

# FACTORS CONTRIBUTING TO ONLINE SHOPPING BEHAVIOR DURING COVID-19 PANDEMIC: THE POWER OF ELECTRONIC WORD OF MOUTH IN DIGITAL GENERATION

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## ABSTRACT

*The digital generation has different experiences, values, attitudes, and preferences that significantly influence their purchase patterns and shopping behavior. They prefer to use internet access for online shopping, which can simplify transaction systems to make purchases. A comment column is provided on shopping platforms so that customers can leave reviews or testimonials from the results of shopping made. A review column is a form of electronic word of mouth (eWOM). The eWOM can also be used as a source of information for other customers to create purchase intention. The high exposure of students to the internet has become a strategy in improving marketing products. This study aimed to examine the relationship between eWOM and online shopping made by university students regarding the determinants of intention. The method used in this study was a cross-sectional study. The population in this study was undergraduate students from one of state university in Indonesia. The sample in this study was 256 students who were selected using clustered and stratified random sampling techniques. The instruments used in this study were e-WOM scale and Intention with Likert scale and in the form of a questionnaire. The analysis used descriptive statistics, correlation, and regression analysis. The data were processed using SPSS ver. 25. The result of this study showed that there was a relationship between eWOM and online purchase intention. The result of the regression analysis was that eWOM did not influence intention without the mediating role of the determinant factors. The eWOM should be mediated by an intention formation to create students' intention.*

**Keywords:** Electronic-word-of-mouth, Online Purchase Intention, Digital Generation.

## INTRODUCTION

All the people in the world is currently facing the COVID-19 pandemic. The spread of the virus requires people to stay at home and avoid crowded places. In recent years online internet shopping has been increasing on a global scale. Bank Indonesia reported that online purchasing and selling transactions in e-commerce had nearly doubled up or increased by 79% during the COVID-19 outbreak. The current condition in Indonesia and the rapid development of the internet have made people do activities using gadgets. Indonesia is one country that experiences a relatively high level of internet use each year, one of which impacts its business sector with the emergence of an online shopping system.

The cohort has been proven to determine user acceptance of online shopping and consumer intention to shop. The people from different generational cohort has different characteristic. The digital generation is defined in and through its experience of digital computer technology and internet using. One of the market segments involved in online business is teenagers aged 15 to 34 years, and one of the characteristics of the age range is being students in college. As digital natives, they will prefer to turn to online shopping.

Although online shopping system remains developing with a significant number of users, in fact, several people are not sure regarding the quality of the product they purchased. They generally do not wish to risk their transaction on the uncertainty of the outcome. Those who have never used an online shopping system or e-commerce are due to some considerations such as trust issues and risks related to security in payments, fear of fraud, and the quality of products that do not meet expectations (Farki, 2016).

Those are taken into consideration because customers are unable to check out the products they intend to purchase. They are unable to physically see or touch the products. In addition, the payment process is also taken into consideration as it is required to make the payment first before receiving the product. Therefore, it is necessary to have high trust in online shop in order to take those risks (Farki, 2016). Customers' awareness of the risks leads to distrust of online shopping system. The distrust can certainly influence their decision to make a purchase. Based on a survey conducted by Kaspersky Lab and B2B International, a total of 49% of internet users are vulnerable to risk in online shopping. A research conducted by Vela Asia in 2012 also stated that customers have a second thought before shopping online due to the poor delivery system carried out by the producers (Suci et al., 2017). The latest study was conducted by the Digital Trust Index (DTI) in 2017 to examine the level of customers' trust in online shopping. The survey proved that trust index in Indonesia in digital services was 1.8 out of 10, putting it to the lowest compared to other countries such as Vietnam, Hong Kong, Thailand, Singapore, and several other countries. The high distrust of customers and the low trust score are not in accordance with the high number of transactions and people doing online shopping in Indonesia. This indicates that there are factors other than trust that can influence people to decide to purchase something. Hsu and Huang (2012) stated that one's purchasing behavior begins with purchase intention, and intention is inseparable from the social influences that influence people in making purchase decisions.

One's intention to purchase is strongly related to social influence. One source of social influence is word of mouth (WOM). Those involved in WOM can possibly share reviews and opinions on the quality, service, or brand of a product. Hence, WOM is an important factor in influencing customers' decisions (Hennig-Thurau et al., 2004). In addition, WOM is considered trustworthy and persuasive compared to other media such as newspapers, brochures, personal sales, or advertisements on television (Cheung & Thadani, 2012).

Along with the rapid development of technology, WOM communication develops as well. The process of sharing reviews, opinions, criticisms, and information about a product can be carried out on the internet rather than conventionally. The development has become the basis for WOM development into electronic word of mouth (eWOM). The eWOM are both positive and negative statements made by previous customers, potential customers, or actual customers about business or company products that are available to many people and displayed on the internet (Hennig-Thurau et al., 2004). The distribution of eWOM is obtained through a company review column or an online platform created which can be accessed on the internet. The platform can be used by customers to provide their opinions, comments, and reviews, and to read

information and reviews from previous customers. Recommendations or reviews left by previous customers are considered trustworthy and can influence other customers in making decisions to purchase. Stated that the development of the internet provides customers with new knowledge, in which they can influence or communicate with each other (Akbar, 2018). In general, they take advantage of eWOM, specifically to share opinions or experiences.

The eWOM is positively influence on intentions (Ajina, 2019; Yusuf & Busalim, 2018). The eWOM plays a role in increasing the product popularity shared on the internet to be read by the other customers and hence will create purchase intention which influencing purchase decision (Jalilvand & Samiei, 2012). Based on the Theory of Planned Behavior, Ajzen revealed that intention is a predictor of a behavior in which the stronger the intention, the stronger the likelihood of the emergence of a behavior. Intention is influenced by three elements, including attitude, subjective norm, and perceived behavioral control (Ajzen, 2006). Attitude toward behavior is one's positive or negative assessment of a behavior. Subjective norm is social pressures on individuals to perform certain behaviors. Perceived behavioral control is one's perception or belief to perform certain behavior. The interaction of these three elements can determine the likelihood of an individual to perform a behaviour (Faanu et al., 2011). As for online shopping, purchase intention is part of decision making. Purchase intention is the likelihood of an individual to perform buying behavior.

The market segment involved in eWOM communication and online shopping is teenagers or students. Students are considered as digital natives as their activities often use the internet. Their exposure to the internet puts them as the target of customers for online businesses. Teenagers' behavior in online shopping helps marketers profile the characteristics of market segments, therefore teenagers frequently become the target market in online shopping. Students have a variety of products that they are interested in buying on online platforms. One product in demand is beauty products. As a student, researcher also experiences the phenomenon of using beauty products on a daily basis among students. Both male and female students often use beauty products such as makeup and skincare.

A great number of studies on eWOM and intentions have been conducted. However, those studies generally examined other factors as mediator rather than the role of intention as a determinant. The use of eWOM is generally determined from senders' point of view of the message rather than the recipients'. Thus, this study aims to examine the influence of eWOM on the intention formation and to examine the role of each determinant of intention formation in mediating the influence of eWOM on intention.

## MATERIALS AND METHODS

### Participant

This study used a quantitative approach with correlational method. The population in this study was class of 2017, 2018, and 2019 students of a public university in West Java province, Indonesia, with total population 501. The selected population was based on students' characteristic which is frequently using the internet. A total of 256 students participated in this study as the sample, collected through clustered random sampling techniques which was divided proportionally. The minimum number of samples was performed used Unpad SAS, a sample counting software made by Padjadjaran University (Jatnika et al., 2018). The data was obtained using an online form.

## Measurement

The instrument used in this study was eWOM developed by Park. The determinants of intention were based on the Theory of Planned Behavior (Ajzen, 2006) namely attitude toward behavior, subjective norm, and perceived behavioral control, and the overall intention. There were 39 questions asked, 3 of them were attention check questions to determine the respondents' seriousness in answering the questions.

The questions used a 5-point Likert scale, ranging from strongly disagree to strongly agree. Reliability of the instrument was high. The reliability scores of eWOM was 0.87, intention was 0.97, ATB was 0.93, SN was 0.83, and PBC was 0.77.

Validity in this study used content validity with three expert reviewers. We used evidence based on test content with S-CVI obtained was 0.912 (Waltz et al., 2010). In addition, the researcher conducted a factor analysis using CFA on eWOM variable. The results obtained were  $p\text{-value} = 0.00$ ,  $GFI = 0.90$ ,  $CFI = 0.96$ , and  $RMSEA = 0.076$ . According to Hair, a good fit instrument has an RMSEA value  $< 0.08$ . Based on Miles & Shevlin (1995), the recommended GFI value to achieve the good fit criteria is 0.90. According to Hu & Bantler (1990), a good fit instrument has a CFI value  $> 0.90$ . Based on these criteria, the results obtained on eWOM instrument have met the criteria as a fit instrument. As for measuring the validity of intention, the researcher used CFA. The results were  $p\text{-value} = 0.00$ ,  $RMSEA = 0.076$ ,  $CFI = 0.98$ , and  $NFI = 0.96$ . Based on the test criteria, a good fit instrument has  $RMSEA < 0.08$  (Hair et.al, 2010),  $CFI > 0.90$ ,  $NFI 0.00 - 1.00$  (Ulman & Bentler, 2003). Therefore, the intention instrument was proper to use.

Additional questions of demographic and supporting data were asked as well. The demographic questions included gender, age, class, and faculty. Supporting questions included the purchase frequency and the amount of expenses. One qualitative question was asked in order to examine the respondents' reasons for purchasing beauty products online.

## Data Analysis

Data analysis in this study was performed using descriptive analysis with absolute frequency in the form of percentages and using comparative analysis with ANOVA. Descriptive analysis was performed by looking at the mean and standard deviation of the demographic and supporting data. Statistical analysis was also performed using Spearman's rho correlation test to see the relationship between variables. After that, the researchers conducted the multiple regression test using the Hayes model 4 (Hayes, 2013). Prior to the multiple regression test, the researchers conducted a classical assumption test first by testing 4 basic assumptions, namely, multicollinearity test, normality test, autocorrelation test, and homoscedasticity test.

## RESULTS AND DISCUSSION

### Result

Table 1 illustrates the respondents' demographic data by gender and age.

<b>Variable</b>		<b>Percentage</b>

<b>Gender</b>	<b>Male</b>	12.1%
	<b>Female</b>	87.9%
<b>Age</b>	18-20	60.15%
	21-22	39.06%
	>22	0.78%

Based on the demographic data in Table 1, the majority of respondents in this study was female aged 20 to 21 years. In general, respondents in this study were comprised of 31 male and 225 female.

	Variables	Coefficient Correlation								
		Means	SD	1	2	3	4	5	6	7
1	<b>Gender</b>	1.88	0.32	1						
2	<b>Age</b>	3.18	0.98	-.013	1					
3	<b>EWOM</b>	3.97	0.52	.122	-0.135*	1				
4	<b>Intention</b>	3.60	0.70	0.182**	-0.056	0.343**	1			
5	<b>Attitudes Toward Behavior (ATB)</b>	3.52	0.74	0.209**	-0.016	0.334**	0.705**	1		
6	<b>Subjective Norms (SN)</b>	3.83	0.65	0.183**	-0.022	0.321**	0.843**	0.654**	1	
7	<b>Perceived Behavioral Control (PBC)</b>	3.91	0.78	0.070	-0.071	0.332**	0.732**	0.624**	0.539**	1

Note : Gender was coded first as Female = 0, Male = 1. Age was coded as 18-20 yo =3, 21-22 yo = 2, >22 yo =1

Table 2 describes the relationship between variables and respondents' demographic data. The results showed that eWOM had a negative relationship with age, however the other variables did not have a relationship with age. This indicates that age is influential when one reads information on the review column available on online shopping platforms. However, age does not influence the intention formation to make a purchase. Other results illustrated in Table 2 showed that gender had a positive relationship with eWOM and intention, meaning gender can influence the use of information on the review column and influence one's intention formation to make a purchase.

The result of correlation test between eWOM with intention and determinants when reading reviews showed a positive relationship. This indicates that the higher the use of eWOM before purchasing beauty products online, the higher the attitude, subjective norm, perceived behavioral control, and intention.

Table 3 illustrates the influence of eWOM on purchase intention. The result showed that eWOM did not influence intention. Based on the analysis, the effect of eWOM on the intention is -0.0081. The direct effect between eWOM and intention was not significant ( $LLCI - ULCI < 0$ ;  $p > 0.05$ ). The results showed that eWOM cannot influence the formation of intention directly. In other words, eWOM can influence the formation of intention directly through the mediator variables, which are attitudes, subjective norms, and perceived behavioral control.

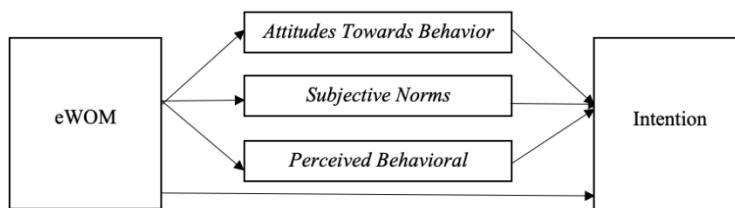
Model	Effect	Sig.	LLCI	ULCI
<b>EWOM-Intention</b>	-0.0081	0.5055	-0.0320	0.0158

Table 4 describes the influence of eWOM on intention through intention formation determinant as a mediator. Based on the analysis, ATB, SN, and PBC mediators showed a significant correlation (bootULCI – bootLLCI>0; p<0.05). The analysis shows that the mediator variable can help eWOM to form the purchase intention.

Model	Effect	Sig.	BootLLCI	BootULCI
eWOM- ATB - Intention	0.0152	0.007	0.0016	0.0318
eWOM – SN - Intention	0.0887	0.018	0.0533	0.1289
eWOM – PBC - Intention	0.0543	0.017	0.0326	0.0786

Attitude, subjective norm, and perceived behavioral control can influence the formation of online beauty product purchase intention among students at Universitas Padjadjaran through online reviews. When someone reads an online review, it will form an assessment. If the assessment is positive, then a positive attitude will be formed. Then, when someone reads a review, there is influence from other people. If they are affected, then an intention will be formed to buy the item. Read a review also form a confidence on self. If the confidence that formed is high, it will form a greater intention. When these three mediators are positive in a person, the possibility of forming intention through eWOM will be higher.

Figure 1 illustrates a model of the mediator used in this study. Mediation of intention formation determinant was used to examine the influence of eWOM on purchase intention, which referred to Hayes model 4 of mediation concept (Hayes, 2013).



**FIGURE 1**  
**HAYES MODEL 4 OF MEDIATION**

**Discussion**

Based on the results obtained, the use of eWOM, specifically when making purchases online, falls into high category. When potential customers are seeking information through online reviews, they generally take them into consideration before making purchase decision.

The eWOM may be a review column displayed on online shopping platforms (Cheung & Thadani, 2010). The use of eWOM is a behavior of reading online reviews provided by online shopping platforms. Customers tend to read reviews related to the product on the review column provided. In line with previous research conducted by Debora, a total of 61% of customers will read online reviews before making a purchase. Reading the review column before making a purchase helps customers to find information and quality related to the product. In addition, reading review column can increase determination to purchase the product online. A survey conducted by Statista also stated that online reviews can increase customers' trust in the product by 10% and help make purchase decision.

The eWOM had a relationship with gender and age variables. Thus, age and gender differences influence the use of eWOM in finding information. Respondents in this study are at the stage of adolescence and early adulthood who have just begun their period of productive age to purchase products. Hence, eWOM through online reviews can help increase one's determination in making a purchase. In terms of gender, women take into real consideration the review column displayed on online platforms before shopping. This occurs because women are generally more open to suggestions from others than men (Ling & Yazdanifard, 2014). Women also seek deeper information about a product than men because women pay more attention to the product. Men only focus on the product they are looking for, therefore they tend not to need a deeper information before shopping (Goh, 2015; Hidayati, 2018). Female customers are also more intense in reading information through online reviews because they need a lot of information from various sources to increase their determination before buying a product.

Another result found in this study is that potential customers have a strong intention to purchase beauty products online. This indicates that the majority of respondents have a high likelihood of purchasing beauty products online, which is formed through attitude toward purchasing beauty products online, perception of social support to purchase beauty products online, and self-determination in their ability to buy the beauty products in the near future. When reviewed deeper, there is a significant difference in the intention to purchase beauty products online between women and men. Women's perceived intention seems to be stronger than men. This happens because women generally have more considerations before making purchase decision on a product. Compared to men, women are more detail oriented in selecting and seeking information (Ling & Yazdanifard, 2014).

Another result found in this study is that eWOM has an influence on intention through three determinant factors as mediating variables. Reviews read by potential customers cannot influence their intention to purchase beauty products online if they do not have an attitude toward the beauty products, do not perceive that they have support from their significant others, and do not have control or ability to purchase beauty products online. The result is in accordance with a study conducted by See-Kwong which stated that eWOM can influence intention only if it is mediated by three determinants that create the intention. If a person reads online reviews and take them into consideration, it will form an attitude toward the product, and the purchase intention will then be created through the attitude. When a person reads online reviews on a platform, purchase intention will be created if they perceive that other people support them to buy the product through the reviews displayed on the online review column. Purchase intention can also be created when a person who reads online review has self-determination that they are able to make a purchase of the beauty products based on available resources, such as the availability of the product they are looking for and their financial condition.

The regression analysis performed on the three determinants showed that attitude, subjective norm, and perceived behavioral control can mediate the influence of eWOM on intention. In attitude mediator, it was found that eWOM had a significant influence on attitude formation by 11%.

Social support provided by friends or other customers through online reviews can influence the intention to purchase beauty products online, therefore the desire to shop becomes stronger. When people are reading reviews written by other customers, they will believe that they have received support from previous customers that the product is worth buying. Believing that there is positive support from previous customers through the reviews can strengthen the purchase intention.

Another mediator is the role of eWOM in controlling one's behavior. Based on the regression analysis performed, eWOM had a significant influence on perceived behavioral control in creating intention. The information received through online reviews can significantly influence respondents' perception of their ability to purchase beauty products online (Monticielo et al., 2008). When people are reading the information written through online reviews, they will form a belief in themselves to perform a behavior, which is purchasing beauty products online.

A study reported that behavioral control is defined as a perception related to the ease or difficulty of performing a behavior (Fu et al., 2015). Hence, there is additional data examined by researcher, and the result showed that purchasing beauty products online can make customers read the reviews from other customers on the review column provided. It is unnecessary to consult with experts as it will increase expenses. In addition, they obtain various perspectives from previous customers who have used the beauty products they are looking for. The review written by another customer provides additional information that can help increase their determination to purchase the product without having to visit the offline store only to seek the information. In addition, they can obtain information about the availability of the product when purchasing online. When they perceive that it is easy to purchase beauty products online, the purchase intention will be stronger and lead to the purchase decision.

Regression analysis was performed to examine the magnitude of influence of mediator variables on the formation of purchase intention by eWOM. It was found that all of the mediator variables had a significant influence on intention formation through eWOM. When respondents use online reviews as a source of information before purchasing beauty products, attitude toward the product will be formed through the reviews they have read. They will then perceive the information as a source of support for them to purchase the beauty products online. Through the reviews they have read, they will determine their ability to perform the behavior. Based on the results in this study, the information provided on online reviews forms a positive attitude. Potential customers believe that they receive support from other customers through the reviews and they also believe that purchasing beauty products online is easy to do. Thus, reviews on online platforms can strengthen customers' intention to purchase beauty products online.

This indicates that 11% of attitude toward the intention to purchase beauty products is influenced by information obtained through eWOM. Students at Universitas Padjadjaran who decide to read the online reviews first before deciding to purchase beauty products will influence their attitude toward purchase decision. In line with a study conducted by Fu et al (2015), being involved in eWOM by reading online reviews will form an attitude, which in turn will influence the purchase intention (Gu & Wu, 2019). Attitude formation can occur through the information read on review column. When individuals read reviews from other customers and receive information from the review column, they will form certain attitude in accordance with their



consideration from what they have read, both about the store and about the product. The attitude formation can influence the level of purchase intention. If the information provides a positive attitude, it will create a strong intention to purchase beauty products.

Another factor as a mediator of the influence of eWOM on intention is subjective norm. Based on the regression analysis performed, it was found that there was a significant influence of eWOM on subjective norm by 10% ( $p < 0.05$ ). A total of 10% of students believe that they have support from their significant others to purchase beauty products online. The support is obtained through information read on online reviews. Potential customers who have read reviews on the review column will perceive that they are supported by others to purchase the beauty products.

Previous study conducted by Eroglu (2014) on online shopping customers behavior found that people will generally perform online shopping behavior because the behavior is in line with the expectation of social circumstance. Potential customers obtain reviews related to beauty products not only from the online review column, but also from the people around them such as their friends. Friends who play a role in sharing the information are ones who provide social support that influence the purchase of beauty products online. In accordance with a study conducted by Gu and Wu (2019), family, friends, or fellow customers who use online shopping and rely on social media as a source of information in online transactions will strengthen purchase intention.

## CONCLUSIONS

Review column provided on the online shopping platform is a media for digital customers to seek information from other customers. The eWOM is proven to have a positive relationship on intention formation. When customers have read information on the review column, they will take into consideration the product and the determination to purchase the product. They believe that there is support from significant others to purchase the product. Thus, they will create a strong intention to purchase their desired product. The result in this study showed that reviews on online review columns will not be able to create purchase intention if there is no attitude formation, beliefs, and perceived social support for students as potential customers.

Theoretically, further studies can determine a more specific product or company in order to provide more comprehensive results. Additional questions are also necessary to examine respondents' intensity in reading the online reviews on the platform.

A Practical implication of this study suggests that it is important to take into consideration the development of the online review column provided on the platform. Given that reviews might be one of marketing strategies in sales, hence it is essential to increase the use of online reviews on the platform to attract more customers.

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