

# The Influence of Brand Experience, Paylater Features, and Electronic Word of Mouth on Purchase Decision

Ryan Sulistiawan Haryanto<sup>1</sup>, Budi Suprpto<sup>2</sup>

<sup>1,2</sup>Faculty of Business and Economics, Universitas Atma Jaya Yogyakarta

## Abstract

This study aims to analyze the influence of Brand Experience, Electronic Word of Mouth, and Paylater Features on Purchasing Decisions. This study uses purposive sampling with a valid sample of 281 respondents. The respondents were selected based on certain criteria, namely respondents are social media users, have used an iPhone, and have bought an iPhone from reading reviews on social media. The analysis technique used in this study is SEM-PLS with the help of the SmartPLS 3 application. The results of the first hypothesis test show that e WOM is proven to have a significant influence on purchasing decisions. Furthermore, brand experience has proven to have a significant influence on purchasing decisions. Finally, paylater features are proven to have a significant influence on purchasing decisions.

**Keywords:** Brand Experience, Electronic Word of Mouth, Paylater Features, Purchase Decision

## 1. Introduction

At this time, the development of information technology is growing very rapidly. According to data from the Indonesian Internet Service Providers Association (APJII), internet users in Indonesia have reached 221.56 million people. This figure increased by 1.4% from the previous period. The increase in internet users is triggered by the increase in the population in Indonesia. Cited from [apjii.or.id](http://apjii.or.id), the contribution of internet users in Indonesia based on gender includes males at 50.7% and females at 49.1%. Based on the age of individuals surfing the internet, the majority are Gen Z or those born from 1997 to 2012, which is 34.4%. The development of technology with various innovations in communication tools greatly helps individuals in carrying out many tasks effectively and efficiently (Purwanti & Aribowo, 2024). One of the pioneers of technology that has succeeded in the telecommunications field is Apple. Apple has many varied products, ranging from smartphones, computers, tablets, and software. One of Apple's popular products in the telecommunications field is the iPhone. Many individuals utilize social media to update information as it is considered more efficient and easily accessible. Social media users not only seek or obtain information but also use it to communicate with individuals who are physically far away, as well as to conduct online business activities by selling and buying products online (Nyoko & Samuel, 2021). This technological development has given users the freedom to provide reviews and recommendations virtually, which is referred to as e WOM (electronic word of mouth). According to Abubakar & Ilkan (2016), communication that occurs between social media users can impact on e-WOM.

E-WOM is communication that occurs through social media platforms that play an important role in influencing consumer attitudes and purchasing decisions. Brand experience can be defined as the consumer's perception of a brand at the time there is contact between the consumer and the brand, either as a result of the brand image built through advertising or the level of quality related to the treatment that consumers have received (Sudirman et al., 2023). According to Brakus et al. (2009), brand experience is not a general assessment of the brand, but rather includes sensations, feelings, cognition, and specific behavioral responses triggered by stimuli related to a particular brand, including brand experience. Financial technology has changed the way companies provide products and services, addressing privacy and regulatory challenges, and supporting inclusive company growth (Irsanyaa et al., 2024). Paylater is a digital service that allows consumers to make purchases and pay at a certain time in the future, in the form of installments without requiring a credit card (Ningsih & Putri, 2024). This service does not require a physical card; consumers only need to upload personal information, a selfie, and an ID card (Aristanti, 2020).

Purchasing decisions are a type of selection and interest in buying the most preferred brand among several brands (Kotler & Keller, 2016: 198). According to Sipayung & Sinaga (2017), marketers must understand purchasing decisions to determine consumer intentions toward a product or to predict future consumer behavior. Purchasing decisions are a stage in the consumer decision-making process where consumers actually make a purchase. According to Kotler & Keller (2016:194), individual decision-making is directly involved in acquiring and using the goods offered.

This research was conducted to determine the relationship between brand experience, paylater features, and e WOM on the purchasing decision of the iPhone. This is due to the ease with which someone can access the internet, making it easy to be exposed to online reviews and recommendations for a product or brand. The difference of this research from previous studies is the addition of the variable paylater features. This research is expected to provide information to the public about the influence of brand experience, paylater features, and e WOM on the purchasing decision of the iPhone, considering that the iPhone is one of the smartphones with a relatively high price for some segments of Indonesian society.

## 2. Literature Review

### 2.1 Electronic Word of Mouth (e-WOM)

The concept of electronic word of mouth (e WOM) began to be introduced in the mid-1990s when the internet started to change the way consumers interact with each other. In general, e WOM is the activity of sharing and exchanging consumer information about a product or service through the internet, social media, and mobile communication. With the existence of e WOM, it allows information to be disseminated quickly and globally. There are various impacts caused by e WOM in the field of sales related to product evaluation, purchasing decisions, satisfaction, and consumer loyalty (Chu, 2021).

E-WOM and WOM essentially do not have significant differences, as both involve an interactive communication process aimed at sharing experiences and information related to a product or service. The difference between e WOM and WOM is that e WOM occurs online, while WOM occurs offline. According to Rosario et al. (2019), there are four elements that distinguish e-WOM from WOM, namely:

1. E-WOM has a wider reach, as it is internet-based, allowing anyone with internet access to utilize it.
2. E-WOM is asynchronous, so the information does not recognize time and location limitations.
3. WOM has a more limited reach, as it is conducted offline, that is, from mouth to mouth directly.

4. WOM has lower effectiveness and credibility compared to e WOM.

According to Shantanu et al. (2017), word of mouth (WOM) refers to direct communication among consumers discussing a product face-to-face, services, or offerings, where individuals meet one another directly. However, over time, the presence of the internet, which is increasingly accessible, has allowed this type of word of mouth (WOM) communication to expand more broadly with the emergence of an online format known as electronic word of mouth (e WOM). E WOM has been considered a quite influential marketing tool, where social media serves as the most effective platform for conducting e WOM (Seo et al., 2020).

According to Munnukka et al. (2015), e WOM is regarded as one of the most useful sources of information by consumers because it contains opinions and experiences from users, not from information provided by companies. The definition of e WOM presented by Gruen et al. (2006) is a medium of communication among consumers to share explanations about a product or service that has been used among customers who do not know each other and have not met prior to the purchase (Rita et al., 2013).

Currently, e-WOM can be classified into two categories, namely positive e WOM and negative e-WOM. Positive e-WOM includes experiences and views of consumers that provide benefits for a product or service. Conversely, negative e-WOM contains experiences and opinions of consumers that have detrimental effects on the product or service. Both types of e WOM have a significant influence on consumer perceptions of brands and purchasing decisions (Rita et al., 2013).

## 2.2 Brand Experience

Brand experience refers to the perceptions, emotions, thoughts, and reactions of consumers triggered by stimuli related to the brand, which include design elements, identity, packaging, communication, and the brand environment (Brakus et al., 2009). According to Alloza (2008), brand experience can also be defined as the perception of consumers formed from every interaction with a brand, whether through the brand image conveyed through advertisements, first direct contact, or through the quality of service that consumers receive related to personal care.

According to Ambler (2002), brand experience is formed when consumers interact with the brand, such as talking to others about the brand, seeking information, or also by participating in promotions and events held. These brand-related stimuli serve as elements of communication, packaging, and brand marketing, and appear in the market where the product is sold. In addition, these stimuli can also generate subjective internal responses from consumers known as brand experience. Brand experience is an internal subject to behavioral responses obtained from various levels of interaction, both directly and indirectly, and relates to stimuli on a brand (Ebrahim et al., 2016).

## 2.3 Paylater Features

Financial technology can change the way companies create and provide goods or services, address privacy, regulatory, and legal challenges, and facilitate inclusive growth for companies (Irsanyaa et al., 2024). Regulations from Bank Indonesia (PBI No.19/12/PBI/2017) regarding the Implementation of Financial Technology and the Financial Services Authority (POJK No.77/POJK01/2016) concerning money-based lending services have strengthened the existence of financial technology. According to Irsanyaa et al. (2024), paylater is a type of peer-to-peer lending where lenders and borrowers are connected through intermediaries other than banks. Users only need to provide personal information, a selfie, and a photo of their identification card to use this service.

According to Ningsih & Putri (2024), based on the meaning of the word "Pay" meaning to pay, and "La-

ter" meaning later, the combination of these words forms the term paylater. Paylater provides options installments without credit card through online application. Installments without a credit card through online application, with interest rates and usage limits similar to credit cards. This mechanism allows consumers to purchase items immediately and pay at a specified time, according to the agreement (Ningsih & Putri, 2024). The paylater service is used by consumers without requiring a physical card, and the registration process is done online through filling out a form (Aristanti, 2020). Consumers who can use this service are those who have registered and submitted personal data, photos, and ID cards (Yahmini, 2020).

## 2.4 Purchase Decision

The purchase decision is one of the important aspects of consumer behavior that influences consumer actions in buying a product or service. Indicators of purchase decisions according to Kotler & Armstrong (2016:181) include: (1) certainty of purchase after knowing information related to the product, (2) deciding to buy the most preferred brand, (3) buying because it meets desires and needs, (4) buying because of recommendations from others. This decision can be made by consumers after receiving recommendations from previous consumers regarding the relevant product or service (Kotler & Keller, 2016:194). According to Leonandri et al. (2021), the purchase decision is the final action of a series of activities that begins when consumers recognize a need or problem and ends with the actual purchase. The consumer purchase decision process is determined by several factors. These factors can originate from the consumers themselves or from external influences (Ihwah, 2015).

## Hypotheses Development

### The Influence of e-WOM on Purchase Decisions

Consumers who have positive experiences in purchasing a product from a brand tend to influence other consumers to also make purchases. With the advancement of social media, discussions about products are no longer limited to conventional ways but also through social media platforms owned by those consumers. The more often someone discusses the brand on social media, the greater the influence on increasing purchase decisions (Muzdalifah et al., 2024). According to Yulindasari & Fikriyah (2022), e-WOM has a positive and significant impact on purchase decisions.

H1: e-WOM has a positive influence on purchase decisions.

### The Influence of Brand Experience on Purchase Decisions

According to Risnawati (2012), brand experience has a significant influence on purchase decisions, so every smartphone producer must be able to create the best experience for consumers so that consumers can determine a good brand experience. Brand experience influences purchase decisions (Setyawan & Adiwijaya, 2018). Consumers who have interacted either directly or indirectly with a product will have a perspective on that product and are likely to form a positive opinion. This can make consumers like the product, thus in the future allowing consumers to decide to make a repeat purchase.

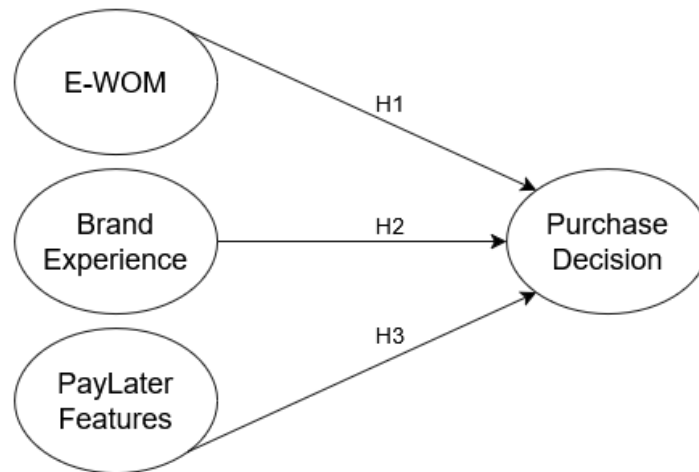
H2: Brand experience has a positive influence on purchase decisions.

### The Influence of Paylater Features on Purchase Decisions

Paylater features provide consumers with the option to purchase items through an installment system or delay payment without needing to have a credit card. According to Ningsih & Putri (2024), paylater features have a positive and significant influence on purchase decisions for products on Shopee. According to Anggraini & Pradananta (2024), the paylater payment system has a positive and significant influence on purchase decisions. Paylater payments using the Shopee application (ShopeePaylater) have

a positive and significant influence on purchase decisions (Diansyah & Putri, 2023). The paylater payment method influences purchase decisions for products (Urfiah et al., 2023).

H3: Paylater features have a positive influence on purchase decisions.



**Figure 1: Research Model**

Source: Sudirman et al., (2023), Ningsih & Putri (2024)

### 3. Methods

The research conducted began with a descriptive analysis of respondents, followed by data analysis using the SEM PLS method, and discussion. The data used in this research was collected through a questionnaire distributed online using Google Form. The link to the questionnaire was shared through social media platforms WhatsApp, Facebook, and Instagram. Respondents who met the criteria were social media users who had ever owned and purchased an iPhone from reading reviews on social media. Out of a total of 318 respondents who filled out the questionnaire, 22 of them did not meet the criteria, so the data to be used in the research was reduced to 296 respondents.

### 4. Result

#### 4.1 Demographics Respondents

The majority of respondents in this research consisted of females, with a total of 172 people (58%). The majority of respondents in this research came from the age group of 26-30 years, which accounted for 37% of the total respondents. The majority of respondents in this research worked as civil servants or private employees, which accounted for 54% of the total respondents. The majority of respondents in this research had a monthly income or allowance between Rp. 4,000,000 to Rp. 6,000,000, which accounted for 29% of the total respondents.

#### 4.2 Outer Model Evaluation

**Table 1: Convergent Validity**

No.	Indikator	Outer Loading	AVE	Composite Reliability	Cronbach's Alpha
1.	EWOM1 ← <i>Electronic Word Of Mouth</i>	0.743	0.574	0.870	0.815
2.	EWOM2 ← <i>Electronic Word Of Mouth</i>	0.847			
3.	EWOM3 ← <i>Electronic Word Of Mouth</i>	0.711			



4.	EWOM4 ← <i>Electronic Word Of Mouth</i>	0.760	0.711	0.907	0.863
5.	EWOM5 ← <i>Electronic Word Of Mouth</i>	0.719			
6.	KP1 ← <i>Purchase Decision</i>	0.888			
7.	KP2 ← <i>Purchase Decision</i>	0.749			
8.	KP3 ← <i>Purchase Decision</i>	0.863			
9.	KP4 ← <i>Purchase Decision</i>	0.864	0.661	0.907	0.872
10.	PF1 ← <i>Paylater Features</i>	0.796			
11.	PF2 ← <i>Paylater Features</i>	0.853			
12.	PF3 ← <i>Paylater Features</i>	0.808			
13.	PF4 ← <i>Paylater Features</i>	0.812			
14.	PF5 ← <i>Paylater Features</i>	0.794	0.580	0.943	0.934
15.	PM1 ← <i>Brand Experience</i>	0.782			
16.	PM10 ← <i>Brand Experience</i>	0.740			
17.	PM11 ← <i>Brand Experience</i>	0.746			
18.	PM12 ← <i>Brand Experience</i>	0.721			
19.	PM2 ← <i>Brand Experience</i>	0.755			
20.	PM3 ← <i>Brand Experience</i>	0.810			
21.	PM4 ← <i>Brand Experience</i>	0.774			
22.	PM5 ← <i>Brand Experience</i>	0.737			
23.	PM6 ← <i>Brand Experience</i>	0.707			
24.	PM7 ← <i>Brand Experience</i>	0.722			
25.	PM8 ← <i>Brand Experience</i>	0.845			
26.	PM9 ← <i>Brand Experience</i>	0.788			

In this test, the loading factor value can be considered valid if it has a value of  $\geq 0.7$ . According to Ghazali & Latan (2015), if the factor value is in the range of 0.6 – 0.7, it can be accepted. Based on the test results, the outer loading results were 0.7 and 0.8, this value is in the range of  $\geq 0.7$ , where this value can be accepted for its validity. Thus, it can be concluded that this research meets the criteria for convergent validity.

Convergent validity testing is conducted by referring to the Average Extracted Variance (AVE) value. A construct can be stated to meet convergent validity if the AVE value reaches at least 0.5. Based on the test results, the Average Extracted Variance (AVE) value exceeds 0.5. This value indicates that the construct validity can be accepted. Thus, it can be concluded that this research meets the criteria for convergent validity.

Reliability testing is conducted to ensure that the constructs in the research have a good level of accuracy and consistency. In this test, reliability is evaluated using two criteria, namely Composite Reliability and Cronbach’s Alpha. According to Ghazali & Latan (2015:75), the Composite Reliability value must be greater than 0.6 and the Cronbach’s Alpha value must be greater than 0.7. Based on the test results, it was found that all Cronbach’s Alpha values are above 0.7 and the Composite Reliability value is above 0.6. Thus, it can be concluded that this research has met the criteria for reliable data.

### 4.3 Inner model Evaluation

**Table 2: Inner Model**

	<i>R-Square</i>	<i>R-Square Adjusted</i>
Purchase Decision	0.718	0.715

In this research, the R Square value for the purchase decision variable is 0.718. Based on this data, it can be concluded that 71.8 percent of the variation in the purchase decision variable can be explained by the independent variables, while the remaining 28.2 percent is explained by other variables outside the model.

### 4.4 Hypothesis test result

**Table 3: Hypothesis test result**

	<i>Original Sampel (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (STDEV)</i>	<i>T Statistics ( O/STDEV )</i>	<i>P Values</i>
EWOM	0.288	0.289	0.055	5.247	0.000
<i>Paylater Features</i>	0.310	0.312	0.048	6.440	0.000
Brand Experience	0.389	0.388	0.062	6.303	0.000

Hypothesis testing aims to evaluate the validity of the structural relationships in the measurement model. The testing process is conducted using the bootstrapping method, and the results are analyzed through the t statistic and p value. Based on the tests that have been conducted, it was found that H1, H2, and H3 have a p value of less than 0.5 and an r statistic of more than 1.96, so it can be concluded that there is an influence between the variables that have been tested.

## 5. Discussion

The results of this study show a significant influence between e WOM and purchase decisions. The direction of the relationship can be seen in the original sample value of 0.288. The t statistics value of 5.247 and p value of 0.000 is less than the significance level (5%). Thus, it can be concluded that an increase in e WOM will be followed by an increase in purchase decisions. The results of this study are consistent with previous research discussing the relationship between e WOM and purchase decisions. According to Yulindasari & Fikriyah (2022), e WOM has a positive and significant impact on purchase decisions. Consistent results were also obtained by Kurniawan & Saputra (2022), which showed that e WOM has a positive influence on purchase decisions. Wiska et al. (2022), in their research, also found a positive and significant relationship between e WOM and purchase decisions. In other words, positive e WOM from consumers will attract other consumers to make purchase decisions. According to Kotler & Armstrong (2016:181), one of the indicators of purchase decisions is recommendations from others. This recommendation can be in the form of e WOM. Positive reviews on e WOM become the most important aspect of purchase decisions (Wisika et al., 2022). Before making a purchase, consumers will read reviews first. In this case, e WOM can be accessed by prospective consumers as long as they have internet access.

The results of the study show a significant influence between brand experience and purchase decisions. The direction of the relationship can be seen in the original sample value of 0.389. The t statistics value of 6.303 and p value of 0.000 is less than the significance level (5%). Thus, it can be concluded that an increase in brand experience will be followed by an increase in purchase decisions. This result is con-

sistent with previous research discussing the relationship between brand experience and purchase decisions. According to Setyawan & Adiwijaya (2018), brand experience has an influence on purchase decisions with value. This result is also consistent with research by Chanaya & Sahetapy (2020), which shows that brand experience has a positive and significant influence on purchase decisions. Sudirman et al. (2023), in their research, also show a significant relationship between the two variables. Brand experience is the internal and subjective response of consumers after making contact with the brand, resulting in sensations, feelings, thoughts, and responses (Brakus et al., 2009). Brand experience is considered to have a fundamental influence in determining consumer preferences and purchase decisions in the future (Rita et al., 2020). From brand experience, consumers will evaluate products and brands, which will serve as a reference in the future (Hollensen, 2015). Brand experience has a significant influence on purchase decisions, so smartphone manufacturers must create the best experience for consumers to achieve a good brand experience (Risnawati, 2012).

The results of this study show a significant influence between paylater features and purchase decisions. The direction of the relationship can be seen in the original sample value of 0.310. The t statistics value of 6.440 and p value of 0.000 is less than the significance level (5%). Thus, it can be concluded that an increase in the use of paylater features will be followed by an increase in purchase decisions. This result is consistent with previous research discussing the relationship between paylater features and purchase decisions. According to Diansyah & Putri (2023), paylater payments using the Shopee application (ShopeePaylater) have a positive and significant effect on purchase decisions. This result is also consistent with previous research by Ningsih & Putri (2024), which shows paylater features has a positive and significant influence on purchasing decisions for products on Shopee. Urifah et al. (2023) in their research found that the paylater payment method affects purchasing decisions for products. According to Angraini & Pradananta (2024), the paylater payment system has a positive and significant influence on purchasing decisions. The increase in the use of paylater features will be followed by an increase in purchasing decisions. According to Diansyah & Putri (2023), there are 3 advantages of using Shopee paylater, namely satisfaction, convenience, and speed. Users feel satisfied with the price limit that is considered appropriate, thus having a positive and significant impact on purchasing decisions. In terms of convenience, users feel facilitated in making transactions (Ramadanti, 2022). The use of these features also provides facilities that make it easier for consumers to pay for their purchases on time (Ramadanti, 2022). Ningsih & Putri (2024) explain that paylater features trigger the desire and specific emotional effects to buy through these features until reaching purchasing decisions.

## 6. Summary

The research results show that electronic word of mouth (e-WOM) has a positive influence on purchasing decisions for iPhone smartphones. Therefore, Apple can proactively ask satisfied consumers to provide reviews about iPhone products on social media platforms or review sites. This strategy helps create a positive image that can influence purchasing decisions among potential consumers. In addition, Apple can also collaborate with influencers or influential users to create content that discusses the advantages of the iPhone honestly and attractively. The research results show that brand experience has a positive influence on purchasing decisions for iPhone smartphones. Therefore, Apple needs to continue developing features that support user needs in daily activities, such as integration of productivity applications, better multitasking capabilities, and technology that supports health and fitness. An example is the development of built-in applications such as notes, calendar, and health to provide integrated solutions.



The research results show that paylater features have a positive influence on purchasing decisions for iPhone smartphones. Therefore, Apple can strengthen collaboration with leading paylater payment service providers in various regions. This aims to provide consumers with safe and easy-to-use flexible payment options, such as the integration of Apple Pay with paylater services. In addition, Apple can also develop internal financing programs, such as Apple Pay Later.

## 7. Reference:

1. Alloza, A. (2008). Brand Engagement and Brand Experience at BBVA, the Transformation of a 150 Years Old Company. *Corporate Reputation Review*. doi:doi: 10.1057/crr.2008.31
2. Ambler, T., Bhattacharya, C. B., Edell, J., Keller, K. L., Lemon, K. N., & Mittal, V. (2002). Relating Brand and Customer Perspectives on Marketing Management. *Journal of Service Research, Volume 5, No. 1, August 2002*, 13-25.
3. Andryana, I. J., & Ardani, I. A. (2021). The Role of Trust Mediates Effect of E-WOM on Consumer Purchase Decisions. *American Journal of Humanities and Social Sciences Research (AJHSSR)*, 408-415.
4. Anggraini, N. A., & Pradananta, G. (2024). Pengaruh Sistem Pembayaran Paylater Terhadap Purchase Decision . *JURNAL ILMIAH MANAJEMEN DAN BISNIS*.
5. Ansary, A., & Hashim, N. H. (2018). Brand image and equity: the mediating role of brand equity drivers and moderating effects of product type and word of mouth. *Review of Managerial Science; Heidelberg*.
6. APJII. (2024, February 07). Retrieved from APJII: <https://apjii.or.id/berita/d/apjii-jumlah-pengguna-internet-indonesia-tembus-221-juta-orang>
7. Aprila, W., & Efiani. (2023). Pengaruh Cita Rasa, Persepsi Harga, dan Electronic Word of Mouth (E-WOM) terhadap Purchase Decision di Mie Gacoan Depok. *Jurnal Panorama Nusantara*.
8. Aristanti, N. D. (2020, Febuari 11). *Pay Later, Kartu Kredit Zaman Now yang Ternyata Bisa Bikin Kalap Belanja!* Retrieved from KoinWorks: <https://koinworks.com/blog/apa-itu-pay-later/>
9. Asti, D. W., Hasbiah, S., & Haeruddin, M. W. (2022). The Influence of Price and Product Quality on Product Purchasing Decisions at Pt Intan Pariwara. *JSRET (Journal of Scientific, Research, Education, and Technology)* .
10. Aulia, G., Husnurrofiq, & Syahrani. (2020). Faktor-Faktor Yang Mempengaruhi Purchase Decision Online Melalui Aplikasi Shopee (Studi kasus pada Mahasiswa Fakultas Ekonomi Uniska Banjarmasin).
11. Bougie, R., & Sekaran, U. (2019). *Research Methods For Business: A Skill Building Approach, 8th Edition*. Hoboken: John Wiley & Sons, Inc.
12. Brakus, J. J., Schmitt, B. H., & Zarantonello, L. (2009). Brand Experience: What Is it? How Is It Measured? Does It Affect Loyalty. *American Marketing Association, Vol. 73 (May 2009)*, 52-68.
13. Chanaya, N., & Sahetapy, W. L. (2020). Pengaruh Brand Experience dan Electronic Word of Mouth (E-WOM) Terhadap Purchase Decision Pada Jasa Wedding Organizer Perfect Moment . *AGORA, Vol 8, No. 1*.
14. Chu, S. C. (2021, September 22). *Oxford Bibliographies*. Retrieved from Oxford Bibliographies: <https://www.oxfordbibliographies.com/display/document/obo-9780199756841/obo-9780199756841-0267.xml>

15. Diansyah, & Putri, W. N. (2023). Pengaruh Shopee Paylater Dan Fasilitas member Terhadap Purchase Decision Online Di Shopee Dengan Shopee games Sebagai Pemoderasi. *Media Manajemen Jasa*.
16. Emmanuel, R. (2004). *Kiat Pemasaran dari Mulut ke Mulut*. Jakarta: PT Alex Media Komputindo.
17. Fajrussalam, H., Hartiani, D., Anggraeni, D., & Malida, I. (2022). Analisis Pembayaran Paylater Dalam Aplikasi Shopee Menurut Perspektif Islam. *attadib Journal of Elementary Education*.
18. Ghozali, I., & Latan, H. (2015). *Partial Least Squares Konsep, Teknik, dan Aplikasi Menggunakan Program SmartPLS 3.0*. Semarang: Badan Penerbit: Universitas Diponegoro Semarang.
19. Gruen, T. W., Osmonbekov, T., & Czaplewski, A. J. (2006). eWOM: The impact of customer-to-customer online know-how to exchange on customer value and loyalty. *Journal of Business Research*.
20. Gunawan, A. C., & Susanti, F. (2018). Pengaruh Bauran Promosi Dan Harga Terhadap Purchase Decision Produk Kosmetik Maybelline Di Kota Padang. *INA-Rxiv*. doi:<https://doi.org/10.31227/osf.io/npjqh>
21. Hair, J. F., Hult, G. T., Ringle, C. M., & Sarstedt, M. (2022). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. SAGE.
22. Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science*, 115-135.
23. Hidayat, R. (2016). Faktor-Faktor Yang Mempengaruhi Consumer Decision Making Process (Studi Kasus Rumah Makan Bebek Sinjay Madura). *Journal of Industrial Engineering & Management Systems*.
24. Hollensen, S. (2015). *Marketing Management - A relationship Approach*. Person Education.
25. Hulten, B. (2011). Sensory marketing: The multi-sensory brand- experience concept. *European Business Review*, Vol. 23 No. 3, 2011, 256-273. doi:DOI: 10.1108/09555341111130245
26. Ihwah, A. (2015). The Use of Cox Regression Model to Analyze the Factors that Influence Consumer Purchase Decision on a Product. *Agriculture and Agricultural Science Procedia* 3 , 78-83.
27. Ilham, A. I., Hartono, S., & Handiman, U. T. (2020). The Influence of Product Quality, Price and Brand Image On Customer Satisfaction Through Purchasing Decisions (Case: Hansplast Koyo in Tangerang). *International Journal of Business Marketing and Management (IJBMM)*.
28. Irsanyya, K. D., Hurriyati, R., & Hendrayati, H. (2024). The Effect of E-Service Quality and Perceived Risk on Purchase Decisions Using the PayLater Payment Method. *Atlantis Press*, 447-457.
29. Jones, B. (2010). Entrepreneurial marketing and the Web 2.0 interface. *Journal of Research in Marketing and Entrepreneurship*.
30. Juhaeri. (2018). The Influence of Brand Image, Service Quality, Price Perception and Trust on the Purchase Decision of Welding Workshop Welding Wwww.Kanopirumah.Com. *Pinisi Discretion Review*, 17-24.
31. Korowa, E., Sumayku, S., & Asaloei, S. (2018). Pengaruh Kelengkapan Produk Dan Harga Terhadap Pembelian Ulang KOnsumen (Studi Kasus Freshmart Bahu Manado). *Jurnal Administrasi Bisnis*.
32. Kotler, P., & Armstrong, G. (2018). *Principles of Marketing (Seventeenth Edition)*. Pearson.
33. Kotler, P., & Keller, K. L. (2016). *Marketing Management, 15th Edition*. Pearson Education Limited.

34. Kurniawan, B. W., & Saputra, B. M. (2022). Brand Ambassador dan E-Word Of Mouth Pengaruhnya terhadap Kepuasan Konsumen Melalui Purchase Decision pada Marketplace Indonesia. *Jurnal Ilmu Pendidikan Nonformal, Volume 08 (3) September 2022*. doi:<http://dx.doi.org/10.37905/aksara.8.3.1967-1976.2022>
35. Kurniawan, K. Y., & Albari. (2023). Pengaruh Media Sosial dan Harga terhadap Purchase Decision Varian Produk Merek Apple Lini Terbaru (Citra Merek sebagai Variabel Mediasi). *Jurnal Pendidikan dan Kewirausahaan, Volume 11 Issue 1*, 52-66.
36. Leonandri, D. G., Harahap, Z., & Fitriana, R. (2021). The Influence of Product Quality and Price on Purchasing Decision for Brown Sugar Boba Fresh Milk. *Enrichment: Journal of Management*, 338-344.
37. Litvin, S. W., Goldsmith, R. E., & Bing Pan. (2008). Electronic Word of Mouth In Hospitality and Tourism Management. *Tourism Management*, 458-468. doi:DOI: 10.1016/j.tourman.2007.05.011
38. Marsela, K., & Suci, N. M. (2022). Pengaruh Inflasi, BI Rate, dan Non Performing Loan Terhadap Penyaluran Kredit pada BPR Konvensional Kabupaten Kelungkung yang Terdaftar di Otoritas Jasa Keuangan Indonesia. *Bisma: Jurnal Manajemen*.
39. Milad, F., & Fattahi, M. (2018). eWOM through social networking sites and impact on purchase intention and brand image in Iran. *Journal of Advances in Management Research*. doi:DOI: 10.1108/JAMR-05-2017-0062
40. Monecke, A., & Leisch, F. (2012). semPLS: Structural Equation Modeling Using Partial Least Squares. *Journal of Statistical Software*.
41. Munnukka, J., Karjaluoto, H., & Tikkanen, A. (2015). Are Facebook brand community members truly loyal to the brand? *Computers in Human Behavior*.
42. Muzdalifah, L., Purwaningtyas, E., Pratama, F. A., & Sholihah, Z. (2024). Pengaruh E-WOM Dan Persepsi Harga Terhadap Purchase Decision Oleh Gen-Z Di Resto Mie Populer Sidoarjo. *Jurnal Manajemen Modern, Vol. 6, No. 3*.
43. Nantigiri, M. H., Handayani, S., & Veronica. (2021). Pengaruh Brand Image, Harga, Dan Ketepatan Waktu Pengiriman Terhadap Purchase Decision Pada Jasa Pengiriman J&T Express Cabang Bekasi Tahun 2021. *Jurnal Manajemen Bisnis Transportasi dan Logistik (JMBTL)*.
44. Nasution, M. A. (2019). Pengaruh Harga dan Kualitas Produk Alat Kesehatan Terhadap Purchase Decision Konsumen Pada PT. Dyza Sejahtera Medan. *Jurnal Ilmiah Warta Dharmawangsa*.
45. Ningsih, B. T., & Putri, E. (2024). The Effect of Paylater Features, Service Quality, and Free Shipping on Purchasing Decisions . *JIAKES Jurnal Ilmiah Akuntansi Kesatuan*.
46. Noviandi, A. (2021). Pengaruh E-Wom (Electronic Word Of Mouth) Terhadap Purchase Decision Produk Food & Beverage Secara Online Pada Marketplace Tokopedia. *Business and Entrepreneurship Journal (BEJ)*.
47. Nyoko, A. E., & Samuel, A. D. (2021). Pengaruh Electronic Word of Mouth (e-WOM) Di Media Sosial Facebook Terhadap Purchase Decision (Studi Kasus Pelanggan Muca Cafe Kupang). *JOURNAL OF MANAGEMENT (SME's), Vol. 14, No. 1, 2021*, 63-76.
48. Omoregie, O. K., Addae, J. A., Coffie, S., Ampong, G. O., & Ofori, K. S. (2019). Factors influencing consumer loyalty: evidence from the Ghanaian retail banking industry. *International Journal of Bank Marketing*.

49. Pakapatpornpob, N., Vongurai, R., & Inthawadee, S. (2017). An Influence Of E-WOM And A Moderating Role Of Brand Attitude On IT Product Purchase Intention In Bangkok. *AU-GSB e-JOURNAL*.
50. Pangestu, J. D., & Rahmawan, G. (2021). Determination Factors Of Buying Decision At The Indonesian Cigarette Industry. *International Journal Of Multi Science*.
51. Porto, R. B., Watanabe, E. d., Araujo Barrozo, M. M., & Souza Junior, E. X. (2022). Electronic Word-of-Mouth Advertising Versus Brand Strength: Effects On Consumers' Purcjasomg Decision. *INTERNATIONAL JOURNAL OF PROFESSIONAL BUSINESS REVIEW*.
52. Pramesty, M., Syarifuddin, S., Silvianita, A., & Fakhri, M. (2022). The Influence of Price and Quality on Purchasing Decisions for Luxcrime Products. *Proceedings of the International Conference on Industrial Engineering and Operations Management Istanbul*.
53. Pratiwi, E., & Fadhillah, I. (2024). Pengaruh Penggunaan Paylater dan Kepuasan Pelanggan Terhadap Purchase Decision di Marketplace Shopee di Kota Surabaya . *As-Syirkah: Islamic Economics & Finacial Journal* .
54. Purwanti, D. A., & Aribowo, H. (2024). Pengaruh Kualitas Produk Dan Citra Merek Terhadap kepuasan Konsumen Pada Penjualan Smartphone Iphone Di PStore Kota Surabaya. *Neraca Manajemen, Ekonomi*.
55. Purwanto, A., & Prayuda, R. Z. (2024). The Role of Brand Image, Brand Experience, Influencer Marketing and Purchase Interest on Cunsumer Purchasing Decisions of Handphone. *Professional Education Studies and Operations Research*.
56. R, E., Ahmad, G., Zahir, I., & Y, F. (2016). A brand preference and repurchase intention model: the role of consumer experience. *University of BRADFORD*. doi:<https://doi.org/10.1080/0267257X.2016.1150322>
57. Rachmawati, D., Shukri, S., Azam, S. F., & Khatibi, A. (2019). Factors Influencing Customer' Purchase Decision of Residential property in Selangor, Malaysia. *Management Science Letters*, 1341-1348.
58. Rahmat, W. M., & Kurniawati. (2022). The Influence of Brand Experience on Brand Loyalty through Perceived Quality, Brand Trust and Customer Satisfaction as Mediation. *Journal of Management & Business*, 215-230.
59. Rahmawaty, P. (2014). Pengaruh Brand Image, Kualitas Produk, Harga Terhadap Purchase Decision Konsumen Sari Roti. *Jurnal Ilmu Manajemen*.
60. Ramadanti, A. (2022). Pengaruh Penggunaan Fitur Paylater Terhadap Perilaku Konsumtif Mahasiswa UIN Raden Intan Lampung Dalam Perspektif Ekonomi Islam.
61. Ramesh, K., Saha, R., Goswami, S., Sekar, & Dahiya, R. (2018, October). Consumer's response to CSR activities: Mediating role of brand image and brand attitude. *Corporate Social Responsibility and Environmental Management*. doi:<https://doi.org/10.1002/csr.1689>
62. Reinaldo, I., & Chandra, S. (2020). The Influence of Product Quality, Brand Image, and Price on Purchase Decision at CV Sarana Berkat Pekanbaru. *Journal of Applied Business*.
63. Risnawati, D. (2012). Pengaruh Brand Experience Terhadap Keputusan Menggunakan Smartphone. *Universitas Pendidikan Indonesia*.
64. Rita. (2020, April 13). *Brand Experience*. Retrieved from Binus Business School: <https://bbs.binus.ac.id/gbm/2020/04/13/brand->



- experience/#:~:text=Brand%20Experience%20merupakan%20reaksi%20dan,merek.%20Brand%20E  
xperience%20mempunyai%20peran
65. Rita, Hutomo, K., & Natalia. (2013). Electronic Word of Mouth (E-WOM) Foursquare: The new Social media. *Binus Business Review*, Vol. 4 No. 2 November 2013, 711-724.
  66. Rosario, A. B., Sotgiu, F., & Valck, K. D. (2019). Conceptualizing the electronic word-of-mouth process: What we know and need to know about eWOM creation, exposure, and evaluation. *Journal of the Academy of Marketing Science*, 422-448. doi:<https://doi.org/10.1007/s11747-019-00706-1>
  67. Rosita, & Satyawisudarini, I. (2017). Pengaruh Kualitas produk Dan Harga Terhadap Purchase Decision Konsumen. *Jurnal Manajemen Dan Bisnis (ALMANA)*.
  68. Sachse, S. B., & Mangold, S. (2011). Brand Equity Dilution Through Negative Online Word-Of-Mouth Communication. *Journal of Retailing and Consumer Service*, 38-45. doi:[10.1016/j.jretconser.2010.09.003](https://doi.org/10.1016/j.jretconser.2010.09.003)
  69. Safeer, A. A., Yuanqiong, H., Abrar, M., Shabbir, R., & Rasheed, H. M. (2021). Role of brand experience in predicting consumer loyalty. *Marketing Intelligence & Planning*. doi:<https://doi.org/10.1108/MIP-11-2020-0471>
  70. Samudro, A., & Hamdan, H. (2021). The Effect of e-WOM, Security and Trust on Purchasing Decisions of Green Lake City Housing. *Jurnal Ilmiah Manajemen dan Bisnis*, 312-323.
  71. Santoso, A., Hartini, & Nurasia. (2024). The Impact of Promotional Activities, Product Assessments, and Paylater Features on Product Purchase Decisions on Shopee . *Jurnal KDI*.
  72. Sarwono, J. (2012). *Mengenal PLS-SEM*. Yogyakarta: Andi Offset.
  73. Seo, E. J., Park, J. W., & Choi, Y. J. (2020). The Effect of Social Media Usage Characteristics on e-WOM, Trust, and Brand Equity: Focusing on Users of Airline Social Media. *Sustainability*. doi:<https://doi.org/10.3390/su12041691>
  74. Setyawan, J. L., & Adiwijaya, M. (2018). PENGARUH BRAND AWARENESS, BRAND EXPERIENCE, DAN WORD OF MOUTH TERHADAP PURCHASE DECISION PADA KONSUMEN BASKHARA FUTSAL ARENA SURABAYA. *AGORA*.
  75. Severi, E., & Ling, K. C. (2013). The Mediating Effects of Brand Association, Brand Loyalty, Brand Image and Perceived Quality on Brand Equity. *Asian Social Science* .
  76. Shantanu, P., Ishwar, G., & Totala, N. K. (2017). Social Media Usage, Electronic Word of Mouth and Purchase Decision Involvement. *Asia-Pasific Journal of Business Administration*.
  77. Silveira, C. d., Lages, C., & Simões, C. (2013). Reconceptualizing brand identity in a dynamic environment☆. *Journal of Business Research*, 28-36.
  78. Sipayung, M. L., & Sinaga, A. H. (2017). Marketing Mix Effect and Quality Product Purchase Decision on Rice Pandaraman in South Tapanuli Region. *IORS Journal of Business and Management*. doi:[10.9790/487X-1903028589](https://doi.org/10.9790/487X-1903028589)
  79. Soebiantoro, U., Aminah, S., & Evanzyah , E. (2022). The Effect of Brand Image and Price Perception on Asus Laptop Purchase Decision. *International Conference of Economic, Business and Government Challenges*.
  80. Sohaib, M., Mlynarski, J., & Wu, R. (2022). Building Brand Equity: The Impact of Brand Experience, Brand Love, and Brand Engagement - A Case Study of Customers' Perception of the Apple Brand in China. *Sustainability*.
  81. Su, J., & Tong, X. (2015). Brand personality and brand equity: Evidence from the sportswear. *Journal of Product & Brand Management*.



82. Sudirman, H. A., Sartika, D., Anindita, M., & Anshari, R. (2023). The role of brand experience and E-Wom on purchase decisions. *INTERNATIONAL JOURNAL OF RESEARCH IN BUSINESS AND SOCIAL SCIENCE*, 572-577. doi:<https://doi.org/10.20525/ijrbs.v12i4.2551>
83. Sugiyono, P. D. (2013). *METODE PENELITIAN KUANTITATIF, KUALITATIF, DAN RND*. Bandung: Alfabeta.
84. Supangkat, A. H. (2017). Pengaruh Citra Merek, kualitas Produk, Harga Terhadap Purchase Decision Tas Di Intako. *Jurnal Ilmu dan Riset Manajemen*.
85. Susanti, W., Mardani, R. M., & Normaladewi, A. (2020). Pengaruh Impulse Buying, Harga Dan Penggunaan Shopee Paylater Terhadap Purchase Decision (Studi Kasus pada Mahasiswa Fakultas Ekonomi dan Bisnis Angkatan 2019-2020 di Universitas Islam Malang) . *e-Jurnal Riset Manajemen*.
86. Syah, T. Y., & Olivia, D. (2022). Enhancing Patronage Intention on Online Fashion Industry in Indonesia: The Role of Value Co-Creation, Brand Image, and E-Service Quality. *Cogent Business & Management*.
87. Uchelor, J. C., & Ijaiya, M. A. (2021). Brand Image: A Conceptual Review from the Perspective of Brand Development.
88. Urfiah, N. A., Kamila, Z., & Syarifah, Y. A. (2023). Pengaruh Metode Pembayaran Pay Later Dan Lifestyle Terhadap Purchase Decision Produk. *Account; Jurnal Akuntansi, Keuangan dan Perbankan* .
89. Van, T. T., & Fah, C. T. (2022). Social Media Marketing And Its Influence On Brand Loyalty Towards Fast Fashion Brands Among Vietnamese Millenials. *EURASIAN JOURNAL OF SOCIAL SCIENCES*, 204-225. doi:10.15604/ejss.2022.10.04.001
90. Vanessa, I., & Arifin, Z. (2017). Pengaruh Citra Merek (Brand Image) dan Harga Terhadap Purchase Decision Konsumen. *Jurnal Administrasi Bisnis*.
91. Wang, Y.-H., & Tsai, C.-F. (2014). The Relationship Between Brand Image And Purchase Intention: Evidence From Award Winning Mutual Funds. *The International Journal of Business and Finance Research*.
92. Wibowo, A. (2015). Pengaruh Elektronik Word of Mouth Dan Brand Image Terhadap Purchase Intention Pada Konsumen Smartphone Samsung Yang Berbasis Android. *Jurnal Ilmu Manajemen, Volume 12, Nomor 1, Januari 2015*, 71-88.
93. Wijaya, B. S. (2013). Dimensions of Brand Image: A Conceptual Review from the Perspective of Brand Communication. *European Journal of Business and Management*.
94. Wiska, M., Resty, F., & Fitriani, H. (2022). Analisis Content Marketing Dan Electronic Word of Mouth (E-WOM) Terhadap Purchase Decision generasi Z Pada Media Sosial Tiktok. *MANAJEMEN DEWANTARA, Volume 6 No 2 (2022)*.
95. Yahmini, E. (2019). Kecenderungan Impulse Buying Pada mahasiswa Ditinjau Dari latar Belakang Keluarga (Studi Kasus Mahasiswa di Lima Universitas Di Yogyakarta). *EXERO Journal of Research in Business and Economics*.
96. Yayli, A., & Bayram, M. (2012). e-WOM: The Effects Of Online Consumer Reviews On Purchasing Decision Of Electronic Goods. *International Journal of Internet Marketing and Advertising*, 51-64. doi:<https://doi.org/10.1504/IJIMA.2012.044958>
97. Yulindasari, E. R., & Fikriyah, K. (2022). Pengaruh e-WOM (Electronic Word of Mouth terhadap Purchase Decision Kosmetik Halal di Shopee. *Journal of Islamic Economics and Finance Studies*, 55-69. doi:<http://dx.doi.org/10.47700/jiefes.v3i1.4293>

98. Yusuf, A. (2021). The Influence of Product Innovation and Brand Image on Customer Purchase Decision on Oppo Smartphone Products in South Tangerang City. *Budapest International Research and Critics Institute-Journal (BIRCI-Journal)*, 472-481. doi:<https://doi.org/10.33258/birci.v4i1.1629>
99. Zhong, Y., & Moon, H.-C. (2022). Investigating Customer Behavior of Using Contactless Payment in China: A Comparative Study of Facial Recognition Payment and Mobile QR-Code Payment. *Sustainability*.