

User-Generated Content As A Moderating Variable Of The Influence Of Brand Trust On Purchasing Decisions

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ABSTRACT

The primary data used in this research were obtained directly from Bank Malaysia employees across Indonesia. The data obtained was analyzed using the smart PLS 4.0 analysis tool. The results of the first row of the third table show that the Brand Trust variable can have a positive relationship direction and a significant influence on Purchasing Decisions because the P-Values are positive and below the significance level of 0.05, namely 0.005. These results indicate that the Brand Trust variable can widen market share, increase sales quantity, and ultimately influence Purchasing Decisions. In addition, the User Generated Content variable can also moderate the influence of the Brand Trust variable on the Purchase Decision variable because the same thing is that the P-Values value is positive and is below the significance level of 0.05, namely 0.000. After all, the P-value is positive and below the significance level of 0.05, 0.000. Thus, it can be concluded that this article's first and second hypotheses can be accepted and proven.

Keywords: *Development of Scientific Disciplines, Engineering Management, Industrial Competitiveness*

Introduction

Chaudhuri and Holbrook in [1] define brand trust as the willingness of the average consumer to rely on a brand's ability to perform all its uses or functions. Chaudhuri and Holbrook further state that trust can reduce uncertainty in an environment where consumers feel insecure, because they know they can rely on the trusted brand. According to Lau and Lee (in Shihab and Sukendar, 2009), three factors influence brand trust. These three factors relate to three entities involved in the relationship between brands and consumers. These three factors are: (a) brand characteristics, (b) company characteristics, (c) consumer-brand characteristics. Furthermore, Lau and Lee propose that brand trust will lead to brand loyalty. The dimensions of brand trust are brand reliability and brand intentions.

Trust is built on expecting another party to act according to the consumer's needs and desires. When someone trusts another party, they believe their expectations will be met without further disappointment. Strong trust leads to a purchase or purchase decision, an integration process combining knowledge to evaluate two or more alternative behaviors and choose one [2]. Trust in a brand is formed from past experiences and previous interactions. Furthermore, trust is built on expecting another party to act according to the consumer's needs and desires. When someone trusts another party, they believe their expectations will be met without further disappointment [3].

Customer trust in a brand (brand trust) is defined as a customer's willingness to rely on a brand despite the risks faced because of the expectation that the brand will lead to positive outcomes. According to Kustini and Ika, brand trust can be measured through viability and intentionality [4]: a. Viability: Represents a perception that a brand can meet and satisfy consumer needs and values. Viability can be measured through sub-indicators of satisfaction and value. b. Intentionality: Reflects an individual's feeling of security towards a brand. Intentionality can be measured through sub-indicators of security and trust. According to Delgado, brand trust is the high

expectation or possibility that the brand will result in positive consumer outcomes.¹⁴ Therefore, companies must build and maintain consumer trust to create consumer commitment from now until the future.

According to Chaudhuri Holbrook, there are four indicators to measure brand trust variables, namely [5]: a. Trust: Trust is defined as a form of consumer trust in a product or service through a brand. b. Reliability: Reliability is defined as a level of trust in a product or service that can be relied upon through the characteristics of a brand. c. Honest: Honest is a level of trust in a brand that a product or service is an honest product or service (brand). d. Safety: Safety is defined as the level of security that consumers trust in a brand, product, or service. From the opinions above, it can be synthesized that trust is important for consumers because trust will help reduce the sacrifice of time and consumer risk towards the brand. Trust in the brand will enable consumers to simplify the selection process and reduce the time needed to make purchasing decisions. Indicators in brand trust are trust, reliance, honesty, and safety.

Based on the explanation above, researchers believe that Brand Trust can have a positive relationship direction and significant influence on Purchasing Decisions. According to [6] & [7], a purchase decision is the stage in the purchasing decision-making process where a consumer actually buys a product. According to Boyd and Walker, consumer decision-making is essentially a problem-solving process. Most individual consumers and organizational buyers go through almost the same mental process in deciding which products and brands to buy. So the more marketers know about the factors that influence their consumers' purchasing decisions, the greater their ability to design attractive offers and services. According to Morissan, a purchasing decision is the next stage after the intention or desire to buy, but the purchase decision is not the same as the actual purchase. Meanwhile, according to Kotler and Armstrong, a consumer's purchase decision is to buy the most preferred brand, but two factors can be between the purchase intention and the purchase decision. The first factor is the attitude of others, and the second factor is an unexpected situational factor. Schiffman and Kanuk define a decision as choosing an action from two or more alternative choices. A consumer looking to purchase a product will be faced with several brand choices. Therefore, the consumer will choose one of the available brands. Generally, the consumer's purchasing decision is to purchase the most preferred brand.

According to Kotler, the stages in the purchasing decision-making process are [8] & [9]: a. Problem Recognition Stage: The buyer recognizes a problem or need. The need can be triggered by internal or external stimuli. The company must determine which need, want, or problem prompted the consumer to begin the process of purchasing a product. b. Information Search Stage: An interested consumer may or may not search for more information. If the consumer's drive is strong and a satisfying product is nearby, the consumer may purchase it later. Otherwise, the consumer may store the need in memory or search for information related to the need. c. Alternative Evaluation Stage: How consumers evaluate alternatives depends on the individual consumer and the particular purchasing situation. At other times, the same consumer may do little or no evaluation, instead buying on impulse and relying on intuition. Sometimes consumers make their own purchasing decisions; sometimes they seek advice from friends, consumer guides, or salespeople. d. Purchase Decision Stage: In general, the consumer's purchasing decision is to buy the most preferred brand, but two factors can come between the purchase intention and the purchasing decision. The first factor is the attitude of others and the second is an unexpected situational factor. e. Post-Purchase Behavior Stages: A company's task doesn't end after a consumer purchases a product. Further attention must be paid to researching and monitoring whether consumers experience levels of satisfaction or dissatisfaction after using the product. This task is the final step after the post-purchase period.

From the opinions above, it can be synthesized that purchasing decisions are problem-solving activities carried out by individuals in selecting appropriate behavioral alternatives from two or more behavioral alternatives and are considered the most appropriate action in purchasing by first going through the stages of the decision-making process. Indicators in purchasing decisions are problem recognition, information search, alternative evaluation, purchasing decisions, post-purchase behavior. There are several studies [10]; [11] & [12] showing the Brand Trust variable on Purchasing Decisions. In contrast to the studies [10]; [11] & [12], this article adds the User Generated Content variable as a moderating variable.

Research Methods

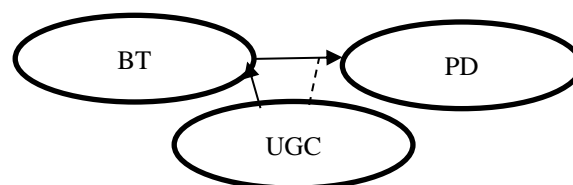


Figure 1. Model

Noted:

BT: Brand Trust

PD: Purchasing Decision

UGC: User Generated Content

Hypothesis:

H1: The Influence of Brand Trust on Purchasing Decision

H2: User Generated Content Can Moderates The Influence of Brand Trust on Purchasing decisions

The first image above shows that the main vision and objective of this article is to analyze the influence of the Brand Trust variable on Purchasing Decisions [13]. These objectives and vision are in line with the research [10]; [11] & [12], which aims to analyse the influence of the Brand Trust variable on the Purchasing Decision variable. In contrast to the research [10]; [11] & [12], this article adds the User Generated Content variable as a moderating variable that can strengthen the influence of the Brand Trust variable on the Purchasing Decision variable[14]. The data used in this research is primary data that researchers obtained directly from Bank Malaysia employees across Indonesia [14]. The data obtained was analyzed using the smart PLS 4.0 analysis tool with a complete explanation below [15].

Result And Discussion

Background Analysis

Chaudhuri and Holbrook in [1] define brand trust as the willingness of the average consumer to rely on a brand's ability to perform all its uses or functions. Chaudhuri and Holbrook further state that, specifically, trust can reduce uncertainty in an environment where consumers feel insecure, because they know they can rely on the trusted brand. Then, according to Lau and Lee (in Shihab and Sukendar, 2009), there are three factors that influence brand trust. These three factors relate to three entities involved in the relationship between brands and consumers. These three factors are: (a) brand characteristics, (b) company characteristics, (c) consumer-brand characteristics. Furthermore, Lau and Lee propose that brand trust will lead to brand loyalty. The dimensions of brand trust are brand reliability and brand intentions.

Trust is built on the expectation that another party will act according to the consumer's needs and desires. When someone trusts another party, they believe their expectations will be met without further disappointment. Strong trust leads to a purchase or purchase decision, an integration process combining knowledge to evaluate two or more alternative behaviors and choose one [2]. Trust in a brand is formed from past experiences and previous interactions. Furthermore, trust is built on the expectation that another party will act according to the consumer's needs and desires. When someone trusts another party, they believe their expectations will be met without further disappointment [3].

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Validity Test

The next stage is the opening stage, or what the author usually calls the gateway to the other stages, such as the reliability test and the path efficiency stage. This stage focuses on the data used in this study, which covers 325 Bank Malaysia employees. Based on this, the following are the validity test results presented in this article [16].

Table 1. Validity Test

Validity	Question Item	Loading Factor
Brand Trust (X)	Brand Trust Can Influence Purchasing Decisions	0.884
	Brand Trust Can Increase Consumer Trust	0.912
	Brand Trust Can Increase Sales Quantity	0.898
	Brand Trust Increases Market Share	0.921
Purchasing Decision (Y)	Purchase Decisions Can Be Influenced by Sales Quantity	0.932
	Purchase Decisions Can Be Influenced by Consumer Trust	0.945
	Purchase Decisions Can Be Influenced by Consumer Trust	0.957
	Purchase Decisions Can Be Influenced by Market Share Size	0.962
User Generated Content (Z)	User-Generated Content Can Influence Purchasing Decisions	0.987
	Brand Trust Can Influence Purchasing Decisions	0.992

Valid > 0.70

Reliability Test

The next stage is the Reliability Test, which examines the reliability of the variables used in this article: Brand Trust, Purchasing Decision, and User-Generated Content. Based on this, the following are the results of the reliability test in this article [17]:

Table 2. Reliability Test

Variable	Composite Reliability	Cronach Alfa	Noted
Brand Trust	0.924	0.882	Reliable
Purchasing Decision	0.945	0.902	Reliable
User Generated Content	0.982	0.932	Reliable

Reliable > 0.70

Path Coefisien

The final stage is to verify the hypothesis that the Brand Trust variable can have a positive relationship and significant influence on Purchase Decisions, and that the User Generated Content variable can moderate the

influence of the Brand Trust variable on Purchase Decisions. To find out, here are the results of the Path Coefficient in this article [18].

Table 3. Path Coefficient

	Variable	P-Values	Noted
Direct Influence	BT->PD	0.005	Accepted
Indirect Influence	UGC* BT->PD	0.000	Accepted

Significant Level < 0.05

The third table of the Path Coefficient above shows that the Brand Trust variable can have a positive relationship direction and a significant influence on Purchasing Decisions due to the same thing as previous studies, namely the research [10]; [11] & [12]. The results of the first row of the third table show that the Brand Trust variable can have a positive relationship direction and a significant influence on Purchasing Decisions because the P-Values are positive and below the significance level of 0.05, namely 0.005. These results indicate that the Brand Trust variable can make market share wider, sales quantity increases, and ultimately can influence Purchasing Decisions. In addition, the User Generated Content variable can also moderate the influence of the Brand Trust variable on the Purchase Decision variable because the same thing is that the P-Values value is positive and is below the significance level of 0.05, namely 0.000. After all, the P-value is positive and below the significance level of 0.05, 0.000. Thus, it can be concluded that this article's first and second hypotheses can be accepted and proven.

Conclusion

The third table of the Path Coefficient above shows that the Brand Trust variable can have a positive relationship direction and a significant influence on Purchasing Decisions due to the same thing as previous studies, namely the research [10]; [11] & [12]. The results of the first row of the third table show that the Brand Trust variable can have a positive relationship direction and a significant influence on Purchasing Decisions because the P-Values are positive and below the significance level of 0.05, namely 0.005. These results indicate that the Brand Trust variable can make market share wider, sales quantity increases, and ultimately can influence Purchasing Decisions. In addition, the User Generated Content variable can also moderate the influence of the Brand Trust variable on the Purchase Decision variable because the same thing is that the P-Values value is positive and is below the significance level of 0.05, namely 0.000. After all, the P-value is positive and below the significance level of 0.05, 0.000. Thus, it can be concluded that this article's first and second hypotheses can be accepted and proven.

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