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## Model of Customer Loyalty in the Electric Word of Mouth, Celebrity Endorser and Payment System with Trust as Mediation Variable

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**Abstract:** Technological advances have significantly changed the way consumers interact with digital. Electronic word of mouth communication, facilitated through social media platforms and online review sites, has become a powerful tool for consumers to share their opinions and experiences. This digital era is also in business making the most of electronic communication, namely word of mouth (eWOM) and celebrity endorsers to attract and retain customers. Also, with the growing popularity of various payment systems, understanding their impact on customer loyalty is critical. This study aims to investigate the relationship between eWOM, celebrity endorsers, payment systems, trust, and customer loyalty. Trust will be examined as a mediating variable that can help explain the process by which eWOM, celebrity endorsements and payment systems influence customer loyalty. This study aims to investigate the relationship between eWOM, celebrity endorsements, payment systems, trust, and customer loyalty. Specifically, this study will explore whether trust mediates the effects of eWOM, celebrity endorsements, and payment systems on customer loyalty in the context of digital markets. The literature review will investigate existing research on customer loyalty, eWOM, celebrity endorsements, payment systems, and trust. It will highlight relevant theory and empirical findings related to these variables and identify potential gaps that this study seeks to address. The theory used in this study is the Technology Acceptance Model (TAM) theory which was developed by Fred Davis in 1986 to explain the acceptance and adoption of information technology by individuals. This model focuses on user behavior in accepting or rejecting new technology, especially in the context of information systems and computer technology. Theory of Planned Behavior (Theory of Planned Behavior/TPB) is a social psychological theory used to explain and predict human behavior. This theory was developed by Martin Fishbein and Icek Ajzen in 1980 as an extension of the Theory of Reasoned Action (TRA). Intention-Based Behavior Theory (Theory of Reasoned Action/TRA) is a social psychological theory developed by Martin Fishbein and Icek Ajzen in 1967. TRA aims to explain and predict human behavior based on consumer behavioral intentions.

**Keyword:** Electronic Word of Mouth, Celebrity Endorser, Payment System, Trust, Customer Loyalty

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## INTRODUCTION

Technological developments in Indonesia are rapid with the wide reach of internet services. The existence of the internet makes communication and promotion processes easier which aim to invite people or consumers to be interested in buying products offered through social media. The expected response from consumers is the emergence of customer loyalty. Generating customer loyalty requires a long process, influenced by the delivery of messages by word of mouth, trust, payment systems, errors that utilize the internet, including social media (Nilsson, Aronsson, Persson, & Månsson, 2018). Consumers try to find information, so companies carry out online promotions using marketing strategies by endorsing celebrities, using electronic word of mouth promotions. Consumers can make reviews or opinions about a product from a trusted source to increase their interest, this is called Electronic Word of Mouth. Increased sales of a product, especially top brand products that are closely related to models or artists as product endorsers, for example Jackie Chan, Bangtan Boys (BTS), Song Joong Ki, Lee Min Ho, Park Sae Jun and others. So it is important for a company to inform its products on the market that it must be more creative, attractive and easy for potential consumers to remember. How to carry out promotions using Celebrity Endorser (Ruhamak ., M., D., 2016).

Increasingly tight business competition requires marketplaces to be creative and attractive in order to influence consumer purchasing decisions. Improving consumer purchasing decisions in the marketplace is certainly not an easy thing to do. So, marketplace companies need to approach consumers in an effort to build consumer trust. So consumers can easily recognize the brand and differentiate it from other marketplaces so that consumers can ultimately decide to buy from that marketplace (Guan, Fang, & Wang, 2018). Consumers said they had been deceived when making purchases online, on the grounds that they were tempted by promos for an item, so that in the end they were deceived, the item did not match the photo or description. Almost all online buying and selling systems provide a review or rating feature regarding a product so that comments from buyers who have purchased the item can be identified so that buyers can build trust in the seller (Uddin & Hossain, 2015).

Research conducted by Tamara shows that celebrity endorsers have a significant influence on consumer trust at *madeenaa.id*. And the research results show that celebrity endorsers have a positive and significant influence on purchasing decisions. However, this is different from the results of research conducted by Pudyaningsih that celebrity endorsers do not have a significant influence on purchasing decisions (Kalele & Oroh, 2019). According to Putri and Others, they emphasize that the more customers who write online reviews or electronic word of mouth via online media, the more purchasing decisions they will make (Kalele & Oroh, 2019). The research results of Muhammad Erlandy Haekal (2016), show that electronic word of mouth is proven to have a significant influence on trust (Haekal & Yuliyanto, 2016).

The results of the next research, namely the tests carried out, gave results showing that the celebrity endorser variable did not have a significant effect on purchasing decisions at the MS Glow Batu Distributor. Brand image variable has a significant influence on purchasing decisions. The celebrity endorser variable has a significant influence on purchasing decisions through trust in the MS Glow Batu Distributor. (A. Ratna Pudyaningsih, Waladi Imaduddin, Eva Mufidah, 2022)

With an e-payment system that is guaranteed to be safe, consumers will increase their level of trust in using the system. If all forms of fraud can be reduced, consumers will feel more

confident and trust in making electronic payments (Personal & Archive, 2007). Research conducted by Changsu et al. (2010) deals with e-payment security from the customer's point of view using a conceptual model and a structural equation model that describes the factors determining security and consumer trust to analyze security and protection are important factors for customers to use electronic payment systems, e-payment users have a different perception of the security of online transactions, this also applies to user trust to believe or not to electronic payments (Chellapalli, Venkata, & Kumar, 2020).

Based on phenomena based on an increase in customer loyalty to the marketplace as a result of post-covid-19 which is endemic in Indonesia and even throughout the world and research gaps from previous research, namely the inconsistency of several research results by several researchers on the determinants of trust and its implications for customer loyalty. So the researchers conducted empirical research related to the factors that determine the determinants of trust, its implications for Marketplace customer loyalty in the study of related theories.

## **METHOD**

Researchers used a non-probability sampling method. According to Kim K.S. (2022) this method is very superior in collecting data quickly and easily in attracting potential respondents. So sampling was carried out in this research, namely distributing questionnaires to potential respondents limited by the criteria for potential respondents.

Furthermore, Malhotra, Nunan, & Birks (2017), stated that data collection using questionnaires was carried out by asking questions for respondents to answer. Questionnaires were given to marketplace application users who had utilized and used the application more than 3 times to answer all the research variable parameters determined by the researcher. The use of Google Forms is distributed via WhatsApp to Marketplace application users. As for data processing, a literature study will be carried out by reviewing several literature studies, references and research that is related to the research being carried out. Meanwhile, testing the research hypothesis uses the Structural Equation Model (SEM). LISREL is statistical software used to complete this analysis, in terms of SEM and path analysis which has high accuracy. SEM helps researchers examine the properties of measurements and test proposed theoretical relationships using a single technique. SEM can also determine the contribution of each dimension that represents a variable and evaluate whether the collection of variables observed in measuring the dimensions is able to represent the quality of the population that will be determined in this research, namely users of the Marketplace application who have carried out a number of transactions using the Marketplace application at least 3 times. The number of samples in this study was as many as 300 people.

## **RESULTS AND DISCUSSION**

### **Results**

#### **TCT (Technology Continuance Theory)**

This theory is concerned with the acceptance and use of information and communication technologies (ICTs) in the context of their sustainable use. This theory was also developed from the extension of the **Technology Acceptance Model (TAM)**. However, TCT focuses more on understanding the reasons why individuals and organizations continue to use technology. This TCT combines two concepts namely attitude and satisfaction into one continuity model. (F.D, Davis, 1986)

#### **TPB (Theory of Planned Behaviour)**

This theory was developed by Icek Ajzen, a social psychologist from the United States. The theory was first introduced by Ajzen in 1985, a comprehensive theory in understanding

human behavior and decision making. TPB is the basis for many studies, especially in the field of social psychology and its application in various contexts, including health, the environment, and consumer behavior. (Alfeus Manuntung, 2018).

### **TRA (Theory Reason Action)**

Is a framework of psychological theory developed by Martin Fishbein and Icek Ajzen in 1967. This theory explains and is able to predict human behavior based on psychological and social factors. As a middle theory and theories according to the variables used in this study, namely e-wom, celebrity endorsers, payment systems and consumer trust as applied theory. (Jogiyanto HM, 2007)

### **Customer Loyalty**

A commitment that must be held deeply in purchasing or re-supporting a desired product/service in the future despite the influence of the situation and marketing efforts that have the potential to cause customers to switch. (Kotler, Philip and Armstrong, 2017)

### **Trust**

As behavior, which is based on consumer beliefs about the characteristics of the seller, or the consumer's willingness to always depend on the seller and make decisions in circumstances where his actions make the consumer vulnerable to the seller. (Kuala, Islam, Zawiyah, & Kala, 2020).

### **Electronic Word of Mouth**

Kamtarin in Syafaruddin Z, et al., (2016:66) dissemination of information through electronic word of mouth is carried out through online media or the internet such as through blogs, microblogs, emails, consumer review sites, forums, virtual consumer communities, and websites. social networks that can create interaction between one consumer and another, with online social communication this will automatically help consumers share experiences about the products or services they obtain in the purchasing process. (Syafaruddin Z, Suharyono, 2016)

### **Celebrity Endorser**

Celebrity endorserr according (L. Kurniasih, A. Maulana, 2021) are those who act as actors or artists, professional entertainers or athletes who are famous for their success in their fields in supporting the products being advertised.

### **Payment System**

A set of institutional rules as well as technical mechanisms for sending money and an integral part of the monetary system are all very important in a market economy. (Aulia, 2020)

### **Hypotheses Development**

Researchers will describe the influence between variables consisting of customer satisfaction, trust, eWoM, celebrity endorsers and payment systems, continuing in the form of developing several hypotheses as follows:

#### **1. The influence of eWOM on consumer trust**

The EWOM Communication variable has a significant and positive effect on Trust. The EWOM communication that occurs between consumers and Zafertech.com consumers runs well, the information conveyed by consumers to other consumers is more directed towards positive information and is in line with consumer expectations after they make a purchase,

meaning that consumers trust the information provided and the service from Zafertech. .com has a positive influence on consumers. (Syafaruddin Z, Suharyono, 2016).

## **2. The influence of celebrity endorsers on consumer trust**

The results of research conducted by Abetha Alma Rosaria, Yon Rizal, Pujiati (2020), where celebrity endorsers have an effect on consumer trust in micro-business on Instagram social media. Where consumers can access various types of businesses that are on Instagram social media based on celebrity endorsers, because celebrity endorsers help introduce, spread, and market a product from Instagram social media. (Rosaria & Rizal, 2020)

## **3. The influence of payment systems on consumer trust**

Results of research carried out Eva Ririn Andriani<sup>1</sup>, Agung Pujianto<sup>2</sup>, Sri Andayani<sup>3</sup> (2022) The result shows that the COD payment system variable has no effect on the interest in buying clothing products at Lazada because COD is a payment method that is already available to make it easier for consumers to make payments. (Andriani, Pujianto, & Andayani, 2022)

## **4. The influence of eWOM, celebrity endorsers, and payment systems, simultaneously on consumer trust**

The test results prove that there is a positive and significant effect between electronic word of mouth, celebrity endorsers and the payment system on Unilever consumer trust in Jakarta. (Ayu Wulandari, dkk, 2021)

## **5. The effect of eWOM on customer loyalty**

The results of Muhammad Rafii' Fadhlurrahman's research (2022), improving electronic Word of Mouth can increase consumer loyalty. Electronic word of mouth which is carried out from various forms of information about Tokopedia, both positive and negative, is available on various platforms/electronic media.

## **6. The influence of celebrity endorsers on customer loyalty**

According to Alifa Rizma Nurvita and Anindhyta Budiarti (2014), these results reflect that the better the celebrity endorser used to promote Giyomi products, the more customers will increase their loyalty. (Nurvita, 2014)

## **7. The influence of payment systems on customer loyalty**

The payment system has a significant and positive influence on customer loyalty. This is based on the t-statistic value of 3.057 which has a large influence of 0.317 and a p-value of 0.002. Then the t-statistic value is  $3.057 > 1.96$  and the p-value is  $0.002 < 0.05$ . (NURAENI HERVIANA, 2023)

## **8. The influence of trust on customer loyalty**

The research results of trust have a positive and significant effect on customer loyalty at Station Sato Petshop Cibinong, Bogor Regency with a t-count  $>$  t-table ( $21.954 > 1.66864$ ) and a significance of 0.000. (Bastian & Widodo, 2022)

## **9. The influence of eWOM, celebrity endorsers, payment systems and trust together on customer loyalty**

The research results of OFIRETA INDRSWATI (2022) show that changes in the consumer loyalty variable can be explained by changes in the celebrity endorser and Electronic



Word of Mouth (eWOM) variables of 67.1%, while 32.9% is explained by other variables that were not studied. (Indraswati, 2022).

### Proposed Research Framework

Based on the literature review and previous hypothesis development, the researcher created a research framework in Figure 1 below:

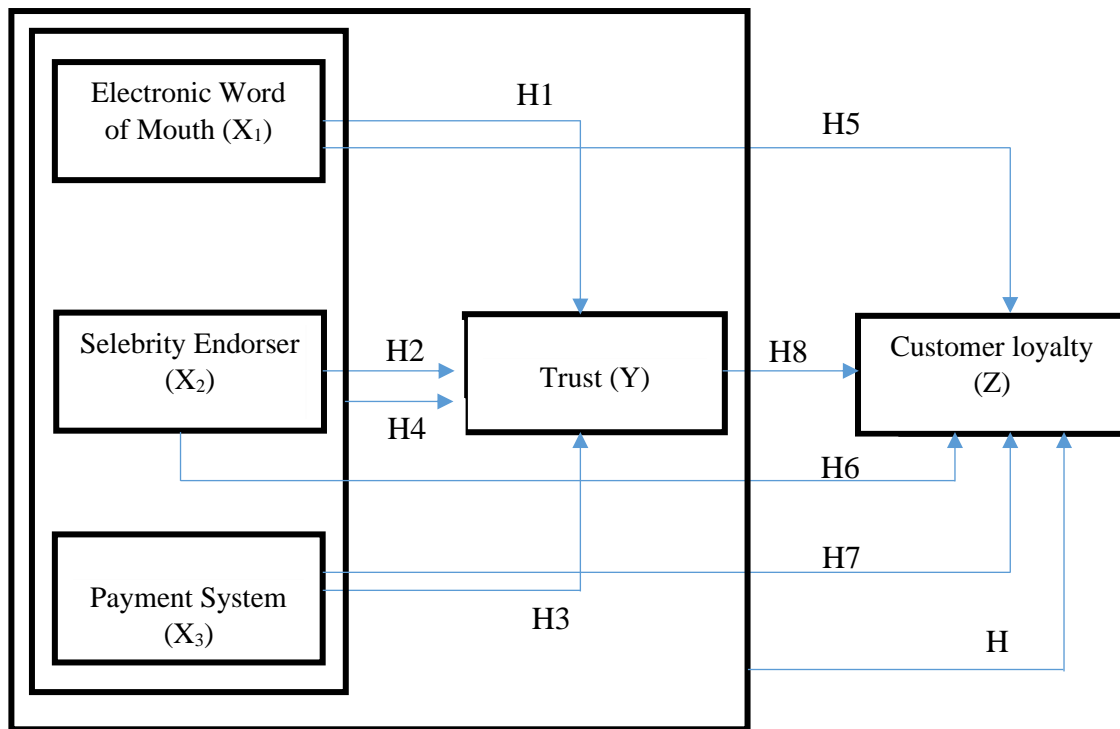


Figure 1. Research Framework

Based on the picture, the hypothesis can be concluded as follows:

- 1) Hypothesis 1: There is an effect of eWOM on consumer trust
- 2) Hypothesis 2: There is influence of celebrity endorsers on consumer trust
- 3) Hypothesis 3: There is an influence of the payment system on consumer trust
- 4) Hypothesis 4: There is an influence of eWOM, celebrity endorsers, and payment systems, simultaneously on consumer trust
- 5) Hypothesis 5: There is an influence of eWOM on consumer purchasing decisions
- 6) Hypothesis 6: There is influence of celebrity endorsers on consumer purchasing decisions
- 7) Hypothesis 7: There is an influence of the payment system on consumer purchasing decisions
- 8) Hypothesis 8: There is an influence of trust on consumer purchasing decisions
- 9) Hypothesis 9: There is a joint influence of eWOM, celebrity endorsers, payment systems and trust on consumer purchasing decisions

### Discussion

Marketplace is a platform that functions as a forum that mediates between sellers and buyers. In addition, the marketplace also has other roles and functions, such as: 1). a place to Connect Sellers and Buyers. The main function of the marketplace is as a gathering place for online shops to sell their products easily. Here, buyers will also gather to get various kinds of products they need. So it can be concluded that the main function of the marketplace is to act as a liaison between buyers and sellers. 2). a means of selling without fees. Sellers generally

do not have to pay for rent for online store stalls. This means that anyone can join and become a seller on the marketplace. The terms and methods for selling on the marketplace also tend to be easy and fast. It's just that later on every sales transaction there will be an administration fee or a discount on shipping costs given to the marketplace. That's why the price of an item on the marketplace is sometimes a little higher than a private online store.

Electronic Word of Mouth (eWOM) refers to any form of recommendations, reviews or information submitted by individuals or groups via digital platforms such as websites, social media or review applications. eWOM can have significant benefits on consumer trust in a marketplace context. However, it is important to remember that eWOM can also have a negative impact if untrue or questionable reviews or information are spread. Therefore, marketplaces must carefully monitor and manage eWOM to ensure consumer trust is maintained. It is also important to note that consumer trust is not only influenced by eWOM, but also by various other factors such as brand reputation, transaction security and quality of customer service.

Celebrity endorsers or celebrities who are used to promote products or services can have many benefits for consumer trust. However, it is important to choose celebrity endorsers carefully. Celebrities who are too controversial or not in line with the brand or company values can damage brand reputation and consumer trust. In addition, savvy consumers will look to see if the endorser actually has ties to the product or service they are promoting or is simply paying for advertising. So, the benefits of celebrity endorsers on consumer trust can be very positive if done correctly and with careful consideration.

An efficient and reliable payment system can have many benefits for consumer confidence in online and offline transactions. Overall, a reliable, secure and transparent payment system can help build strong consumer trust and increase customer loyalty. This is important for business in the long run.

Electronic Word of Mouth (eWOM), which includes consumer reviews, recommendations and opinions shared online, can have a positive impact on customer loyalty. However, it's important to remember that eWOM isn't always positive, and negative reviews can affect customer loyalty too. Therefore, it is important to respond well to negative reviews and work to fix any problems that may arise. Overall, eWOM can have a significant impact on customer loyalty by providing the information, support, and confidence necessary to make customers feel satisfied and engaged with a particular brand or product.

The use of celebrities as endorsers in marketing campaigns can have many benefits for customer loyalty. While using a celebrity endorser can have many benefits, it is important to choose a celebrity that fits your brand and target audience. Also, the use of celebrities should be well integrated in your marketing strategy and reflect your brand values. If used properly, celebrity endorsers can be a powerful tool to increase customer loyalty. Overall, a good and reliable payment system is one of the important elements in creating a positive customer experience. By providing efficient, safe and convenient payment services, you can increase customer loyalty and build strong relationships.

EWOM (Electronic Word of Mouth), celebrity endorsers, and payment systems are three factors that have a significant influence on customer trust in the marketplace, which in turn can affect customer loyalty. When these three factors interact positively and are studied simultaneously, they can increase customer trust in the marketplace. Customer loyalty then emerges as a result of higher customer satisfaction, confidence in the brand, and an overall good shopping experience. The implication is more loyal customers, who are more likely to make repeat purchases and recommend the marketplace to others.

## **CONCLUSION**

Researchers say that when eWOM, celebrity endorsers and payment systems interact positively and are studied simultaneously, they can increase customer trust in the marketplace. Customer loyalty then emerges as a result of higher customer satisfaction, confidence in the brand, and an overall good shopping experience. The implication is more loyal customers, who are more likely to make repeat purchases and recommend the marketplace to others.

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