

Research Article

"Ajak Teman" as a Referral Strategy to Persuade Friends to Use Digital Banking

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Abstract.

The emergence of digital banks in Indonesia triggered intense competition among digital banks. This competition encouraged digital banks to create marketing strategies that are tailored to customer behavior and preferences. The *invite-a-friend strategy*, known as referral marketing, involves the participation of customer connections to recommend products and services to new customers through word of mouth. The potential target customers of digital banks are Generation Z. Therefore, digital banks need to develop innovative business strategies to encourage Generation Z usage decisions by utilizing the referral concept in their promotions. This study examined the effect of the *invite-a-friend strategy* that occurs due to the dimensions of eWOM - the dimensions of concern for others, economic incentives, helping the company, and expressing positive emotions implemented in the referral program contained in XYZ digital banking on usage decisions. The sample included 148 respondents XYZ digital bank customers who use the referral program. The data analysis technique used in this study was PLS-SEM using SmartPLS version 3 as an analysis tool. The results of this study showed that three dimensions have a positive and significant influence on the usage decisions of Generation Z customers, concern for others, economic incentives, helping the company and expressing positive emotions. Helping the company is the most dominant factor influencing Generation Z customer decisions.

Keywords: digital bank, e-referral, strategy to invite friends, usage decision

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1. Introduction

The field of banking has witnessed a revolution of technology. The high interest in using banking technology is reflected in the phenomenon of increasing transactions using digital banks up to 38.4%. [1]. In addition, research conducted by Finder.Com concluded that the number of digital bank users in Indonesia is in second place with a percentage of 25% of people who have digital bank accounts in 2021. Thus, there is a fairly high interest from the Indonesian people in using digital banking services. However, even though public interest in digital banking is quite high, according to McKinsey & Company, customers in Indonesia prefer to use digital banking because they are interested in promotions and incentives. Meanwhile, research conducted by [2] shows that social influence, friends and family

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are important factors in influencing the intention to use digital banks. Many researchers are concerned about the impact of the referral, although the idea of offering rewards to motivate current customers to refer other customers is not new. Referrals are carried out in various ways, including by offering financial incentives for members to recommend other members. Others companies offer discounts and vouchers to customers who help them recruit new subscribers. There are also company offer coupons, redeemable points or cash rewards to those customers when a referred friend signs up a service. Today, increasingly more referral reward programs have been designed to motivate consumers or other businesses to refer products or services to potential customers. [3]. In acquiring new customers, banks adopt a referral-based promotional strategy, known as “Ajak Teman” that is the invite-a-friend concept. This research focuses on “Ajak Teman”, one of bank XYZ’s referral programs.

The concept of referrals was created because searching for information on the internet takes a long time so that recommendations from friends or family will facilitate the search [4]. Referral is a program arranged by the company that utilizes a network of relationships between consumers and word of mouth communication [5]. Referral programs utilize the concept of word of mouth (WOM) or word of mouth communication as a promotional strategy [6], In this case, WOM has evolved into electronic word of mouth (e-WOM), where marketing communication is carried out through social media and online platforms [7].

The referral program utilizes e-WOM dimensions such as concern for others, economic incentives, helping the company, and expressing positive emotions [8] in its influence on the decision to use the XYZ digital bank application by generation Z. Generation Z is the main target of this invitation strategy, as they tend to connect with their friends through online communication and trust the opinions and recommendations of their peers. Peer influence is an important factor for generation Z in making purchasing decisions (Lee, 2013) as cited by [9]. So that the strategy of “Ajak Teman” is expected to be able to target generation Z customers in creating usage decisions.

In this paper, we develop an analytical framework to help managers make optimal decisions in strategy of “Ajak Teman” as referral marketing practice. We examine the effect of e-WOM dimensions, namely concern for others, economic incentives, helping the company and expressing positive emotions on referral programs on the usage decisions of generation Z customers. In addition, we identify the most dominant dimension in influencing usage decisions by generation Z customers.

2. Theory, Literature Review, and Hypothesis

2.1. Electronic Word of Mouth

Indonesian people prefer verbal communication more than reading, therefore word of mouth communication is considered effective in promoting products or services. According to (Kotler and Keller, 2012), word of mouth communication (WOM) is a way of communication by providing recommendations on a product or service through individuals or groups that aim to provide information personally. Thus, in its implementation, WOM is quickly accepted by consumers because those who convey it are people who can be trusted, such as experts, friends, family, and mass media publications. Therefore, WOM is considered more reliable, credible, and trustworthy by consumers compared to company-initiated communication [10]. However, in this era of digitalization, WOM has transformed into electronic word of mouth (e-WOM), which has a wider reach. E-WOM can be conducted through various channels such as websites, emails, chat rooms, review websites, social networks, and other computer-mediated communication tools (Cheung & Lee, 2012). The strategy of “Ajak Teman” conducted by XYZ digital bank underlies the occurrence of e-WOM because social connectivity is at the core of this strategy. To measure the effectiveness of e-WOM marketing on referral, [8] identified eight dimensions, namely platform assistance, concern for others, economic incentives, helping company, expressing positive emotions, venting negative emotions, social benefits, and advice seeking. However, in this study only four dimensions were used, namely concern for others, economic incentives, helping company and expressing positive emotions because they were considered relevant to the referral program.

2.2. Concern For Other

Concern for others is caring for others, consumers often share their experiences to help or warn other consumers. This is very important for the banking industry because many consumers rely on advice from other consumers in making decisions. This motive is related to the concept of altruism, which is one of the important motives for making consumers do electronic word of mouth (e-WOM) [8]. Altruism is a behavior that is done to help others without expecting anything in return. In this case, generation Z XYZ digital bank customers are also motivated to help other consumers and at the same time prevent them from having a bad experience.

2.3. Economic Incentives

In the economic incentives dimension, economic benefits are considered an important driver of human behavior in general, and this also applies to the XYZ digital bank invite a friend strategy. Expectancy value theory states that individual behavior is influenced by their expectations of the outcomes that will result from the behavior and their assessment of the value of those outcomes. If individuals expect a significant economic incentive and perceive its value to be high, then they are more likely to participate in the purchase decision. Thus, receiving economic rewards for eWOM communication from the referral program is considered a form of reward.

2.4. Helping the Company

Helping the company is helping the company, which has motives that can be understood based on equity theory [8]. Based on equity theory, consumers who feel they have received good service or products from a company tend to feel indebted and want to repay this good service. One way to repay this good service is to provide recommendations or good information to others about the product or service.

2.5. Expressing Positive Emotions

Expressing positive emotions occurs when consumers have a positive experience with a product or service and make them tend to feel motivated to express these positive feelings to others (Sundaram et al, 1998). The theory associated with the expressing positive emotions dimension of e-WOM is positive psychology theory. This theory explains that humans naturally tend to seek positive experiences and extend those positive feelings to optimize their happiness and well-being. The referral program allows consumers to share their positive experiences about XYZ digital bank products and services with others as well as share referral codes.

2.6. Usage Decision

Understanding consumer behavior is very important for management in developing products or services that suit consumer needs and preferences [11]. The decision to use is the stage where consumers already have a choice and are willing to buy or exchange money for the right to ownership or use of a good or service. Therefore,

usage decisions are the core of consumer behavior regarding the use of products or services. In making usage decisions, factors that influence and motivate consumers include social, personal, cultural, and psychological factors [11]. The referral program uses social factors, namely friend invitations, to influence consumer behavior.

Organizational commitment is the level which associate employees with a particular organization, as well as goals and expectations to remain members of the organization [10].

2.7. Research framework

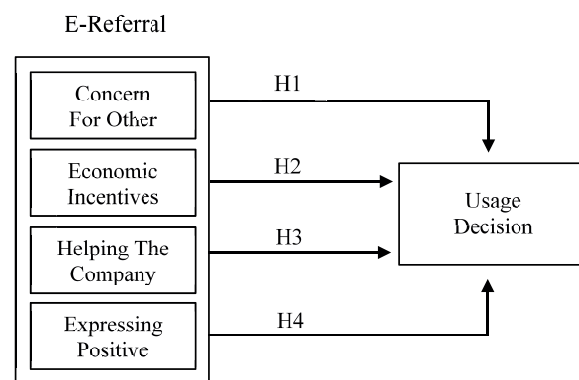


Figure 1: Research Framework.

2.8. Hypothesis

Concern for others plays an important role in the occurrence of electronic word of mouth (e-WOM). Concern for others can motivate a person to share information or experiences about a product or service with others. The “Ajak Teman” program at XYZ digital bank is targeted at generation Z customers who have a high level of social awareness. They actively provide recommendations and reviews of products or services online, with the aim of providing accurate and useful information to others. **H1: Concern for Others has an effect on the decision to use the XYZ digital bank application by generation Z customers.**

Economic incentives, such as cashback, shopping vouchers, points, and cash prizes, can increase an individual’s motivation to participate in e-WOM. One promotional strategy that uses economic incentives is the referral program, where users get a cashback bonus if they successfully invite friends to open an account using the referral code in the XYZ digital bank application. By providing this incentive, users are more motivated

to promote the app to others and increase the chances of success in getting people to join. **H2: Economic Incentives has an effect on the decision to use the XYZ digital bank application by generation Z customers.**

The referral program motivates generation Z customers who have experienced the benefits of the XYZ bank digital app to recommend the app to others through e-WOM. They provide positive reviews and testimonials on social media, which helps companies improve their image and reputation in the eyes of potential consumers. **H3: Helping the Company has an effect on the decision to use the XYZ digital bank application by generation Z customers.**

Generation Z customers' satisfaction with positive experiences using the XYZ bank digital app encourages them to express their positive feelings to others. Through the referral program, they provide positive testimonials on social media and invite friends to join using a referral code. **H4: Expressing Positive Emotions has an effect on the decision to use the XYZ digital bank application by generation Z customers.**

2.9. Operational Variables

The variables in this study a latent variable, it is because the direct measurement of these variables is not possible, so it is necessary to use indicators to be able to measure these variables. The operational variables used in this study can be seen in the following table:

3. Research Methods

3.1. Research Data

In this study, research was conducted on XYZ digital bank customers. A total of 182 respondents participated by filling out a questionnaire through Google Form, where the distribution of questionnaires was carried out through social media so that the respondents in this study had different characteristics. Then, the researcher eliminated 34 respondents who did not meet the requirements, namely those who were not XYZ digital bank customers and had never participated in the referral program, so that the number of respondents analyzed was 148 people. Data was collected using a Google form questionnaire distributed to XYZ digital bank users. This questionnaire uses a Likert scale of 1-5.

TABLE 1: Operational Variables.

Variable	Dimentions	Measurement Indicators
Electronic Word of Mouth Source: (Thurau, 2004), (Jeong & Eunha, 2011)	Concern For Other	Through E-Referral, I can easily obtain information about the wide selection of products and quality of services provided by the XYZ digital banking application. Through E-Referral, I can feel the care of others who recommend the use of the XYZ digital bank application. Through E-Referral, I received recommendations related to the XYZ digital banking application.
	Economic Incentives	Through E-Referral, I received instructions on how to open the XYZ digital bank application without having to visit the XYZ bank digital location or call the call center. Through E-Referral, I obtained information about the benefits that can be obtained in the form of cashback when using the XYZ digital banking application. Through E-Referral, I received information about XYZ digital banking features and services without having to come directly to the XYZ offline booth.
	Helping The Company	Through E-Referral, I can feel the willingness of others to help publicize the XYZ digital bank application. Through E-Referral, I can feel the motivation of others to promote and increase the popularity of the XYZ digital banking app. Through E-Referral, I was able to realize that other people were aware of the quality of the XYZ digital banking app and subsequently promoted it to others.
	Expressing Positive Emotions	Through E-Referral, I learned about the appeal of the XYZ digital banking app. Through E-Referral, I can obtain information that other people are happy and satisfied when using the XYZ digital banking application. Through E-Referral, I learned that the XYZ digital bank application can be a great alternative for banking transactions.
Usage Decision Source: (Kotler & Keller, 2016)	Product Options	Using the XYZ digital bank app because of the referral program. Using the XYZ digital bank application after seeing friends give recommendations. Using the XYZ digital bank application because the invitation looks convincing. Using the XYZ digital bank application because of the cashback bonus given in the referral program. Using the XYZ digital bank app after considering testimonials given by friends. With my friends guidance, my confidence in using the XYZ digital banking app increased. When I used the XYZ digital banking app without referral, I felt anxious about my decision.

3.2. The Analys Techniques

Data analysis techniques are used to process research results so that a conclusion can be obtained. In this study, the data analysis technique used is Partial Least Square - Structural Equation Model (PLS-SEM) which uses Smart PLS version 3 as an application

that helps process the data of this study. This research data instrument will be tested for validity and reliability through the Structural Equation Model (SEM) test. One of the techniques in SEM used to analyze latent variables, research indicators, and direct measurement is through Partial Least Square (PLS). In this study, latent variables, indicators, and direct measurements will be analyzed and will pass outer and inner model testing.

4. Results and Discussion

4.1. Respondents

In this research, 182 XYZ digital bank customers were surveyed. Most respondents were between 21 and 24 years old. Among them are women (74%) who have an undergraduate education with a S1 or S.Tr degree (55%), work as students with an income of < Rp. 2,000,000 (67%), live in the Jakarta area and have been XYZ digital bank customers for < 6 months (40%).

4.2. Outer Model Evaluation

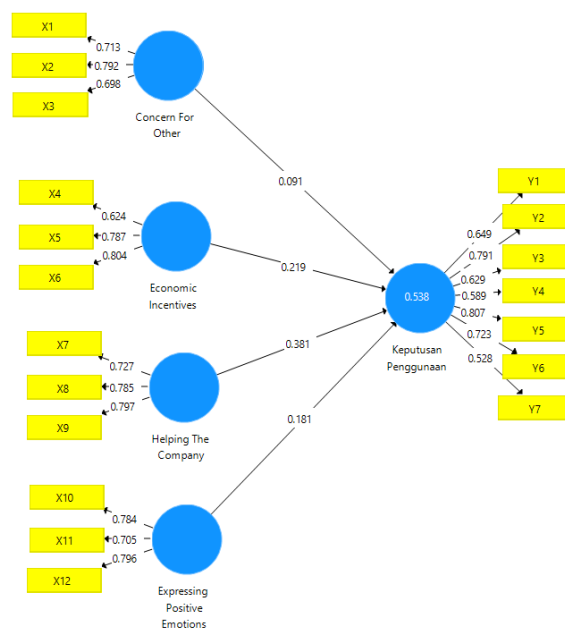


Figure 2:

4.3. Convergent validity

Convergent validity is a measurement model that shows the extent to which the manifest variable represents the latent variable to be measured. Convergent validity can be measured using the outer loading parameter. An individual reflective measure is considered correlated if its value exceeds 0.7 with the intended construct [12]. From the results of the measurement model analysis above, it can be seen that several manifest variables have factor loading values below 0.7. Therefore, to fulfill the rule of thumb, manifest variables with factor loading below 0.7 must be dropped or removed from the model.

TABLE 2: Load Factor Value of All Variables.

Dimensions	Indicator	Outer Loading		Description
		Stage 1	Stage 2	
<i>Concern For Other</i>	X1	0.713	0.727	Valid
	X2	0.792	0.917	Valid
	X3	0.698		DROP
<i>Economic Incentives</i>	X4	0.624		DROP
	X5	0.787	0.834	Valid
	X6	0.804	0.827	Valid
<i>Helping The Company</i>	X7	0.727	0.715	Valid
	X8	0.785	0.779	Valid
	X9	0.797	0.814	Valid
<i>Expressing Positive Emotions</i>	X10	0.784	0.775	Valid
	X11	0.705	0.726	Valid
	X12	0.796	0.783	Valid
Usage Decision	Y1	0.649		DROP
	Y2	0.791	0.833	Valid
	Y3	0.629		DROP
	Y4	0.589		DROP
	Y5	0.807	0.851	Valid
	Y6	0.723	0.800	Valid
	Y7	0.528		DROP

From the results of the table above, all manifest variables have a loading factor value > 0.7 at stage 2. Therefore, there are no manifest variables that need to be dropped or excluded.

4.4. Discriminant Validity

According to (Ghozali & Latan, 2020), in a good model, discriminant validity is considered good if the square root of the AVE on each construct is greater than the correlation between the construct and other latent variables, with a recommended value greater than 0.5. After conducting the test, the output results show that discriminant validity is accepted according to these criteria.

TABLE 3: Discriminant Validity.

	<i>Concern For Other</i>	<i>Economic Incentives</i>	<i>Expressing Positive Emotions</i>	<i>Helping The Company</i>	Usage Decision
<i>Concern For Other</i>	0,827				
<i>Economic Incentives</i>	0,491	0,831			
<i>Expressing Positive Emotions</i>	0,523	0,615	0,762		
<i>Helping The Company</i>	0,521	0,543	0,564	0,770	
Usage Decision	0,431	0,570	0,559	0,588	0,828

4.5. Composite Realibility

The reliability of a construct with reflective indicators can be measured using two methods, namely Cronbach alpha and composite reliability. However, it should be noted that using Cronbach alpha as a method of testing construct reliability can produce lower values, so it is better to use composite reliability.

TABLE 4: Construct Reliability and Validity.

	Composite Reliability	Average Variance Extracted (AVE)
Concern For Other	0.810	0.684
Economic Incentives	0.816	0.690
Helping The Company	0.813	0.593
Expressing Positive Emotions	0.806	0.581
Usage Decision	0.867	0.685

Based on the table above, it can be observed that all values of endogenous variables and exogenous variables in testing reliability using composite reliability, exceed 0.7.

4.6. Inner Model Evaluation

4.6.1. R-Square(R²)

Evaluation of the structural model is conducted by observing the percentage of variance explained by looking at the R-Square value for endogenous latent constructs, and AVE for predictiveness. To obtain this, resampling procedures such as jackknifing and bootstrapping are used in model evaluation, thus providing stability to the estimates.

TABLE 5: R² Value of Endogeneous Variable.

	R Square	R Square Adjusted
Usage Decision	0.461	0.446

Based on the table above, in the study it can be concluded that the above components have an influence on respondents of 0.461 or 46.1%. This means that 46.1% of the variability in usage decisions can be explained by the variability of the constructs of concern for others, economic incentives, helping the company, and expressing positive emotions studied. Meanwhile, the other 53.9% can be explained by other factors not included in this study

4.6.2. Coefficient path

TABLE 6: Path Coefficient Measurement of Significance.

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Conclusion
<i>Concern For Other -> Usage Decision</i>	0.033	0.052	0.088	0.378	0.706	NS
<i>Economic Incentives -> Usage Decision</i>	0.255	0.259	0.117	2.188	0.029	S
<i>Expressing Positive Emotions -> Usage Decision</i>	0.207	0.207	0.090	2.291	0.022	S
<i>Helping The Company -> Usage Decision</i>	0.316	0.308	0.071	4.435	0.000	S

Based on path coefficient analysis, there are three significant hypotheses and one hypothesis that has no effect on usage decisions. Helping the company has the largest significant effect with a prob value (0.000) and coef 0.316. Economic incentives are also significant with a prob value of (0.029) and coef 0.255. Expressing positive emotions is significant with a prob value of (0.022) and coef 0.207, although the effect is smaller.

However, concern for others has no effect on usage decisions with a prob value (0.706) and coef 0.033.

4.7. Discussion

From the literature review above, it can be concluded that the dimensions of eWOM implemented in referrals, namely helping the company, economic incentives and expressing positive emotions generally have a positive effect on usage decisions by generation Z customers. This finding is in line with previous research conducted by [13] which found similar results on the dimension of helping the company. as well as research conducted by (Fatmasari, Novaria, & Tjahjono, 2015) which showed a positive effect of the economic incentives dimension on usage decisions. Material rewards provided by the company help consumers in making referrals. Referral marketing managers shall note that encouraging existing customers to refer their close others is particularly effective when referral messages highlight material rewards, instead of experiential rewards [14].

Meanwhile, related to the dimension of concern for others, the results of this study are in line with previous research conducted by (Hasan & Setiyaningtiyas, 2015) and [15] which shows that the dimension of concern for others does not have a significant influence in influencing usage decisions. Concern for others related to consumers seeking behavior is performed by consumers who seek information and advice from other consumers about a particular product. The customer referral program has particular relevance for matching information between referrer and referred. Referrers know the company's offering and also know the people they refer well. Referrers want to help companies by providing referrals as well as getting rewarded for referring. after obtaining information about the product, he will refer other people. This act of referring will help the company.

5. Finding and Conclusion

1. The dimension of helping the company has the greatest influence on the decision to use generation Z customers of the XYZ digital bank with a coefficient value above 0 of 0.316. This is because they have an emotional attachment and sense of belonging to the company. A person can feel a sense of belonging when they experience the rewards of their involvement (Muhaeminah, 2015). For example, in the referral program, Generation Z customers get cashback when they invite

their friends to use XYZ digital bank services. In this case, the cashback is a form of reward that makes Generation Z feel appreciated for their contribution to XYZ digital bank.

2. The economic incentives dimension has the second largest influence on the decision to use XYZ digital bank customers, with a coefficient value of 0.255. In the referral program, economic incentives are cashback given both to the owner of the referral code and to the person who uses the code. Research conducted by (Alamsyah & Saino, 2021), shows that cashback promotions have a significant positive effect on purchasing decisions. The financial limitations possessed by generation Z customers make them actively seek information about profitable promos to save their expenses. According to [16], states that incentives have an important role in building motivation for customers. Therefore, the cashback offered through the referral program is an attraction for them.
3. The expressing positive emotions dimension has the third largest influence on the decision to use XYZ digital bank generation Z customers, with a coefficient value of 0.207. This shows that the implementation of the expressing positive emotions dimension in the strategy of inviting friends to the referral program has a positive impact on the decision to use generation Z customers at the XYZ digital bank because prospective generation Z customers in choosing a digital bank, they tend to consider positive experiences and positive feelings that can be obtained from other users. According to, [17], argue that a good customer experience can meet customer needs and create trust in customer memories so that it can form feelings of pleasure, attachment and strong emotional feelings towards the company.
4. The results of this research show that the hypothesis is rejected with a coefficient value of 0.033 which means below 0, so the dimension of concern for others has no effect on the usage decisions of generation Z customers. This may be due to the tendency of generation Z customers to use this program solely to obtain personal benefits without considering the interests of others. The results of this study are also consistent with previous research conducted by (Hasan & Setiyaningtiyas, 2015) and [15], which show that the dimension of concern for others does not have a significant influence in influencing usage decisions. This indicates that respondents may have difficulty in feeling genuine concern from others, or they may be concerned that the recommendations given have ulterior motives.

5. Conclusion

(a) Three dimensions of eWOM influence the usage decision by generation Z customers, namely helping the company, economic incentives, and expressing positive emotions. This is in accordance with the characteristics of generation Z who pay attention to reciprocal relationships from XYZ digital bank through good products and services and cashback promotions in the referral program provide additional financial benefits that are attractive to them. Generation Z also enjoys building social networks through social media and sharing positive experiences about XYZ digital bank as well as providing referral codes to their friends. However, it should be noted that Generation Z prioritizes personal benefits and individual satisfaction. They focus more on service quality, relevant features, and the economic incentives they get rather than considering the interests of others, so the concern for others dimension has no effect on usage decisions.

6. Implications, Limitations, and Suggestions

6.1. For Digital Banking XYZ

Focus on the dimensions of helping the company and economic incentives that have been shown to have the greatest influence on usage decisions. In the referral program, it is important to ensure that each invited prospect gets a satisfying experience and optimal service. In addition, for generation Z who actively invite friends to use the XYZ digital bank application, rewards can be given in the form of a “social butterfly” label displayed on their profile in the application. To strengthen the economic incentives dimension, banks need to develop the referral program by adding a feature that provides information on the number of friends successfully invited and the amount of incentives they receive. In addition, banks can consider adding more attractive incentive amounts or organizing monthly or annual sweepstakes for lucky users.

6.2. For Future Research

There is potential for future research to add other eWOM dimensions, such as platform assistance and advice seeking, as independent variables. In addition, factors related to customer behavior, such as customer engagement, can also be used to understand customer interactions with products and services, and can explore the dimension of

concern for others in more depth so that it will contribute to the development of more effective marketing strategies in digital bank applications.

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