

THE ROLE OF PERCEIVED RISK ON ELECTRONIC WORD OF MOUTH IN NORTH SUMATERA

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ABSTRACT

Incorrect marketing techniques can result in a decrease in consumer purchasing decisions. Marketing plays a crucial role in the business world. Therefore, it is crucial to examine the influence of risk perception on electronic word-of-mouth (EWOM) in North Sumatra. The risk perception variable serves as the independent variable, while electronic word-of-mouth serves as the intervening variable. This study employed a quantitative method, supported by extensive literature. All data from the variables were analyzed using structural equation modeling with a partial least squares approach, using SmartPLS software. The population consisted of online transaction users in North Sumatra. The sample size was 62 respondents. The analysis concluded that the influence of risk perception on electronic word-of-mouth (EWOM) in North Sumatra is positive and significant. Therefore, risk perception is crucial in enhancing all forms of communication, reviews, or testimonials about a product or service shared by consumers via the internet in North Sumatra.

Keywords: *Perceived risk, Marketing techniques, Electronic Word-Of-Mounth.*

INTRODUCTION

The development of digital technology has changed the way tourists seek information, evaluate destinations, and share their travel experiences. One form of this change is the increasing dominance of electronic word of mouth (e-WOM), namely informal communication between consumers through digital media such as social media, review platforms, travel forums, and internet-based applications. In the tourism industry, e-WOM has become a highly influential source of information because tourists tend to rely on reviews, comments, ratings, photos, and other users' experiences before deciding to visit a destination. This digital information is considered faster, more comprehensive, and considered more objective than formal promotions from destination managers. A study by Lubis Et al. (2025) on North Sumatra tourism placed perceived risk as one of the variables related to electronic word of mouth, along with local friendliness and travel motivation.

The advancement of the internet and the growth of the World Wide Web (WWW) have provided consumers with a new world where they can communicate and influence one another. The increasing popularity of the internet has led to Word of Mouth evolving from a single, one-way communication into a networked and distributed communication (Yilling and Xiaofen, 2009). The internet and information technology in general not only provide facilities for consumers to express their opinions about products but also become marketing tools and channels for companies. The development of

information technology has shifted Word of Mouth to Electronic Word of Mouth. Consumers who previously visited the Botanical Garden Tour told stories through Word of Mouth, but with the existence of Electronic Word of Mouth consumers can tell and share their satisfaction through social media, by uploading photos or videos of their visits to the Botanical Garden Tour. According to Jalilvand and Samiei (2012), the effectiveness of Electronic Word of Mouth is more effective than Word of Mouth communication in the offline world, due to its great accessibility and high reach. Putranti and Pradana (2015) showed that there is a significant positive influence of Electronic Word of Mouth on return visits.

Furthermore, perceived risk also plays a role in word of mouth. Perceived risk can positively or negatively influence trust when deciding to revisit North Sumatra. This means that the higher a consumer's perceived risk toward a product, the lower their trust and their purchase intention (Benadita, 2015). Previous research by Cases and Fair (2002) indicates that perceived risk is a crucial aspect in research, particularly in e-commerce or online services. This loyalty exists not only in offline businesses but also in several e-commerce sectors. Perceived risk is a crucial aspect in research, particularly in e-commerce. Therefore, the risks perceived by customers significantly influence businesses that use the internet or online services (Kiely, 1997).

According to Malik et al. (2014), perceived risk is the inability of consumers to predict the outcome of their purchasing decisions due to the ambiguity of their psychological feelings. Consumer ambiguity regarding destination satisfaction is influenced by perceived risk, where consumers do not feel satisfied before purchasing a product or service. In the tourism industry, e-WOM plays a crucial role because it can influence other tourists' perceptions, beliefs, and visiting decisions. Therefore, perceived risk is seen as a factor that can drive e-WOM, both through tourists' desire to warn others about potential risks and to share positive experiences when perceived risks can be minimized. Based on all the variables explained above, the researcher is interested in examining the role of risk perception on electronic word-of-mouth (ewom) in North Sumatra.

LITERATURE REVIEW

Perceived Risk

Perceived Risk is one of the important barriers that consumers consider when making a decision to make an online purchase. Perceived risk is an important determinant of willingness to engage in health protection (Yıldırım and Güler, 2020). Risk can influence a person's behavior in the context of new, observable and unpredictable dangers such as the Covid-19 virus. Perceived risk is a consumer's perception of the probability that an action can expose them to the perceived danger that is considered beyond the limit. Based on this definition, it can be concluded that perceived risk is a person's perception of uncertainty and bad consequences or risks that may occur when purchasing a product or service. Anwar & Adidarma (2016) studied that there are three factors that can negatively influence their perceptions of purchasing products via the internet, namely financial risk, product risk, and time or convenience risk.

Perceived risk is the uncertainty felt about the consequences consumers will face when intending to make an online purchase or transaction. Risk is often perceived as a negative aspect that can be detrimental to consumers when

intending to make an online purchase. If the perceived risk is high when purchasing a product online, it will reduce consumer interest in making online purchases. According to research conducted by Kim and Lennon (2013), risk perception has a negative and significant effect on purchase intention. When purchasing from an online store, customers must provide substantial personal information, including addresses, telephone numbers, and even confidential credit card information. After providing the necessary information, shoppers can only hope that the transaction will be processed completely and accurately (Mayasari & Artanti, 2021). Thus, consumers will be aware of the risks involved in online transactions, and these risks can influence their decisions about whether or not to purchase from an online seller. Research by Mardjo & Leeraphong (2013) also found that risk perception has a negative and significant effect on purchase intention.

Electronic Word-Of-Mouth (Ewom)

Thurau et al., in Tommi and Eristia (2014), define electronic word of mouth as statements made by actual, potential, or former consumers about a product or company, where this information is made available to individuals or institutions via the internet. According to Jansen, in Tommi and Eristia (2014), although similar to word of mouth, electronic word of mouth offers a variety of ways to exchange information, much of it anonymously or confidentially. This is done to provide geographic and temporal freedom, especially since electronic word of mouth has at least some permanent written content.

According to Hennig-Thurau et al. (2004), electronic word of mouth is a form of marketing communication that contains positive or negative statements made by potential or former consumers about a product, made available to the public via internet social media. From the statement above, it can be concluded that Electronic Word of Mouth is an online-based marketing communication via internet social media which has an important role in containing positive or negative statements made by consumers or former consumers. With Electronic Word of Mouth, access between producers and consumers can be made easier.

RESEARCH METHOD

This study employed quantitative methods, examining human resources, to determine the role of risk perception in electronic word-of-mouth (ewom) in North Sumatra. Exploratory research was used to identify and delimit the research findings for application and research (Zikmund et al., 2000). This research was of a verification nature, which, according to Nazir et al. (2017), explains that a verification research design is a research method that aims to determine causal relationships (cause and effect relationships) between variables through hypothesis testing using statistical calculations, ultimately yielding evidence to support or reject the hypothesis.

The variables used were risk perception as the independent variable, and electronic word-of-mouth (ewom) as the intervening variable. All data from the variables are processed using structural equation model analysis with a partial least square approach processed in SmartPLS software. The population in this study is people who use online transactions in North Sumatra. In this study, the sampling technique used was non-probability sampling with a purposive sampling approach. Non-probability sampling is a sampling technique that does

not provide an equal opportunity for each member of the population to be selected as a sample. This study refers to the first rule, so the researcher determines the number of samples with the maximum likelihood estimation method of 62 respondents. The types and sources of data used in this study are Primary Data obtained from data sources collected specifically and related and Secondary Data. To collect research data, the author uses methods including Observation and Questionnaires. The questionnaire is a data collection tool by asking several questions related to the variables to be studied. The questionnaire used will use a Likert Scale Summated Rating with an interval measurement scale. To analyze quantitative data in this study will use the SEM-Partial Least Square (PLS) data analysis technique using SmartPLS 3.0 software. The hypothesis of this research is Perceived risk influences electronic word-of-mouth (ewom) in North Sumatra.

RESULTS AND DISCUSSION

Descriptive Analysis

Perceived Risk

Percentage of respondents' answers according to score level classification and the number of respondents' answers selected for each statement about Perceived Risk. A description of the Perceived Risk indicators can be seen in the following table.

Table 1. Description of Respondents' Perceptions Regarding the Perceived Risk Variable

Question	Strongly agree (5)	%	Agree (4)	%	Disagree Less (3)	%	Don't agree (2)	%	Strongly Disagree (1)	%
I feel that North Sumatra is a province that is very vulnerable to criminal cases.	10	16,13	32	51,61	13	20,97	7	11,29	0	0,00
Living in North Sumatra is not so comfortable	12	19,35	27	43,55	19	30,65	2	3,23	2	3,23
The people of North Sumatra are less accepting of immigrants	14	22,58	36	58,06	9	14,52	2	3,23	1	1,61
In North Sumatra, our privacy	23	37,10	27	43,55	9	14,52	2	3,23	1	1,61

will not be kept safe										
Living in North Sumatra will make us easily stressed	27	43,55	27	43,55	5	8,06	2	3,23	1	1,61

Based on the descriptive analysis of the Perceived Risk (X) variable, it appears that respondents' responses generally fell into the agree and strongly agree categories for most statements. Regarding the statement that North Sumatra is a province highly prone to crime, the majority of respondents (51.61%) agreed and 16.13% strongly agreed. Meanwhile, 20.97% disagreed and 11.29% disagreed. This finding indicates that most respondents perceive a relatively high crime risk.

Regarding the statement that living in North Sumatra is not very comfortable, respondents predominantly agreed (43.55%) and strongly agreed (19.35%). A total of 30.65% of respondents disagreed, while 3.23% disagreed and strongly disagreed, respectively. This illustrates that the perception of discomfort is felt by the majority of respondents, although some still held differing views. Regarding the statement that North Sumatrans are less accepting of immigrants, the majority of respondents (58.06%) agreed and 22.58% strongly agreed. The percentage of respondents who disagreed to strongly disagreed was relatively small. This indicates that respondents perceive social risks related to the level of acceptance of immigrants.

Furthermore, regarding the statement that privacy will not be kept secure in North Sumatra, 37.10% of respondents stated that they strongly agreed and 43.55% agreed. Only a small portion of respondents gave answers outside of these categories. This indicates that concerns about privacy security are a form of risk that is quite perceived. Finally, regarding the statement that living in North Sumatra will make someone easily stressed, the percentage of respondents who answered strongly agree and agree was 43.55%, respectively, thus indicating a dominant perception that there is potential pressure or stress in that environment. Overall, the distribution of answers on the Perceived Risk variable (X) shows a tendency for relatively high risk perception, marked by the dominance of agree and strongly agree answers for each indicator.

Electronic Word Of Mounth

Percentage of respondents' answers according to the score level classification and the number of respondents' answer choices for each statement about Electronic Word - Of -Mounth. A description of Electronic Word - Of -Mounth indicators can be seen in the following table.

Table 3. Description of Respondents' Perceptions Regarding the Electronic Word of Mouth Variable

No	Question	Strongly agree (5)	%	Agree (4)	%	Disagree Less (3)	%	Don't agree (2)	%	Strongly Disagree (1)	%
1	Shopping in North Sumatra is very cheap	19	32,38	21	46,67	15	16,19	6	3,81	1	0,95

	and the goods are also good.										
2	I often tell my friends that North Sumatra is very interesting to visit.	20	39,05	25	42,86	12	13,33	4	3,81	1	0,95
3	The friendliness of the people in North Sumatra makes me want to settle here.	21	27,62	29	47,62	8	18,10	3	5,71	1	0,95
4	I often search for information in online media regarding interesting locations in North Sumatra.	18	36,19	28	45,71	12	14,29	3	2,86	1	0,95
5	I often post unique locations I have visited.	17	31,43	26	44,76	14	17,14	5	4,76	2	1,90
6	Friends from outside North Sumatra often ask about interesting tourist locations.	18	34,29	25	43,81	13	16,19	4	3,81	2	1,90

Based on the descriptive analysis of variable Z, respondents' responses to the measured indicators showed a positive trend. Regarding the statement that shopping in North Sumatra is affordable and the goods available are of good quality, the majority of respondents agreed or strongly agreed, with a combined percentage of 79.05%. This indicates that the perception of product value and quality in North Sumatra is positive. Regarding the statement that respondents often recommend North Sumatra as an attractive destination to friends, the majority of respondents agreed or strongly agreed, with a total of 81.91%. This finding indicates a strong tendency for word of mouth behavior and a positive destination image.

Furthermore, regarding the friendliness of the local community, which encourages a desire to stay, 75.24% of respondents agreed or strongly agreed. This indicates that social factors and community interaction are important attractions perceived by respondents. Regarding the indicator of searching for information about interesting locations through online media, the level of respondent agreement was also high, with a combined percentage of agree and strongly agree of 81.90%. This indicates that digital information seeking behavior has become a primary habit for respondents before and after their visit.

Regarding the habit of posting about unique locations visited, 76.19% of respondents agreed or strongly agreed. This result indicates that respondents

are quite active in sharing travel experiences through social media. Finally, regarding the statement that friends from outside the region often ask about tourist attractions in North Sumatra, 78.10% of respondents agreed and strongly agreed. This indicates that information about the region's attractions is quite widely disseminated within the respondents' social circles. Overall, the Z variable showed a high level of assessment, marked by the dominance of agree and strongly agree responses across all statement items. This condition illustrates that perceptions, interest in sharing information, and social interactions related to North Sumatra are in the good to very good category. This interpretation strengthens the Z variable's positive contribution to the research model.

SEM Test Results

Evaluation of Measurement Model (*Outer Model*)

The measurement model for latent variables in SEM PLS is divided into two models: the reflective model and the formative model. This study used the reflective model, where the reflective model evaluates criteria consisting of convergent validity, discriminant validity, and composite reliability. The measurement model with formative indicators is measured based on substantive content, comparing the magnitude of weights and their significance values. Constructs with formative indicators cannot be analyzed using convergent validity and composite reliability (Ghozali, 2014).

Based on the data, it was discovered that one indicator did not meet the validity requirements. The validity requirement in this study is that all reflective indicators must have a loading factor value >0.6 , as a criterion for the convergent construct validity test. However, if any indicator has a loading factor value <0.6 , the initial model must be recalculated to produce a valid model. Therefore, the indicator must be removed from the model and recalculated. The recalculated results are as follows: The results indicate that all variables have met the validity requirements, with loading factors for all reflective indicators being >0.6 . The requirement for a model to have good validity can also be seen if each latent variable with a reflective indicator has an AVE > 0.5 . The analysis results shown in Table 10 below show that the AVE value of each latent variable has a value > 0.5 and it can be said that the SEM PLS model meets the requirements for good convergent validity.

Table 4. AVE Validity Test

Variable	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	AVE
X	0.863	0.908	0.917	0.787
Y	0.894	0.903	0.927	0.760

Next, construct reliability testing was performed by examining the composite reliability and Cronbach's alpha values for each latent variable. If the composite reliability and Cronbach's alpha values for each latent variable are greater than 0.7, the model is considered reliable. The table shows that all latent constructs have good reliability, accuracy, and consistency, as they meet the requirements of composite reliability and Cronbach's alpha values for each latent construct greater than 0.7.

The next measurement was discriminant validity testing. This testing is based on the principle that different constructs' manifest variables should not be

highly correlated (Ghozali, 2014). Another way to test discriminant validity is by comparing the square root of the average variance extracted (AVE) for each construct with the correlation between each construct and the other constructs.

Structural Model Evaluation (*Inner Model*)

Inner model or structural model testing is conducted to examine the relationship between variables, their significance values, and the R-square of the research model. The structural model is evaluated using the R-square for the dependent variable and the t-test, as well as the significance of the structural path parameter coefficients. The R-square value is used to measure the degree of variation in changes in the independent (exogenous) variable with respect to the dependent (endogenous) variable. The estimated R-square data are shown in the following table.

Table 4. R-Square Value

	R-square	R-square adjusted
Electronic Word – Of -Mounth	0.061	0.030

Based on Table 4, the R-Square value for risk is 0.964, meaning that Perceived Risk (X) is able to explain Electronic Word-Of-Mounth (Z). This indicates that the Perceived Risk variable is a very important variable for Electronic Word-Of-Mounth.

Testing the Hypothesis

Direct effect testing is necessary to determine the direct influence between exogenous variables on endogenous variables in this study. The results of the direct effect can be seen through the path coefficient obtained from the SmartPLS test. The following table presents the results of the obtained path coefficients.

Table 5. Hypothesis Test Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Perceived risk -> electronic word-of-mounth	0.753	0.758	0.072	10.482	0.000

Based on the results of testing the structural model using the SEM-PLS method on 162 respondents, all direct influence paths between variables showed T-statistics above 1.96 and P-values below 0.05. This indicates that all relationships between variables in the research model were statistically significant. The effect of Perceived Risk on electronic word-of-mouth showed a coefficient of 0.753, with a T-statistic of 10.482 and a P-value of 0.000. These results indicate that risk perception has a positive and significant influence on electronic word-of-mouth. Well-managed risk perception will encourage the formation of digital communication and recommendations.

If the research results show that risk perception has a positive and significant influence on e-WOM, then this can be explained that the higher the perceived risk, the higher their tendency to search, read, and share information online. After visiting, they are also more motivated to share their experiences as a form of warning and evaluation. This finding is in line with the study by

Lubalan and Silud (2024) which found a positive relationship between perceived risk and e-WOM.

DISCUSSION

The test results show that perceived risk has a positive and significant effect on electronic word-of-mouth (e-WOM) in North Sumatra. This finding suggests that potential or former visitors' risk perceptions of a destination are a significant factor influencing their behavior in seeking, disseminating, and responding to information through digital media. The stronger the perceived risk, the higher the individual's tendency to engage in e-WOM activities, both to seek information certainty and to share experiences as a form of clarification or warning to others. This finding aligns with risk reduction theory, which explains that consumers will use word-of-mouth communication as a strategy to minimize uncertainty before making a decision. In other words, perceived risk drives not only e-WOM seeking but also e-WOM production. Previous research findings support this relationship. A study by Abubakar et al. (2017) found that perceived risk in tourism significantly influences tourists' reliance on e-WOM as a primary source of information before visiting. Research by Jalilvand & Samiei (2012) also shows that the higher the perceived uncertainty about a destination, the greater the influence of online reviews on decision-making and recommendation intentions. Furthermore, Litvin et al. (2008) emphasized that e-WOM serves as a social mechanism for sharing risk warnings and experiences in the tourism sector.

Mudambi and Schuff (2010) and Firdausa et al. (2025) define eWOM as user-generated content that provides additional information to potential buyers in the context of product reviews. The concept of "helpful reviews" (usability reviews) is central to their extensive explanation. They argue that the quality of eWOM depends not only on what is written within it, but also on the depth of the review and the type of product, whether it is a search product or an experience. Filieri and McLeay (2014) and Islam et al. (2024) define eWOM as a collection of data that relies on the quality of the arguments. They argue that eWOM is an effective digital message based on the accuracy, topicality, relevance, and timeliness of the data. eWOM has dynamically become a new standard in industries such as tourism, for determining the credibility of a destination or hotel service before customers make a physical transaction.

Kim and Gupta (2012) view eWOM as a combination of cognitive and emotional signals. They explain that eWOM stands for digitally recorded consumption experiences. Their extensive explanation covers how a single, particularly negative review can damage a reputation built up by hundreds of positive reviews. They emphasized that aggregation, or averaging review scores, is the type of eWOM most frequently used by consumers to reduce the time spent learning about a product. Thus, the results of this study reinforce the view that perceived risk is an important driver of eWOM activity. In the context of North Sumatra, when risk issues such as security, comfort, or privacy are a concern, residents and tourists tend to be more actively involved in digital communication, both to seek reassurance and to share their experiences with a wider audience. This makes managing risk perception a strategic aspect in strengthening a destination's image in the digital space.

Furthermore, research by Rahmadiani et al. (2024) confirms that perceived risk remains a crucial variable in travel behavior, particularly when tourists must evaluate destination uncertainty before deciding to revisit. These findings suggest that perceived risk does not necessarily suppress digital communication but can actually stimulate e-WOM activities to reduce uncertainty and exchange experiences. The results of this study indicate that when tourists perceive a higher risk towards tourist destinations in North Sumatra, they tend to be more active in accessing and producing e-WOM (Meenakshy et al., 2024; Rahmadiani et al., 2024). This activity can take the form of searching for online reviews before visiting, comparing experiences between travelers, and sharing experiences after visiting as a form of evaluation or recommendation to others (Singh et al., 2024). These findings indicate that e-WOM functions as a risk reduction mechanism, where tourists utilize digital information to gain certainty, validate travel decisions, and assess whether the destination meets their expectations.

CONCLUSION

Based on the data analysis and discussion conducted in this study regarding the role of risk perception on electronic word-of-mouth (eWOM), it can be concluded that the influence of risk perception on electronic word-of-mouth shows a coefficient of 0.753, with a T statistic of 10.482 and a P value of 0.000. These results indicate that risk perception has a positive and significant influence on electronic word-of-mouth. Well-managed risk perception will encourage the formation of digital communication and recommendations. This study has limitations in only using two variables, so further research is needed to test whether there are other variables that are also consistent in influencing it. This study only used two main variables: perceived risk as the independent variable and electronic word-of-mouth (eWOM) as the dependent variable. This relatively limited scope of variables means the research results are unable to comprehensively explain other factors that may also influence electronic word-of-mouth, such as digital marketing, destination image, travel motivation, tourist satisfaction, trust, and perceived value. Therefore, this research model still has limitations in describing the complexity of tourist behavior in shaping digital communication.

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