Journal of Economic Education Vol.14 (2) (2025)



Journal of Economic Education



http://journal.unnes.ac.id/sju/index.php/jeec

THE INFLUENCE OF ELECTRONIC WORD OF MOUTH (EWOM), CELEBRITY WORSHIP, AND PAYLATER FEATURES ON PURCHASE DECISIONS WITH CONSUMPTIVE BEHAVIOR AS AN INTERVENING VARIABLE AMONG KOREAN POP FANS

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DOI: https://doi.org/10.15294/jeec.v14i2.29406

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History Article

Received: July 2, 2025 Accepted: August 26, 2025 Published: December 15, 2025

Keywords:

Buying decision, Consumer Behavior, Electronic Word of Mouth, Celebrity Worship, Paylater

Abstract

This study investigates the determinants of purchasing decisions among teenage Korean-pop fans in Semarang City, highlighting the role of consumer behavior as a mediating variable. Understanding this phenomenon is increasingly important as the rapid growth of fan-based consumption has become a significant driver of youth spending patterns and a relevant topic in contemporary consumer behavior research. The variables examined include electronic word of mouth, celebrity worship, and pay later features. A quantitative approach was employed with 100 respondents selected through consecutive sampling to capture active consumers within a specific time frame. Data were collected using validated and reliable questionnaires and analyzed using multiple linear regression and the Sobel test, methods deemed appropriate for identifying both direct and mediating effects. The findings show that electronic word of mouth, celebrity worship, and pay later features positively and significantly influence purchasing decisions, with consumer behavior serving as an effective mediating factor. Practically, the findings guide marketers in targeting youth through digital and financial features, while scientifically they advance a mediation model that integrates psychological and financial determinants of fan-based purchasing behavior.

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p-ISSN 2301-7341 e-ISSN 2502-4485

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INTRODUCTION

The advancement of communication and information technology has accelerated the spread of cross-cultural exchange across countries, including the entry of South Korean culture into Indonesia. Since the early 2000s, Korean dramas and Korean pop music have become widely known in Indonesia and have become a special attraction for the community, especially the younger generation (Tanjung & Aritonang, 2023). This phenomenon, known as the Korean Wave or Hallyu, has grown rapidly and received a warm welcome from Indonesian fans (Sarajwati, 2020). In Semarang City, the Korean Wave has influenced teenage consumption patterns, particularly in decisions to purchase Korean pop—related merchandise.

The popularity of Korean pop has not only formed a large fan community but has also fostered consumerist tendencies among teenagers. Many teenagers allocate funds to buy albums, merchandise, and concert tickets, often ordering directly from South Korea despite high costs and long shipping times (Morgan et al., 2024). Such behavior reflects strong loyalty and enthusiasm toward idols (Kurniawan & Maftukhah, 2020) and may lead to increased, unnecessary spending driven more by desire and social attention than by actual needs (Andadini & Darmawanti, 2023). This indicates a growing concern regarding consumptive behavior among young fans.

To understand this behavior, consumer behavior theory by Kotler & Keller (2021:110) explains how individuals choose, use, and dispose of goods or services to satisfy their needs or desires. Consumer decisions occur through several stages, during which consumers consider product value and expected benefits (Ciswati & Septayuda, 2023). Purchasing decisions therefore represent the final outcome of a broader decision-making process (Nasution, 2018).

In addition to consumer behavior, several external factors may shape teenagers' decisions, including celebrity worship, electronic word of mouth (eWOM), and the increasing availability of financial features such as paylater. Celebrity worship can strongly influence purchasing motivation, as fans often imitate or seek emotional closeness with their idols (Kowalczyk & Royne, 2013). Research by Cahyani & Purnamasari (2019) further shows that fans purchase albums, stream videos, watch variety shows, and buy idol photos to support and express loyalty to their idols. Fans' strong attachment can lead to highly possessive behavior and willingness to do anything to obtain idol-related items (Juwita & Nurnisya, 2024).

Meanwhile, the paylater feature has become one of the payment methods frequently used to buy merchandise. Its use—even for non-essential items—shows that fans sometimes borrow money or incur debt to satisfy personal desires rather than needs (Zahra & Anoraga, 2021). This pattern highlights the growing role of financial convenience in encouraging consumptive behavior among youth.

Various previous studies have produced mixed findings regarding the influence of eWOM, celebrity worship, and paylater on purchasing decisions through consumer behavior. However, there remains a research gap concerning how these factors

simultaneously influence purchasing decisions when consumer behavior is positioned as a mediating variable within the specific context of Korean pop fandom.

Thus, the research problem of this study is formulated explicitly as follows: how do electronic word of mouth, celebrity worship, and paylater features influence the purchasing decisions of teenage Korean pop fans in Semarang City, and to what extent does consumer behavior mediate these relationships?

This study aims to fill the identified gap by integrating consumer behavior as a mediating variable and focusing on the 20–24 age group in Semarang City, an audience segment that has received limited attention in previous research. By doing so, this study seeks to provide a deeper and more comprehensive understanding of the purchasing behavior of teenage Korean pop fans.

METHODS

This type of research is explanatory research. The research design used in this study is a quantitative descriptive design. There are three independent variables in this study, consisting of electronic word of mouth (eWOM) (X1), celebrity worship (X2), and paylater features (X3). With one dependent variable, namely purchasing decisions (Y). And the intervening variable is consumer behavior (Z), which is used to bridge the relationship between the independent variable and the dependent variable. This study took the population of Semarang City residents in 2023 with an age range of 20-24 years. This study uses a sampling technique determined based on Consecutive sampling. (Tjoanda & Halim, 2021). The data obtained by the researcher is based on primary data directly from respondents who are classified as having consumptive behavior and have an interest in Korean pop merchandise, using a questionnaire. This study applies multiple regression analysis, but before testing the hypothesis, a classical assumption test is first carried out so that the regression estimate meets the BLUE (Best Linear Unbiased Estimator) criteria. The classical assumption test includes three stages, namely the multicollinearity test, the heteroscedasticity test, and the normality test.

RESULT AND DISCUSSION

Results

Classical Assumption Test

Data normality testing was carried out using the Kolmogorov-Smirnov test, with the results in Table 1. It is known that the test statistic value for each research variable is greater than 0.05. Therefore, it can be concluded that the data population is normally distributed. The results of the multicollinearity test indicate that there is no very high correlation (more than 0.90) between independent variables, so it can be concluded that there is no multicollinearity between the independent variables in the regression model.

Table 1. Kolmogorov-Smirnov Test Results

One-Sample Kolmogorov-Smirnov Test

			Celebrity		Keputusan	Perilaku
		E-WOM	Worship	Pay Latter	Pembelan	Konsumtrfxde
N		100	100	100	100	100
Normal Parameters ^{a,b}	Mean	39.85	23.51	32.10	31.62	24.34
	Std. Deviation	3.901	2.869	4.284	3.926	3.195
Most Extreme	Absolute	.096	.129	.111	.120	.172
Differences	Positive	.096	.129	.111	.120	.172
	Negative	080	087	086	108	112
Test Statistic		.096	.129	.111	.120	.172
Asymp. Sig. (2-tailed)		.023°	.000	.0040	.0010	.000

Source: Processed primary data, 2025

In this study, the heteroscedasticity test was conducted using the Glejser method. The results of the heteroscedasticity test using the Glejser method can be seen in Table 2 below:

Table 2. Results of Heteroscedasticity Test

	Coefficients ^a					
	Model	t	Sig.			
	(Constant)	2,167	0.036			
	eWOM	0.558	0.58			
1	Celebrity Worship	0.323	0.748			
	Paylater Features	-1,605	0.116			
	Consumer Behavior	-1,195	0.239			

Source: Processed primary data, 2025

Based on the Heteroscedasticity Test Results using the Glejser Test in Table 3, it can be explained that the level of significance of all independent and dependent variables is > 0.05. So, it can be concluded that the regression model in this study is free from heteroscedasticity cases.

Hypothesis Testing

Path Analysis

Table 3. Results of Multiple Regression Analysis with Consumptive Behavior as the Dependent Variable

Model Summary							
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate			
1	.973 a	.947	.945	.747			

a. Predictors: (Constant), paylater feature, celebrity worship, ewom

b. Dependent Variable: consumer behavior

Model		Unstandardized Coefficients		Standardized Coefficients		
		В	Std. Error	Beta	t	Sig.
1	(Constant)	1,773	.946		1,874	.004
	eWOM	.589	.029	.435	5,739	.006
	Celebrity Worship	.703	.033	.615	7,976	.000
	Paylater Features	.726	.031	.793	10,897	.000

a. Dependent Variable: Consumptive Behavior

Source: Processed primary data, 2025

Based on data processing using SPSS version 25 in Table 3, the results of the multiple regression analysis show that the regression coefficient for the variable *electronic word of mouth* is 0.435. The regression coefficient for the celebrity worship variable is 0.615. The regression coefficient for the paylater feature variable is 0.793. The residual value (error) of the influence of *the electronic word of mouth, celebrity worship, and paylater* feature variables on consumer behavior is 0.230 or 23.0%.

Table 4. Results of Multiple Regression Analysis with Purchasing Decision as the Dependent Variable

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.967 a	.936	.934	.824

a. Predictors: (Constant), paylater feature, celebrity worship, ewom

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		В	Std. Error	Beta	t	Sig.
1	(Constant)	2,300	1,059		2.171	.032
	eWOM	.290	.031	.276	2,931	.000
	Celebrity Worship	.583	.042	.596	7,048	.004
	Paylater Features	.625	.028	.361	4.173	.000

a. Dependent Variable: Purchase Decision

Source: Processed primary data, 2025

Based on data processing using SPSS version 25 in Table 4, the results of multiple regression analysis show that the regression coefficient for the *electronic word of mouth variable* is 0.276. The regression coefficient for the *celebrity worship variable is* 0.596. The regression coefficient for the *paylater feature variable* is 0.361. The residual value (*error*) of the influence of *the electronic word of mouth, celebrity worship, and paylater* features on purchasing decisions is 0.253 or 25.3%.

b. Dependent Variable: purchasing decision

Table 5. Results of Multiple Regression Analysis with Purchasing Decision as the Dependent Variable

Model Summary Model R R Square Adjusted R Square Std. Error of the Estimate 1 .892 a .796 .794 1,781

- a. Predictors: (Constant), consumer behavior
- b. Dependent Variable: purchasing decision

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		В	Std. Error	Beta	t	Sig.
1	(Constant)	4.932	1.375		3,587	.001
	Consumer Behavior	1,096	.056	.892	19,573	.000

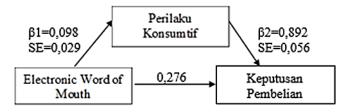
a. Dependent Variable: Purchase Decision

Source: Processed primary data, 2025

Based on data processing using SPSS version 25 in Table 5, the results of multiple regression analysis show that the regression coefficient for the consumer behavior variable is 0.892. The residual value (error) of the influence of consumer behavior variables on purchasing decisions is 0.452 or 45.2%. This shows that 45.2% of the variation in purchasing decisions is influenced by other factors not included in this study.

Sobel Test

This test can be done using the online calculator "Sobel Test Calculation for Significance" available on the website www.danielsoper.com, which is presented in the following image:



Sobel test statistic: 3.30573469 One-tailed probability: 0.00047364 Two-tailed probability: 0.00094728

Figure 2. eWOM on Purchasing Decisions Through Consumptive Behavior Source: Processed primary data, 2025

Based on the calculation results through the Sobel Test application, the obtained t_{hitung} was 3.30573469. This value is greater than t_{tabel} 1.98397 with a significance value of 0.000, which indicates that the t_{hitung} positive value and significance <0.05. So, it can be concluded that H4 is accepted.

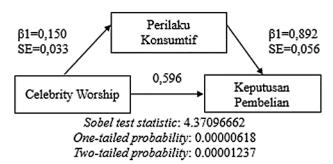


Figure 3. Celebrity Worship on Purchasing Decisions Through Consumptive Behavior Source: Processed primary data, 2025

Based on the calculation results using the Sobel Test application, the obtained t_{hitung} was 4.37096662. This value is greater than the t_{tabel} which is 1.98397, with a significance value of 0.000, which shows that the t_{hitung} is positive and significance <0.05. So, it can be concluded that H5 is accepted.

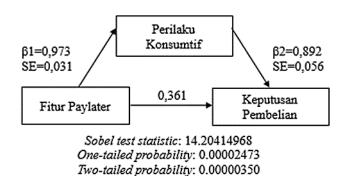


Figure 4. Paylater on Purchasing Decisions Through Consumptive Behavior Source: Processed primary data, 2025

Based on the calculation results using the Sobel Test application, the value obtained t_{hitung} was 14.20414968. This value is greater than, t_{tabel} namely 1.98397, with a significance value of 0.000 which shows that the value t_{hitung} positive and significance <0.05. So, it can be concluded that H6 is accepted.

Discussion

The results of the study indicate that *electronic word of mouth* has a positive and significant effect on consumer behavior. This can be seen through the t_{hitung} which is 5.739 with a significance level of 0.006 which indicates that the value $t_{hitung} > t_{tabel}$ and significant <0.05. So H1 explains that there is a positive and significant effect *of electronic word of mouth* on the consumer behavior of *Korean pop fans* in Semarang City. In addition, the magnitude of the influence of *electronic word of mouth* on consumer behavior is 18.9%. The results of this study are in line with the theory of consumer behavior which states that consumer behavior is related to the decision-making process carried out by consumers to use goods or services to satisfy their desires (Kotler & Keller,

2021:110). Following the development of communication technology with the use of social media that provides a place to exchange information without limitations that occur in two directions (Apriyanti & Nurkhin, 2022). The results of the study are by previous studies conducted by Santoso & Sispradana (2021), Putri & Magistarina (2023), Ramdani et al. (2024), and Zulaikha & Hardew (2025) This proves that *electronic word of mouth* has a positive and significant influence on consumer behavior. Based on the research findings, theoretical basis, and previous studies that have been described, it can be concluded that *electronic word of mouth* has a positive and significant influence on consumer behavior in adolescent *Korean pop fans* in Semarang City.

The results of the study indicate that *celebrity worship* has a positive and significant effect on consumer behavior. This can be seen through t_{hitung} which is 7.976 with a significance level of 0.000, which indicates that the value $t_{hitung} > t_{tabel}$ and significant <0.05. So, H2 explains that there is a positive and significant effect of celebrity worship on the consumer behavior of Korean pop fans in Semarang City. In addition, the magnitude of the influence of *celebrity worship* on consumer behavior is 37.8%. The results of this study are in line with the theory of consumer behavior which states that consumer behavior is related to the decision-making process carried out by consumers to use goods or services to satisfy their desires. In accordance with the existence of *celebrity* worship that influences the daily lives of Korean pop fans in Semarang City, so that their feelings of love in supporting their idols and always carrying out the process of purchasing *merchandise*. The results of the study are in accordance with previous studies conducted by Irvani et al. (2022), Andadini & Darmawanti (2023), and Fachlya et al. (2023) which prove that *celebrity worship* has a positive and significant influence on consumer behavior. Based on the research findings, theoretical basis and previous studies that have been described, it can be concluded that *celebrity worship* has a positive and significant influence on consumer behavior in adolescent Korean pop fans in Semarang City.

The results of the study indicate that the *paylater feature* has a positive and significant effect on consumer behavior. This can be seen through t_{nitung} which is 10.897 with a significance level of 0.000 which indicates that the value is $t_{nitung} > t_{tabel}$ and significant < 0.05. So H3 explains that there is a positive and significant effect of the *paylater feature on the consumer behavior of Korean pop* fans in Semarang City. In addition, the magnitude of the effect of the *paylater feature* on consumer behavior is 62.9%. The results of this study indicate that the more payment offers using the *paylater feature* made by *Korean pop merchandise sellers*, the higher the level of consumer behavior of *Korean pop fans* in Semarang City. The results of this study are in line with the theory of consumer behavior which states that consumer behavior is related to the decision-making process carried out by consumers to use goods or services to satisfy their desires. In accordance with the ease of payment through *Paylater* offered by *Korean pop merchandise sellers* on several *platforms*, it makes *Korean pop fans* in Semarang City interested in making merchandise purchases. The results of the study are in accordance with previous studies conducted by Mahmud & Fatikhah (2023), Felix et al. (2024), and

Zein & Sartika (2025) which prove that the *paylater feature* has a positive and significant effect on consumer behavior. Based on the research findings, theoretical basis and previous research that have been described, it can be concluded that the *paylater feature* has a positive and significant effect on consumer behavior among teenage fans *of Korean pop* in Semarang City.

The direct influence of *electronic word of mouth* on purchasing decisions is 7.6% while the indirect influence of *electronic word of mouth* on purchasing decisions through consumer behavior is 8.7%. Thus, the influence of electronic word of mouth on purchasing decisions through consumer behavior in total is 16.3%. The findings of this study indicate a positive relationship direction, meaning that the more *electronic word of* mouth is spread by fellow Korean pop fans in Semarang City, reinforced by their consumer behavior, the higher the influence on purchasing decisions for Korean pop merchandise. The results of this study are in line with the theory of consumer behavior which states that consumer behavior is related to the decision-making process carried out by consumers to use goods or services to satisfy their desires. Currently, electronic word of mouth is an efficient method that influences individual needs, making it easier for consumers to switch brands and make purchasing decisions. Consumer behavior when applied to the concept of electronic word of mouth in this study, is proven to influence adolescent purchasing decisions. The more electronic word of mouth is spread on social media that is easily accessible to adolescents, the higher their level of desire to have their idol's products or merchandise. So H4 explains that electronic word of mouth influences purchasing decisions through the consumer behavior of Korean pop fans in Semarang City. This means that consumer behavior can be a mediator between electronic word of mouth and purchasing decisions. Research by Hamdani et al. (2022), Fraya & Nst (2023), and Yulianita et al. (2024)proves that electronic word of mouth influences purchasing decisions. Electronic word of mouth allows consumers to get information about the quality of a product or service.

The direct influence of *celebrity worship* on purchasing decisions is 35.5% while the indirect influence of *celebrity worship* on purchasing decisions through consumer behavior is 13.4%. Thus, the influence of *celebrity worship* on purchasing decisions through consumer behavior in total is 46.9%. The findings of this study indicate a positive relationship, meaning that the more *celebrity worship* is carried out in the daily lives of *Korean pop fans* in Semarang City, which is reinforced by their consumer behavior, the higher its influence on purchasing decisions for *Korean pop merchandise*. The results of this study are in line with the theory of consumer behavior, which states that consumer behavior is related to the decision-making process carried out by consumers to use goods or services to satisfy their desires. Individuals who worship celebrities have special characteristics with the goods owned by the celebrity; this can be seen through the products and services used by fans. So H5 explains that *celebrity worship* influences purchasing decisions through the consumer behavior of *Korean pop fans* in Semarang City is accepted. This means that consumer behavior can be a mediator between *celebrity worship* and purchasing decisions. Research Wandini & Suharyono (2017), Singh &

Banerjee (2019), and Wandini & Suharyono (2017) proves that *celebrity worship* influences purchasing decisions.

The direct influence of the *paylater feature* on purchasing decisions is 13.2% while the indirect influence of the paylater feature on purchasing decisions through consumer behavior is 86.8%. Thus, the influence of electronic word of mouth on purchasing decisions through consumer behavior in total is 99.8%. The findings of this study indicate a positive relationship, meaning that the more the use of the paylater feature is carried out by teenage fans of Korean pop in Semarang City, reinforced by the consumer behavior they have, the higher the influence on purchasing decisions for *Korean pop merchandise*. The results of this study are in line with the theory of consumer behavior which states that consumer behavior is related to the decision-making process carried out by consumers to use goods or services to satisfy their desires. Consumer behavior when applied to the concept of the *paylater feature* in this study, is proven to have an influence on teenage purchasing decisions. So H6 explains that *celebrity worship* influences purchasing decisions through the consumer behavior of teenage fans of Korean pop in Semarang City is accepted. This means that consumer behavior can be a mediator between the paylater feature and purchasing decisions. Research Garðarsdóttir & Dittmar (2012), Putri & Iriani (2020), and Mufallihah et al. (2023) proves that the paylater feature influences purchasing decisions. The *paylater* feature is in great demand by all groups, especially young Korean pop fans in Semarang City, to fulfill their desires in purchasing Korean pop merchandise.

The results of the study indicate that consumer behavior has a positive and significant effect on purchasing decisions. This can be seen through t_{hitung} the value of 19.573 with a significance level of 0.000, which indicates that the value is t_{hitung} > t_{tabel} and significant < 0.05. So H7 explains that there is a positive and significant influence of consumer behavior on purchasing decisions for Korean pop teenagers' merchandise in Semarang City. In addition, the magnitude of the influence of consumer behavior on purchasing decisions, which is 79.6%. The results of this study are in line with the theory of consumer behavior which states that consumer behavior is related to the decision-making process carried out by consumers to use goods or services to satisfy their desires. In accordance with the existence of high consumer behavior in Korean pop fans in Semarang City in terms of buying Korean pop merchandise, so that Korean pop fans in Semarang City are interested in purchasing merchandise without looking at the needs and benefits of the goods. The results of the study are by previous studies conducted by Agustina et al. (2022), Sutarno & Purwanto (2022), and Nurmalia et al. (2024), which prove that consumer behavior has a positive and significant influence on purchasing decisions. Based on the research findings, theoretical basis, and previous studies that have been described, it can be concluded that consumer behavior has a positive and significant influence on merchandise purchasing decisions among Korean pop fans in Semarang City.

CONCLUSION

Based on the results of data analysis and discussion that have been conducted, the following conclusions can be drawn: (1) *electronic word of mouth* has a positive and significant effect on consumer behavior in adolescent *Korean pop fans* in Semarang City; (2) *celebrity worship* has a positive and significant effect on consumer behavior in adolescent *Korean pop fans* in Semarang City; (3) the *paylater feature* has a positive and significant effect on consumer behavior in adolescent *Korean pop fans* in Semarang City; (4) *electronic word of mouth* has a positive effect on purchasing decisions through consumer behavior in adolescent *Korean pop fans* in Semarang City; (5) *celebrity worship* has a positive effect on purchasing decisions through consumer behavior in adolescent *Korean pop fans* in Semarang City; (6) the *paylater feature* has a positive effect on purchasing decisions through consumer behavior in adolescent *Korean pop fans* in Semarang City; (7) consumer behavior has a positive and significant effect on purchasing decisions in adolescent *Korean pop fans* in Semarang City.

Based on the results of the study, it is expected to contribute to the development of science and marketing practices in understanding the impact of global culture on the economic behavior of adolescents in the digital era. Further research can be developed by adding variables related to the measurement of the first purchase to post-purchase behavior to focus more on measuring purchasing decisions.

ACKNOWLEDGMENT

The researcher would like to express sincere gratitude to all parties who have helped during the completion of this research, namely: (1) Prof. Dr. S Martono, M. Sc., Rector of Universitas Negeri Semarang; (2) Prof. Dr. Kardoyo, M.Pd., Coordinator of the Postgraduate Program in Economic Education; (3) Lecturers of the Faculty of Economics and Business, Universitas Negeri Semarang; (4) The teenagers of Semarang City who have contributed to this study.

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