

From Transactions to Advocacy: The Role of Complaint Management and e-WOM in Shaping Referral Marketing in Indonesian E-Commerce

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ABSTRACT

This study investigates the influence of customer value proposition (CVP), electronic word of mouth (e-WOM), and complaint management on purchase decisions in the Indonesian e-commerce sector, with referral marketing as a mediator and purchase satisfaction as a moderator. Using a quantitative cross-sectional survey, data were collected from 192 Tokopedia users via purposive sampling. Partial Least Squares Structural Equation Modeling (PLS-SEM) was applied to test the research framework. The findings reveal that CVP, e-WOM, and complaint management significantly shape purchase decisions, while only e-WOM and complaint management exert direct effects on referral marketing. Conversely, purchase decisions and satisfaction do not significantly predict referral behaviors, underscoring that transactional outcomes alone are insufficient drivers of advocacy. These results advance consumer behavior theory by refining Expectation-Confirmation Theory and the Theory of Planned Behavior, highlighting the primacy of relational and experiential mechanisms such as complaint recovery and peer influence over transactional satisfaction. Practically, the study provides strategic guidance for e-commerce platforms in emerging markets, emphasizing the need to strengthen complaint management systems and leverage positive e-WOM to foster sustainable customer advocacy.

Keywords:

customer value proposition; e-WOM; complaint management; purchase decision; referral marketing

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INTRODUCTION

E-commerce has transformed consumer behavior globally, driven by technological adoption and social media penetration. In Indonesia, social media users are projected to exceed 143 million, representing 50.2% of the population by 2025 (Meltwater, 2025). This rapid digitalization has intensified competition among platforms, with Tokopedia experiencing declining monthly visits while Shopee continues to grow. (Ahdiat, 2024).

Consumer dissatisfaction with value propositions, less-attractive promotions, and poor complaint handling has been exacerbated by the rise of viral negative e-WOM (Rosana, 2021). A widely publicized fraud case in 2025 involving a laptop purchase on Tokopedia illustrates how digital word of mouth can rapidly shape public perception. Addressing these issues is crucial for Tokopedia to regain consumer trust and purchase loyalty.

Prior studies highlight the strategic role of CVP, e-WOM, and complaint management in shaping consumer behavior. (Briciu et al., 2024) ; (Rachbini et al., 2021). However, their findings are inconsistent across industries and contexts. For instance, CVP significantly influenced purchase intention in apparel products. (Muzhaffar et al., 2023), But it was insignificant in cosmetics (Asyhari & Yuwalliatin, 2022). Similarly, e-WOM influenced Tokopedia purchase decisions (Wibowo & Putra, 2024), yet other platforms emphasized different drivers such as service quality (Jou et al., 2024; Wulandari et al., 2025).

This study fills a research gap by integrating CVP, e-WOM, and complaint management with purchase satisfaction (as a moderator) and referral marketing (as a mediator). The research question is as follows: How do CVP, e-WOM, and complaint management influence

purchase decisions and referral marketing in Tokopedia, with purchase satisfaction as a moderator and referral marketing as a mediator?

The objective is threefold: (1) test the direct effects of CVP, e-WOM, and complaint management, (2) evaluate the mediating role of referral marketing, and (3) analyze the moderating role of purchase satisfaction.

Literature Review and Hypotheses Development

This study draws on the Expectation-Confirmation Theory (ECT) and the Theory of Planned Behavior (TPB). ECT suggests that satisfaction arises when actual performance meets or exceeds expectations, influencing repurchase and advocacy (Sasongko, 2021). TPB explains behavioral intentions in terms of attitudes, subjective norms, and perceived control, making it relevant to referral marketing and purchase behavior. Purchase decisions involve a multi-stage process of problem recognition, information search, alternative evaluation, and final selection. (Ishma Alfisa Martianto, et al., 2024). Prior research shows that CVP, e-WOM, and complaint management strongly affect this process (Li & Chen, 2024; (Ma et al., 2024); (Salaudeen & Omotosho, 2020); (Liu et al., 2024).

Referral marketing leverages consumer recommendations to influence potential buyers, either formally through referral programs or organically via customer satisfaction (Indrajaya & Agustina, 2023; (Kartika, 2024). Its success depends on trust and credible communication. CVP represents the unique bundle of benefits customers perceive from a product or service. Effective CVP enhances loyalty and purchase intention (Ningsih & Suttedjo, 2024). e-WOM, encompassing positive or negative online reviews and recommendations, has been shown to influence purchase decisions significantly due to its broad reach and peer credibility (Pratama & Utami, 2024); (Attaallah, 2022).

Effective complaint handling improves satisfaction, trust, and loyalty (Rabbad, 2025). Service recovery theory posits that well-managed complaints can strengthen customer relationships (Yudha Eka Nugraha, 2020). Purchase satisfaction reflects consumers' affective response to product performance relative to expectations. While often linked to loyalty, some studies suggest it does not always translate into referrals (Lin & Mao, 2015).

METHOD

This study employed a quantitative, cross-sectional survey design with an associative-causal approach. The population comprised Tokopedia users aged 16–50 who had completed at least one transaction. Using purposive sampling, 192 valid responses were collected via an online questionnaire with Likert-scale items.

Following Hair, J. F., et al., (2022), a minimum of 150 samples (30 indicators × 5) was required; this study exceeded the threshold with 192 respondents. Data were analyzed using PLS-SEM with SmartPLS, chosen due to model complexity and predictive focus. Constructs included CVP, e-WOM, complaint management, purchase satisfaction, purchase decision, and referral marketing, all measured with validated items adapted from previous studies.

Data were analyzed using SmartPLS with PLS-SEM. This method was chosen for its predictive accuracy and suitability for complex models (Hair, J. F., et al., 2022).

RESULTS AND DISCUSSION

Measurement Model

Table 1. Validity and Reliability Test

Construct	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)	Conclusion
Customer Value Proposition/CVP (X1)	0.771	0.846	0.526	Valid and reliable
Purchase Decision * Referral Marketing (Z1*Y)	1.000	1.000	1.000	Valid and reliable
Purchase Satisfaction (Z1)	0.819	0.874	0.581	Valid and reliable
Purchase Decision (Y)	0.829	0.88	0.596	Valid and reliable
Complaint Management (X3)	0.845	0.89	0.617	Valid and reliable
Referral Marketing (Z2)	0.814	0.87	0.575	Valid and reliable
Electronic Word of Mouth /e-WOM (X2)	0.755	0.836	0.507	Valid and reliable

Convergent validity was confirmed by factor loadings > 0.6 and AVEs > 0.5. Reliability was established with Cronbach's Alpha and Composite Reliability > 0.7 (Andika & Prastowo, 2025).

Rasio Heterotrait-Monotrait (HTMT)

Discriminant validity was supported by HTMT ratios < 0.9 (Hair, J. F., et al., 2022).

Table 2. Discriminant Validity Test – Heterotrait-Monotrait Ratio (HTMT)

Construct	Customer Value Proposition/CVP (X1)	Purchase Satisfaction (Z1)	Purchase Decision (Y)	Purchase Decision * Referral Marketing (Z1*Y)	Complaint Management (X3)	Referral Marketing (Z2)	Electronic Word of Mouth /e-WOM (X2)
Customer Value Proposition/CVP (X1)							
Purchase Satisfaction (Z1)	0.813						
Purchase Decision (Y)	0.805	0.862					
Purchase Decision * Referral Marketing (Z1*Y)	0.475	0.524	0.512				
Complaint Management (X3)	0.784	0.838	0.881	0.423			
Referral Marketing (Z2)	0.691	0.619	0.719	0.341	0.863		
Electronic Word of Mouth /e-WOM (X2)	0.827	0.861	0.819	0.551	0.771	0.716	

The Heterotrait-Monotrait Ratio (HTMT) results indicate that all constructs customer value proposition, e-WOM, complaint management, purchase decision, purchase satisfaction, and referral marketing show values below the recommended threshold of 0.90. This finding confirms that each construct is empirically distinct, thus supporting discriminant validity within the measurement model. Consequently, the research instrument clearly differentiates

between constructs, thereby ensuring the robustness of the model's validity (Maharani & Prastowo, 2025).

Structural Model

Statistik Kolinieritas (VIF)

Table 3. Collinearity Statistics (VIF Values)

Construct	Purchase Decision (Y)	Referral Marketing (Z2)
Customer Value Proposition (CVP / X1)	2.002	2.198
Purchase Satisfaction (Z1)	-	2.778
Purchase Decision (Y)	-	2.938
Z1 * Y (Interaction Term)	-	1.404
Complaint Management (X3)	1.927	2.699
Referral Marketing (Z2)	-	-
Electronic Word of Mouth (e-WOM / X2)	1.927	2.344

The collinearity assessment using Variance Inflation Factor (VIF) reveals that none of the constructs exceed the threshold of 5. This indicates the absence of significant linear intercorrelations among the exogenous variables, thereby confirming that multicollinearity is not a concern in the structural model. The model fit was assessed using the Standardized Root Mean Square Residual (SRMR), which evaluates the extent to which the model adequately reproduces the observed correlations. An SRMR value below 0.10, or more conservatively below 0.08, indicates a satisfactory model fit. The results confirm that the estimated model meets these criteria, thereby supporting its overall goodness-of-fit.

Model Fit

The model fit was assessed using the Standardized Root Mean Square Residual (SRMR), which evaluates the extent to which the model adequately reproduces the observed correlations. An SRMR value below 0.10, or more conservatively below 0.08, indicates a satisfactory model fit. The results confirm that the estimated model meets these criteria, thereby supporting its overall goodness-of-fit (Hair, J. F., et al., 2022).

Table 4. Model Fit

Model	SRMR
Saturated Model	0.075
Estimated Model	0.076

The model fit evaluation shows that the Standardized Root Mean Square Residual (SRMR) value is 0.075, which is below the recommended thresholds of 0.10 and 0.08. This result indicates that the structural model demonstrates an acceptable level of fit (Hair, J. F., et al., 2022).

Coefficient of Determination (R Square)

Table 5. Coefficient of Determination (R Square)

Construct	R Square	Adjusted R Square
Purchase Decision (Y)	0.634	0.628
Referral Marketing (Z2)	0.561	0.546

The coefficient of determination (R^2) for purchase decision was 0.634 and for referral marketing was 0.561, with adjusted values of 0.628 and 0.546, respectively. These results suggest that the structural model explains a substantial proportion of variance in both constructs, reflecting moderate to strong predictive accuracy in line with established benchmarks for PLS-SEM (Hair, J. F., et al., 2022).

Path Coefficient

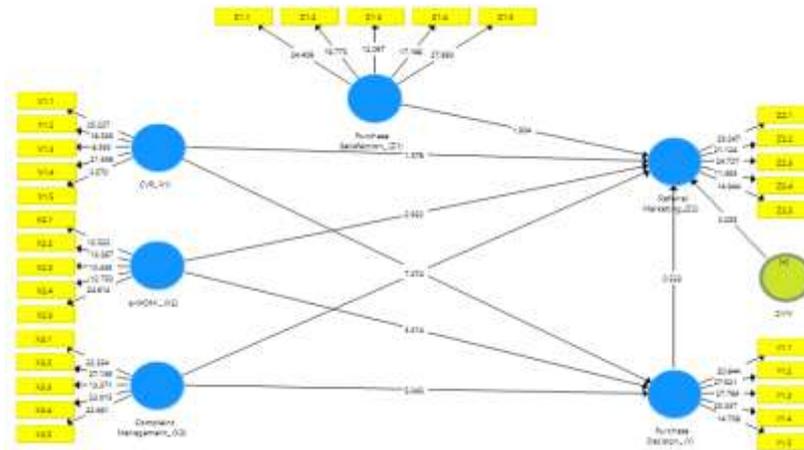


Figure 1. Bootstrapping Output

Path Relationship	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	t-value (O/STDEV)	p-value
CVP (X1) → Purchase Decision (Y)	0.204	0.207	0.081	2.518	0.012
CVP (X1) → Referral Marketing (Z2)	0.101	0.095	0.064	1.574	0.116
Purchase Satisfaction (Z1) → Referral Marketing (Z2)	-0.141	-0.134	0.074	1.913	0.056
Purchase Decision (Y) → Referral Marketing (Z2)	0.053	0.059	0.100	0.528	0.598
Purchase Decision * Referral Marketing (Z1 * Y) → Referral Marketing (Z2)	0.013	0.019	0.053	0.253	0.801
Complaint Management (X3) → Purchase Decision (Y)	0.463	0.453	0.090	5.133	0.000
Complaint Management (X3) → Referral Marketing (Z2)	0.612	0.609	0.084	7.275	0.000
e-WOM (X2) → Purchase Decision (Y)	0.24	0.248	0.073	3.277	0.001
e-WOM (X2) → Referral Marketing (Z2)	0.193	0.194	0.065	2.973	0.003

Direct Effects

Sub-Structure I:

- Customer Value Proposition (CVP) → Referral Marketing
 The effect of CVP on referral marketing was positive but not significant ($\beta = 0.101$; $t = 1.574$; $p = 0.116$). This indicates that although CVP strengthens purchase intention, it does not directly encourage consumers to engage in referral behaviors. Prior studies suggest that value propositions require reinforcement through satisfaction and loyalty mechanisms before influencing advocacy (Basith & Sugiyanto, 2023).
- e-WOM → Referral Marketing
 The influence of e-WOM on referral marketing was positive and significant ($\beta = 0.193$; $t = 2.973$; $p = 0.003$). This finding aligns with previous research that highlights the pivotal role of online reviews in driving consumer referrals (Siregar, 2024; Darmawan et al., 2022) Thus, e-WOM represents a critical determinant of consumer-driven promotion in digital marketplaces.
- Complaint Management → Referral Marketing

Complaint management had the strongest direct effect on referral marketing ($\beta = 0.612$; $t = 7.275$; $p < 0.001$). This finding is consistent with prior work emphasizing that effective complaint handling fosters trust and strengthens word-of-mouth recommendations (Sari et al., (2025).

4. Purchase Decision → Referral Marketing

The path from purchase decision to referral marketing was not significant ($\beta = 0.053$; $t = 0.528$; $p = 0.598$). This result suggests that simply making a purchase does not guarantee advocacy behavior, consistent with Filieri, 2015), who argued that referrals depend more on trust and emotional engagement than on transactional outcomes.

Purchase satisfaction did not significantly predict referral marketing ($\beta = -0.141$; $t = 1.913$; $p = 0.056$). This aligns with (2015), who found that satisfaction alone does not necessarily translate into advocacy without additional drivers, such as emotional value or trust.

Sub-Structure 2: Effects on Purchase Decision

1. CVP → Purchase Decision

CVP significantly influenced purchase decision ($\beta = 0.204$; $t = 2.518$; $p = 0.012$), confirming its relevance in shaping consumer choice. This finding is consistent with (Asyhari & Yuwalliatin, 2022), who demonstrated the importance of perceived value in consumer decision-making.

2. e-WOM → Purchase Decision

e-WOM significantly affected purchase decision ($\beta = 0.240$; $t = 3.277$; $p = 0.001$). This result corroborates evidence from (Aliifah Rifdah et al., 2022); (Irfan, 2024) who found that online reviews directly increase the likelihood of purchase by reducing uncertainty.

3. Complaint Management → Purchase Decision

Complaint management exhibited the strongest influence on purchase decision ($\beta = 0.463$; $t = 5.133$; $p < 0.001$). This confirms earlier studies Wattoo & Iqbal, (2022); Wattoo et al., (2025); Tullaili & Susanto, (2025), that emphasized the role of complaint handling in enhancing consumer confidence and shaping purchase behavior

Theoretical Implications

This study extends the literature by demonstrating that while CVP, e-WOM, and complaint management significantly influence purchase decisions, only e-WOM and complaint management directly affect referral marketing. These findings refine Expectation-Confirmation Theory and the Theory of Planned Behavior by showing that transactional satisfaction and purchase decisions alone are insufficient drivers of advocacy. Instead, relational and experiential factors, particularly service recovery and peer influence, are decisive in fostering consumer referrals.

Managerial Implications

For practitioners, the findings underscore that strengthening referral marketing cannot rely solely on increasing purchase frequency. Tokopedia and similar platforms should:

- Prioritize responsive complaint management systems to convert negative experiences into opportunities for trust-building and advocacy.
- Invest in e-WOM management strategies, such as incentivizing reviews and amplifying positive user-generated content, to harness peer influence.
- Recognize that value propositions alone are not sufficient; they must be complemented by service quality and emotional engagement initiatives to foster consumer referrals.

Mediation and Moderation Analysis

Mediation Effects

Table 7. Specific Indirect Effects

	Original Sample (O)	Sample Mean (M)	Standar Deviation (STDEV)	T Statistik (O/STDEV)	P Values
CVP (X1) → Purchase Decision (Y) → Referral Marketing (Z2)	0.011	0.013	0.023	0.459	0.646
Complaint Management (X3) → Purchase Decision (Y) → Referral Marketing (Z2)	0.024	0.024	0.046	0.535	0.593
e-WOM (X2) → Purchase Decision (Y) → Referral Marketing (Z2)	0.013	0.014	0.027	0.475	0.635

The mediation analysis indicates that purchase decision does not significantly mediate the relationships between CVP, e-WOM, and complaint management with referral marketing. The indirect effects through purchase decision were insignificant for all paths (CVP → Y → Z2: $\beta = 0.011$, $p = 0.646$; e-WOM → Y → Z2: $\beta = 0.013$, $p = 0.635$; Complaint Management → Y → Z2: $\beta = 0.024$, $p = 0.593$). These findings suggest that while CVP, e-WOM, and complaint management directly influence purchase decisions, the act of purchasing itself does not automatically translate into referral behaviors.

This result contrasts with studies that position purchase decision as a central mechanism linking perceived value and customer advocacy (Demirdöğmez & Gültekin, 2020). Instead, it supports Aloqool & Alsmairat, (2022) who argue that purchasing is often transactional and may not lead to advocacy without the reinforcement of trust, satisfaction, or emotional engagement.

Moderation Effects

Table 8. Specific Inderect Effect

	Original Sample (O)	Sample Mean (M)	Standar Deviation (STDEV)	T Statistik (O/STDEV)	P Values
Purchase Decision (Y) → Referral Marketing (Z2)	0.053	0.059	0.1	0.528	0.598
Purchase Satisfaction (Z1) → Referral Marketing (Z2)	-0.141	-0.134	0.074	1.913	0.056
Purchase Decision (Y) * Purchase Satisfaction (Z1) → Referral Marketing (Z2)	0.013	0.019	0.053	0.253	0.801

The results indicate that purchase decision does not significantly influence referral marketing ($\beta = 0.053$; $t = 0.528$; $p = 0.598$), while purchase satisfaction shows a marginal but non-significant effect ($\beta = -0.141$; $t = 1.913$; $p = 0.056$). Moreover, the moderating effect of purchase satisfaction on the relationship between purchase decision and referral marketing is also insignificant ($\beta = 0.013$; $t = 0.253$; $p = 0.801$). These findings suggest that even when consumers are satisfied with their purchases, such satisfaction alone does not increase their likelihood of recommending Tokopedia to others. This aligns with Lin & Mao, (2015), who emphasized that satisfaction is a necessary but insufficient driver of advocacy, which must be

reinforced by additional relational factors such as trust, emotional value, or brand community engagement to generate meaningful referral behaviors.

Theoretical Implications

The results extend the application of Expectation-Confirmation Theory and the Theory of Planned Behavior in digital commerce contexts. While CVP, e-WOM, and complaint management remain important in shaping purchase decisions, the lack of mediation and moderation effects indicates that transactional outcomes alone do not drive advocacy. Instead, referral behavior is contingent on relational mechanisms such as complaint recovery and peer influence. This reinforces recent literature arguing that digital consumer loyalty and advocacy are better explained by emotional and trust-based dimensions rather than by purchase acts or satisfaction alone (Wattoo et al., 2025; Sari et al., 2025)

Managerial Implications

For practitioners, the findings underscore the need to move beyond transactional strategies when seeking to enhance referral marketing. First, Tokopedia should prioritize robust, transparent complaint management systems that transform negative experiences into opportunities to build trust and advocacy. Second, platforms should actively leverage e-WOM by encouraging authentic user reviews and amplifying positive peer-generated content. Third, managers must recognize that purchase satisfaction, while important, is not sufficient to secure referrals. Loyalty and referral programs should therefore integrate relational elements such as trust-building initiatives and community engagement rather than relying solely on purchase frequency or satisfaction scores.

CONCLUSION

This study demonstrates that customer value proposition (CVP), electronic word of mouth (e-WOM), and complaint management exert significant effects on purchase decisions, while only e-WOM and complaint management directly foster referral marketing. By contrast, neither purchase decisions nor satisfaction trigger advocacy, underscoring that transactional outcomes alone are insufficient. Instead, relational mechanisms particularly effective complaint recovery and peer influence emerge as the dominant drivers of referral behavior in Indonesia's e-commerce sector.

Theoretically, the findings refine Expectation-Confirmation Theory and the Theory of Planned Behavior by revealing the limited explanatory role of purchase satisfaction in driving advocacy, while underscoring the primacy of trust- and experience-based constructs in digital commerce (Filiari, 2015; Sari et al., 2025). This supports recent international evidence that consumer advocacy is relationally constructed through trust-building and social influence rather than transactional satisfaction alone (Sohail et al., 2023). By integrating CVP, e-WOM, and complaint management within a structural model, this study extends consumer behavior research in emerging markets.

From a managerial perspective, the results caution firms against overreliance on purchase frequency or satisfaction metrics as proxies for advocacy potential. For platforms such as Tokopedia, strengthening transparent complaint management systems and cultivating authentic e-WOM, through incentivizing genuine reviews and facilitating community-driven recommendations offer more sustainable pathways to customer advocacy than transactional strategies alone.

This research is limited by its cross-sectional design, reliance on self-reported data, and a sample confined to Tokopedia users aged 16–50, which may constrain generalizability across demographics and platforms. Longitudinal and cross-country studies are recommended

to capture temporal and cultural variations in referral behavior. Future research should also incorporate constructs such as trust, brand community engagement, and emotional value, while employing mixed-method approaches to uncover the psychological and social processes underlying complaint recovery and e-WOM.

In conclusion, advocacy in digital marketplaces is not an automatic extension of purchases but a relational process rooted in credibility, trust, and recovery experiences. This study makes both theoretical and practical contributions by clarifying the pathways to referral marketing in emerging e-commerce contexts.

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