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# Utilization of E-WoM Strategy and WhatsApp Group Texting in Building Trust and Shopper Intention to Conventional Business Sectors During the Coronavirus Pandemic

Teti Sumarni

Politeknik LP3i, Indonesia

Prima Vandayani

Politeknik LP3i, Indonesia

Abstract---Indonesia is a country with the largest female population in Asia, 51% of whom are housewives. The consumer behavior of housewives in Indonesia is mostly like shopping at traditional markets, unfortunately, since the COVID-19 outbreak, they cannot shop as often as possible to the market for reasons, safety and temporary closure of markets to reduce crowd levels in traditional markets, as a result of which traders and consumers cannot interact and transact. There are social media activists in Bandung city who try to both traders and consumers of traditional markets by utilizing chat group Apps such as Whatsapp group for promoting and trading traditional market. Opinion leaders are used as positive spreaders of traditional market products, this business is free for traders, payments are made directly to merchants via bank transfers and use of delivery services by couriers who are victims of COVID-19 dismissal, sales traffic is quite high but no one has tested the impact increase in consumer behavior and product trust.

**Keywords**---behavior, group chat, housewives, traditional market, WOM.

### Introduction

Indonesia women overwhelm, as a rule, they beat men via web-based media like Facebook, Instagram, and Twitter. Albeit the writing on thought processes in utilizing web-based media is overwhelmed by ladies, the discoveries don't completely mirror the intentions among Indonesian housewives to utilize web-

based media because of certain expenses. This examination investigates the intentions of housewives about the utilization of online media and its impacts on their prosperity. Web-based media utilization affect housewives, they can uphold one another and share whatever exercises they do, search for wellbeing tips and tips on dealing with the family unit which in the end they live and make the most of their day by day exercises, can communicate well through online media, completing significant exercises, they can conquer their issues well, carry on with a decent life, have confidence in their future, accept that they are regarded by others. Their sentiments are regularly certain and frequently great, frequently lovely, frequently upbeat, and never irate. Paudel (2011), state that ladies worry about a triple concern in the general public: as a creation specialist she contributes straightforwardly to resource and pay; as a mother and spouse she really focuses on the relatives and the youngsters; as a local area the specialist she gives all her recreation hours and works to society. This implies that ladies have numerous assignments to be refined. Without fulfillment, she can't play out her obligations in a methodical way.

The linkage between the profession of a housewife and the habit of using group chat was started by Setyaningsih et al. (2019), that housewives as a social group close to media use. Their conventional routine is deep using shifting media makes the media a ritual. New media categories are used in the form of interpersonal communication media, namely groups in the WhatsApp application (GWA) to boost excision. The massive use of GWA as their media ritual has become a commodity of time spare by new media.

New media has a big and unlimited influence on the behavior of housewives. So that finally commodification forms a lifestyle and using their media through the perception that using GWA is a ritual that cannot be abandoned. In other words, making them a primary activity and shifting their actual world to the virtual world. The role of media literacy for housewives using GWA through gatekeeper filtering (admin GWA) are needed most commodification is positive if the use of GWA is not just a mere apply the function of information and entertainment only, but include elements of education for the group. GWA is one of the products of social media that is able to bring up the presentation of the user's self. Self-presentation is a primary human need at the moment this is to increase the existence within the social camp. This is reinforced by the opinion Milgram in Van Dijk (2020), the average of each element in a unit will be related according to six degrees of separation, which states that humans can connect with other humans with six people at most relating to self-presentation.

## Group chat and online shop consumer in Indonesia: trust issue

The behavior of the need for connectivity among housewives is also used by the marketer as a place to sell and introduce products, in opinion with Wilkie (1997), mostly activities that people engage in when selecting, purchasing, and using products and services so as to satisfy needs and desires. Such activities are mentally involved and emotional processes, in addition to physical actions. According to Pavlou (2003), in Ling et al. (2010), online buying interest is a situation when a customer is willing and interested to engage in online transactions.

Baskara & Haryadi (2014), stated very important factor that can influence online purchases are trust. Trust is a key factor in every sale transaction buy online. With trust, consumers will make a purchase, because buying online is very different from traditional purchases. In online purchases, the buyer cannot touch the material and can only see through the images available. Ikranegara (2017), added that Trust is a strong foundation to determine the success or whether or not e-commerce in the future. To attract consumers to visit and transact through its site, an e-commerce company must build high trust in prospective buyers. Gefen (2002), describes trust as a willingness to trust sensitizing himself to the actions taken by parties who are trustworthy which is based on belief. Trust is considered a factor important and is one of the critical factors in stimulant transactions by online. When the trust is higher, of course, you will get it used as a measure to grow consumer buying interest for transacting online, so the higher the trust, the more high buying interest.

The economic value of e-commerce is growing rapidly almost all over the world, Indonesia is no exception. E-commerce makes supply (seller) and (consumer) demand is hardly limited by distance and breaks various obstacles in the transaction because done online. Researching consumer behavior in shopping online is very interesting to know the development of e-commerce latest in Indonesia. Research by katadata reveals another thing, in 2019, states the number of consumers who make online transactions in Indonesia dominated by men 60% and in terms of age as much as 84% of consumers are Generation Z and Millennials aged under 35 years. Domination Generation Z and Millennial caused by this group grows with technological advances the internet and familiar with digital purchasing and payment systems. APJII's research also states that internet users are dominated by the younger generation; Internet penetration aged 15-19 years reached 91%, followed by 20-24 years (88.5%) and 25-29 years (82.7%). In In addition, the Indonesian Financial Services Authority (OJK) states that generations young people aged 18-35 years have high levels of financial literacy and inclusion relatively higher compared to other age groups. Interestingly, the number of consumer transactions in each age group is not much different, namely 17-20 times a year. With Thus, e-commerce can focus marketing to consumers from Generation Z and Millennials, as well as increasing opportunities for attracting more and more Generation X consumers and Baby boomers inside using e-commerce as a way of shopping (Huang & Farn, 2009; Liu, 2006; Park et al., 2019; Nyandra et al., 2018).

This graph is processed using primary data of e-commerce transactions which includes more than 10 million sample transactions. The data comes from nearly 1 million Indonesian online shopping users from January to December 2019. The user sample was spread over 34 provinces of Indonesia. The data analyzed consisted of eight variables which were divided into three parts, namely who buys (who), what is bought (what), and when to buy it (when). Variable is composed of consumer gender, age, income, and domicile. Then variables what it consists of product type and price. Lastly, the when variable is composed of the transaction date and transaction hour.

Meanwhile, the majority of consumers' domicile is in Java, especially in the provinces of West Java and DKI Jakarta. However, at the city level, several big

cities outside Java have quite a lot of consumers, such as Medan, Palembang, and Denpasar. The number and value of Indonesian e-commerce transactions are currently concentrated in the Java region. One of the causes can be seen generally more than the income of consumers who live in Java high. In addition, the condition of infrastructure and logistics services is getting worse both making e-commerce transactions in Java more dynamic. This condition shows that there is still great potential for e-commerce can be developed outside Java. Moreover, internet penetration for supporting the e-commerce ecosystem also continued to progress in the last decade. According to data from the Service Providers Association Internet Indonesia (APJII), as much as 69% of Indonesia's population was already connected to the internet in 2018.

The more tech-savvy Generation Z and Millennial consumer groups also indicated by the size of the online transactions made by the 18-35 year age group. From the ratio of the average transaction value consumers against the average income in a month, range ages 18-35 years allocate 4.7 - 5.1% of their income for online shopping. Meanwhile, consumers are over 35 years spent 3.6 - 4.3% of their income per month. When comparing consumer behavior by gender, women transact more frequently in one year, namely 26 times, while men 14 times. However, the average transaction value between men and women actually shows the opposite. In on average, men spent 83% more money at one time transactions than women. The average transaction value of women-only IDR 124,491 per transaction, while men reach IDR 227,526 per transaction.

When looking at their monthly shopping behavior, female consumers are more frequent transactions. This is indicated by the proportion of women shopping twice or more a month. From the side of product choice, men consumers tend to be more loyal, 20% from the transaction is carried out in the same marketplace. Comfort and trust to be an important factors for women, so they tend to come back to the same marketplace when the item matches the same price offered. As for men, the choice of different marketplaces is not a problem. This can be related to what product to be purchased. Different behavior between male and female consumers is seen at the moment shop online. Within a year, men shop less often spend 83% more money on a single transaction than women. In addition, women tend to be more loyal to online shop than men (Yan et al., 2016; Chang & Wu, 2014; Lee & Koo, 2012; Idawati & Sumartini, 2020).

Then the consumers of the older age group and higher incomes tend has a larger average value transaction. The average transaction value for almost every product increased in 2019 compared to 2018. One of the key contributing factors is increasing public trust in making online purchases, including through digital payment. This trend to continue as e-commerce opportunities expand to the traditional market product such as dairy products that customers become comfortable with moving their purchases online. Generation Z and Millennials have boosted this growth, contributing 85% of the total transaction. However, every age group is receptive to making online transactions, as there is no major disparity in average yearly transaction volume for each person, regardless of their age. Yet, e-commerce transactions are still concentrated on Java island as its economic value is higher than that of other islands, and also supported by better digital infrastructure.

In Indonesia trend of using group chat arise due to pandemic COVID-19, comScore stated that the WhatsApp chat application is the most popular mobile application with the most users in the country, of course after the mandatory application for Android users, namely Google Play. According to ComScore, WhatsApp now has around 35.8 million users in Indonesia. The opportunity to empower the traditional market product specially dairy needs are open widely.

WhatsApp Messenger reach the second larger chat Apps in Indonesia rank by the number of user, this situation being utilized by WhatsApp group chat named Kumpul Kuliner (KulKul) in Bandung City to empower the seller in 5 (five) large traditional market in Bandung, each seller who is deemed worthy to be promoted is invited to join a group of 300 women users from catering, event organizers, public opinion leaders and housewives who have the influence to continue promoting and exposure their products in each group chat. Almost one years after the pandemic attack in Indonesia March 2020-March 2021 traditional retail revenue or we called it "pasar" in Indonesia are slowing down due to PSBB law, a social distancing preventif in pandemic COVID-19 issued by Local Goverment. Hana a social movement leader and "pasar "enthusiast from Bandung, West Java created this grup chat for empower the seller from the traditional market to rise above the economic downturn, from June 2020, KulKul groupchat has gain a large respon due to product promote and exposure, below this are an illustration of dairy product promote and the response in KulKul group chat:

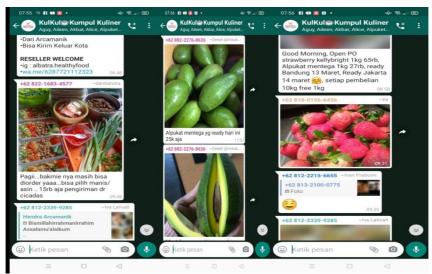


Figure 1. Product promotion at KulKul group chat (Source Observation data, 2021)

Communication and promotion in group chat take advantage of word of mouth behavior patterns, where Word of Mouth is defined as person-to-person, oral communication between a receiver and a sender (Lee & Youn, 2009). In this communication, the source is perceived as a non-commercial message that relates to a brand, product, or service (Alon & Brunel, 2006; Arndt, 1967). WOM has been recognized as a key force in the marketplace as it influences overall consumers' attitudes, beliefs and behavior patterns (Bansal & Voyer, 2000;

Hennig-Thurau et al., 2004; Sweeney et al., 2008; Mazzarol et al., 2007), and specifically consumers' product judgments (Bone, 1995; Summers, 1972), and purchase decisions (Lampert & Rosenberg, 1975; Lau & Ng, 2001).

Sernovitz (2009), states that there are five dimensions or basic elements of word of mouth, known as 5T. Namely 1) Talkers (speakers) 2) Topics 3) Tools 4) Talking part (participation) 5) Tracking. While most conventional WOM happens among people who know and trust each other (Gupta & Harris, 2010), the Web encourages not just correspondence with family, companions, and collaborators yet additionally obscure individuals (Kavanaugh et al., 2003). In reality, most eWOM happens with people who are outsiders (Gupta & Harris, 2010).

Given the disparate tie qualities among people, two distinct kinds of eWOM grow, to be specific eWOM In-Gathering (eWOM with dear companions or family), and eWOM Out-of-Gathering (eWOM with people past an individual's social, familial, and collegial circles) (cf. Earthy colored and Reingen, 1987; Matsumoto, 2000). At the point when buyers produce data dependent on their own encounters, this data will, in general, apply more effect on others' mentalities and holds more believability than if it were created by promoting organizations and corporate showcasing offices (Walsh et al., 2009; Bickart & Schindler, 2002; Kempf & Smith, 1998). In addition, eWOM's believability is defended by the way that other "customers are seen to have no personal stake in the item and no expectations to control the per user" (Bickart & Schindler, 2002). Consequently, customers discover the data traded on Web interpersonal organizations more significant also, dependable, as the data reflects item utilization in certifiable settings by different customers and is liberated from marketeers' inclinations (Bickart & Schindler, 2002; Jepsen, 2006).

Prayugo (2018), states that virtual community influences interest to buy the online product, Group members' online buying interest is in the aspect of concern, interest and desire for a product sold by fellow members. A virtual community that was originally just found on certain websites, began to spread to social networks. One of a social network where communities are formed virtual. One part of the new media is the "Network Society". "Network Society "is a social formation that infrastructure from groups, organizations and the mass community which affirmed the initial form of the organization of all facets (Individuals, groups, organizations, and social groups). In other words, aspects the basis of the formation of this theory is all that has a broad relationship collectively (Van Dijk, 2020). Van Dijk (2020), describes that community virtual is associated with a group of individuals who are not bound by time, place or physical or material condition. They are created by the environment electronic and based on mediated communication.

Purchase interest is consumer behavior which consumers have a desire in buying or choosing a product, based on experience in choosing, using and consuming or even wanting a product (Kotler et al., 2011). Interest is described as a person's situation before taking action which can be used as a basis for predicting the behavior or action. Purchase interest is related to the consumer's plan for buy a specific product as well as how many units of the product it takes on a certain period, it can be said that buying interest is a mental statement of consumers

who reflect on the purchase plan of a number of products with a certain brand. Lucas & Britt (1963), said that that aspect of interest in buying includes: Attention, Interest, Desire, and Belief. There is great attention from consumers to a product (goods or services).

This usually appears when viewing product information, testimonials and promotional methods made by the seller. attention will arise feeling attracted to the consumer. The emergence of interest when consumers feel compatible with all aspects that are considered. This attraction has to do with quality and the number of products that are deemed in accordance with the information obtained. Continues on the feeling of owning a product. When you feel attracted, there is an urge to buy the product the. The emergence of desire because of needs and abilities to buy a product. then arise confidence in the individual about the product this, giving rise to a decision in the final process later. Consumers will convince themselves in making decisions. Confidence arises from the consumer's trust and experience (Roascio-Albistur & Gámbaro, 2018; Wang et al., 2021).

#### **Research Methods**

Based on the above phenomena, this research aims to determine WoM in group chat increases members' buying interest in products from traditional markets, 300 samples taken from KulKul group chat using saturated sampling. According to Manurung et al. (2015), saturated sampling is a sampling technique when all members of the population are used as samples. Malhotra (2009), states, a sampling technique can be classified as non-probability and probability. A sample probability is a sample where each element or member of the population has the same chance of being selected as a sample, while a non-probability sample is the opposite of the probability where each element or population does not have the same chance and the sample selection is objective. Saturated sampling is a type of sampling that is included in the nonprobability sampling.

### Result

The data were processed using partial least squares, run through the SMART PLS software. This research was conducted by distributing questionnaires to respondents who match the predetermined criteria. The advantages of PLS are its ability to map all paths to many dependent variables in the same research model and analyze all paths in the structural model simultaneously. 300 respondents were given questionnaires and tested through SMART PLS the result can be seen in Table 1 below:

A total of 300 participants were recruited for the study. Out of these participants. Respondents consisted of 155 (51,66%) males and 145 (48,33%) females. The age of the participants ranged from 18 to 24 with 117 (39%) of participants being between the ages 18 under 25 (0.83%), ages 25 to 34 of the 116 (38,6%), 35 to 54, 35 (11,67%) and over 55 are 7 (2,23%). Have completed some college, 40 (13,33%), 135 (45%) have a Bachelor's degree, and 9 (3%) have a Master's degree, and 70 (23%) are a high school degree. Table 1 below describe the respondent's socio-demographic survey:

Table 1 Survey respondents' socio-demographic information

Gender	Frequency	Percentage
Male	155	51,66%
Female	145	48,33%
Age	Frequency	Percentage
18 and Under	25	0,83%
18 to 24	117	39,00%
25 to 34	116	38,6%
35 to 54	35	11.67%
55 and Over	7	2,23%
Education Level	Frequency	Percentage
High School degree	70	23,00%
Some college education	40	13,33%
Associate degree	46	15,.33%
Bachelor's degree	135	45,00%
Master's degree	9	3,00%

Source: Data Respondent, 2020

In this study, the results of the questionnaire from 300 sample respondents were tested using Smart PLS software, Figure 2 below illustrates the test results where e-WOM In Group have been shown to significantly Impact the Consumer Trust And Consumer Behaviour In buying Traditional product market Due to COVID-19 Pandemic.

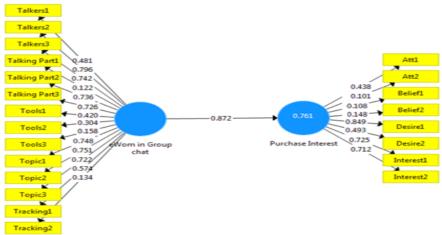


Figure 2. Result of SEM PLS calculation using SMART PLS (Source: Questionnaire, 2020)

Table 2 Result of outer and inner measurement model

Outer Measurement		Inner Measurement
Validity	Reliabilty	Goodness Of

Variable	Dimension	Cross Loading	Mean Communalities (AVE)	Cronbach's alpha	D.G. rho (PCA)	Fit Model
E-Wom	Talkers	0.8770				
	Topics	0.9066				
	Tools	0.8963	0.7878	0.9326	0.9489	
	Talking	0.8716				
	Parts					
	Tracking	0.8458				
Purchase	Attention	0.9458				0.9210
Interest	Interest	0.9327	0.6753	0.8405	0.8933	
	Desire	0.8153				
	Belief	0.8307				

Source: Data Respondent, 2020

From data above the results of data processing from questionnaires using SMART PLS software indicate the indicator in convergent validity value of each variable has a factor loading more than 0.50 means the statement in the questionnaire valid, the higher the factor loading the higher the validity. Table 2 above show that the value AVE and communality from overall variable greater than 0.5 and met the criteria discriminant validity. So that it can be stated that the question items are valid in measuring the variable (Van Dolen et al., 2007; van Dolen et al., 2006; Yadnya et al., 2019).

Reliability test using Cronbach Alpha and D.G. rho (PCA), from table 2.2 above the value of using Cronbach Alpha and D.G. rho (PCA) indicate that construct of each variable has a Cronbach Alpha more than 0.70 means the statement in the questionnaire reliable and can represent the variables in this study. The GoF value of 0.9210 means that the diversity of data can be explained by the model or in other words the information contained in the data is 92.10% can be explained by the model. While the remaining 7.9% is explained by other variables outside the model used in this study. The path value in this study is 0.872 Ilustration 2.1 and table 3), which explains that each increase or decrease of one unit of e-Wom will decrease as much as 0.872 from the value of buying interest in traditional market products.

Table 3
Path coefficient

	Purchase Inter	eWom in Grou
Purchase Interest		
eWom in Grou	0.872	

(Source: Questionnaire, 2020)

To test the magnitude of the influence of the e-Wom variable on buying interest in traditional market products,  $R^2$  is used, the results are in table 4 below:

Table 4 R<sup>2</sup> adjusted

	R Square	R Square Adjus
Purchase Interest	0.761	0.756

(Source: Questionnaire, 2020)

Based on the results and discussion with path analysis, it is obtained some conclusions are as follows: The relationship between variables in path analysis follow a direct relationship pattern. While the contribution of talkers (speakers), topics, tools, talking part (participation) and tracking simultaneously directly affecting buying interest as much as 75.61% while the remaining 24.39% is influenced by other factors that cannot be explained in the study. This result study support Reingen, 1987; Matsumoto, 2000), that when buyers produce data dependent on their own encounters, this data will in general apply more effect on others' mentalities and holds more believability than if it were created by promoting organizations and corporate showcasing offices (Walsh et al., 2009; Bickart & Schindler, 2002; Kempf & Smith, 1998). In addition, eWOM's believability is defended by the way that other "customers are seen to have no personal stake in the item and no expectations to control the per user" (Bickart & Schindler, 2002).

Observation data also support that many responses arise when woman in group chat make referral one by another about their product, in this research are dairy product who sell in traditional retail market, trust issue than arise before can be minimalized by showing real picture and guarantee to transaction by cash refund when the quality not meet the criteria that seller promised befored, in 300 samples of women in KulKul Group chat, the interaction and transaction value are higher for dairy product wheter it raw or ready to eat. Another problem arise when selling traditional retail product are deliverability, that many user in group chat complaining about the hhgh cost of delivery. This one must be solved by the stakeholder of traditional retail market in Bandung city if they wan to empower the seller, they must have another option for lower the delivery cost. The e-Wom in groupchat itself has already empower the lower scale seller from the traditional retail market called "pasar", the other factor that can be slower the revenue must be lowered to a minimum scale (Wangenheim & Bayon, 2004; Yoo et al., 2013; Reza, 2021).

This result also supports Gupta & Harris (2010), that true most eWOM happens with people who are outsiders, not in family connection, in KulKul group chat e-Wom happened between nonfamily related member, they only know each other by being member of the community, in this case invited by the admin and the founder of this community namely Ms. Hanna. This result also in opinion with Prayugo (2018), states that virtual community influences interest to buy online product, Group members' online buying interest is in the aspect of concern, interest and desire for a product sold by fellow members. They intended to be choosing products that are viral discussed in the group because of their superior taste and affordable prices. With this description, it is hoped that it can expand

further research to find solutions to the problem of delivery costs and a wider community with more members to increase the level of research accuracy. The limitation of this research is that it was carried out during the COVID-19 pandemic which limited social interaction in research, where observational data in the research that was observed directly from members of the congregation group chat could not be extracted optimally (Reimer & Benkenstein, 2016; Giang & Huong, 2022; Jackman, 2020).

#### Conclusion

The use of information technology such as Internet usage which already has a variety of applications such as social media, is one a medium that its users can search for information, communicate with each other and establish online friendship. Whatsapp as a social media currently many are using it for socializing as well as interests delivery of messages both by individuals and group. In Whatsapp, member can have a conversation via the chat menu, can copy, delete, or forward message. Sent images can be forwarded. Apart from that it can also send voice messages as well share the user's whereabouts location. Too provides a group chat feature, where users can collect multiple contacts to make a group chat. This study supports the results of research from Aswan (2020), that seeing the conditions of the COVID-19 pandemic which is increasingly becoming endemic in Indonesia, then literacy and business communication activities cannot carried out as usual. Although thus, the activity literates outside, explains that almost every people have gadgets in Indonesia for communication and as it goes time, the device is not only used to communicate but also for business.

According to Rahmansari (2017), the application WhatsApp becomes a sending application message that are most in-demand by the community Indonesia. The WhatsApp application becomes the forefront of sending application another message. WhatsApp went wrong one of the most actively used applications in the world and has been widely used in the interests of business (AlFaris et al., 2021; Goyal et al., 2017; Raiman et al., 2017). Examine the popularity and functionality of the application WhatsApp, then don't be surprised if the application this can be a medium in business activities during the COVID-19 pandemic. In line with the above ideas, Pustikayasa (2019), revealed that the WhatsApp application is one of the most relevant applications use in learning because it is on in the WhatsApp application has a feature groups that allow people to communicate and share business idea in groups.

This research proves that the WhatsApp group has proven to be effective as an electronic media for WOM in doing business during a pandemic, including products from traditional markets which were previously difficult to sell through the WhatsApp group media, during the COVID-19 pandemic the WhatsApp group bridged the difficult needs of housewives and other consumers. leaving the house because of the protocol to maintain distance and prevent contact with other consumers in traditional markets, it would be more effective if this platform was supported by the government, especially PD Pasar as a government representative in managing the traditional market in Indonesia can help promoting daily necessities that available in traditional markets, so that empowerment of local

MSME's can also occur in two directions, both community and government, synergy is needed in difficult economic times after COVID-19 in Indonesia

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