The 2nd International Conference on Business and Banking Innovations (ICOBBI)
"Nurturing Business and Banking Sustainability"
Surabaya, 14th - 15th August 2020

Proceeding Book of
The 2nd International Conference on Business and Banking Innovations (ICOBBI) 2020
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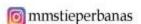**Master of Management of Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya
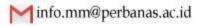Indonesia**

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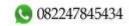Sekolah Tinggi Ilmu Ekonomi 66 Kendari

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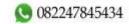|	
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FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 2ⁿᵈ International Conference on Business and Banking Innovations (ICOBBI) with the topic "*Nurturing Business and Banking Sustainability*". This proceeding contains several researches articles from many fields in Marketing, Management Technology, Finance, Banking, Human Resources Management, Information System Management, and Islamic Economics.
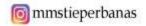
The 2ⁿᵈ International Conference on Business and Banking Innovations was held on 14ᵗʰ – 15ᵗʰ August 2020 by virtual (online) meeting and organized by the Master Management Study Program of STIE PERBANAS Surabaya in Collaboration with six Higher Education Institutions in Indonesia and five Universities from Asia countries. Keynote speakers in this conference were: Prof. Angelica M..Baylon, Ph.D (Director of the Maritime Academy of Asia and the Pacific, Philippines), Chonlatis Darawong, Ph.D. (Head of the Master of Business Program Sripatum Chonburi University - SPU Graduate School Bangkok, Thailand), Prof. Madya Dr. Reevany Bustami (Director of Centre for Policy Research and International Studies Universiti Sains Malaysia), Associate Prof. Dr. Ellisha Nasruddin (Graduate School of Business Universiti Sains Malaysia), Associate Prof. Pallavi Pathak Ph.D. (School of Management Sciences, Varanasi, India) and Prof. Dr. Tatik Suryani (Head of the Master of Management Study Program of STIE Perbanas Surabaya, Indonesia).

I would like to give high appreciation to the Rector of STIE Perbanas Surabaya for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the six universities, namely Universitas 17 Agustus Surabaya, Universitas Surabaya, Universitas Dr. Soetemo Universitas Dian Nuswantoro Semarang, STIE 66 Kendari, Institut Institut Bisnis dan Keuangan Nitro Makassar which has been the co-host of this event.
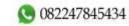
Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website https://pascasarjana.perbanas.ac.id.

Chair of the Master Management Study Program
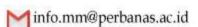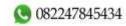STIE Perbanas Surabaya

Prof. Dr. Tatik Suryani, M.M.

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Tabel of Content

Marketing

Financial

x

Word of Mouse: How eWOM Influence Consumer Behavior
(a Study of UNTAG Surabaya Student)

Nanis Susanti

Fakultas Ekonomi dan Bisnis, Universitas 17 Agustus 1945 Surabaya. Jl Semolowaru No. 45 Surabaya 60118

A R T I C L E   I N F O

A B S T R A C T

This research was conducted to discuss student online browsing behavior in term of online shopping. The method used was a Qualitative Inquiry, 44 students were involved as informants. They sent the text of their online browsing experience via email. Data collect through written interviews by developing flexible guides throughout this step. Data confirmation was carried out twice to clarify the findings. Data processing is carried out meaning full statement then stated the themes and sub themes. Data analysis was carried out by presenting anecdotes conveyed by students in their experience descriptions about eWOM. The one aspect that was revealed is students' preference for eWOM consisted of product reviews in online stores and other media explorations. The research findings state that eWOM is able to: convince students' perceptions about product / store quality, provide price preferences to manage purchase plans or purchase decision, present recreational content that overcomes boredom, generate ideas for doing business online. The new finding in this study is Hedonic – saving price shopping in student level.

1. INTRODUCTION

The beginning of the new year 2020 was warmly welcomed by people around the world. Many hopes, optimism and resolutions were announced to enter the new year 2020. Optimism and idealism in succeed aspects of life based on a beautiful number 2-0-2-0. But it was just one month passed, news about the spread of the corona virus starting from Wuhan China became the main topic of reports and news. This was evidently the initial symptoms of the pandemic that were spread over multiple countries.

In Indonesia, especially at the beginning of February 2020 reported by beritajatim.com - 10 out of 243 Indonesian citizens from Wuhan, Hubei, China who are currently at the Natuna Island – Military Base are students of the Surabaya State University (Unesa). They and other Indonesian citizens were there for approximately 14 days to quarantine the prevention and control of the Corona virus. Since being in quarantine, various procedures have been carried out. The campus and parents also fully submit all stages of health checks in accordance with the standards imposed by the Indonesian Ministry of Health and WHO. The Chancellor of Unesa said that observation process handled by the military, there would definitely be strict rules that must be obeyed by Indonesian citizens, including whether or not to visit students at the observation location. Meanwhile the parents complained about the problem of communication access. One way to find out the news of their children is simply by following the news on the media, be it television, radio or social media. Parents are not allowed to visit their children in Natuna, the family only monitors developments through the media. Public Relations of Unesa said that they continued to make contact with the parents of students' guardians. Their efforts were also calm. In the middle of February, jawapos.com report that Unesa has also prepared a trauma healing team from the Psychology Faculty. A supporting team provides counseling for both students and parents. This initiate based on communication so far, there are parents who are very anxious and worried. To anticipate other students' concerns over the arrival of students from Wuhan, Unesa collaborated with the Student Executive Board to socialization. Their friends from Wuhan are in good health, not infected with corona, stay well and healty, especially need moral support from other students.

Period of academic semester at Untag Surabaya, starts on week 3 of February. Lectures take place as

* Nanis Susanti: nanis@untag-sby.ac.id

usual on week 1, 2 and 3. The first meeting on the third week of February takes place offline, until the 2nd and 3rd meetings in the middle of March. After that, the Rector's Decree was issued to switch online learning because the situation and national policies required. These situations and policies are a broad impact of the COVID-19 pandemic. In the 4th meeting we were all busy making adjustments. Lecturers adjust the material and learning methods. Students adjust to be more active in online classes and assignments, a new way of learning. The university developed an e-Learning platform for the convenience of lecturers and students and the concept of Working from Home must be implemented. This lasts until mid-semester while waiting for whether there is a significant change in situation / policy in learning process, will it return to normal lecture (back to campus building). Unfortunately, finally it is certainty that lecture will continue online until the end of the semester and, the discourse of the next semester is still online. Boredom occurs in both lecturers and students, they cannot interact directly, cannot free to communicate informally. There is a lack of empathy in communicate, all seem formal and completely apart. This situation is compounded by social distancing and even lockdown policies. Everyone stayed at home, not going anywhere.

In between their responsibility and class assignments, students spend their free time and reduce boredom by diverting attention to other activities from home. The phenomenon of online browsing is certainly in line with the mapping of the internet and online millennial behavior which has been fully mapped in Table 1. Based on the IDN Media (2020) classification then under graduate students are young millennial (21-28 years old). This study explores students' online behavior, especially *hedonic browsing behavior* to take advantage of their free time.

Further explained classifications about the Internet and online behavior vary between types: for the adventurer the Internet is a major source of productivity, and the visionaries use the internet to discover new trends and insights. The artists especially find inspiration in the internet, and the Leaders spend time on the internet to be productive. The next three are: the socializers who use the Internet as the trend seekers; the conservatives use mostly to connect and communicate with friends and acquaintances, and the Collaborators use the Internet to meet their need as Communicator.

Table 1.
Internet Usage of Millennials in Indonesia 2020

Type	Millennial Type	Internet Users	Spend Time Per Day	Spend Internet Usage Per Month (IDR)
1	The Adventurer	90%	4.3 hours	98.000
2	The Visionary	88%	4.9 hours	101.000
3	The Artist	85%	3.4 hours	98.000
4	The Leader	81%	3.4 hours	98.000
5	The Socializer	60%	2.3 hours	98.000
6	The Conservative	62%	3.2 hours	98.000
7	The Collaborator	77%	3.0 hours	98.000

Source: IDN Media 2020 (processed data)

Survey data from July 2018 to June 2019 before pandemic and pandemic period was 6-8 months later. Could be assumed Internet use increased intense among students, especially in relation to consumer behavior. Conceptually, the first dimension of consumer behavior is purchase followed by satisfaction and loyalty. This study reports the situation where the stage of decision-making purchasing process moves from offline window shopping to online browsing; especially online hedonic browsing.

In order to explain consumer behavior, take 2 among the explanations the chapter summary, analyzing consumer markets (Kotler 2016: 205)

1. The typical buying process consists of the following sequence of events: problem recognition, information search, evaluation of alternatives, purchase decision, and postpurchase behavior. The marketers' job is to understand the behavior at each stage.
2. Consumers will not necessarily go through the buying process in an orderly fashion and make skip and reverse stages and alternative between going online and offline.

The first definition describes sequence of the decision making process in general. However, the second it will be suit operationally in this study with focus of student online browsing behavior. From the background, a brief overview of the problem is: boredom due to social distancing and lockdowns has an impact on shifting consumer behavior from offline to online. This move created a new routine "online browsing

behavior". The research objective is to explore the behavior of students overcoming boredom, and focus on the concept of hedonic browsing. Hedonic browsing is aimed at recreational rather than utilitarian browsing which is more product-directed; although both type of browsing may or not impact purchase. Hedonic browsing will relate more to impulse buying than to utilitarian browsing.

Furthermore, Stokes (2013: 21) describes how to understand consumers: "One important area on which to focus here is the consumer journey - the series of steps and decisions a customer takes before buying from your business (or not). On the Internet, a consumer journey is not linear. Instead, consumers may engage with your brand in a variety of ways - for example, across devices or marketing channels - before making a purchase". It can be understood that at the end of the exploration, consumers may decide to purchase or not.

This study uncovers "the desire to examine browsing behavior based on curiosity about how students kill boredom to carrying out their college assignments" Internet is a world for all of us, surely we will turn there. This study aims to explore browsing behavior among Untag Surabaya students. This study intends to explore student behavior as consumers, especially in relation to the stages of searching for information through online browsing during times of social distancing and lockdown - Pandemic-COVID. Is online browsing able to overcome boredom, can fill spare time between routine e-Learning tasks. How online browsing behavior in solving shopping needs problems; how online browsing provides evaluation opportunities and alternatives to purchase decisions. This research is uncover "the desire to examine browsing behavior based on curiosity about how students kill boredom to carrying out their college assignments" Internet is a world for all of us, surely we will turn there. This study aims to explore browsing behavior among Untag Surabaya students and research purposes stated:
1. Understanding the online browsing behavior of student in the context of e-Shopping
2. Revealing the role of eWOM (online Word of Mouth) in influencing student consumer behavior
3. Describing student cognitive personalization after online browsing

2. THEORETICAL FRAMEWORK AND HYPOTHESES

Word of Mouse (eWOM)
Development of the Internet environment impact the rise of social media in Indonesia since the 2008's, then referring to Kotler and Keller (2008: 623): Web supports the strategy to expand export markets, the company does not need to attend trade show to display some items prospective overseas buyers and distributors. Nielsen (2008) reports: 85 % of the online population make e-Shopping. More than half are regular online shoppers (minimum 1 per month). Based on ICT (2011), Internet individual activity pictured: 64.43% Facebook; information on goods / services (48.55%), email (47.33%), movies / pictures (46.98%), *instant messaging* 46.74%. On general observations of this period, identify that personnel interaction become an obstacle in the context of online shopping, while customers need a mechanism to meet the information needs. Many online Web store do not yet fulfill those needs, some of which not complete customer review facility in Web store. Customer reviews are very useful for consumers to get adequate information in considering purchasing decisions. Conceptually, Worth of Mouth will address this information gap. In the offline context, customer does WOM on his shopping experience directly to friends, family or people who are asking for information. In the online context, Word of Mouse (Worth of Mouth - with mouse computer device – via Internet or online) answers this information meet gap. (Kim & Stoel, 2005) states that the facility to obtain information for example FAQs - *Frequention Ask Question* and ease the process of searching (*browsing*) determining customer satisfaction in online shopping.

The one form of Word of Mouse is customer review attached in Web store or third party Web that present to hold customer reviews, both product review and product experience/usage review. Confirmed that Internet has also changed the way consumers communicate. More and more consumers are actively gathering and communicating online on web forums, blogs and various types of user generated content plat forms. They exchange personal experiences and opinions about the product and talk about opportunities to solve product-related problems (information needs). Some even develop product modifications and innovations, which they post online and share with other community members (information-solutions). Internet changes the way consumers communicate (Barti, Huck and Ruppert, 2009).

Some studies Exploring Word of Mouse in the review text customer (customer reviews). The bottom up thematic analysis of individual qualitative interviews with a sample of consumers who regularly take ad-

vantage of online customer reviews. This analysis conclude that there is a reciprocal relationship between the helpfulness of the review aid construct and review credibility (Clare, Wright, Sandiford, & Caceres, 2018). (Su, 2016) conduct an investigation against a number of texts drawn from the text of reviews taken from www.amazon.co.uk. Then propose evaluation framework that is driven by data, based on the parameters, and the assessment of four parameters - Quality, Satisfaction, Recommendation, and Eligibility. Further Shaheen, Zeba, Chatterjee, & Krishnankutty (2019) emphasized that the credibility and usefulness of information from online reviews led to the adoption of reviews and a tendency to trust e-commerce websites

Online review can be used to evaluate product differentiation strategies based on *hyperdifferentiation* and *resonance marketing* theories. *Hyperdifferentiation* says that companies can now produce almost anything that is attractive to consumers and can manage the complexity of a diverse product portofolio. *Resonance marketing* says that informed consumers will only buy the products they really want. (Clemons, Gao, & Hitt, 2006).

Online Browsing

The more consumer using Internet as a medium to accumulate meet information before setting the purchase (Adjei, Noble, & Noble, 2010). Xia pointed out that browsing serves both functional and recreational purposes. Browsing is a powerful consumer information acquisition activity that has both desirable and undesirable consequences for consumer purchases. (Bailey, 2005) stated that surfers are aware of the existence of product review websites, about 66% of them report that they are aware of it while browsing the Internet. Offline word of mouth ranks second as the most influential source of awareness. Company communication and online communication via chat rooms and discussion forums did not play a major role in creating awareness, as only 9.5% and 2.6%, respectively, were represented in the sample.

The level of personalized cognitive is a function of reader intensity, nature of product under review experience vs. search), and content review (experential vs. factual); In addition, the effect of cognitive personalization on purchase intention was moderated by positive vs. negative valence (Xia & Bechwati, 2010). (De Pelsmacker, Dens, & Kolomiiets, 2018) stated that text valence is dominant component of a review in terms of triggering evaluative responses. In fact, neither the star rating nor the usability rating has a significant effect on the review evaluation, for both high and low engagement individuals. This shows that they are effectively ignored when processing text-filled reviews. (Chevalier & Mayzlin, 2006) considered that the review that long shows consumers actually read and respond to reviews written, not just a statistical summary of the average star rating provided by Web.

 (Moe, 2003) conclude base observation that data clickstream from one page online Web store to another, has been categories: directed buying, search and deliberation, hedonic browsing, or knowledge building. These categories are based on the save storage navigation pattern, including the general content of the page viewed. Each type of visit varies in terms of purchase possibilities. These categories allow marketers online to identify prospective buyers and more effective design and promotional messages are customizable. These following are explanation summary of the four categories: *Directed-buying*; the shopper intends to make a purchase and is not lacking any substantial information before making that decision. Store visits, in these cases, are said to be driven by a directed-buying strategy and are likely to result in an immediate purchase. *Search and deliberation*; like directed-buying visits, search/deliberation visits are also goal-directed for planned purchases. The difference lies in the time of purchase. In the case of directed-buying; visitor make purchase immediately at the online store. Conversely, search/consideration visits are motivated by making plan for the future purchases. Unlike the very goal-directed behavior seen in the directed-buying and search/deliberation strategies, *the hedonic browsing* is dominated by exploratory search behavior rather than deep product evaluations. *Knowledge-building* is also an exploration motivated searches to acquire relevant product information that is potentially useful to improve product and / or market expert in the future.

To pay attention that consumers often do not need consider to certain purchases, but the information obtained can influence future purchasing decisions. This is in line with the statement that e-Consumers' learning about an e-retailer web site will positively influence their intention to purchase (Dennis, Merrilees, Jayawardhena, & Wright, 2009). Compare between Information availability online and offline, Internet have better ability to provide information. Explorer could more convenience and opportunities in gathering information before making a purchase. On the other hand, with the development of the internet, internet

search behaviors provide some efficient information to the users that can be employed for their shopping and location based spatial analysis (Shahriari Mehr, Delavar, Claramunt, Araabi, & Dehaqani, 2019).

Hedonic Browsing

Conveyed by Ono, Nakamura, Okuno, & Sumikawa (2012), an opportunities to exploration for several aspects of browsing have not been adequately studied. Most researchers focused on physical store, not online store. There is no previous study identified consumer motivation which influence intention of browsing in the store-based online mobile device compared to physical stores. There is no research explores the informational and recreational reasons why consumers surf retail stores without purchase intent. Similar to hedonic browsing, impulse buying is an activity and a decision that is not a planned focus. Sometimes online hedonic browsing has impact to impulse buying. Lim, Lee, & Kim (2017) concluded that impulsive buying can have a strong impact on purchase intentions and post-eCommerce behavior such as trend of return behavior. Some items purchased on impulse were not considered functional or need in the life of consumers. Therefore, impulsive purchases can cause regret after purchase. Further explain that online impulsive purchase impacting critical problem for online consumers and sellers online, because the psychological challenge for consumers to refund, on the other hand the cost of additional handling for online sellers. For this, (e-business) it is important to understand the various factors that influence the extent to which buying behavior is impulsive. Also establish different strategies to maximize stimulating consumers to make online purchases but at the same time minimize their post-purchase regrets. (Otto & Wagner, 2011) advise the use online customer feedback, in the form of customer surveys at the point of sale (for example, right after the payment). Then email surveys can provide valuable marketing information about how well e-tailers are performing in the eyes of consumers.

That it is not true we assume homogeneous motivation in making unplanned purchase decision in store. For that a conceptual framework was developed to explain how internal (i.e., intrinsic) and external (i.e., extrinsic) motivation for unplanned purchases actually varied during the shopping trip. There is evidence that impulsive buying personality traits predict differences in whether the shopper initially focuses on internal motivation (for example, "because I like it") or external motivation (for example, "because it is on sale") for unplanned purchases. Also showed how the level of impulsive buying affects the effectiveness of point-of-purchase messages in stimulating unplanned purchases and consumers' relative spending on unplanned purchases (Suher & Hoyer, 2020). It is shown that shopping is concentrated in the late evening and early morning with only low sales in the midnight to 6 am time period. Shoppers, predominantly car users, are split equally between males and females although the females tend to be younger. Few people over 50 use the night shopping facility. Virtually all shoppers are in employment and many are engaged in shift working. An overview of spending habits can represent a situation of planned rather than unplanned purchases (Richbell & Kite, 2007). Following showed categories:

Immediate needers - The sole purpose of the visit is to purchase one or more essential items

Cravers - someone who is working through their shift (ie taxi driver or police person) and who wishes to fulfill an immediate desire such as hunger or thirst

Transferers - Shift workers either on their way to or on their way home from work

Time limited - People in full time employment who either have family, work long hours or have a busy social life leaving no other available time to shop

Time effectives - Individuals who choose to shop at night because it is quieter and easier than day time shopping

Based on theory, the following conceptual framework and hypothetical proposition were formed: Students need information to support product knowledge and purchase decision making. Therefore online browsing is an activity that supports knowledge of product descriptions and further strengthened by other consumer reviews. Online browsing will impact the form of actions, attitudes, feelings or emotions appear related with the context of online shopping.

Information Availability   **Information needs**   **Information Obtainable**

| Web Store: product description | → | Online Browsing | → | Cognitive Personalization |

| Web Store: eWOM Costumer Review | → (to Online Browsing) |

Hypothetical proposition
1. Student online browsing behavior influencing e-Shopping decision
2. eWOM influencing student consumer behavior
3. Student online browsing forming cognitive personalization

3. RESEARCH METHOD
This research is a qualitative research involving 44 student informants (Tabel 2). Students participate to in-depth written answers by open questions focus on online browsing activities during the COVID-19 pandemic. Data collection was carried out in April 2020 (3 weeks). The first stage is sending an open question should send back via email within a week. In week 2, all files returned to informant to make any best meaning of content and or context. Almost 3 weeks all final textual data were collected. Textual analysis was carried out manually while finding and marked all meaningful statements to determine themes and sub-themes. The end result is cognitive personalization; the themes of act, attitudes, feelings or emotions after browsing in term of eWOM impact.

Table 2. Informant

Semester level	Male	Female	Total Student (Informant)	Courses
IV	7	3	10	Marketing Management
VI	12	17	29	Marketing Research
VIII	2	3	5	Marketing Seminar

*note: all students on 3 courses ask to participate as informant

The following is question guide to explore the student online browsing behavior:
Part I
1. When you did online Web store browsing. (choose the most appropriate then tell in detail)
    a. Morning / afternoon / evening / night   b. Everyday / once in a week   c. When I am free
    d. Another answer
2. What is the motivation you did online store browsing. (choose a, b, c and tell your online browsing experience related your choice)
    a. The needs or desires of goods or something ... (mention it)
    b. The desire to seek additional information due to the environment changes or recent shopping behavior
    c. Another answer
3. What do you want to get out from online browsing? Tell your online browsing experience about
4. What do you feel about online browsing activities (ie. happy, enthusiastic, satisfy or …). Tell your online browsing experience associated with your feeling marked).

Part II
If browsing activities are categorized into the following three; which one the most appropriate to you? Please describe your experience in detailed.

1. Online Browsing is a recreation and shopping
2. Online Browsing is looking for information to support direct purchase decision.
3. Online Browsing is purposing to develop product knowledge

4. DATA ANALYSIS AND DISCUSSION

Textual analysis is carried out manually while finding and marking the most meaningful statements to determine the strongest themes and / or sub-themes. The analysis is carried out in an exploration that explores the connectedness that has been assigned to a hypothetical proposition. The following is an introduction to how the analysis is carried out:

The first: exploration for propositions: Students' online browsing behavior that influences e-shopping decision, was done by reading repeatedly anecdotes written in student data and marking the statements that have been. *The second* explores anecdotes about the student's experience of needing, searching and finding and then taking a stand on the purchase plan. *Third*, explore students online to form cognitive personalization; by marking the expression about the expansion of the knowledge of students. This study finding the results of 4 main themes: The Important of eWOM, Online Browsing is Recreation (kill boredom), Price Comparison and, Knowledge Building. Following explanation of the four main themes:

The Important of eWOM

> When there is an item / product that I need, then I look for that item and compare between one and any other online store. I compare various aspects, for example comparing prices, "how does customer service respond to customers, comments by any/many customers". This effort shows that student need to confidence about how other costumer experienced, is that satisfaction or dissatisfaction about product or service quality … As she write "What I want get from online activities is information on the item and comments from consumers who have purchased the item. Whether any customers satisfaction or dissatisfaction". She stressed even "very important, when I get information from consumers who have disappointment purchased experience, I will not buy and move to look for other goods or stores. (Ike)

> This theme really shows that the role of customer reviews has an impact on the formation of cognitive personalization as mentioned by (Xia & Bechwati, 2010). It was revealed that the quality of WOM has positive effects on online trust, and online trust has positive effects on perceived usefulness, shopping intension and perceived ease of use (Kim & Stoel, 2005). Typically, product reviews contain the product's good points, its bad points and general comments, all of which the site encourages users to provide (Pollach, 2006).

Even price is lower student need ensure that product quality is fair. Student write his experience: "*For example: I once wanted to buy a bag at a fairly cheap price then I checked again from some of other buyer comments, if that good and no disappoint, I immediately bought the bag*". (Arif)

This opinion is in line with the stated relationship between price saving orientation and convenience motivation (Yeo, Goh, & Rezaei, 2017). Jin, Sternquist, & Koh (2003) reviews that due to prestige sensitivity, some consumer are willing to pay more when they are feeling that high priced products convey prestige to others. In this case, high price may be a positive cue to stimulate purchase. However that's confirmed by research finding; price/quality schema does not evoke consumers' hedonic responses during shopping across products (clothing and durable product).

> While a student stated that word of mouth from her friend is important: "*In my experience, finally I buy at an online store because there are discounts bid and free shipping throughout Indonesia and also a lot of my friends who have good review to that store.* (Durrotul)

> This student opinion in line with Adjei et al., (2010) that online brand communities are becoming essential conduits for the customer-to-customer (C2C) sharing of product information and experiences.

Similar thing has stated by student which are very concerned about negative reviews

… When I have found an item that suits my wishes, I will take a deeper look at the reviews that have been sent by consumers who have purchased the item. If the review is good, I would buy it. Looking at past buyers' reviews is important. Because need to know wether quality is good, according to what written in review; and also can avoid "fraud" by the online shop. (Novia)

Online Browsing is recreation (kill bordome)

As mention in article background, this research is exploring student online browsing in period of Pandemic COVID-19. Based on Working & Series (2019), marketers can target hedonic motive of the consumers by offers delivering fun, enjoyment and mood alleviating consumption experiences. Hedonic motive might have emerged due to enjoyment attained by browsing and shopping on the internet. In line with, our research concludes that students doing online browsing to overcome boredom during the social distancing and lockdown era of the COVID-19 pandemic. These are student experience wrote:

> "*Yes, my family and I doing online shopping, such as beauty soap, skincare, clothes, hijab, night gowns, masks, and others. Online shop makes it easy for us to shopping, broaden our horizons, a place to relax / entertain ourselves, and can fill my spare time.* (Ike)

Similar with her another student stated: "*I did online browsing at an online shop to reduce boredom at home during the Covid19 pandemic. Usually I will feel bored at night because at night when I am free I don't do other activities. Browse online to browse beauty products such as powder, lipstick, etc.*" (Faliza) furthermore she explained that browsing is only for pleasure: "*online store browsing is just to fulfill my heart's desire and just a look at the items being sold and the prices. This activity makes my heart happy, even though I don't necessarily buy any item*" … "*In my opinion, doing online browsing at an online store is also a recreation or entertainment because even if you just look at the items in an online store, your heart will be happy. As if we were doing a real activity looking for real items. So this can be done to overcome boredom during Pandemic Covid19*".

> "*I spent much time at home doing online browsing. It is very pleasant for me, being able to see many goods from within the country and abroad. Doing price comparisons, reading customer reviews. I think online browsing could eliminate boredom during this pandemic. Even though it's just in-store browsing.* (Novia)

"*Only a few times, at least for myself personally, it caused a sensation of interest because the products that were offered every time changed in terms of quality which of course made me even more curious. … euphoria of buying and selling chirping birds*". (Rifan)

> "*I have to make sure the items match my wishes. And before deciding to buy, I make sure that the online store is trusted by many people, I am looking for customer assessments of that* (Farid)

A student wrote that he did not have to browse clothes online because her clothes were still good. This indicates a hedonic browsing behavior … "*because I (actually don't have to) buy a new bag or shirt again, because my bag or shirt still looks good and is not damage*d". (Arif)

> The following also describes hedonic online browsing because it is very affected by the number of items that are better than planned so that the browsing takes a long time but the student very enjoying: "*I found the item I was looking for, but the other hand, there are many choices that make me feel confused. There is something better than the item I was looking for ... I almost spend my time looking at these items*". (Jerry)

Price Comparison
Jin et al., (2003) reviews that due to prestige sensitivity, some consumer are willing to pay more when they are feeling that high priced products convey prestige to others. In this case, high price may be a positive cue to stimulate purchase. However that's confirmed by research finding; price/quality schema does not evoke consumers' hedonic responses during shoppin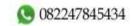g across products (clothing and durable product). So this study concludes that online student hedonic browsing is for the enjoyment browsing not for looking for prestige value in shopping.

mmstieperbanas   info.mm@perbanas.ac.id   082247845434

Many students set lower price as the main consideration in online browsing to make purchase plan. The following are their anecdote:

"online browsing can adjust to student circumstances, when I want to buy an item while have no enough money, I can postpone it to buy then" (Ike) *"I am doing online browsing to price compare and product quality in any online stores. Sometimes I also open an online store just to sight seeing, sometimes looking for a free voucher, or free shipping".* (Farid) *"I am doing online browsing to look for the same products at any stores and wish get discount to save buy items".* (Arif)

"I have to compare the market price at online and offline stores, because usually offline price is more expensive than online price. In online shop usually cheap because there is a discount, even on certain days like holidays. Buying at an online store is better, we don't have to go far out of the house, we just order and direct transfers and sometimes there is free shipping, especially with the conditions of Covid 19". (Arif)

"I have to be smart to find the price of necessities that matches to my circumstances as student". (Matheus)

"I am doing online store is just to check price of an item that I plan to buy offline. ... I prefer shopping goods directly in order to ensure the quality, some times I found the price more expensive in online store. … for example, when I am looking for a cellphone, I will see the price range in online store than I look for in offline store that has a price range as an online stor". (Dina)

"For example, I want to buy clothes in a certain brand. Prise is set normal in offline store, sometimes online store give a discount of up to 50%. For this reason I decided buy clothes online". (Lina)

"Sometimes it's just to see trendy items, sometimes to compare the prices of one store with another, or indeed there are some items that I want to buy at the online store. For example, tools for drawing such as sketch books, pencil sets, dyes, and canvas… I love to do online browsing. Especially if I really need an item and I can find it in an online shop at a low price. I am very happy". (Novia)

"I searched several shops and compared the cheapest prices before I decided bought the item …, I usually look at the cheapest price and what items match what I need / want. If I think there are not enough funds, I will save the link come later. (Retno Ayu)

Knowledge Building

Penelitian ini menghasilkan pemahaman yang jelas baik di masa pandemic(this research time) maupun sebelum pandemic (IDN Media, 2020) As the types who always want to keep up with information, 78% of Adventurers used the internet to look up the news or just to surf the internet and gain new knowledge. That is Internet and online behavior in line with online browsing in e-Shopping context. Some insight of them are below

"online browsing is also an activity that can make me shop easier and broaden my horizons about new products and other new information" (Ike)
… the item is fashion category, that make me interested in a online business opportunity. There are many enthusiasm to have plan in the future. (Jerry)

"Happy when shopping online, the prices are cheap, expose new knowledge from smart people even though we don't meet them, but on the internet we can get their new knowledge via YouTube". (Matheus)

"I am doing online browsing every morning, because I have to find items that I would resell online. I sell fashion item for women, such as shirts, blouses, tunics, skirts, pants, wallets, bags and jackets. I have been running this business for about 3 weeks, marketing is not extensive yet, but I am happy there are 2 or 3 buyers every day"(Erlina)

"Now I am also browsing book. I am enthusiastic about learning a foreign language. So I often search for books to learn about the language". (Novia)

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"For example, I often order flower plants from online shop even because I like to care for them at home. Now I am doing online browsing to find know how to treat any variety flower". (Alfan)

5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

Consumer's need get information to support their purchases or plans. For this reason, online browsing behavior becomes a necessity before determining or planning a purchase. On the other hand, consumers also extend the benefits of online browsing for both pleasure of eliminating boredom or building knowledge. Student online browsing in pandemic COVID-19 has influence cognitive personalization as emotional or psychological impact after their activity. The study result that motivation of online browsing are

a. More desire rather than need about goods

b. The more desire to seek additional information on the environment change of browsing-searching shopping patterns

c. What they want to get more expand information especially price

d. They feel that online browsing is a leisure activity (happy, enthusiastic, killed boredom).

e. Online Browsing is about shopping and recreation, so it is fair to spend a lot of time to looking for infor
mation about the items needed then making a purchase or not making purchases. Some time they post
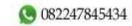pone purchases or planning purchases for the future

This study implication is Web store must be concern to provide consumer information need about product descriptions (specifications, prices, delivery methods, return policies, quality). It is also important to facilitate for customer reviews to service quality, product quality so that potential customers who are looking for information can clearly informed and fairly decide. Our study has limitation in student level and suggestion for the next study is exploration to general level consumer; therefor an opportunity to broadening consumer level.

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