabrowskia (2014) found that the communication built by the company affects the brand attitude towards the product, while the content created by the user significantly affects the brand equity and purchase intention of the product under review. Based on the references above, the following hypothesis is formulated:

**H2:** Electronic-word of mouth (E-WOM) has a significant positive effect on brand attitude

Brand attitude is considered a marker of behavioural intention (Wu and Wang, 2011). Consumer attitudes towards a brand significantly affect purchase intention because the attitude towards the brand is the most crucial determinant of purchase intention (Abzari et al., 2014). Wu and Lo (2009) concluded that brand awareness, brand attitude and consumer perceptions directly or indirectly affect consumers' purchase intentions for extended products. Further research shows that purchase intention increases if the respondent's attitude is positive towards the behaviour (Summers et al., 2006). Leonidas et al. (2010) also revealed that attitudes towards a product or brand could influence buying the product or brand. Based on the cited references, the following hypothesis is formulated:

**H3:** Brand attitude has a significant positive effect on purchase intention.

E-WOM activity harms the risk perception of consumers who will buy products online. The information provided through E-WOM is then used as consideration for consumers before making a product purchase. The high activity of E-WOM will reduce consumer risk perception. According to Eriza (2017), E-WOM harms risk perception but does not mediate the relationship between E-WOM and purchase intention. The significance of negative E-WOM information on purchase intention will depend on consumer perceptions of generalisation and the likelihood of recurrence of service failure risk, so this study examines the relationship of E-WOM to perceived risk. Based on the above references, the following hypotheses can be formulated:

**H4:** Electronic word of mouth (E-WOM) harms risk perception.

Many studies argue that if the perceived risk perception by consumers is high, it will reduce the consumer's purchase intention (Lee, 2009; Vassilikopoulou et al., 2018). The study explains that perceived risk hurts customer purchase intentions, especially for environmentally friendly products, which are non-standardised and product quality is difficult to control. According to Eriza (2017), the perception of risk significantly affects consumers' purchase intentions. According to Indiani (2015), the perception of risk harms purchase intention. Based on this information, the proposed hypothesis is as follows:

**H5:** Risk perception has a significant negative effect on consumers' purchase intentions.

Wu and Lo (2009) concluded that brand awareness, core brand attitude and consumer perceptions directly or indirectly affect consumers' purchase intentions towards the product. Summers et al. (2006) observed that the attitude in performing the behaviour is one of the causes of a significant predictor of consumer purchase intention. Further research shows that purchase intention behaviour is high if the respondent's attitude towards the preferred behaviour (Summers et al., 2006). Tang and Xiao (2011) examined that buying a custom work desk had a positive effect on behavioural intentions. E-WOM can generate positive evaluations of brands that encourage "retrial" (Kudeshia and Kumar, 2017). Based on the references above, the following hypotheses are proposed:

**H6:** Brand attitude can mediate the effect of electronic – word of mouth (E-WOM) on purchase intention.

Indiani (2015) research shows that high E-WOM activity harms consumers' risk perceptions who will buy products online (Eriza, 2017). Perceived risk refers to the sense of uncertainty experienced by consumers when they decide to make an online purchase. The high activity of E-WOM will reduce consumer risk perceptions, thereby encouraging online purchase intentions (Indiani, 2015). Indiani's research (2015) also proves that perceived risk mediates the relationship between E-WOM and consumer buying interest. Based on this information, the proposed hypothesis is as follows:

**H7:** Risk perception can mediate the effect of electronic – word of mouth (E-WOM) on consumer purchase intention.

### **III. RESEARCH METHODOLOGY**

The approach used in this research is divided into quantitative data and qualitative data. Qualitative data in the form of data on the number of Bukalapak users compared to other marketplace users, the number of daily active Bukalapak users from the first quarter of 2019 to 2020, the percentage of internet users in Indonesia who use the marketplace and the percentage of the number of

Bukalapak visitors in Indonesia. The form of associative research looks at the effect of E-WOM on purchase intention, E-WOM on brand attitude and risk perception, brand attitude and risk perception on purchase intention, and the role of brand attitude and risk perception in mediating the relationship of E-WOM on purchase intention. The data collection method used in this study is a questionnaire method with a Likert scale. There are four variables in this study, namely the independent variable E-WOM (X1), the dependent variable purchase intention (Y), and the mediating variable brand attitude (X2) and risk perception (X3). The Source of data used in this study is primary data sourced from respondents through questionnaires.

The population in this study is the people of Denpasar City who have installed the Bukalapak application, but have never shopped at Bukalapak, the number of which cannot be calculated accurately or with certainty. Samples were taken using the non-probability sampling method. The non-probability sampling technique chosen is purposive sampling, namely the technique of determining the sample with specific considerations or criteria. The criteria for determining the sample in this study are as follows: 1) Respondents with a minimum of high school education, 2) Prospective respondents are people in Denpasar City who have installed the application but have never shopped at the Bukalapak marketplace. This study uses multivariate analysis (correlation or multiple regression). Based on the estimation using the number of parameters used, the sample size obtained is 85-170 respondents. The number of valid respondents obtained is 90, which means it has met the criteria with a minimum of 85 respondents.

The analytical technique used is the analysis using the Structural Equation Modeling (SEM) analysis technique with the Partial Least Square (PLS) approach. There are several stages in this analysis, namely:

#### **A. Designing a structural model (inner model)**

Inner, The model describes the relationship between latent variables based on substantive theory, between E-WOM variables (X1), brand attitude (X2), and risk perception (X3) on the endogenous variable purchase intention (Y).

#### **B. Designing the measurement model (outer model)**

The outer model, often also called the external relation or measurement model, defines how each indicator block relates to its latent variable, whether reflective or formative. In this case, all indicators of E-WOM (X1), brand attitude (X2), and risk perception (X3) on the endogenous variable purchase intention (Y).

#### **C. Contribute path diagrams (path diagrams)**

Shows the relationship between latent variables with each indicator.

#### **D. Path diagram conventions to systems of equations**

Outer model, specification of the relationship between latent variables and their indicators, also known as outer relations or measurement models, defines latent variables'

characteristics and indicators. Inner Model, Structural model or inner model describes the model of the relationship between latent variables, which is formed based on the substance of the research theory.

#### **E. Estimate**

The method of estimating the estimated parameters is the least square method, namely: weight estimate, which is used to calculate the latent variable, path estimate, which relates the latent variable and the estimated loading on the latent variable with its indicators, means and location parameters on the value of the regression constant for indicators and latent variables.

#### **F. The goodness of fit evaluation**

The Goodness of Fit model is measured using R-square of the latent dependent variable with the same interpretation as the Q-Square regression predictive relevance for the structural model, measuring how well the model and the estimated parameters generate the observed values. Q-square value  $> 0$  indicates the model has predictive relevance; on the other hand if the Q-square value 0 indicates the model lacks predictive relevance.  $R_1, R_2, \dots, R_p$  is the R-square of the endogenous variables in the equation model. The magnitude of  $Q^2$  has a value with a range of  $0 < Q^2 < 1$ , where the closer to 1, the better the model. The quantity of  $Q^2$  is equivalent to the coefficient of total determination in path analysis.

#### **G. Hypothesis test**

Hypothesis testing is carried out with a significant measure of hypothesis support that can be used to compare the values of t-table and t-statistics. If the t-statistic is higher than the t-table value, it means that the hypothesis is supported or accepted. In this study, for the confidence level of 97.5 per cent (alpha 2.5 per cent), the t-table value for the one-tailed hypothesis is  $> 1.98$ .

#### **H. Mediation variable testing**

The mediation effect test was conducted to determine the role of the mediating variable in the relationship between the independent and dependent variables. Testing the role of user satisfaction as a mediating variable can be seen from calculating the VAF value in each relationship. If the VAF value is above 80%, the variable has a full mediation role. If the VAF value is in the range of 20% to 80%, then the variable has a role as a partial mediator. Meanwhile, if the VAF value is below 20%, it can be concluded that the variable has almost no mediating role.

## **IV. RESULTS AND DISCUSSION**

#### **A. Respondent Characteristic**

The results of the descriptive analysis show that the classification is based on the male gender category, the respondent of the Bukalapak marketplace customer who occupies the highest position, which is 62.2 per cent. The majority of Bukalapak marketplace customer respondents aged 21-25 years and 26-30 years occupy the same position, namely 43.3 per cent. In contrast, for the last education category, most Bukalapak marketplace customer

respondents are undergraduate with a percentage of 51.1 per cent, and for the job category, the Bukalapak marketplace customer respondents are private employees with a percentage of 55.6 per cent.

**B. Testing Instrument Results**

Testing on the validity and reliability test using 30 respondents.

**a) Validity test**

The validity test is done by correlating the score of the instrument item with the total score of all statement items. If the correlation between each statement item score to the total score of the statement items shows the correlation coefficient value of 0.3, then each statement item is said to be valid (Sugiyono, 2018:172)

**Table 1. Instrument Validity Test Results**

No	Variable	Instrument Code	Pearson correlation	Information
1	E-WOM (X1)	X1.1	0.932	Valid
		X1.2	0.926	Valid
		X1.3	0.898	Valid
		X1.4	0.964	Valid
		X2.1	0.845	Valid
2	Brand Attitude (X2)	X2.2.	0.598	Valid
		X2.3	0.873	Valid
		X2.4	0.837	Valid
		X3.1	0.898	Valid
3	Risk Perception (X3)	X3.2	0.908	Valid
		X3.3	0.819	Valid
		X3.4	0.882	Valid
		X3.5	0.893	Valid
		Y1	0.762	Valid
4	Purchase Intention (Y)	Y3	0.914	Valid
		Y3	0.928	Valid
		Y4	0.874	Valid

Source: processed data, 2021

The statement items seen in Table 1 on the E-WOM variable, brand attitude, risk perception, and purchase intention have been tested to meet the validity requirements; the correlation coefficient has exceeded 0.3, and the statement items are valid.

**b) Reliability Test**

A questionnaire is said to be reliable or reliable if a person's answer to a question is consistent or stable over time. In the reliability test, the number of respondents used was 30 respondents. A variable is reliable if it has a Cronbach Alpha ( $\alpha$ ) value > 0.60, which can be measured using SPSS.

**Table 2. Recapitulation of Research Instruments Reliability Test Results**

No	Variable	Cronbach Alpha	Information
1	E-WOM (X1)	0.948	Reliable
2	Brand attitude	0.770	Reliable

(X2)			
3	Risk perception (X3)	0.927	Reliable
4	Purchase intention (Y)	0.879	Reliable

Source: processed data, 2021

The reliability test results shown in Table 2 show that all research instruments have a Cronbach's Alpha coefficient of more than 0.60. So it can be stated that all variables have met the requirements of reliability or reliability to be used to conduct research.

**C. The results of the evaluation of the measurement model (outer model)**

The evaluation of the outer model is also called the evaluation of the measurement model, which is carried out to assess the validity and reliability. The analysis of the construct measurement model with reflection indicators wants to see each indicator's validity and test the construct's reliability. The criteria for indicator validity are measured by convergent validity, while construct reliability is measured by composite reliability and average variance extracted or AVE.

**a) Convergent Validity**

**Table 3. Factor Loading Result**

Indicator	Factor Loading	P Value
X1.1 <- Information	0.937	0.000
X1.2 <- Knowledge	0.936	0.000
X1.3 <- Answer	0.934	0.000
X1.4 <- Reliability	0.973	0.000
X2.1 <- Convenience	0.827	0.000
X2.2 <- Reputation	0.942	0.000
X2.3 <- Choice	0.946	0.000
X2.4 <- Understood	0.899	0.000
X3.1 <- Error	0.874	0.000
X3.2 <- Losses	0.868	0.000
X3.3 <- Product incompatibility	0.857	0.000
X3.4 <- Image	0.801	0.000
X3.5 <- Product integrity	0.898	0.000
Y1 <- Interested in finding information	0.884	0.000
Y2 <- Considering	0.844	0.000
Y3 <- Interested in using	0.919	0.000
Y4 <- Wish	0.797	0.000

Source: processed data, 2021

Based on Table 3, it can be seen that almost all values on factor loading are more than 0.7; thus, it can be stated that the data in the study are valid.



Table 4. Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)
Brand Attitude (X2)	0.819
E-WOM (X1)	0.893
Purchase Intention (Y)	0.743
Risk Perception (X3)	0.740

Source: processed data, 2021

Based on Table 4, it can be seen that all AVE values are more significant than 0.5. Thus it can be stated that the data in the study is valid.

b) Discriminant validity

Table 5. Discriminant Validity

Variable	Brand Attitude (X2)	E-WOM (X1)	Purchase Intention (Y)	Risk Perception (X3)
Brand Attitude (X2)	0.905			
E-WOM (X1)	0.401	0.945		
Purchase Intention (Y)	0.611	0.601	0.862	
Risk Perception (X3)	-0.372	-0.456	-0.581	0.860

Source: processed data, 2021

Based on Table 5, it can be seen that there are almost all cross-loading values in the indicators for each variable greater than 0.5, and there is only one indicator in the variable whose value is not greater than 0.5, and three indicators that have a minus value (-). Thus, it can be stated that the data in the study are valid.

c) Composite Reliability

Table 6. Coefficient of Composite reliability and Cronbach's Alpha

Variable	Cronbach's Alpha	Composite Reliability
Brand Attitude (X2)	0.925	0.947
E-WOM (X1)	0.960	0.971
Purchase Intention (Y)	0.884	0.920
Risk Perception (X3)	0.912	0.934

Source: processed data, 2021

Based on Table 6, it can be seen that all Cronbach's Alpha values in each variable are more significant than 0.78, and all Composite Reliability values are greater than 0.6. Thus it can be stated that the data in the research is reliable.

D. Evaluation of goodness of fit model

a) R – Squares

Table 7. Value of R-squares (R<sup>2</sup>) Endogenous Variables

Variable	R Squares	R Square Adjusted
Brand Attitude	0.161	0.151
Purchase Intention	0.591	0.577
Risk Perception	0.208	0.199

Source: processed data, 2021

Based on Table 7, the R-square value for the E-WOM variable on brand attitude is 0.161, including weak, which shows that it has a significant effect of 0.161 x 100 per cent = 16.1 per cent. The R-square value for the E-WOM, brand attitude, and risk perception variables on purchase intention are 0.591, including moderate, which shows that it has a significant effect of 0.591 x 100 per cent = 59.1 per cent. The R-square value for the E-WOM variable on risk perception is 0.208, including weak, which indicates it has a significant effect of 0.208 x 100 per cent = 20.8 per cent.

a) Q – square

$$Q^2 = 1 - [(1 - R12) (1 - R22) (1 - R32)]$$

$$Q^2 = 1 - [(1 - 0.161) (1 - 0.591) (1 - 0.208)]$$

$$Q^2 = 1 - [(0.839) (0.409) (0.792)]$$

$$Q^2 = 1 - (0.2718)$$

$$Q^2 = 0.7282$$

Based on the calculations above, the obtained Q-square value of 0.7282 is more than 0 and is close to 1, so it can be explained that the model has predictive relevance or deserves to be said to have relevant predictive values.

E. Testing the inner model and research hypotheses

The inner or structural models are evaluated by looking at the value of the path parameter coefficient of the relationship between latent variables. Structural model testing (inner model) was carried out after the relationship model built in this research with research data and the overall suitability of the model (goodness-of-fit-model).

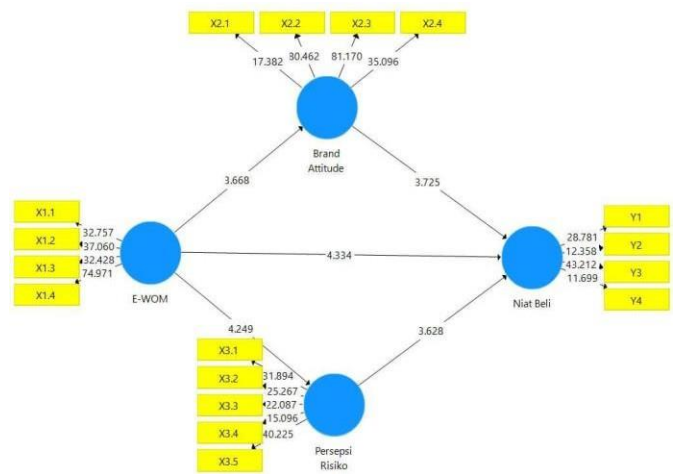


Fig. 2 Full Model of Relationship Between Variables

The test results in Figure 2 show that from the relationship between the variables tested; five relationships have a significant effect, namely: (1) the E-WOM variable has a significant positive effect on purchase intention, (2) the E-WOM variable has a significant positive effect on brand attitude, (3) the brand attitude variable has a significant positive effect on purchase intention, (4) the E-WOM variable has a significant negative effect on risk perception, and (5) the risk perception variable has a significant negative effect on purchase intention.

The results of the complete direct effect test between variables can be seen in Table 8. Hypothesis testing was carried out using the bootstrap resampling method. The statistical test used is the t statistic or the t-test if the t-statistic value is > t table. The t table is obtained through the t table with a significance 0.05 and degrees of freedom  $N - k = 90 - 4 = 86$ , so the t table value is 1.9879, it can be concluded that the results are significant.

**Table 8. Direct Effect Test Results**

Variable	Original Sample (O)	Standard Deviation (STDEV)	t Statistics ( O/STDEV )	P Values
Brand Attitude (X2) -> Purchase Intention (Y)	0.374	0.100	3.725	0.000
E-WOM (X1) -> Brand Attitude (X2)	0.401	0.109	3.668	0.000
E-WOM (X1) -> Purchase Intention (Y)	0.316	0.073	4.334	0.000
E-WOM (X1) -> Risk Perception (X3)	-0.456	0.107	4.249	0.000
Risk Perception (X3) -> Purchase Intention (Y)	-0.298	0.082	3.628	0.000

Source: processed data, 2021

Based on Table 8, the p-value and t-statistical values for each variable are explained as follows:

- The p-value of the brand attitude variable on purchase intention is 0.000, which is compared to a significance of 0.05 because the p-value is < significant (0.000 < 0.05) with a value of 0.374 and a statistical t-value of 3.725, which is compared to a t-table of 1.9879, because the t-statistical value > t-value (3.725 > 1.9879) it can be explained that brand attitude has a positive and significant effect on purchase intention.
- The p-value of the E-WOM variable on brand attitude is 0.000, which is compared to a significance of 0.05 because the p-value is < significant (0.000 < 0.05) with a value of 0.401 and a statistical t-value of 3.668 compared to the t-table of 1.9879 because the value of t-statistics > t-value (3.668 > 1.9879) it can be explained that E-WOM has a positive and significant effect on brand attitude.
- The p-value of the E-WOM variable on purchase intention is 0.000, which is compared to a significance of 0.05 because the p-value is < significant (0.000 < 0.05) with a value of 0.316 and a statistical t-value of 4.334, which is compared to the t-table of 1.9879 because the t-statistical value > t-value (4.334 > 1.9879) it can be explained that E-WOM has a positive and significant effect on purchase intention.
- The p-value of the E-WOM variable on risk perception is 0.000, which is compared to a significant of 0.05 because the p-value is < significant (0.000 < 0.05) with a value of -0.456 and a statistical t-value of 4.249 compared to t- the table is 1.9879 because the t-statistic > t-value (4.249 > 1.9879) it can be explained that E-WOM has a negative and significant effect on risk perception.
- The p-value of the risk perception variable on purchase intention is 0.000, which is compared to a significance of 0.05 because the p-value is < significant (0.000 < 0.05) with a value of -0.296 and a statistical t-value of 3.628, which is compared to the t-table of 1.9879 because the t-statistical value > t-value (3.628 > 1.9879) it can be explained that the perception of risk has a negative and significant effect on purchase intention.

**Table 9. Indirect Effect Test Results**

Variable	Original Sample (O)	Standard Deviation (STDEV)	t Statistics ( O/STDEV )	p- values
E-WOM (X1)-> Brand Attitude (X2) -> Purchase Intention (Y)	0.150	0.058	2.564	0.011
E-WOM (X1) -> Risk Perception (X3) -> Purchase Intention (Y)	0.136	0.050	2.697	0.007

Source: processed data, 2021

Based on Table 9, the p-value and t-statistical variables are obtained, which are explained as follows:

- a. The p-value of the E-WOM variable on purchase intention through brand attitude is 0.011, which is compared to a significance of 0.05 because the p-value is < significant ( $0.011 < 0.05$ ) with a value of 0.150 and a t-statistic value of 2.564, which is compared with the t table of 1.9879, because the t-statistical value > t-value ( $2.564 > 1.9879$ ) it can be explained that brand attitude is able to mediate positively and significantly the effect of E-WOM on purchase intention
- b. The p-value of the E-WOM variable on purchase intention through risk perception is 0.007, which is compared to a significance of 0.05 because the p-value is < significant ( $0.007 < 0.05$ ) with a value of 0.136 and a t-statistic value of 2.697, which is compared with the t table of 1.9879 because the t-statistical value > t-value ( $2.697 > 1.9879$ ) it can be explained that risk perception is able to mediate positively and significantly the effect of E-WOM on purchase intention.
- c. SEM-PLS mediation testing with the Variance Accounted For (VAF) method. The mediation effect test was conducted to determine the role of the mediating variable in the relationship between the independent variable and the dependent variable. Testing the role of user satisfaction as a mediating variable can be seen from the calculation of the VAF value in each relationship.

**Table 10. Calculation of VAF**

<b>Indirect Effect</b>	
E-WOM (X1)-> Brand Attitude (X2) -> Purchase Intention (Y)	0.150
E-WOM (X1) -> Risk Perception (X3) -> Purchase Intention (Y)	0.136
<b>Direct Effect</b>	
E-WOM (X1) -> Purchase Intention (Y)	0.316
<b>Total Effect</b>	
E-WOM (X1), Brand Attitude (X2), and Purchase Intention (Y)	0.466
E-WOM (X1), Risk Perception (X3), and Purchase Intention (Y)	0.452
<b>VAF = Indirect Effect / Total Effect</b>	
VAF = Brand Attitude	0.322
VAF = Risk Perception	0.301

Source: processed data, 2021

Based on the VAF calculation to test the effect of the brand attitude variable as a mediator between the effect of E-WOM on buying, it is 0.322 or 32.2%. From these results, it can be concluded that brand attitude has a partial mediating effect. The table also shows the VAF value for the risk perception variable as a mediator between E-

WOM and purchase intention of 0.301 or 30.1%. Based on the VAF value, it can be interpreted that brand attitude and risk perception are partial mediators.

The results of the first hypothesis test showed that E-WOM had a positive and significant effect on purchase intention. These results mean that reviews written by customers will impact potential consumers' purchase intentions before deciding to buy. The results of this study are per research from Kudeshia and Kumar (2017), which states that E-WOM has a positive and significant effect on purchase intention. The study explains that purchase intentions arise through comments given through friends on Facebook and through comments posted on product pages.

The results of the second hypothesis test found that E-WOM had a positive and significant effect on brand attitude. These results mean that the more E-WOM provided by previous customers, the better consumer attitudes towards a brand. The results of this study are per research from Kudeshia and Kumar (2017), which states that E-WOM has a positive and significant effect on brand attitude. E-WOM or positive or negative reviews will create a positive or negative attitude towards a brand.

The results of the third hypothesis test found that brand attitude has a positive and significant effect on purchase intention. This result means that the better the consumer's attitude towards a brand sold at Bukalapak, the buying intention of potential consumers towards the brand will also increase. The results of this study are by research from Wu and Wang (2011), where a positive evaluation of a brand will create a positive brand attitude that positively affects purchase intention. The results of this study are also in line with previous research conducted by Kudeshia and Kumar (2017), which obtained the same results, namely brand attitude has a positive and significant impact on purchase intention. Lee et al.

The results of the fourth hypothesis test found that E-WOM had a negative and significant effect on risk perception. These results mean that the more E-WOM or reviews written, the lower the risk felt by consumers. The results of this study are per the research from Eriza (2017), who researched cosmetic consumers who shopped at e-commerce, where the results obtained were that E-WOM harmed risk perception. The results of this study are also by the Indiani research (2015), where E-WOM harms risk perception. The higher the consumer's trust in product information, the lower the perception of risk in the minds of potential consumers.

The results of the fifth hypothesis test found that risk perception had a negative and significant effect on purchase intention. This result means that the higher the risk perceived by the prospective buyer, the lower the purchase intention of the prospective customer. The results of this study are per research from Indiani (2015), which states that the perception of risk harms purchase intention. Customers may perceive a higher risk for fashion and books, which are the top sellers in online commerce. This study is also in line with Vassilikopoulou et al. (2018) research, which explains that risk perception harms



customer purchase intentions, especially for environmentally friendly products.

The results of the sixth hypothesis test found that brand attitude was able to partially mediate the effect of E-WOM on purchase intention. This result means that the brand attitude formed on a product sold in the Bukalapak marketplace is influenced by E-WOM or reviews written by previous customers. The results of this study are following research from Kudeshia and Kumar (2016), which states that brand attitude can mediate the effect of E-WOM on purchase intention showing positive and significant results. E-WOM can generate positive evaluations of brands that encourage purchase intentions from these brands.

The results of the seventh hypothesis test were found that risk perception was able to mediate positively and significantly the effect of E-WOM on purchase intention. These results mean that the activity of reading reviews or other consumer reviews about a product on Bukalapak can encourage purchase intentions, a sense of uncertainty or the possibility of facing the risk of loss that will be experienced by consumers, which can mediate the activity of reading reviews with the intention of making purchases through the marketplace. The results of this study are in accordance with research from Indiani (2015), which states that risk perception mediates the effect of E-WOM on purchase intention. The high level of E-WOM activity further reduces consumer risk perceptions, thereby encouraging online purchase intentions.

## **V. CONCLUSIONS AND RECOMMENDATION**

### **A. Conclusions**

Based on the results of the research analysis and the results of the discussion in the previous chapter, the conclusions of this study are as follows:

- a) E-WOM positive and significant effect on purchase intention, meaning that reviews or reviews written by previous customers become a means of exchanging information and will impact potential consumers' purchase intentions before deciding to shop online at the Bukalapak marketplace.
- b) EWOM has a positive and significant effect on brand attitude, meaning that the more E-WOM provided by previous customers, the better consumer attitudes towards a brand will be. Customers who see positive reviews about products sold on Bukalapak make potential customers who see these reviews feel confident that these products are of good quality.
- c) Brand attitude has a positive and significant effect on purchase intention, meaning that the better the consumer's attitude towards a brand sold on Bukalapak, the prospective consumer's purchase intention towards the brand will also increase.
- d) E-WOM has a negative and significant effect on purchase intention, meaning that the high the E-WOM activity or the more and quality of reviews written, the lower the risk felt by consumers so that it is taken into consideration by consumers before buying a product.
- e) Perception of risk has a negative and significant effect on purchase intention, meaning that the higher the risk

perceived by the prospective buyer, the lower the purchase intention of the prospective customer, and vice versa, the lower the perceived risk of the prospective buyer, the higher the purchase intention of the prospective customer.

- f) Brand attitude can mediate the effect of E-WOM on purchase intention, meaning that the brand attitude formed on a product sold in the Bukalapak marketplace is influenced by E-WOM or reviews written by previous customers, while on the influence of E-WOM on consumer purchase intentions in Denpasar City, brand attitude formed from E-WOM can increase purchase intention
- g) Risk perception can mediate positively and significantly the effect of E-WOM on purchase intention, meaning that the activity of reading reviews or other consumer reviews about a product on Bukalapak can encourage purchase intentions. In contrast, a sense of uncertainty or the possibility of facing the risk of loss that consumers will experience can be a mediator. The activity of reading reviews to purchase through the marketplace.

This research still has limitations, including:

- a) Measurement of brand attitude on product brands in Bukalapak is still too broad or generalised universally. So, it is necessary to conduct research that measures brand attitude on one brand or on several brands that are still in one business industry category, for example, research on 2 brands in the fashion industry category.
- b) This study only uses 90 respondents, where for master's study research, a minimum of 100 respondents is used. The limitations of people who use the Bukalapak application in Denpasar are an obstacle to getting more respondents.
- c) Research is only carried out at a certain point in time, while the marketing environment and customer needs are dynamic and trends can change at any time, so it is essential to do research again in the future by adding other variables that further researchers want to investigate.

### **B. Recommendation**

Based on the respondents' answers, it can be a recommendation:

- a) Knowledge on the E-WOM variable has the lowest score compared to other indicators. The Bukalapak marketplace company must always pay attention to E-WOM so that prospective consumers or existing consumers can get information about products and educate the advantages and disadvantages of products that consumers want.
- b) The choice indicator on the brand attitude variable also has a lower score compared to other indicators. Companies must be more aggressive in making new advertising campaigns more attractive and making new fresher promos.
- c) The error indicator on the risk perception variable has the highest score, which means that there is a

profound concern about an error when shopping at Bukalapak. The ease of creating a pelapak account on Bukalapak is one of the contributing factors. Companies must screen out merchants who are serious about trading with fraudulent sellers, one of which is that new traders must include at least a business certificate (SKU) or SIUP (trading business license).

- d) The lowest score is found in the desired indicator in the purchase intention variable. Bukalapak is expected to be able to aggressively attract the desire of new buyers to shop and encourage consumers' purchase intentions to continue using Bukalapak to shop online by creating attractive discount promos for new buyers.

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