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Research Article

Electronic Word of Mouth, Brand Image, Trust and Online Utilization Intention

Dorothy R. H. Pandjaitan[1]

Artaditya Kosasi[1]

Dwi Asri Siti Ambarwati[1]

Bram Hadianto[2]*

*[1]Department of Management,
Faculty of Economics and Business, Lampung University,
Jl. Prof. Dr. Sumantri Brojonegoro 1, Bandar Lampung,
Lampung 35141, Indonesia
[2]Management Department, Business Faculty,
Maranatha Christian University, Jl. Prof. drg. Suria Sumantri,
MPH. No. 65 Bandung 40164, Indonesia
Corresponding Author

Abstract

This research intends to prove the causing factors: electronic word of mouth, brand image, and trust as the determinant of the online utilizing intention of streaming music platform: Spotify Premium. Moreover, this research follows the hypothesis testing design to implement this aim. To get the samples and their response, we selected 100 people in Bandar Lampung as the candidates of users of Spotify Premium based on the snowball sampling technique through the online survey. Also, we use the structural equation model with the variance approach to examine the three proposed hypotheses. After discussing the statistical results related to the hypothesis testing, we deduce that intention to use Spotify Premium is positively affected by electronic word of mouth, brand image, and trust. Additionally, brand image has the highest size effect, followed by electronic word of mouth and trust. To attract the attention of the candidates, Spotify needs to commit to keeping its motto: Listening is everything; by creating the lyrics on the video, give feedback to the suggestion and complaints on its official social media: Instagram, Twitter, and Facebook, and keep users' data secret and compensate the consumers for any losses.

Keywords: brand image, electronic word of mouth, entertainment, music streaming platform, trust, online utilizing intention

1. Introduction

Music can be found everywhere: house, workplace, fitness and shopping centers, grocery supplies, coffee shops, and cafeterias (Rentfrow, 2012). People apply it to control their temperaments and

feelings (Juslin & Västfjäll, 2008). They will conduct something constructive if hearing classical or pop music (Ahmad & Rana, 2015) and soft rock music (Hill, 2007). In the beginning, these needs are facilitated by radio stations, where people cannot control what they want to listen to, and physical media: extended plays, cassettes, and compact discs, permanent, where people can choose the kind of music according to their preference (Hiller & Walter, 2017).

In line with the internet, as technology advances, these needs become the chance for digital companies to provide streaming platforms (Hiller & Walter, 2017). For their instance is Spotify, JOOX (Noviani, Pratiwi, Silvianadewi, Alexandri, & Hakim, 2020; Firdhausya, Wulandari, & Sagita, 2020), YouTube Music (Noviani et al., 2020), Sounds Cloud, and Langit Musik (Firdhausya et al., 2020).

Fascinatingly, the intention to utilize the music streaming platform is an exciting research issue receiving attention by the scholars from several states: Taiwan (Chu & Lu, 2007), Thailand (Sanitnarathorn, 2018), China (Chang, Yang, Xu, & Xiong, 2021), Indonesia (Pratiwi & Dwiyanto, 2019), and Malaysia (Khatib, Seong, Chin, & Tze, 2019). This intention will become the benchmark for the firms to recognize the purchasing behavior of their customers, predicting the revenue (Morwitz, 2012).

Because of this reason, many studies are conducted to know the determinants of intention to use the musical streaming platform. Based on these associated research, the determining factors are perceived value (Chu & Lu, 2007; Pratiwi & Dwiyanto, 2019), perceived behavioral control, and attitude (Sanitnarathorn, 2018; Chang et al., 2021). Other studies report that the causing aspects are idolatry, subjective custom (Sanitnarathorn, 2018), descriptive and injunctive norms (Chang et al., 2021), website design and satisfaction, as well as personalization (Khatib et al., 2019). Unlike them, this study wants to investigate the intention of online utilization with other determinants, such as electronic word of mouth, brand image, and trust. Hence, the theoretical contribution of this study is to enrich the online using intention-related evidence in the streaming music industry.

Ideally, this online intention to utilize is expected to be influenced by e-word of mouth positively, as declared by Jalilvand and Samiei (2012), Erkan and Evans (2016), Farzin and Fattahi (2018). Also, through their research, Kunja and GVRK (2018), Nuseir (2019), Atika, Kusumawati, and Iqbal (2016), Mahmud, Islam, Ali, and Mehjabin (2020), as well as Rahman et al. (2020) affirm this impact. Unfortunately, this circumstance is arguable, as Hendro and Keni (2020) declare: e-WOM does not affect the intention to utilize.

Preferably, this online using intention is also affected by brand image positively. This statement is verified not only by Aghekyan-Simonian, Forsythe, Kwon, and Chattaraman (2012), Jalilvand and Samiei (2012), Lien, Wen, Hwang, and Hu (2015), Farzin and Fattahi (2018) but also Nuseir (2019). Nevertheless, this evidence is not always proven true. For instance, Chao and Liao (2016), and Setiawan, Aryanto, and Andriyansah (2017) cannot establish the relationship between brand image and this intention.

Suppose at all possible; trust should influence online utilization intention positively. In that case, Lin and Lu (2010), Bashir and Madhavaiah (2014), Atika et al. (2016), Athapaththu and Kulathunga (2018), Maia, Lunardi, Dolci, and D'Avila (2019), Juliana, Noval, Hubner, and Bernarto (2020), Rahman, Abir, Yazdani, Hamid, and Al-Mamun (2020), Chen, Rashidin, Song, Wang, Javed, and Wang (2021) confirm this expression. Unfortunately, this indication is not regularly recognized correctly; for example, see Chemingui and Ben Lallouna (2013), Lien et al. (2015), Khatib et al. (2019), and Mahmud et al. (2020), documenting no relationship between them.

By considering dissimilar evidence, this study takes these three determinants of intention to use one music streaming platform: Spotify Premium. The Spotify Premium is the third party selling the musical recording label contents (Garnesia, 2019). Unlike the unpaid version, the premium one does not make the users wait for the advertising content before enjoying listening to the following songs (Febriani & Tiorida, 2019) between 15 and 30 seconds (Syafrinaldi & Chaerowati, 2018).

2. Literature Review and Hypothesis Development

2.1 The relationship between E-WOM and online utilization intention

Through their study, Jalilvand and Samiei (2012) prove a positive relationship between electronic word of mouth and the online intention of 341 customers to use the Krodo automobile brand in Iran. Also, in their study, Atika et al. (2016) conclude this positive relationship based on the perception of 138 active members of MIUI, Indonesia. In their research, Erkan and Evans (2016) demonstrate that the E-WOM attitude toward information positively relates to purchasing intention of 384 students from universities in the United Kingdom. This positive relationship is confirmed by Farzin and Fattahi (2018) after studying 369 students in Iran. Once investigating 762 fans of smartphones of Facebook in India, Kunja and GVRK (2018) locate a positive association between digital WOM and buying intention.

After surveying 405 people in Abu Dhabi, Dubai, Al Ain, and Sharjah in the United Arab Emirates, Nuseir (2019) finds that e-word of mouth positively affects this intention. Furthermore, this evidence is confirmed by Mahmud et al. (2020), investigating 218 respondents using Facebook and LinkedIn in Bangladesh. Also, by employing 350 Malaysian consumers of digital products, Rahman et al. (2020) effectively demonstrate that virtual word of mouth positively influences online buying intention. By considering these facts, the first hypothesis expressed is as follows:

H_1: E-WOM affects online utilization intention positively.

2.2 The relationship between brand image and online utilization intention

Aghekyan-Simonian et al. (2012) provide the fact stating a positive relationship between brand image and online purchasing intention by investigating the undergraduate and graduate students using apparel products in the United States. In line with them, Jalilvand and Samiei (2012) from Iran and Lien et al. (2015), utilizing the hotel visitors in Taiwan, find the same evidence. By sampling the active members of MIUI in Indonesia, Atika et al. (2016) confirm this association by inferring a positive effect of brand image on online buying intention,

In their research utilizing students in Iran, Farzin and Fattahi (2018) prove a positive influence of brand image on purchasing intention. Nuseir (2019) ensures this effect exists once learning the people from the United Arab Emirates. Furthermore, Rahman et al. (2020) examine the impact of brand image on online buying intention in Malaysia. After testing this relationship, they affirm the same evidence. By considering these facts, the second hypothesis expressed is as follows.

H_2: Brand image affects online utilization intention positively.

2.3 The relationship between trust and online utilization intention

According to the study result of Lin and Lu (2010), employing 458 travel agency consumers in Taiwan, trust has a positive impact on purchase intention. Furthermore, using 115 university students as users of internet banking services in India, Bashir and Madhavaiah (2014) find the same evidence. In their research, Atika et al. (2016) locate the positive association between trust and online purchasing intention based on the perception of the active members of MIUI in Indonesia. By surveying 292 MBA students from two leading universities in Sri Lanka, the study of Athapaththu and Kulathunga (2018) infers that trust and online purchasing intention have a positive relationship. This situation is also confirmed by Maia et al. (2019) after investigating 160 members of Facebook as the sample, and Juliana et al. (2020), studying 300 Tokopedia clients in Indonesia. After reviewing the consumers buying digital products in Malaysia, Rahman et al. (2020) affirm the same evidence. Correspondingly, Chen et al. (2021) verify the positive association between perceived trust and e-commerce purchasing intention of 357 internet users in China. By considering these facts, the third hypothesis expressed is as follows.

H_3: Trust affects online utilization intention positively.

2.4   Research Model

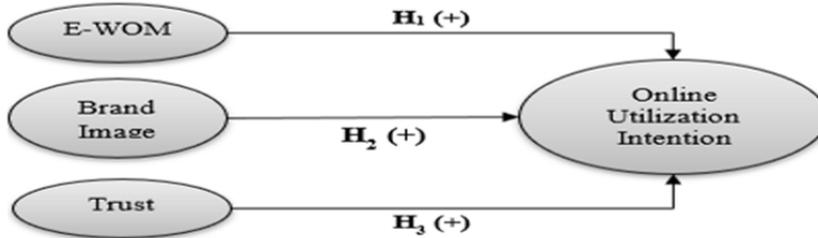After declaring three hypotheses in the previous section, we draw the study model and display it in the first figure.

Figure 1: Research Model

3.   Research method

3.1   Variable Measurement

This study utilizes online utilization intention (OUI) as the dependent variable. Meanwhile, E-WOM, brand image (BI), and trust are independent variables. Furthermore, the items to measure online using intention, e-WOM, and brand image denote Farzin and Fattahi (2018). Meanwhile, the indicators to measure trust allude to Shareef et al. (2019). Additionally, all these items are attainable in Table 1.

Table 1: The indicators of an online utilization intention, E-WOM, brand image, and trust

Variable	Indicator	Scale	Source
Online Utilization intention	I use Spotify Premium based on the suggestion of my colleague on social media (OUI1). After utilizing Spotify Premium, I recommend Spotify Premium to other persons on social media (OUI2). I utilized Spotify Premium after being introduced by my colleague on social media (OUI3).	Interval	Modified from Farzin and Fattahi (2018)
E-WOM	I frequently read the review of Spotify premium on social media to ensure that my plan to use it is correct (E-WOM1). Before utilizing Spotify Premium, I frequently discuss the review with other people on social media (E-WOM2). Other people's information on Spotify Premium affects my perception (E-WOM3). I will always post my happenings once using Spotify Premium on social media (E-WOM4). After using Spotify Premium, I will communicate the Spotify Premium with other people through social media (E-WOM5). After using Spotify Premium on social media, I attempt to distribute my occurrences (E-WOM6).	Interval	Modified from Farzin and Fattahi (2018)
Brand image	Spotify Premium, suggested by my colleague on social media, owns higher superiority (BI1). My colleague suggests Spotify Premium on social media because of antiquity (BI2). The ability of my colleague to predict Spotify Premium's advantage on social media is credible (BI3).	Interval	Modified from Farzin and Fattahi (2018)
Trust	The website of Spotify Premium guards its users against cyber-terrorist condemnation (T1). The website of Spotify Premium can defend its user from the personality robber (T2). The website of Spotify Premium monitors the robbery for me as its user (T3). Spotify Premium will be responsible for an unsafe situation if the transaction at the website is crashed (T4).	Interval	Modified from Shareef et al. (2019)

3.2 Method to collect the response

In this research, we use the survey. According to Hartono (2012), the survey is conducted through questionnaire distribution to gather respondents' answers for each indicator. Additionally, to measure the response, we use the Likert interval scale between one and five, as Sekaran and Bougie (2016) explain, where one shows extreme disagreement and five displays strong agreement. This survey was operated during the COVID 19 pandemic in October 2020 in Bandar Lampung. Therefore, we applied online activity as the Indonesian government required (Cahya, 2020), including the survey.

3.3 Method to take the samples

In the COVID-19 pandemic, it is difficult to apply the probability sampling procedure to reach the respondents (Pandjaitan, MS, & Hadianto, 2021). Thus, we use the snowball sampling method by demanding our colleagues to tell their friends or families who do not use Spotify Premium yet in Bandar Lampung to fulfill the questionnaire. Based on this way, 100 people are collected to be the samples.

3.4 Method to analyze the response

Considering the sample size is 100, and the latent variables exist, we apply the structural equation model (SEM) based on variance. According to Ghozali (2008), this model is suitable for this situation. Furthermore, the model is attainable in the first following equation.

$$OUI_i = \beta_1 EWOM_i + \beta_2 BI_i + \beta_3 TRUST_i + \zeta_i \quad ....(Eq. 1)$$

Before estimating the path coefficient (β_1, β_2, and β_3) in the first equation, we examine the respondent's answer to the indicators in the questionnaire. For doing it, we use convergent validity by comparing the loading factor with 0.7 and average variance extracted with 0.5. The valid answer to the indicators happens if these values is above each required cut-off point.

Next, to examine the reliability of the valid answer to the indicator, we utilize Cronbach Alpha analysis by comparing this value with 0.7, as highlighted by Ghozali (2016). Furthermore, Ghozali (2016) explains that if the Cronbach Alpha is above 0.7, the appropriate respondent answer to items will be reliable. Then, the structural model with accurate and consistent indicators needs to be evaluated by three measurements: the f-squared for effect size, R-squared, and Stone-Geisser Q-squared (Ghozali, 2008) (see Table 2).

Table 2: The Model Measurement Intepretation

The measure	Function	Rule to describe
f-squared for effect size	To know each influence of the independent variables in the research model.	The impact is minor if the f-squared is 0.02.
		The impact is medium if the f-squared is 0.15.
		The impact is enormous if the f-squared is 0.35.
R-squared	To know all of the contribution value from exogenous variables.	The contribution is substantial if R-squared is 0.67
		The contribution is moderate if R-square is 0.33
		The contribution is weak if R-square is 0.19.
Stone-Geisser Q-squared	To know predictive relevance	The model is relevant to predict if Q-squared is above 0.

4. Result

4.1 The demographic appearances

Table 3 depicts the demographic appearances of 100 respondents joining the survey related to this study: gender, age, occupation, and spending per month. Based on gender, the participation of

females is 67%. The respondents aged 29 to 44 are the greatest, i.e., 28%, denoting lifetime. By referring to the occupation, the entrepreneur and employee portions are the biggest: 40%, respectively. Based on the monthly spending, 32% of the respondents are from the group having above IDR10,000,000.

Table 3: The Demographic Appearances

Demographic appearances	Description	Total respondents	Proportion
Gender	Male	33	33%
	Female	67	67%
Age	17 – 22 years old	10	10%
	23 – 28 years old	24	24%
	29 – 44 years old	30	30%
	45 – 50 years old	36	36%
Occupation	Student	20	20%
	Employee	40	40%
	Entrepreneur	40	40%
Total spending per month	Below IDR2,500,000	21	21%
	From ID 2,500,000 to IDR5,000,000	20	20%
	From IDR5,000,000 to IDR10,000,000	27	27%
	Above IDR10,000,000	32	32%

Source: The processed primary data

4.2   Validity and Reliability Test Result

Table 4 exhibits the validity result by the confirmatory factor analysis with the relevant outputs: loading factor and AVE:

- The loading factor for E-WOM1 until E-WOM6 is between 0.743 and 0.826. Meanwhile, the loading factor for BI1 until BI3 is between 0.818 and 0.880; T1 until T4 is between 0.778 and 0.873; OUI1 until OUI3 is between 0.865 and 0.867. Because these values are above 0.7, the answer for these indicators fulfills the convergence validity.
- The AVE for six E-WOM items is 0.632. Meanwhile, the AVE for three indicators for BI, trust, and OUI is 0.730, 0.707, and 0.762, respectively. Because these values are above 0.7, the answer supports convergent validity.

Table 4: Loading factor, AVE, and Cronbach Alpha for E-WOM, Brand Image, Trust, and Online Utilization Intention

	E-WOM	Brand Image	Trust	Online Utilization Intention
E-WOM1	0.743			
E-WOM2	0.761			
E-WOM3	0.826			
E-WOM4	0.795			
E-WOM5	0.818			
E-WOM6	0.824			
BI1		0.880		
BI2		0.818		
BI3		0.864		
T1			0.856	
T2			0.853	
T3			0.873	

	E-WOM	Brand Image	Trust	Online Utilization Intention
T4			0.778	
OUI1				0.867
OUI2				0.865
OUI3				0.885
AVE	0.632	0.730	0.707	0.762
Cronbach Alpha	0.883	0.814	0.861	0.843

Source: Output of WARP PLS 7

Besides the value related to the validity test, the fourth table demonstrates the Cronbach Alpha to ensure the answer for each accurate indicator reflecting E-WOM, brand image, trust, and online utilization intention is reliable. Moreover, the Cronbach Alpha intended is 0.883 for EWOM, 0.814 for BI, 0.861 for trust, and 0.843 for OUI. Because these values are above 0.7, the answer is consistent.

4.3 The evaluation of the research model estimation result

After fulfilling the validity and reliability test effectively, evaluating the structural equation model for the online utilization intention needs to perform:
- a. The f-squared for the effect size for E-WOM is 0.128; BI is 0.425; TRUST is 0.091 (see Table 5). It means that the effect size for E-WOM and TRUST is small (because their value is still lower than 0.15). However, the effect for BI is significant (because of higher than 0.35).
- b. The R-squared is 0.644 (see Table 5). It means the model has a moderate impact because it is between 0.33 and 0.67.
- c. The Q-squared is 0.646 (see Table 5). By referring to the rule required by Ghozali (2008), this situation means that the model is relevant to predict.

4.4 The estimation result of the research model

After assessing this research model, we estimate the path coefficient for E-WOM, BI, and TRUST and its probability of t-statistic as the subsequent step, and this result is still in Table 5. The likelihood of t-statistic of E-WOM, BI, and TRUST is 0.015, <0.001, and 0.008. Hence, hypotheses one, two, and three are acceptable because these values are below 5% as the significance level. It means that E-WOM, brand image, and trust affect online utilization intention positively.

Table 5: The estimation result of the research model: The effect of E-WOM, brand image, and online utilization intention

Independent Variable	Path coefficient	Standard error	t-statistic	Probability	f-squared for effect size
E-WOM	0.208	0.094	2.213	0.015	0.128
BI	0.579	0.085	6.811	<0.001	0.425
TRUST	0.202	0.095	2.126	0.018	0.091
The R-squared for OUI			0.644		
The Q-squared for OUI			0.646		

Source: Output of WARP PLS 7

5. Discussion

This study declares that E-WOM affects online utilization intention. In this research context, it means the candidates of the Spotify Premium read the review and discuss it with their colleagues on

social media, Instagram, Twitter, and Facebook, before using the premium platform. Furthermore, the existing members can also share their experiences on this social media when utilizing this platform. By proving this indication, this study confirms the research result of Jalilvand and Samiei (2012), Erkan and Evans (2016), Farzin and Fattahi (2018), Kunja and GVRK (2018), Nuseir (2019), Atika, Kusumawati, and Iqbal (2016), Mahmud, Islam, Ali, and Mehjabin (2020), as well as Rahman et al. (2020).

Besides, this study proclaims a positive effect of brand image on online utilization intention. The brand is the positioning effort of the company to place the name of the product in the user's mind. Indeed, building a brand is not simple. According to Kotler and Keller (2012), the company must make a brand to be recognized and recalled. After that, the users can prioritize this brand in their minds. By the tag of listening is everything, the Spotify Premium wants to ensure the users have an excellent image: no disturbances while hearing the songs or music. By proving this indication, this study confirms the study result of Aghekyan-Simonian et al. (2012), Jalilvand and Samiei (2012), Lien et al. (2015), Farzin and Fattahi (2018), as well as Nuseir (2019).

Finally, this study demonstrates a positive influence of trust on online utilization intention. Trust has become a crucial part of online business, such as in the Spotify Premium platform, and this issue is related to security. This trust can only be built by this platform by enhancing the user identity protection from online data theft and facilitating money transactions safely. By proving this indication, this study confirms the study result of Lin and Lu (2010), Bashir and Madhavaiah (2014), Athapaththu and Kulathunga (2018), Maia et al. (2019), Juliana et al. (2020), Rahman et al. (2020), as well as Chen et al. (2021).

Based on the effect size in Table 5, brand image has the highest value: 0.452, followed by E-WOM with 0.128 as the second, trust with 0.091 as the third. This situation means these determinants are vital for attracting the intention to use Spotify Premium. Therefore, related to brand image, Spotify should add the song lyrics in the video played in the premium version, like YouTube Premium, to attract candidates to utilize this platform. Related to E-WOM, Spotify needs to focus on the reviews by quickly giving feedback when the existing users suggest something and complaint about the services on its official social media, i.e., Instagram, Twitter, and Facebook. Related to trust, Spotify needs to keep users' data secret and compensate the consumers for any losses..

6.   Conclusion

This research aims to verify the effect of electronic word of mouth, brand image, trust on intention to use the Spotify premium. Moreover, to collect the data, this research surveys the perception of 100 people in Bandar Lampung in October 2020. Once analyzing their response statistically, this research infers that E-WOM, brand image, and trust become the determinant of intention to utilize the Spotify premium with a positive influence.

Even though all influence is significant, this research still has some inadequacy in several aspects: the sample size and the total determinants of intention to use. These aspects become the opportunity for the following scholars to improve. In this study, the number of samples is as high as 100 taken by the snowball sampling method. Based on this issue, the succeeding scholars need to set the population with a definite number; thus, they can grab the samples by utilizing one of the relevant probability sampling techniques. Also, in this study, the number of explaining variables of the intention to use is three. Based on this situation, the subsequent scholar can add attitude, the price setting, e-service quality, resistance to accepting technology into their research model.

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