The Role of TAM and E-WOM on customer purchase intention in E-Commerce which is influenced by trust

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Abstract. *Technology has provided convenience in shopping, this is proven by the existence of E-Commerce circulating in the community. With the presence of E-Commerce, it can improve the community's economy, because it has helped various business fields to be reached remotely. This research studies the Technology Acceptance Model and Electronic Word of Mouth on the level of trust and its role with customer purchase intentions. The Technology Acceptance Model discusses Perceived Usefulness, Perceived ease of use, Attitude toward using technology, Behavioral intention to use, and Actual technology use for E-Commerce applications. Electronic Word of Mouth can be assessed from users, comments/reviews, and ratings. In this study using a quantitative approach by collecting respondent data. The results of this study indicate that the Technology Acceptance Model has a positive and significant effect on beliefs and purchase intentions. Furthermore, Electronic Word of Mouth has a positive and significant effect on consumer confidence, but a negative and insignificant effect on customer purchase intentions.*
Keywords: *TAM, E-WOM, Purchase Intention, Trust*

1. INTRODUCTION

This amount includes an abstract and a list of references. E-Commerce is currently growing rapidly, this can be seen from the number of internet users in Indonesia, even the internet has been used by various age groups (Litvin et al., 2008)(Tseng, 2017). E-Commerce is the most popular business website in society. E-Commerce is used for online shopping, because it can help consumers find and buy the products they want. E-Commerce such as Shopee, Tokopedia, Bukalapak and many others make shopping easy, with just a few clicks. This condition is influenced by technology that continues to develop, as well as the expanding reach of the internet and the choice of gadgets that are increasingly varied and inexpensive.

The development of information technology is a key element of the concept of planned development. Every development activity can take place and its objectives can be achieved if there is sufficient information at each stage of planning, implementation and monitoring. While information is obtained through communication activities, the actual value of communication is determined by the information it contains. With the rapid development of modern technology, this also affects the application development model in predicting community activities. TAM can be used to predict the implementation of IT applications in organizations (Hidayat & Canta, 2022).

Development of digitalization in Indonesia, various activities can be shortened, one of which is online shopping in E-Commerce. In seeing that society can accept new technology systems, developers can use the Technology Acceptance Model (TAM). TAM itself is a system or method used to determine individual willingness to use technology-based information systems more specifically (Bertagnolli, 1881). TAM is a model that is used to provide an offer for acceptance of the use of E-Commerce and behavior for its users (Minan, 2021). TAM is defined as a model for analyzing and understanding the factors that influence the acceptance of the use of information technology in society. TAM aims to explain and estimate user acceptance and the factors that influence acceptance of a technology in an organization. The results of the application of TAM in predicting the acceptance of technology systems, namely the perceived usefulness and perceived ease of use (Wulandari et al., 2022).

TAM explains the causal relationship between beliefs and behavior, goals/needs, as well as the actual use of users/users of an information system. Integrate TAM with social

capital theory by developing a new model to explore the factors that influence E-WOM users in terms of technical and socialization factors. This increase is certainly an opportunity for E-Commerce to increase its existence in reaching potential customers. E-Commerce makes it easy for its users. However, shopping in E-Commerce also has drawbacks, namely buyers cannot see the product directly, different when shopping offline allows buyers to observe the product first (Tjongirin et al., 2020) and consumers will research the product before buying it (Kwon & Kim, 2012) by searching for this information from the internet or information from friends (Xiang & Gretzel, 2010).

Sharing of information via the internet and social media is known as Electronic-Word of Mouth (E-WOM) (S. C. Chu & Kim, 2011). Seeking and submitting opinions is an important factor of E-WOM behavior. Existing research has found that E-WOM is an important form of brand equity and plays an important role in ensuring survival. E-WOM has an important resource value in terms of building credibility and shaping consumer attitudes and behavior. E-WOM behavior of users can not only increase consumer loyalty and participation, but also widely promote product information, thereby attracting other consumers on an ongoing basis, product promotion and development (Buhalis et al., 2020).

Meanwhile, social media has an influence on E-WOM, with a lack of anonymity on social media, it will establish trust from previous consumer comments or reviews, so that this information will be more trusted by prospective customers (Chu et al., 2011). However, due to the large amount of information available on the internet and enabling consumers to receive inaccurate information (Viviani & Pasi, 2017). As well as the intense competition in E-Commerce and high consumer demand, the intangible nature of products and the insecurity of E-Commerce (Mohseni et al., 2018). So that this will affect consumer behavior, therefore, with clear product information it will foster consumer confidence (Erkan & Evans, 2016).

Trust is a fundamental concept in human interactions and relationships, including those involving technology. In the context of technology, trust refers to the confidence, belief, and reliance that users place in a particular technology, system, or entity. It is an essential factor influencing users' acceptance, adoption, and continued use of technology. To overcome these concerns, it is necessary to conduct research on trust in online shopping sites. Several studies reveal that brand trust is an important determinant in consumer relations. Previous empirical research has shown that brand satisfaction is an important factor in brand trust (Cuong, 2020).

This study aims to identify the Technology Acceptance Model and Electronic Word of Mouth on customer purchase intentions, which are influenced by trust. Therefore, although there have been many studies on purchase intention, no one has used the correlation of the Technology Acceptance Model (TAM) and Electronic Word of Mouth (E-WOM), as well as consumer trust as a mediating variable. This variable is considered very important related to the ease of access of E-Commerce to gain consumer trust.

2. LITERATURE REVIEW

2.1 Technology Acceptance Model (TAM)

Based on the technology acceptance model (TAM) proposed by Davis (1989) TAM uses the causal relationship between beliefs-attitudes-behaviors to explain and predict acceptance of new technologies among potential users. TAM introduces two key factors, namely perceived usefulness and perceived ease of use. According to TAM, these two factors affect the attitude of users towards the use of technology, which in turn influences their behavior in adopting or rejecting the technology. In addition, TAM claims that user beliefs and attitudes are influenced by external factors such as social influences, favorable conditions, and individual differences. Therefore, to find out the relationship between TAM and trust and purchase intention. Therefore, to find out the relationship between TAM and trust and purchase intention. By considering this, the hypothesis is set as follows:

H1: TAM has a positive effect on trust

H2: TAM has a positive effect on purchase intention

2.2 Electronic Word of Mouth (E-WOM)

Electronic Word of Mouth effectively minimizes potential risks in making purchase decisions and thus influencing the next purchase intention of consumers (Wang et al.) by finding a significant correlation between the number of online comments and consumers positive purchase intention of the specified characters. On the other hand, if the number of comments is negative, when demand increases, customers recognize some drawbacks and develop negative purchase intentions for the product (Park and Lee, 2008). Comments are an important factor in consumer decision making because they are very meaningful. That's why E-WOM communication is very useful for customers, because it can influence purchasing decisions. The intensity of E-WOM is mediated by trust and with online reviews, so that new information is generated by customers who buy and consume it. E-WOM have become the main source of information looking for customers, the current conceptual model-based research examining the relationship makes the following hypothesis:

H3: E-WOM has a positive effect on trust
H4: E-WOM has a positive effect on purchase intention

2.3 Trust

Trust is the main and most important element in using technology. According to Dasgupta and Serageldin, (2000) "Beliefs are important because their presence or absence can influence what we choose to do and, in many cases, what we are able to do." Beliefs can shape individual expectations about other people's actions and also determine actions. Therefore, social capital has a fundamental value for identifying processes and activities related to the social structure and function of every individual in society. Trust has been studied extensively because of its important role in online shopping (Gefen, 2002). Many studies on E-Commerce emphasize that trust is an important factor in consumer purchase intentions (Gefen & Straub, 2003). Therefore, we examine trust in determining purchase intentions. Considering the risks and uncertainties of online shopping, online trust has been identified as a key factor influencing consumers willingness to participate in such activities (Pavlou, 2003). By considering this, the hypothesis is set as follows:

H5: Trust mediate TAM on purchase intention
H6: Trust mediate E-WOM on purchase intention
H7: Trust have a positive effect on purchase intention

3. RESEARCH METHODS/METHODOLOGY

The research was carried out and processed in stages with a good methodology. Data is collected online using google form. This data collection was carried out by distributing questionnaires according to the Likert scale in June 2023. The research technique used non-probability sampling with a purposive sampling technique. This research was conducted in Surakarta with a valid number of 148 respondents. The review of previous studies assisted in designing the survey questionnaire and carefully selected statements from relevant research studies. Several questionnaire items were changed for content validity and adjusted by the researcher so that they focused on specific information. The socio-demographic characteristics of the respondents are covered in the first part of the questionnaire. The second part contains 15 attributes that are used to measure various aspects of the Technology Acceptance Model, Electronic Word of Mouth, Purchase Intention, and Trust using a five-point Likert scale (1 – strongly disagree to 5 – strongly agree). The analysis process is carried out using the Smart PLS application.

4. RESULTS AND DISCUSSION

4.1 Data Collection Result

The profile of the respondents (Table 1) shows that of the 148 respondents, 64.9% of the respondents were women, while 35.1% were men. The age group <19 years was 4%, the age group 19-22 years was 53%, the age group 23-26 years was 13.2%, the age group 27-30 years was 4%, and the age group >30 was 25.8%. The majority of respondents came from students at 61.5%, teachers/lecturers at 10.1%, TNI/POLRI at

0.7%, Government Employee at 7.4%, Private Employee at 10.8%, and Self-Employed at 9.5%. The majority of respondents used the Shopee application with a total of 57.8%, followed by Tokopedia and TikTokshop with 12.8%, Lazada with 4.9%, Blibli with 3.7%, and 8.5% using other applications. This is justified because the younger population has a greater involvement in utilizing E-Commerce applications; especially women who are the biggest target for utilizing E-Commerce applications; they are trendsetters and keep up with technology.

Table 4.1 Responden Result

		F	%			*F*	%
Gender	Male	52	35.1	Work	Students	91	61.5
					Teacher/Lecturer	15	10.1
					TNI/POLRI	1	0.7
					Goverrnment Employee	11	7.4
	Female	96	64.9		Private Employee	16	10.8
					Self-employed	14	9.5
Age	<19	6	4	E-Commerce	Tokopedia	21	12.8
	19-22	80	53		Shopee	94	57.3
	23-26	20	13.2		TikTok Shop	21	12.8
	27-30	6	4		Lazada	8	4.9
	>30	39	25.8		Blibli	6	3.7
					Other	14	8.5

Source: Primary Analysis Data, 2023

4.2 Analysis Measurement Model

Table 4.2 Discriminant Validity: criteria of Cross-Loading Value

	TAM	E-WOM	PI	Trust
X1.1	**0.830**	0.474	0.449	0.484
X1.2	**0.630**	0.383	0.219	0.403
X1.3	**0.873**	0.530	0.454	0.546
X1.4	**0.850**	0.520	0.499	0.611
X2.1	0.449	**0.630**	0.457	0.475
X2.2	0.391	**0.802**	0.251	0.481
X2.3	0.530	**0.843**	0.290	0.502
X2.4	0.446	**0.777**	0.303	0.506
Y1	0.407	0.306	**0.867**	0.432
Y2	0.483	0.410	**0.888**	0.501
Y3	0.481	0.417	**0.881**	0.603
Z1	0.568	0.601	0.446	**0.779**
Z2	0.491	0.481	0.475	**0.807**
Z3	0.500	0.527	0.487	**0.843**
Z4	0.497	0.446	0.479	**0.760**

Source: Primary Data Analysis, 2023

Based on the table 4.2 above, it can be seen that each indicator on the research variable has the largest cross-loading value on the variable it forms compared to the cross-loading value on other variables. Based on the results obtained, it can be stated that the indicators used in this research have good discriminant validity in compiling their respective variables.

1) Direct Effect

Testing the hypothesis in this study can be seen in the path coefficient values for direct and indirect effects, especially for mediation. The path coefficient test uses a bootstrap/bootstrapping process to show the t-statistic or p-value (critical ratio) and the original sample value obtained from the process. The p value of 0.05 means that there is no direct or indirect effect. The significance level used in this study is the t-statistic of 1.96 (significance level = 5%). The value of testing the research hypothesis is shown in the table below:

Table 4.3 Direct Effect

Variable	Hypothesis	Original Sample	T-Statistics	P-Values	Conclusion
Technology Acceptance Model (X1) → Trust (Z)	H1	0.403	4.497	0.000	Positive, Significant
Technology Acceptance Model (X1) → Purchase Intention (Y)	H2	0.238	2.395	0.017	Positive, Significant
Electronic Word of Mouth (X2) → Trust (Z)	H3	0.405	5.061	0.000	Positive, Significant
Electronic Word of Mouth (X2) → Purchase Intention (Y)	H4	0.017	0.208	0.835	Not Significant
Trust (Z) → Purchase Intention (Y)	H7	0.426	4.034	0.000	Positive, Significant

Source: Primary Analysis Data, 2023

Based on the results of the direct effect in the table 4.3 above, it can be interpreted as follows:

a) The first hypothesis test is whether the Technology Acceptance Model has a positive effect on customer trust. Based on the path coefficient table on the bootstrapping test, the Technology Acceptance Model has a positive and significant effect on customer trust. This is indicated by the T-statistic value of 4.497 > 1.96 and the P-value of 0.000 <0.05. So it can be concluded that the first hypothesis is accepted because there is a positive and significant influence between the Technology Acceptance Model on consumer trust.

b) Test the second hypothesis whether the Technology Acceptance Model has a positive effect on purchase intention. Based on the table of path coefficients in the bootstrapping test, Technology Acceptance Model have a positive and significant effect on customer purchase intentions. This is indicated by the T-statistic value of 2.395 > 1.96 and the P-value of 0.017 <0.05. So it can be concluded that the second hypothesis is accepted because there is a positive and significant influence between the Technology Acceptance Model on customer purchase intentions.

c) Test the third hypothesis whether Electronic Word of Mouth has a positive effect on trust. Based on the path coefficient table in the bootstrapping test, Electronic Word of Mouth has a positive and significant effect on customer trust. This is indicated by the T-statistic value of 5.061 > 1.96 and the P-value of 0.000 <0.05. So it can be concluded that the third hypothesis is accepted because there is a positive and significant effect of Electronic Word of Mouth on customer trust.

d) Test the fourth hypothesis whether Electronic Word of Mouth has a positive effect on purchase intention. Based on the path coefficient table in the bootstrapping test, Electronic Word of Mouth has no significant effect on customer purchase intentions. This is indicated by the T-statistic value of 0.208 <1.96 and the P-value of 0.835 > 0.05. So it can be concluded that the fourth hypothesis is not accepted because there is a negative and insignificant effect of Electronic Word of Mouth on customer purchase intentions.

e) Test the seventh hypothesis whether trust has a positive effect on purchase intention. Based on the path coefficient table in the bootstrapping test, trust has a significant effect on customer purchase intentions. This is indicated by the T-statistic value of 4.034 > 1.96 and the P-value of 0.000 <0.05. So it can be concluded that the seventh hypothesis is accepted because there is a positive and significant influence between trust and customer purchase intentions.

2) Indirect Effect

The next analysis step is to test the indirect effect, which can be seen from the results of certain indirect effects. If the P-Values < 0.05 then it is significant. This means that the mediating variable, mediates the effect of an exogenous variable on endogenous variables, in other words, the effect is indirect. If the P-Value > 0.05 then it is not significant. This means that the intermediary variable does not mediate the effect of exogenous variables on endogenous variables. In other words, the effect is immediate (Sudaryono, 2011). The results of certain indirect effects are shown in the table below:

Table 4.4 Indirect Effect

Variable	Hypothesis	Original Sample	T-Statistics	P-Values	onclusion
Technology Acceptance Model (X1) → Trust (Z) → Purchase Intention (Y)	H5	0.172	2.944	0.003	Significant
Electronic Word of Mouth (X2) → Trust (Z) → Purchase Intention (Y)	H6	0.173	3.178	0.002	Significant

Source: Primary Analysis Data, 2023

Based on the results of the indirect effect in the table 4.13 above, it can be interpreted as follows:

a) The fifth hypothesis tests whether trust mediates the Technology Acceptance Model on purchase intention. The results of the path coefficient test between the Technology Acceptance Model and purchase intention show that the value of the specific indirect effect on the T-statistic is greater than the T-table, namely 2.944 > 1.96 and the P-value is 0.003 <0.05. So it can be concluded that customer trust is fully mediated from the Technology Acceptance Model to customer purchase intentions.

b) The sixth hypothesis tests whether trust mediates Electronic Word of Mouth on purchase intention. The results of the path coefficient test between Electronic Word of Mouth and purchase intention show that the value of the specific indirect effect on the T-statistic is greater than the T-table, namely 3.178 > 1.96 and the P-value is 0.002 <0.05. So it can be concluded that customer trust is fully mediated from Electronic Word of Mouth to customer purchase intentions.
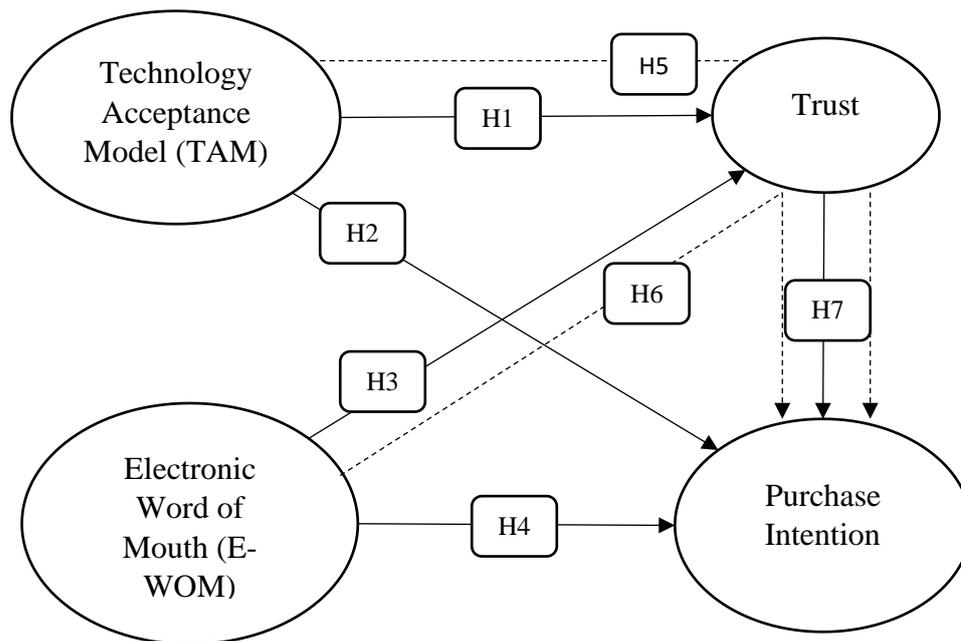
DISCUSSION

Figure 4.1 Research Model

Based on figure 4.1, the Technology Acceptance Model variable for assessing E-Commerce applications can be well received by the public. With the Technology Acceptance Model method, we can measure that E-Commerce applications have convenience, usability, stability, and site interactivity. Measurement of Technology acceptance This model will certainly produce an attitude of public trust to make good use of the E-Commerce application. with the various conveniences offered, it will make people willing to use E-Commerce applications and even take advantage of these applications for everyday use.

Furthermore, the measurement of the Technology Acceptance Model will produce a positive attitude in the form of customer purchase intentions. Of course, generating customer purchase intentions will benefit E-Commerce, because the application is acceptable in the community. Also, by gaining an attitude of trust and increasing purchase intention, it will make it easier for sellers in the E-Commerce to introduce their products.

Electronic Word of Mouth variable is a source of non-commercial information to shape consumer attitudes. Electronic Word of Mouth in E-Commerce can be in the form of comments/reviews given by previous buyers, ratings obtained by the store and can be in the form of product descriptions provided by the store. Of course, the Electronic Word of Mouth feature will create public trust. The public will easily get user-centered product information, reviews and recommendations from previous buyers, by acting as informants and promoters themselves. This information and recommendations can play an important role because it is obtained from previous consumers, the sender is independent and the information is considered more reliable.

Meanwhile, Electronic Word of Mouth has no significant effect on customer purchase intentions. Although Electronic Word of Mouth in E-Commerce is very helpful, there are several influencing social factors, including: limited consumers and access to get these products, desire to get products, product limitations and prices, flexibility, efficiency, economy and social.

Furthermore, the trust variable influences purchase intention. There are various things to bring customer trust to influence purchase intentions, including security guarantees, satisfaction with products and sites on E-Commerce. Therefore, several factors of trust are important in determining consumer purchase intentions.

Furthermore, the Technology Acceptance Model Variable on customer purchase

intentions is fully mediated by trust. Then, Electronic Word of Mouth on customer purchase intention is fully mediated by trust. Motivation and encouragement of purchase intention are influenced by 6 phases of consumer mindset, including: awareness, knowledge, interest, preference, belief and purchase.

CONCLUSION

Based on the results of the research and discussion that has been carried out the Technology Acceptance Model has a positive and significant effect on trust and purchase intention. Electronic Word of Mouth has a positive and significant effect on trust. Electronic Word of Mouth has no positive and insignificant effect on purchase intention. Trust can mediate the Technology Acceptance Model and has a positive and significant effect on purchase intention. Trust can mediate Electronic Word of Mouth has a positive and significant effect on purchase intention. Trust has a positive and significant effect on purchase intention, so that the fifth hypothesis is accepted.

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