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The Role of Exploration E-WOM to Improve Purchasing Decision for Online Retail Insurance Products in Indonesia

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Abstract

In the digital era, E-WOM has become an important factor influencing consumer behaviour, especially for high-risk products such as insurance. This study aims to explore the role of Electronic Word of Mouth (E-WOM) in increasing the purchase decision of bold retail insurance products in Indonesia. Using a survey method, this study uses a qualitative approach involving respondents from various digital platforms. Data analysis was carried out using statistical techniques to test the effect of source credibility, message content, media, and social interaction in E-WOM on purchasing decisions. The results show that the credibility of information sources, such as real user reviews and trusted influencers, has a positive effect on consumer trust and purchase intentions. Informative message content can reduce risk perception, while social media and marketplaces serve as the main channels for E-WOM. Social interaction through discussion strengthens trust and clarifies product information. This study contributes to the digital marketing strategy of retail insurance in Indonesia, with practical implications that insurance companies need to improve source credibility and message quality and maximize social interaction on digital platforms to encourage more effective purchasing decisions.

Keywords

Digital Marketing, Electronic Word of Mouth, Insurance Behaviour, Purchase Decision, Social Media, Source Credibility.

1. Introduction

Management and marketing are interrelated and crucial fields in modern business. Management directs resources to achieve goals, while marketing management plans and controls activities to meet consumer needs and profit targets. With globalization and digitalization, marketing has shifted to digital platforms to reach a wider consumer base. Digital marketing strategies are essential, allowing direct interaction between companies and consumers (Sudirjo et al., 2023; Alza & Linando, 2025). One important aspect is consumer purchasing decisions, which are influenced by reviews and testimonials on social media (Fawaid et al., 2024).

According to Waworuntu and Hasan (2024), consumer purchasing decisions are highly influenced by online information, especially Electronic Word of Mouth (E-WOM) which includes comments, testimonials, and reviews from consumers on social media and e-commerce sites. In the insurance industry, especially for online retail products, purchasing decisions are challenging due to the intangible and complex nature of insurance (Alli & Ganiyu, 2025). Trust is crucial, as highlighted by Akib and Wiranto (2024) who found that E-WOM helps build consumer trust by influencing perceptions of risk and benefits. Research on E-WOM in the context of online retail insurance in Indonesia is still limited, although it is important to bridge the information gap (Fadhilla et al., 2025).

Ningrum and Sukma (2024) stated that E-WOM influences purchasing decisions directly and through trust and perceptions of product quality. Trust is very important in online transactions, especially for insurance. Abas (2023) highlighted that Generation Z prefers online reviews over traditional advertising. Although online insurance continues to grow, many consumers are hesitant to purchase due to trust issues and unclear benefits (Taher, 2021; Wijayanti & Andriyani, 2022). E-WOM can bridge this gap, although its effectiveness varies based on source credibility and message relevance.

The potential of E-WOM in influencing purchasing decisions is not yet fully optimized. Purwanto et al. (2021) stated that trust in digital messages depends on the quality of the information source and shared experiences. Without authenticity, consumers hesitate to buy complex products such as insurance. Sasmita and Siringoringo (2023) emphasized that low digital financial literacy weakens the influence of E-WOM on trust and knowledge. While E-WOM has a significant impact on purchasing decisions in e-commerce, its effectiveness in insurance requires product education (Anyadighibe, 2021; Hutagalung & Marthani, 2023) and emotional involvement (Nasution & Anggraini, 2020). Nugroho and Herlambang (2024) found that E-WOM awareness increases insurance courage, but its influence is limited without the right strategic interaction.

This study highlights the gap between previous findings and the need to study online retail insurance products in Indonesia. Most studies focus on simpler consumer products such as fashion and food, while insurance products are complex, abstract, and trust-based, so the influence of E-WOM on purchasing decisions is different. In addition, there is a methodological gap, as few studies have explored effective E-WOM content to increase consumer understanding and trust in insurance. Furthermore, companies often under-utilize digital strategies to manage and respond to E-WOM.

This study aims to address this gap through a contextual and comprehensive exploratory approach to the dynamics of E-WOM in the Indonesian online insurance industry. This study has novelty that lies in the in-depth exploration of the multifaceted role of E-WOM including source credibility, message content, media and platform, and social interaction in the context of retail insurance products marketed online in Indonesia. Unlike previous studies that tend to focus on the influence of E-WOM in general or on other consumer products, this study

specifically examines how these elements interact with each other and influence purchasing decisions in the insurance industry which has unique characteristics, such as high levels of risk and complexity. Thus, this study provides a new contribution in the form of a comprehensive understanding of the effective E-WOM mechanism to increase the trust and purchasing interest of online retail insurance consumers, as well as being a strategic basis for insurance industry players in designing more targeted and impactful digital marketing communications.

2. Literature Review

2.1. Consumer Behavior and Purchasing Decisions

Consumer behaviour emphasizes how individuals or groups select, purchase, use, and dispose of products or services to satisfy their needs and wants. Purchasing decisions are influenced by various interacting internal and external factors, including information obtained from E-WOM (Al-Azzam & Al-Mizeed, 2023; Setiawan et al., 2024). In the context of online retail insurance, the decision-making process tends to be more complex due to the intangible nature of the product and the need for risk considerations. Therefore, consumers rely heavily on information and recommendations from sources that are considered credible and relevant.

Research underlines the importance of the role of E-WOM as one of the sources of information that influences consumer perceptions and ultimately purchasing decisions. Information provided through E-WOM not only increases awareness but also influences consumer attitudes and trust towards insurance products (Kusuma & Prasetyo, 2021). In addition, the trust and credibility factors of E-WOM also determine its effectiveness in driving consumers to make online purchases (Arifin & Suryanto, 2023). Ardana and Fikriah (2025) highlighted that while E-WOM significantly influences purchase decisions for online fashion products, it has not been applied to more complex and risky insurance products. The variable gaps noted in Waskita and Setyaning (2025) indicate that while E-WOM influences purchase intentions, its impact on actual purchase decisions is insignificant, and the role of trust and financial literacy as mediating variables remains unexplored. Finally, Barbosa et al. (2022) highlighted a practical view, noting that while E-WOM increases awareness, it does not always lead to purchases, and companies lack a digital strategy to leverage E-WOM effectively.

2.2. Electronic Word of Mouth (E-WOM)

E-WOM is informal communication conducted by consumers about products or services through electronic media, such as social media, online forums, and review platforms. This theory emphasizes that E-WOM has significant power in influencing consumer perceptions and purchasing decisions, because consumers tend to trust recommendations from fellow users more than traditional advertising. In the digital era, E-WOM has become an important tool for building reputation and trust, especially for service products such as insurance that require high confidence. Recent research shows that the quality of E-WOM content, including the credibility of the sender and the relevance of the information, greatly determines its impact on purchasing decisions (Putra & Dewi, 2022). In addition, the responses and interactions that occur in E-WOM communication also strengthen its influence by creating a social atmosphere that supports the formation of consumer decisions (Rahman & Hidayat, 2024).

The credibility of E-WOM sources is often low because many reviews come from anonymous or unverified accounts, which raises consumer scepticism about the authenticity of the experiences shared (Hung et al., 2023). The information in testimonials can also be irrelevant or too general, without specific details about product benefits or in-depth personal experiences (Rodrigues, 2021). According to Ismail et al. (2024), low interactivity between companies and consumers is a

significant problem, as insurance providers rarely engage with consumer opinions on digital platforms, reducing trust and engagement. In addition, E-WOM is often not integrated with other digital promotion strategies, as many companies fail to link positive reviews to advertising campaigns or educational content that supports purchasing decisions (Elgammal, 2022). Finally, a lack of digital literacy and understanding of insurance products prevents consumers from interpreting E-WOM information effectively (Mai & Nguyen, 2021; Damayanti & Suryani, 2021). Addressing E-WOM issues is important to improve purchasing decisions and retain customers in insurance.

2.3. Trust and Financial Literacy in Insurance Purchasing Decisions

Trust is a key element in the decision to purchase insurance products, especially those made boldly without direct contact. In this context, financial literacy is also very important, considering that insurance products have complex characteristics and require adequate understanding so that consumers can make the right decisions. Research by Santoso and Rahmawati (2021) confirms that an adequate level of financial literacy can increase the effectiveness of E-WOM in shaping trust and purchasing decisions. Consumers who have a good understanding of insurance products tend to be more confident in assessing information conveyed through E-WOM. In addition, consumer trust in bold insurance service providers will be higher if supported by educational and transparent E-WOM information, as found by Wahyuni and Firmansyah (2023). Clear and open information not only helps reduce doubts but also strengthens the relationship between consumers and service providers. Research by Arifin and Suryanto (2023) also shows that informative E-WOM can increase consumer purchase intentions. Therefore, insurance companies need to focus on improving consumer financial literacy and realizing transparent information through E-WOM to build trust and encourage better purchasing decisions in this digital era. This is in line with the findings of Dawolo et al. (2025), which emphasizes that financial literacy contributes significantly to wise financial decision-making, including in the context of insurance.

3. Methods

This study uses an exploratory qualitative approach that aims to explore in depth the role of Electronic Word of Mouth (E-WOM) in influencing purchasing decisions for online retail insurance products in Indonesia. The qualitative approach was chosen because of the complex nature of the phenomenon, where purchasing decisions are influenced by perceptions, attitudes, and social interactions that are not easily measured quantitatively. In-depth exploration allows researchers to understand the context and dynamics of consumer interactions with E-WOM content on digital platforms. This study was conducted in urban areas in Indonesia with a high concentration of online insurance product users, especially Jakarta, Surabaya, and Bandung. The subjects of the study were consumers who had or were considering purchasing retail insurance products online. Sampling was carried out purposively with the criteria of respondents who actively use social media and review platforms to search for information related to insurance products. Primary data were collected through in-depth interviews and Focus Group Discussions (FGDs). Interviews were conducted in a semi-structured manner to provide flexibility for respondents to openly express their views and experiences regarding E-WOM and purchasing decisions. FGDs were conducted to explore group views and social dynamics in the decision-making process. In addition, secondary data were obtained from digital documentation in the form of comments, reviews, and discussions on social media platforms and marketplaces that provide online insurance products. Triangulation techniques were used to increase data validity by combining interview data, FGDs, and digital documentation. Data analysis used thematic analysis method

that focuses on identifying patterns and main themes that emerge from qualitative data. The analysis process includes the stages of familiarization with the data, coding, theme search, theme review, and thematic narrative compilation. This technique allows researchers to understand the role of various aspects of E-WOM, such as source credibility, message content, and social interaction in shaping purchasing decisions.

4. Results

4.1. Credibility of E-WOM Sources on Purchasing Decisions

The credibility of E-WOM sources plays a significant role in shaping retail insurance product purchasing decisions. Consumers are more likely to trust and accept information that comes from sources they perceive as trustworthy, such as real users, experts, or influencers with a good reputation. This trust is especially important in the context of complex and high-risk insurance products, where it is often a major barrier for consumers to make a purchase. Information from credible sources provides assurance about the safety and clarity of the product, thereby increasing consumer purchase intention (Susanto & Dewi, 2021; Putri & Hartono, 2023).

When consumers feel confident that the information they receive comes from a credible source, they are more likely to ignore any doubts and concerns that may arise. This not only helps reduce warmth but also builds the sense of security needed to make a more solid purchase decision. Thus, the credibility of E-WOM sources is a major factor in supporting the formation of positive perceptions of insurance products. In a world increasingly saturated with information, it is important for insurance companies to ensure that they use credible sources in their marketing strategies, to increase consumer trust and purchase intention (Fauzi & Rahayu, 2022).

4.2. E-WOM Message Content and Impact on Risk Perception

The content message content in E-WOM that contains complete information, real experiences, and user testimonials is very influential in reducing consumer risk perception. Information regarding transparent claim processes, benefits, and after-sales services provides a sense of security and increases consumer trust. When consumers receive clear and honest information, they can reduce concerns about potential losses, which are often the main barrier to boldly purchasing insurance products (Handayani & Prabowo, 2023).

Messages that present real experiences from other users help consumers feel more connected and understand the products they care about. With real evidence of positive experiences, consumers become more confident that they are making the right choice. This encourages them to be more confident and comfortable in making purchasing decisions. In addition, informative and transparent content also speeds up the transaction process, because consumers feel more prepared and educated. By reducing territory and increasing trust, insurance companies can effectively utilize E-WOM to attract more customers. Therefore, it is important for companies to focus on delivering clear and useful content in their marketing strategies (Utami & Kurniawan, 2022).

4.3. Dominant Media and Platforms for E-WOM

Social media and marketplace platforms are the main channels in the distribution of E-WOM for bold retail insurance products in Indonesia. Platforms such as Instagram, Facebook, WhatsApp, and e-commerce with review features allow consumers to easily and quickly access various experiences of other users. The character of Indonesian consumers who are very active in the digital world makes the distribution of information through this media more effective. Interactions that

occur on social media also contribute to increasing consumer trust. When users can communicate, discuss, and share experiences, they feel more connected and get more credible information. This creates an environment that supports consumers to share and receive information about insurance products.

Therefore, choosing the right media and platform is very important so that E-WOM information can reach the target market widely. By utilizing platforms that are popular among consumers, insurance companies can increase the visibility of their products and positively influence purchasing decisions. An effective marketing strategy must consider consumer characteristics and preferences in choosing the media used to disseminate E-WOM information, so that it can achieve maximum impact.

4.4. Social Interaction in E-WOM as a Decision Support Factor

Social interactions on digital platforms such as comments, discussions, and Q&A provide added value in the E-WOM dissemination process. Consumers are not only passive recipients of information, but can interact directly, ask questions, and get clarification that clarifies their understanding. This process increases transparency and builds stronger trust in insurance products. With this two-way communication, consumers feel more involved and confident in the products they choose. This social interaction facilitates more informed and rational decision-making, thereby accelerating online insurance product purchasing decisions.

Table 1. Key Findings of the Role of E-WOM in Online Retail Insurance Purchasing Decisions

Aspect	Description	Impact on Purchasing Decisions
Source Credibility	Reviews from real users, trusted influencers, and close friends	Increase trust and purchase intention
Message Content	Detailed information, real experience, proof of claims, and responsive service.	Reducing risk perception and doubt
Media and Platforms	Instagram, Facebook, WhatsApp, and marketplace platforms	Be the primary channel for obtaining information
Social Interaction	Discussion in the comment's column, Q&A, and direct feedback	Strengthening trust and clarifying information

Table 1 shows four key aspects that influence the effectiveness of E-WOM in the purchase decision of bold retail insurance products. The first aspect is Source Credibility, where reviews from real users, trusted influencers, and recommendations from close friends play an important role in building consumer trust. Credible sources can significantly increase purchase intentions because they are considered more objective and trustworthy. The second aspect is Message Content which includes detailed information, real experiences, proof of claims, and responsive services. This comprehensive and transparent content is effective in reducing consumer risk perceptions and doubts about complex insurance products. The third aspect is Media and Platform, with Instagram, Facebook, WhatsApp, and marketplaces being the main channels for information distribution. These platforms were chosen because they are in accordance with the characteristics of Indonesian consumers who are digitally active, allowing for fast and wide dissemination of information. The fourth aspect is Social Interaction through comments, Q&A, and direct feedback features that strengthen consumer trust. This two-way interaction allows for real-time clarification of information, creating a more personal experience for prospective buyers. These four aspects are interrelated and mutually reinforcing

in shaping purchasing decisions. Source credibility provides a basis for trust, quality content reduces doubts, the right platform ensures information is widely shared, while social interactions deepen consumer understanding. This combination creates an effective E-WOM ecosystem for bold retail insurance products, where consumers can make more informed and confident purchasing decisions. By understanding these dynamics, insurers can optimize their digital marketing strategies to increase sales conversions.

5. Discussion

Source credibility is a major determinant in influencing online insurance product purchasing decisions. Previous studies have confirmed that consumers tend to trust information from credible sources, such as genuine users or influencers with good reputations (Arifin & Suryanto, 2023). In the context of insurance products that require a high level of trust, credibility becomes an important element to reduce consumer doubts. With credibility, consumers feel more confident in the reliability and security of the product. Therefore, insurance companies need to manage credible E-WOM information sources to effectively build consumer trust and increase purchase rates.

Informative and honest message content in E-WOM is very effective in reducing consumer risk perception. Testimonials and real experiences shared by other consumers provide social proof that reduces fear of loss or fraud. Detailed explanations of benefits and claims processes help consumers feel more secure in making purchasing decisions. Thus, message content is not just information, but also an important risk mitigation tool. This explains why consumers are more confident and make decisions quickly after reading transparent and comprehensive E-WOM content.

Research conducted by Kusuma and Prasetyo (2021) shows that information provided through E-WOM not only increases awareness but also influences consumer attitudes and trust in insurance products. This finding confirms that credible and informative content can shape positive perceptions among consumers. In addition, research by Wahyuni and Firmansyah (2023) also found that consumer trust in insurance service providers will be higher if supported by educational and transparent E-WOM information. Therefore, insurance companies need to focus on delivering clear and useful content to build trust and drive faster and more confident purchasing decisions from consumers.

Social media and marketplace platforms play a central role in the spread of E-WOM in the digital era. Indonesian consumers who are very active on various platforms such as Instagram, Facebook, and WhatsApp use these media to search for and share information about insurance products. Research by Putra & Dewi (2022) shows that the quality of E-WOM content, including senders and relevant information, greatly determines its impact on purchasing decisions. This media facilitates fast and wide access to information and supports social interactions that increase consumer trust.

In addition, research by Rahman and Hidayat (2024) emphasizes that interactions that occur on social media can create a social atmosphere that supports the formation of consumer decisions. Therefore, insurance companies must focus on using the right media so that E-WOM messages can be delivered effectively, strengthen brand awareness, and positively influence purchasing decisions. The combination of credible content and active social interactions on these platforms can increase consumer trust in insurance products. By understanding these dynamics, insurance companies can optimize their digital marketing strategies to reach a wider audience and increase sales conversions. Research by Kusuma and Prasetyo (2021) also shows that E-WOM not only increases awareness but also influences consumer attitudes

and trust towards insurance products, which further emphasizes the importance of an effective communication strategy in this digital era.

Social interactions in E-WOM offer a more personal and in-depth two-way communication experience. Discussions, Q&A, and comments allow consumers to clarify doubts and obtain additional information from other users or providers. This process increases transparency and strengthens consumer trust in the product. Unlike passive reviews, these interactions add value through responses and engagement, so consumers feel more confident and involved in decision-making, which accelerates and strengthens the decision to purchase insurance products online. This is in line with research conducted by Putra and Dewi (2022) and Rahman and Hidayat (2024) which shows that the quality of E-WOM content, including social interactions, greatly determines its impact on purchasing decisions.

6. Conclusion

The conclusion of this study confirms that Electronic Word of Mouth (E-WOM) has a significant role in increasing purchasing decisions for retail insurance products in Indonesia. Based on the results of the study, the credibility of E-WOM sources is the main factor influencing consumer trust. Reviews from real users, trusted influencers, or recommendations from close friends can effectively build consumer trust and purchase intentions. In addition, the content of messages in E-WOM containing complete information, real experiences, proof of claims, and responsive services has been shown to reduce consumer risk perceptions and doubts in purchasing insurance products that are usually complex and full of threats.

This study found that social media such as Instagram, Facebook, WhatsApp, and marketplace platforms are the main channels that facilitate the spread of E-WOM. These media provide easy and fast access to obtain the information consumers need before making a purchasing decision. Social interactions that occur on digital platforms, in the form of discussions, questions and answers, and direct feedback, strengthen consumer trust by providing space for clarification and two-way communication that builds transparency and consumer engagement.

However, this study has limitations, including a limited geographic focus in Indonesia and does not explore other variables that may influence purchasing decisions, such as financial literacy. The implications of these findings suggest that insurance companies need to manage digital marketing strategies that optimize source credibility, clear message content, appropriate media selection, and increased social interaction. Future research is recommended to explore the role of demographic variables and financial literacy in the influence of E-WOM, as well as apply a longitudinal approach to understand the dynamics of consumer behavior changes over time. Thus, E-WOM can be utilized as an effective tool to increase sales and build long-term relationships with consumers in the digital era.

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The authors declare that there is no conflict of interest.

Ethical Approval and Originality Statement

Ethical approval was obtained for this study. The manuscript represents original work and has not been previously published, nor is it under consideration by another journal.

Data Disclosure Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.



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