The Influence of Electronic Word of Mouth, Brand Experience and Brand Image on Gopay Brand Trust (Study of Students at Duta Wacana Christian University)

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ABSTRACT

The research was conducted to determine whether electronic word of mouth, brand experience, and brand image significantly affect Gopay's brand trust (Study of Duta Wacana Christian Students). The research is a quantitative research using primary data and secondary data. A purposive sampling was used to distribute questionnaires to 150 Duta Wacana Christian University students who used Gopay as research samples. Multiple Linear Analysis, R2 Test, F Value Test, and t Value Test are all used in the research methodology. The findings of this study show that electronic *word of mouth, brand experience,* and brand image significantly impact brand trust.

Keywords: Electronic Word of Mouth, Brand Experience, Brand Image, Brand Trust.

ABSTRACT

Penelitian ini dilakukan untuk mengetahui apakah electronic word of mouth, brand experience, dan brand image berpengaruh signifikan terhadap brand trust Gopay (Study pada Mahasiswa Kristen Duta Wacana) Penelitian merupakan penelitian kuantitatif menggunakan data primer dan data sekunder. Purposive sampling digunakan untuk menyebarkan kuesioner kepada 150 mahasiswa Universitas Kristen Duta Wacana yang pernah atau pernah menggunakan Gopay sebagai sampel penelitian. Analisis Linier Berganda, Uji R2, Uji Nilai F, dan Uji Nilai t semuanya digunakan dalam metodologi penelitian. Temuan penelitian ini menunjukkan bahwa electronic word of mouth, brand experience, dan brand image, memiliki dampak signifikan terhadap brand trust.

Kata Kunci: Word of Mouth, Brand Experience, Brand Image, Brand Trust.

INTRODUCTION

Nowadays, society cannot be separated from all electronic gadgets thanks to technology, which has ushered in the digital era and given rise to a new way of life. The current era of globalization encourages innovation in the business sector due to the rapid growth of technology. Companies must develop consumer trust in their brand to succeed in the business. Brand trust is the definition of consumer trust in a company.

Brand trust is the company's primary weapon to compete and maintain its existence in an increasingly competitive market. By implementing the right marketing strategy, a business can be successful if it can create brand awareness among consumers and help consumers remember its products. A business can develop customer trust in several ways, for instance, through communicating with clients on social media platforms or through electronic word-of-mouth marketing. With the primary goal of making it easier to interact with customers on social media, electronic word of mouth is also used to develop effective company marketing strategies to ensure business continuity. Promotions using electronic word of mouth reach broader consumers and can even reach the whole world.

Brand experience will also lead to the development of brand trust. Brand experience is the overall consumer experience of a brand. Depending on the suitability and satisfaction of the goods and services a customer receives from a brand, the experience can be positive or negative. A brand's capacity to express individualism and personal development determines the success of the brand experience(Tjiptono, 2014). Brand experience will increase customer satisfaction with the brand so that a relationship that exceeds that level of satisfaction is established. Consumers can form a relationship with a brand that is more valuable than their relationship with the brand if customer satisfaction meets or exceeds expectations. This relationship is called Brand trust.

Consumer trust in a brand of goods is influenced by the image it creates. Brand trust will be influenced by consumer perceptions of the company's products if the company's image is maintained. Another way to describe brand image is as a concept developed by consumers motivated by their feelings and opinions. So, based on this concept, customer perception is more important than reality.

There are several previous studies used to support the variables above. Charvia and Erdiansyah (2020) conducted research entitled "The Influence of Electronic Word of Mouth and Brand Experience on Brand Trust (Study of OVO Users in Jakarta)." Electronic word-of-mouth and Brand experience are independent variables in this research, and purchasing

decisions are the dependent variable. OVO users in Jakarta are the research subjects. This research result shows that electronic word of mouth and brand experience positively and significantly affect brand trust.

Susilawati and Wufron (2017) conducted research entitled "The Influence of Brand Image on Brand Trust and its Implications for Brand Loyalty (PT. Herlinah Cipta Pratama Dodol Products)." This research uses brand image as an independent variable, brand trust as a dependent variable, and brand loyalty as a moderating variable. The object of this research is consumers of Dodol PT products. Herlinah Cipta Pratama. This research shows that brand image positively and significantly influences brand trust.

Online transportation is a popular and creative industry among Indonesia's online business media. One of them is an online motorcycle, taxis, and PT. Gojek Indonesia will be the focus of researchers in this research. Gojek is Indonesia's first company engaged in internet transportation technology, which offers motorbike and taxi transportation services and various other service features in its application. These include GoRide, GoShop, GoCar, GoMart, GoSend, GoPay, and others. In this study, the researcher concentrated on GoPay, one of the features of Gojek. Gopay is one of the electronic payment options that is developing in Indonesia. At first launched, Gopay was known as Gojek Kredit and could be used for transactions on the Gojek application.

Gopay still needs to overcome several obstacles in its implementation. As a result of fraud and misuse of financial technology, there is a possibility that the user will lose the funds. There is also the possibility that consumer data will be compromised and leaked. There have been several cases of fraud and theft of Gopay balances. Various modes of fraud can occur to Gopay users so that Gopay's user balance can be drained. For example, Aura Kasih and Maia Estianty, two well-known people, experienced Gopay balance fraud. The brand image and brand trust of PT Gojek Indonesia company were negatively impacted by this case, which harmed customers.

Researchers chose Gopay compared to other available e-wallet services because, according to DailySocial.id sources, the most widely used e-wallet service in 2019 was Gojek's Gopay. However, according to a CNBC Indonesia report, Gopay's position in the list of most used e-wallets will fall to second place in 2022, below Ovo.

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Figure 1. Top 10 Digital Wallets in 2019
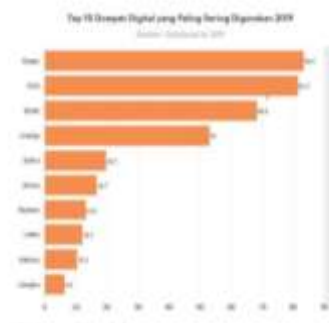
Source: DailySocial.id

Figure 2. Top 10 Digital Wallets in 2019
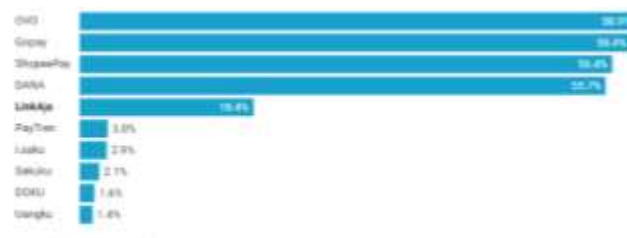
Source: cnbcindonesia.com

Based on the background information above, researchers investigated GoPay, and the results are presented in the title "**The Effect of Electronic Word Of Mouth, Brand Experience, and Brand Image on Brand Trust (GoPay for Students at Duta Wacana Christian University).**"

LITERATURE REVIEW

1. Definition of Marketing Management

Kotler and Keller (2016) explain that marketing management is the art and science of selecting target markets obtaining, maintaining, and developing a range of consumers through creating, providing, and disseminating superior consumer reviews. In order to offer consumer value, marketing management is both the art and science of identifying, securing, and retaining target markets and developing the consumer base through the development, delivery, and communication of superior products and services.

2. Definition of Brand Trust

According to Tjiptono (2014), brand trust is the ability of customers to trust and rely on a product brand in risky situations because they anticipate that the brand will provide profitable

results. To develop brand loyalty, consumers must have confidence in a product or service (Tjiptono, 2014, p. 398). According to Copley (2014: 160), brand trust is a visible commitment when customers consider their relationship with a brand so crucial that the company will try to keep it that way and think purchasing the brand will have a positive impact.

3. Electronic Word of Mouth on Brand Trust

Kotler and Keller (2016) state that viral marketing, also known as Electronic Word of Mouth (eWOM), is marketing using the internet to produce a word-of-mouth effect supporting marketing efforts and goals. Companies can use social media to develop interactions with their customers. Electronic word of mouth helps develop interactions with customers on social media, but it is also valuable for developing an effective company marketing strategy for business continuity. eWOM promotion covers a vast audience and even reaches the whole world. Therefore, the higher the eWOM carried out by the company, the greater the brand trust (Charvia & Erdiansyah, 2020)

4. Brand Image to Brand Trust

Kotler & Keller (2016:330) explain that brand image describes extrinsic qualities or characteristics that can be observed or evaluated before consumers use a good or service, such as how a brand can satisfy customers' social and psychological needs. Customers will have more confidence in the company's ability to apply the brand image to its products. Consumers will focus on the company that produces a product and other consumers of the same product when evaluating the product's brand image. Their trust in a product brand created by the company will increase if it is felt to be positive or in line with customer expectations. A company's trust in the brand of a particular product will grow if the company increases the application of its brand image (Susilawati & Wufron, 2017).

RESEARCH METHODS

This study is included in empirical research, which will test hypotheses based on statistics. The quantitative method uses a questionnaire, which includes questions related to the variables studied. In this research, GoPay users who are students at Duta Wacana Christian University were taken as research objects. The population in this study were all Kisten Duta Wacana University students who used GoPay as a digital payment tool. Sampling in this study utilized a non-probability method in the form of purposive sampling. The sample in this research is Kisten Duta Wacana University students who use GoPay as a digital payment tool. The

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minimum sample size for this study was calculated using the formula Lemeshow, et al (1997). The sample size for this study was rounded to 150 people to account for the possibility of outliers. The survey method was used in the data collection process for this research.

DISCUSSION RESULT

Results

1. **Simultaneous Significant Test (F value test)**

    The F value test is used in this research to determine the significant level simultaneously or simultaneously of the influence of the independent variables, namely electronic word of mouth (X1), brand experience (X2), and brand image (X3) simultaneously on the dependent variable, namely the level of brand trust in Gopay (Y) brand among Duta Wacana Christian University students. Probability values from simultaneous testing were compared at a 5% alpha significance level. The following are the test criteria:

    1. If probability <0.05, then Ho is rejected
    2. If probability ≤ 0.05, then Hα is accepted

Table 1. F value test results

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	1606.214	3	535,405	111.228	,000b
Residual	702,779	146	4,814		
Total	2308.993	149			

Source: Processed primary data, 2023.

Table 1.1 using SPSS 25 software shows a probability value (p) 0.000. If the value of 0.000 is less than 0.50, then Ha is approved, and Ho is rejected because the probability value < the significance level value. The results of the F table calculation explain that Ho is rejected or Ha is accepted, which shows that electronic word-of-mouth, brand experience, and brand image all significantly influence Gopay brand trust among Duta Wacana Christian University students simultaneously. Therefore, the hypothesis can be accepted or proven to be true.

2. **Partially Significant Test Results (t-value test)**

    The t-value test aims to determine whether electronic word of mouth, brand experience, and brand image partially influence Gopay brand trust among Duta Wacana Christian University

students. The results of the data test using SPSS 23 Windows to determine the results of the t-value test are as follows:

Table 2. T value test results

Model	B	Q	Sig.	Information
(Constant)	,756	,532	,596	-
Electronic word of mouth	,188	3,778	,000	Significant
Brand Experience	,238	4,905	,000	Significant
Brand Image	.137	2,320	,022	Significant

Source: Processed primary data, 2023.

a. Test the Effect of Electronic Word of Mouth on Gopay's Brand Trust

The following procedure is used to test how information *electronic word of mouth* influencing Gopay's brand trust:

a. Formulate the null hypothesis (H0) and hypothesis alternative(Ha)

b. The following are the test criteria:

1) A significant influence of the independent variable on the dependent variable appears if $\alpha > 0.05$.

2) The independent variable does not have a significant influence on the dependent variable if $\alpha > 0.05$.

c. *Level of significance*$\alpha = 0.05$

Based on research using SPSS 23 software, a probability value of 0.000 was found for *electronic word-of-mouth*. If 0.000 is less than 0.05 then H0 is accepted and H1 is rejected. This shows that the electronic word of mouth variable has a significant influence on Gopay brand trust among students at Duta Wacana Christian University.

b. Test the Influence of Brand Experience on Gopay Brand Trust

The following procedure was used to test the impact of brand experience variables on Gopay brand trust:

a. Formulate alternative hypotheses (Ha) and null hypotheses (H0).

b. The following are the test criteria:

1) A significant influence of the independent variable on the dependent variable appears if $\alpha < 0.05$.

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2) If > 0.05 then the dependent variable is partially not significantly influenced by the independent variable.

a. *Level of significance*α = 0.05

Based on data analyzed using SPSS 23 software, the probability value of the price variable is 0.000. If 0.000 is less than 0.05, H0 is accepted, and H1 is rejected. It explains that the brand experience variable significantly influences Gopay's brand trust among Duta Wacana Christian University students.

c. Test the Influence of Brand Image on Gopay Brand Trust

The following procedure was used to test the influence of brand image factors on Gopay brand trust satisfaction:

a. Formulate the null hypothesis (H0) and alternative hypothesis (Ha)

b. The following are the test criteria:

1) If $\alpha < 0.05$, then the independent variable has a slightly significant influence on the dependent variable.

2) If $\alpha > 0.05$, then the independent variable has an insignificant influence on the dependent variable.

c. *Level of significance*α = 0.05

The probability value for the price variable is 0.000 based on research with the SPSS 23 program. If the number is 0.000 < 0.05, H0 is rejected, and Ha is approved. The result shows that the brand image variable significantly influences Gopay brand trust among Duta Wacana Christian University students.

DISCUSSION

Respondents with the highest percentage rate were female respondents at 56.7%, followed by respondents 20–23 years old at 50.7%. This data is based on the findings of descriptive analysis carried out and tested. The following is for the final education of respondents who are at the highest percentage level, up to SMA/SMK as much as 50.7%, then for monthly expenditure, respondents who are at the highest percentage level are < IDR 2,000,000,- as much as 38.0%.

Based on the profile of respondents in terms of gender and expenditure, it is known that the most significant number of respondents are female (this research is aimed specifically at female students), with an expenditure of < IDR 2,000,000. Female students choose Gopay as the e-money they use because it has a good brand image. Apart from that, recommendations

must be distinct from attracting consumers. Therefore, the more electronic word of mouth is done, the higher the interest in Gopay users.

According to the validity test, the results obtained in the form of 30 questions asked were declared valid so that the author could use or continue distributing the questionnaire to the remaining respondents as needed.

Table 3. Research result

Hypothesis	Statement	Results
H1	Allegedly variable Electronic word of mouth has a positive and significant influence on Gopay's brand trust among Duta Wacana Christian University students.	Significant influence.
H2	Allegedly variable Brand experience positively and significantly influences Gopay brand trust among Duta Wacana Christian University students.	Significant influence.
H3	Allegedly variable Brand image positively and significantly influences Gopay brand trust among Duta Wacana Christian University students.	Significant influence.

The Influence of Electronic Word of Mouth on Gopay's Brand Trust

Based on the findings of hypothesis testing regarding the influence of electronic word-of mouth variables on Gopay brand trust among students at Duta Wacana Christian University, a probability value of $0.00 < 0.05$ was obtained. Electronic word of mouth significantly influences Gopay brand trust among Duta Wacana Christian University students.

Based on the average answers to the questionnaire contents, respondents admitted that the influence of electronic word of mouth from Gopay was significant in attracting consumers. Then, from electronic word of mouth, buyers or potential consumers can also share information about Gopay without meeting face to face.

This study's findings align with research by Anggitasari (2016), which found that electronic word-of-mouth significantly influences brand trust and the intensity of consumers buying iPhone smartphone products.

The Influence of Brand Experience on Gopay Brand Trust

Based on the findings of the hypothesis test regarding the influence of the brand experience variable on Gopay brand trust among students at Duta Wacana Christian University, a probability value of $0.00 < 0.05$ was obtained. Brand experience significantly influences Gopay brand trust among Duta Wacana Christian University students.

From these results, the higher the buyer's experience (positive experience) in using Gopay, the greater the brand trust in Gopay. Consumers will feel the advantages that Gopay has, thus encouraging consumers always to use Gopay. It aligns with research by Artiniwati, Rinuastuti, and Septiani (2022), which shows that Brand Experience significantly influences Brand Trust in the Formation of Brand Loyalty for Scarlett Whitening Products.

The Influence of Brand Image on Gopay's Brand Trust

Based on the findings of hypothesis testing regarding the influence of brand image variables on Gopay brand trust among students at Duta Wacana Christian University, a probability value of $0.02 < 0.05$ was obtained. Brand image significantly influences Gopay brand trust among Duta Wacana Christian University students.

The test results explain that the brand image variable positively and significantly influences Gopay brand trust among Duta Wacana Christian University students. These results explain that the better Gopay's brand image, the greater the brand trust in Gopay. According to research by Susilawati and Wufron in 2017, brand image has a significant effect on brand trust and an impact on brand loyalty (PT. Herlinah Cipta Pratama Dodol Products).

CONCLUSIONS & SUGGESTIONS

Conclusion

Based on the findings of research conducted regarding the influence of electronic word of mouth, brand experience, and brand image on Gopay brand trust among Duta Wacana Christian University students, the conclusions that can be drawn from the 150 respondents who filled out this research questionnaire are as follows:

1. Conclusions based on data that has been processed from 150 respondents, it can be seen that the majority of Gopay users are female, aged 20-23 years, the highest level of education is SMA/SMK, and the average monthly expenditure is around < IDR 2,000,000.

2. The electronic word-of-mouth and brand experience variables significantly influence Gopay brand trust among Duta Wacana Christian University students.

3. The brand image variable significantly influences Gopay brand trust among Duta Wacana Christian University students.

Suggestion

As can be seen from the results of the research carried out, the author recommends several suggestions, namely:

1. **For Companies**

   a. Based on the findings of the research conducted, the regression coefficient values X1 (electronic word of mouth), X_2 (brand experience), and X_3 (brand image) have significant results on brand trust. These results can be used as evaluation material for Gopay in increasing the number of consumers by increasing electronic word of mouth so that more consumers will use Gopay.

   b. Continue to maintain the quality of the features already on Gopay so that consumers with experience using it maintain trust in Gopay.

2. **For Further Researchers**

   The researcher hopes that additional variables related to brand trust can be added by future researchers interested in similar research. So, it can produce a broader picture and new knowledge about the problem being studied and increase the number of respondents to get more accurate results.

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