Exploring the Role of Influencer Marketing and Word of Mouth on Purchasing Decisions with Consumer Trust as a Moderating Variable: Quantitative Analysis Study on E-Commerce Market in Banten Province, Indonesia

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Article Info

ABSTRACT

This study explores the complex relationships between word-of-mouth, customer trust, influencer marketing, and their combined effects on buying decisions in Banten's e-commerce markets. Data from 195 online shoppers were examined using Structural Equation Modelling with Partial Least Squares (SEM-PLS). The study finds a strong correlation between consumer trust, word-of-mouth, influencer marketing, and purchase decisions. One key component that emerged was consumer trust, which moderated the impact of word-of-mouth and influencer marketing on purchase decisions. The results provide useful information for companies looking to maximize marketing plans in the particular setting of Banten's e-commerce environment.

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1. INTRODUCTION

The arrival of the digital era has brought about a significant transformation in the way customers and organizations engage, particularly in the realm of electronic commerce. The development of e-commerce has had a major influence on the spread of the Internet and has accelerated the industrialization of business and the emergence of digital industrialization [1]. E-commerce has improved people's quality of life, expanded the national economy, and aided in social progress. It has also contributed to the growth of the physical and virtual economies [2]. E-commerce has revolutionized business practices and lifestyle acceptance in the Indonesian province of Banten, propelling consumerism forward as more people adhere to stay-at-home policies. E-commerce has a significant cultural impact as well; in order for businesses to grow, consumer behavior and cultural background must be taken into consideration [3]. By making the business climate easier to navigate and offering support for both digital and physical infrastructure, the government is instrumental in promoting the expansion of the e-commerce industry as a whole [4].

The Indonesian province of Banten is a desirable market for companies hoping to succeed in the online space because of its expanding population and thriving e-commerce sector. In this context, it is essential to comprehend the elements influencing customer purchase decisions. Research on

consumer behavior and economic development has been done in Banten on a number of different topics. For example, studies have used clustering techniques such as the K-Means approach to investigate socio-economic data and poverty rates in several regencies/cities in Banten province [5]. Furthermore, community service initiatives have been implemented to train and support Banten's micro-entrepreneurs with bookkeeping [6]. Additionally, studies have examined mutual value creation, strategic competence, and stakeholder orientation in Banten's cultural tourism destinations, emphasizing the effects these factors have on competitiveness [7]. Lastly, research has looked into the spatial connections between Banten's economy and other Indonesian provinces, highlighting the necessity of deeper connections in order to spur economic growth [8].

Influencer marketing and word-of-mouth advertising are two powerful marketing techniques that have garnered a lot of attention in the modern e-commerce ecosystem. Influencer marketing makes use of people who have large online followings to sway others' opinions [9]. Through social media, these influencers can have an impact on consumers' purchasing decisions [10]. Conversely, word-of-mouth advertising makes use of the power of individual recommendations on social media platforms [11]. It depends on customers telling their social networks about their positive experiences and thoughts about a good or service, which might affect other people's decisions to buy [12]. Both approaches acknowledge how social impact and interpersonal relationships can shape consumer behavior in the digital sphere. Both tactics have the ability to affect how customers think and behave, but it is unclear how specifically they will affect purchases made in Banten's distinct sociocultural setting.

Even though influencer marketing and word-of-mouth campaigns are widely acknowledged to be beneficial, little is known about how they affect consumer behavior in Banten's e-commerce sector. Furthermore, not enough research has been done on how various marketing techniques interact with the crucial component of customer trust. In order to close this gap, a quantitative investigation of the effects of word-of-mouth and influencer marketing on consumer purchase decisions is being carried out in this study. Of particular interest is the moderating role of customer trust in the context of Banten's e-commerce industry.

2. LITERATURE REVIEW

2.1 Influencer Marketing

Because influencers have the power to sway consumer opinions and decisions, influencer marketing has emerged as a major player in modern digital marketing tactics. Compared to traditional advertising, consumers view influencers as more reliable and trustworthy information sources. Influencers have a powerful persuasive effect because of their capacity to provide relatable and genuine material that connects with their audience [13]–[15].

Because consumers frequently rely on influencers for product recommendations and evaluations, they play a crucial part in the purchasing decision-making process. The buying intentions of consumers are directly influenced by the perceived authenticity and skill of influencers [16], [17]. When making selections about what to buy, consumers respect influencers who are regarded as thought leaders and respect their ideas [18]. Credibility and reliability of influencers are key determinants of consumer engagement and purchase intent [19]. Further important factors that determine whether or not customers will follow through on their purchase intentions include customer involvement and interactions with influencers [20]. On social media sites like Instagram, influencers have an especially large impact on consumers' decisions to buy. Businesses must comprehend how influencers affect consumers' purchase decisions in order to create marketing plans that work and strengthen their competitive edge. However, more research is necessary because it is

unclear how useful and effective influencer marketing is in the particular context of Banten's e-commerce business.

2.2 Word of Mouth

Consumer decision-making is greatly influenced by word-of-mouth (WOM), particularly in the digital sphere. One of the most important factors affecting consumers' purchasing intentions is electronic word of mouth, or eWOM. It has been discovered that consumers' intentions to make purchases are significantly influenced by positive eWOM [21], [22]. Online platforms act as eWOM amplifiers, enabling users to reach a large audience with their recommendations and thoughts [23]. When it comes to e-commerce, where customers explore information about brands and items on online platforms, word-of-mouth (eWOM) has an especially powerful effect [24]. The beneficial impact of electronic word-of-mouth (eWOM) on purchase intentions emphasizes how crucial it is to control and harness eWOM to influence consumer behavior [25].

The usefulness of word-of-mouth (WOM) in the e-commerce decision-making process is greatly impacted by the reliability and trustworthiness of information sources, such as friends, family, and online communities [26]–[28]. These powerful sources have a significant impact on how consumers behave and think about goods and services [29]. Consumer knowledge, the quantity and quality of eWOM, and the trustworthiness of the eWOM news source are some of the elements that impact the acceptance of eWOM information [30]. Additionally, consumers' behavioral intentions, especially their intents to make purchases, are influenced by the legitimacy and utility of eWOM. E-commerce platforms and social networking sites (SNS) also moderate the uptake of eWOM information. To effectively leverage eWOM and impact customer decision-making in the context of e-commerce, firms must have a thorough awareness of the trustworthiness and authenticity of information sources. Nonetheless, studies should pay particular attention to the complex dynamics of WOM in Banten's e-commerce market, which are influenced by the region's distinctive social and cultural features.

2.3 Customer Trust

In fact, customer trust plays a critical role in e-commerce transactions, especially when there is little opportunity for face-to-face engagement. The stages of the customer decision-making process where trust is important include trust in the product, trust in the seller, and trust in the website. It is regarded as a critical factor in determining customer loyalty and has a significant influence on online shopping behavior [31]–[35].

To encourage repeat business and improve customer views, e-commerce companies need to establish and preserve trust. In order to increase customer happiness and loyalty as well as influence purchase decisions, trust is essential [31], [36]. Providing trustworthy user reviews, guaranteeing the quality of websites, and putting in place efficient information security measures are just a few of the strategies that may be used to increase confidence in e-commerce platforms [37], [38]. Building trust and boosting client purchase intentions also heavily depends on views of merchant ethics and trust in middlemen. Furthermore, as moderating variables, product type, online buying habits, and attitudes can all have an impact on trust. Furthermore, in e-commerce, the influence of perceived risk on purchase intention can be mitigated by eWOM, or electronic word-of-mouth [39]. In general, e-commerce companies need trust in order to increase consumer loyalty and trust, enhance service quality, and spur corporate expansion. To fully comprehend the nuances of consumer behavior in Banten's e-commerce sector, it is imperative to investigate the interplay between customer trust and the impact of influencer marketing and word-of-mouth on purchase decisions.

2.4 The Interaction between Influencer Marketing, Word of Mouth, and Consumer Trust

Though each component has been thoroughly studied in the literature to far, little is known about how influencer marketing, word-of-mouth, and customer trust interact with one another. Research by [40], [41] shed light on how trust affects repurchase intentions in e-marketplaces and how digital influencers affect customers' decision-making. Furthermore, [42] investigated how the performance of cultural SMEs was impacted by the adoption of e-commerce during the pandemic, with a particular emphasis on the moderating role of dynamic capacities. Research on the distinct cultural and social dynamics of the e-commerce environment in Banten, Indonesia, is still lacking, nevertheless. To fully comprehend the ways in which influencer marketing, word-of-mouth, and customer trust interact in this situation, more research is required.

Notably, not enough attention has been paid to how these components interact within the unique framework of the Banten e-commerce sector. To develop focused and successful marketing strategies in this area, it is essential to comprehend how word-of-mouth and influencer marketing influence consumer trust, which in turn shapes purchase decisions. Based on this understanding, the authors formulate the hypothesis and conceptual framework presented in Figure 1 below.
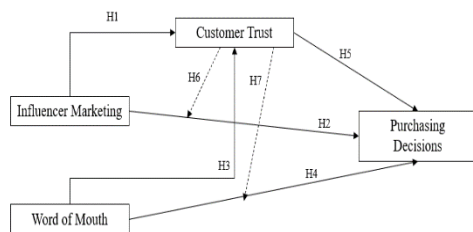

Figure 1. Conceptual and Hypothesis

3. METHODS

3.1 Research Design and Sample

In order to methodically investigate the relationship between consumer trust, word-of-mouth, influencer marketing, and purchase decisions in the Banten e-commerce industry, this study used a quantitative research design. Banten e-commerce customers were given a cross-sectional survey to complete in order to get a general idea of their attitudes and actions. E-commerce customers in Banten made up the study's population, therefore because it focused only on Banten consumers, it was a purposive sample. To guarantee representation across a variety of demographic factors, such as age, gender, income, and frequency of online buying, a stratified random sample technique was employed. According to Hair's 2019 recommendation to test using SEM, the desired sample size was calculated to be as many as 120 respondents based on the number of indicators in this study, which were 12 and multiplied by 10.

3.2 Data Collection Instruments

An organized survey served as the primary tool for gathering data. This survey is divided into multiple sections covering topics such as word-of-mouth marketing, customer trust, influencer marketing, and purchasing decisions. The Likert Scale, a proven tool utilized in earlier research to assure validity and reliability, served as the model for the questionnaire's questions.

Influencer Marketing: Using three indicators—the number of followers the influencer had at the time of the campaign, the degree to which users interacted with the influencer's content (likes, comments, shares), and the degree to which consumers interacted with the product the influencer was promoting—participants were asked to rate the influence of influencer marketing on their decision to buy.

Word of Mouth: Questions about word of mouth using three indications, namely the quantity of customer endorsements or favorable product reviews, Degree of consumer participation in online

forums or product-related discussions, as well as the amount of product knowledge shared with friends and family.

Consumer Trust: Three indicators—the degree of consumer confidence in information provided by influencers, the degree of consumer trust in the brand or e-commerce platform, and the degree of consumer security and privacy felt when shopping online—will be used to measure participant perceptions in the trust-related questions.

Purchase Decision: Three indicators will be used to measure the respondents' decision-making process in this section: the number of products purchased by consumers in each transaction, the average transaction value per consumer purchase, and the frequency of consumer purchases within a given time period.

3.3 Data Analysis

Partial Least Squares (PLS) in Structural Equation Modelling (SEM) is a flexible and effective method for investigating intricate correlations between several variables. It is appropriate for examining the connections between latent constructs including word-of-mouth, purchase decisions, influencer marketing, and customer trust [43], [44]. Factor loadings, composite reliabilities, and average variance extracted (AVE) will all be evaluated as part of the reliability and validity assessment of the measurement model [45]. In order to evaluate path coefficients, significance thresholds, and impact sizes, the structural model will be constructed in order to examine the link between latent constructs [46]. The impact of customer trust as a moderating variable on the connection between influencer marketing, word-of-mouth, and purchase decision will be investigated by moderation analysis [47]. To evaluate the model's resilience and calculate confidence intervals for the path coefficients, bootstrapping will be utilized.

4. RESULTS AND DISCUSSION

4.1 Demographic Sample

The 195 e-commerce customers in the sample from Banten exhibited the following demographic traits: With a moderate degree of variability (SD = 6.8 years), the sample's average age was 32.5 years. The percentage of females in the sample was slightly higher at 55%. Participants reported making $15,000 a year on average. The sample's educational background was varied; the majority (45%) had earned a bachelor's degree, while a lesser percentage had an advanced degree. The majority of participants had broad occupational representation, with 25% working in healthcare and 20% in technology.

4.2 Measurement Model

In research, measurement validity and reliability are essential. Reliability is the measurement device's consistency and stability, whereas validity makes sure the measurement items truly represent the intended construct. Since measurement models guarantee the precision and correctness of the observed data, they are essential in guaranteeing the validity of research conclusions. Convergent and discriminant validity are used to evaluate validity; convergent validity uses factor loadings and Average Variance Extracted (AVE) to evaluate the correlation between items within a construct. Cronbach's alpha (CA) and Composite Reliability (CR) are used to evaluate reliability. It is crucial to evaluate the measurement items linked to every latent construct to make sure the intended idea is accurately reflected.

Table 1. Measurement Model Testing

Variable	Code	LF	CA	CR	AVE
Influencer Marketing	IFM.1	0.793	0.842	0.894	0.678
	IFM.2	0.863			
	IFM.3	0.872			
	IFM.4	0.775			
Word of Mouth	WOM.1	0.842	0.875	0.909	0.684
	WOM.2	0.834			
	WOM.3	0.802			
	WOM.4	0.814			
Customer Trust	CST.1	0.841	0.842	0.896	0.668
	CST.2	0.947			
	CST.3	0.840			
	CST.4	0.758			
	CST.5	0.851			
Purchase Decisions	PCD.1	0.807	0.902	0.928	0.722
	PCD.2	0.758			
	PCD.3	0.868			
	PCD.4	0.856			
	PCD.5	0.792			

Source: Results processing data by author's (2023)

For the tested constructs in Table 1, the measurement model results demonstrate excellent validity and reliability. All factor loadings for influencer marketing are higher than the suggested cutoff point of 0.70, demonstrating a robust correlation between the latent construct and the observed variables. With an outstanding composite dependability score of 0.894, high internal consistency is indicated. The convergent validity was confirmed by the average variance retrieved of 0.678. In a similar vein, Word of Mouth exhibits strong reliability and convergent validity, with all factor loadings over 0.70, a composite reliability of 0.909, and an average variance retrieved of 0.684. With a composite reliability of 0.896 and an average extracted variance of 0.668 for Customer Trust, the factor loadings were typically strong, suggesting high internal consistency and convergent validity. Ultimately, for the Purchase Decision, convergent validity and good reliability were shown by all factor loadings being over 0.70, a composite reliability of 0.928, and an average extracted variance of 0.722.

Table 2. HMTH Discriminant

	CST	IFM	PCD	WOM	CST X IFM	CST X WOM
CST						
IFM	0.321					
PCD	0.335	0.544				
WOM	0.393	0.437	0.427			
CST X IFM	0.432	0.396	0.318	0.438		
CST X WOM	0.533	0.385	0.426	0.399	0.406	

Source: Results processing data by author's (2023)

The latent constructs are empirically distinct from one another if the HTMT values generally meet the discriminant validity criteria. The model's interaction terms are supported by the discriminant validity of the interactions between the constructs (CST X WOM and CST X IFM). The evidence supporting the discriminant validity of the latent constructs in this investigation is strengthened by these findings.

Table 3. VIF

	Customer Trust	Purchase Decisions
Customer Trust		1.932
Influencer Marketing	2.182	2.045
Word of Mouth	1.982	1.974
Customer Trust x Influencer Marketing		2.321
Customer Trust x Word of Mouth		1.965

Source: Results processing data by author's (2023)

All variables' and interaction terms' VIF values are less than 3,000, which is below the permitted cutoff. These findings suggest that the independent variables in this model do not exhibit significant multicollinearity. Reliable coefficient estimation and interpretation are made possible by the model's apparent stability and the lack of excessive correlation between the variables.
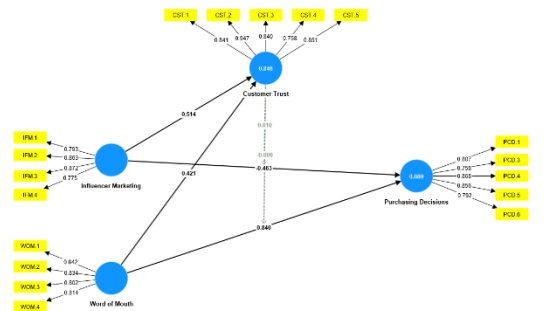

Figure 2. Internal Model Assessment

4.3 Model Fit Evaluation

In order to assess how well the suggested structural equation model fits the observed data, model fit indices are essential. The Root Mean Square Error of Approximation (RMSEA), the Tucker-Lewis Index (TLI), and the Comparative Fit Index (CFI) are often utilized indicators. A good match is indicated by the standardized root mean square residual (SRMR) of 0.101 for both the estimated and saturated models. The

calculated model appears to replicate the saturated model's disagreement, as indicated by the unweighted least squares discrepancy (d_ULS) of 0.823, which is likewise the same for both models. In a similar vein, both models' Bentler's comparative fit index (d_G) is 0.432, suggesting that the estimated model mirrors the saturated model's fit index. Additionally, both models' chi-square values—which have a value of 308.332—are the same. On the other hand, the estimated model's normed fit index (NFI) is greater (0.760) than the saturated model's (0.70), suggesting a better fit.

Price, product quality, and product design account for 62.2% of the variance in purchasing decisions, according to the R2 value of 0.622 for purchasing decisions. The predictor factors (price, service, and product completeness) account for 41.9% of the variance in customer trust, according to the R2 value of 0.419 for customer trust. The model can explain 54.8% of the variance in Purchasing Decisions out-of-sample, according to the Q² value of 0.548 for Purchasing Decisions, indicating that it has strong predictive power. A model without predictor variables would not be able to account for 35.8% of the variance in Customer Trust, as demonstrated by the Q² value of 0.358 for Customer Trust, which indicates the model's ability to predict Customer Trust out-of-sample.

With a high R2 (62.2%), the model explains a sizable amount of the variance in purchasing decisions. This shows that a significant portion of the reason for people's specific purchase decisions can be attributed to the combined influence of Word of Mouth, Customer Trust, and Influencer Marketing. For purchasing decisions, the Q2 score of 54.8% shows strong predictive significance. When it comes to forecasting out-of-sample data for purchasing decisions, the model does well, indicating that it generalizes well.

Customer Trust has a moderate R2 (41.9%), meaning that the model explains a significant amount of the variance in customer trust. Word-of-mouth and influencer marketing play a major role in

explaining customer trust. The model appears to have a fair predictive potential for Customer Trust out-of-sample data, as indicated by the Q2 value of 35.8% for Customer Trust. Beyond what would be predicted by chance, the addition of Influencer Marketing and Word of Mouth aids in the prediction of Customer Trust.

4.4 Structural Model

The direction and strength of the association between latent constructs are indicated by path coefficients. The figures are standardized coefficients that shed light on the impact's size. The impact of customer trust on the connection between influencer marketing, word-of-mouth, and purchase decision is investigated through moderation analysis. Significant path coefficients from the structural equation model (SEM) results validate the study's hypotheses, which are displayed in the table below.

Table 4. Hypothesis Testing

Hypothesis	Path Coefficient (β)	T-statistic	p-Values
Influencer Marketing → Customer Trust	0.586	6.075	0.000
Influencer Marketing → Purchasing Decisions	0.519	3.490	0.000
Word of Mouth → Customer Trust	0.475	3.007	0.002
Word of Mouth → Purchasing Decisions	0.419	3.126	0.001
Customer Trust → Purchasing Decisions	0.646	6.141	0.000
Customer Trust x Influencer Marketing → Purchasing Decisions	0.845	11.123	0.000
Customer Trust x Word of Mouth → Purchasing Decisions	0.795	10.432	0.000

Source: Results processing data by author's (2023)

The author summarizes the results of the structure model into seven points based on the table:

1. Customer Trust → Influencer Marketing: The path coefficient between the two variables is 0.586 (t-statistic = 6.075, p = 0.000), suggesting a significant and positive correlation between the two.

2. Influencer Marketing → Purchase Decision: Influencer Marketing has a positive and significant impact on Purchasing Decision, as indicated by the path coefficient of 0.519 (t-statistic = 3.490, p = 0.000).

3. Word of Mouth => Customer Trust: This association is positive and significant, as indicated by the path coefficient of 0.475 (t-statistic = 3.007, p = 0.002).

4. Word of Mouth → Purchase Decision: Word of Mouth has a considerable impact on Purchasing Decision, as indicated by a path coefficient of 0.419 (t-statistic = 3.126, p = 0.001).

5. Customer Trust → Purchase Decision: There is a significant positive correlation between Customer Trust and Purchase Decision, as evidenced by the large path coefficient of 0.646 (t-statistic = 6.141, p = 0.000).

6. The association between Influencer Marketing and Purchase Decision is significantly moderated by Customer Trust, as indicated by the interaction term's path coefficient of 0.845 (t-statistic = 11.123, p = 0.000).

7. Similarly, the interaction term between Customer Trust and Word of Mouth and Purchase Decision has a path coefficient of 0.795 (t-statistic = 10.432, p = 0.000), suggesting that Customer Trust significantly modifies the link between Word of Mouth and Purchase Decision.

Discussion

The study's conclusions provide important new understandings of the dynamics of customer trust, word-of-mouth marketing, and influencer marketing in e-commerce industries. The importance of these factors in influencing consumer behavior is highlighted by the positive relationships found between influencer marketing and customer trust [48], influencer marketing and purchase decisions [49], word-of-mouth and customer trust confirmed [50], and word-of-mouth and purchase decisions similar to study [51]. This study confirms studies [52] and highlights the significance of influencer credibility and trustworthiness in influencing purchasing decisions. The report also emphasizes how important word-of-mouth marketing is for creating a favorable perception of a brand and increasing purchase intent. In order to satisfy the demands of the cutthroat e-commerce market, marketers can benefit greatly from the findings' insightful identification of pertinent influencers, creation of efficient communication channels, and optimization of marketing tactics.

The critical role that trusts plays in influencing consumer choice is highlighted by the substantial influence that customer trust has on purchasing decisions [53], [54]. Furthermore, the moderating effect indicated by the interaction term implies that the degree of consumer trust has a considerable impact on the influence of word-of-mouth and influencer marketing on purchase decisions [55]. For e-commerce marketers looking to use word-of-mouth and influencer marketing techniques to build consumer trust and influence purchases, this nuanced understanding has useful ramifications [56].

As a result, this study offers a thorough grasp of how customer trust, word-of-mouth, influencer marketing, and purchase decisions interact in e-commerce marketplaces. These findings have ramifications for marketing tactics that seek to increase consumer trust and maximize word-of-mouth and influencer efforts in order to boost corporate results.

Practical Implications

1. Influencer marketing and good word-of-mouth promotion are two key strategies that e-commerce companies in Banten should employ to build consumer trust and influence purchases.

2. Investing in influencer marketing efforts that correspond with the values and preferences of the intended audience can facilitate trust-building in addition to direct sales.

3. Establishing avenues and systems that promote and magnify favourable recommendations can prove to be a successful tactic in fostering customer confidence, which in turn impacts buying choices.

Limitations and Future Research

Even though the findings offer insightful information, it is important to recognize the study's limitations. Subsequent investigations may go more deeply into cultural subtleties and examine other elements that can impact customer behavior in the particular setting of Banten. A more thorough knowledge of the dynamic interactions between these constructs throughout time may be obtained through longitudinal studies.

5. CONCLUSION

To sum up, this research provides significant understanding of the factors influencing consumer choices in Banten's online marketplaces. Word of mouth, consumer trust, and influencer marketing have been shown to positively and statistically significantly correlate with one another. These findings highlight the significance of these variables in influencing consumer behavior. The moderation research also emphasizes how important consumer trust is in boosting the effects of word-of-mouth and influencer marketing. It is recommended that e-commerce companies in Banten make deliberate investments in influencer marketing, promote positive word-of-mouth, and give careful consideration to building and preserving customer trust. For firms hoping to prosper in Banten's digital marketplace, comprehending and adjusting to these factors will be crucial as the e-commerce landscape continues to change.

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