

THE EFFECT OF WORD OF MOUTH AND BRAND IMAGE ON TRUST AND PURCHASE INTENTION

Endang Tjahjaningsih *)

Herina Dwi Nastiti *)

Sri Isnowati *)

Dewi Handayani UN **)

Abstract

High consumer purchase intention can be obtained by trust built from Word Of Mouth (WOM) and brand image. This study aimed to reveal the effect of WOM and brand image on trust and purchase intention and the role of trust in mediating the effect of WOM and brand image on the purchase intention of Tokopedia consumers in Semarang City. The samples were obtained using a purposive sampling technique of 120 people. The data analysis technique used instrument, model, regression, and Sobel tests using the software of SPSS 24.0. Based on the primary data customers who were tested and analyzed, it has been proven that (1) WOM and brand image have an effect on purchase intention, (2) WOM, brand image, and trust directly affect repurchase intention, (3) trust is mediating the relationship between WOM and brand image on purchase intention.

Keywords: *word of mouth, brand image, trust, purchase intention*

Introduction

The Covid-19 pandemic has hit various business sectors, but e-commerce sector is growing rapidly. Currently, e-commerce is able to change the entire product sales system and influences consumer buying behavior. E-commerce gives consumers many choices to choose a product while sitting at home, or wherever consumers are, including getting

*) *Faculty of Economics and Business, Stikubank University Semarang*

***) *Faculty of Information Technology, Stikubank University Semarang*

discounts that cannot be bought in traditional stores, as well as ease of payment. Merchant Machine as a research institution from the UK released a list of the ten countries with the fastest growing e-commerce in the world, and Indonesia was ranked first with 78% growth in 2018, followed by Mexico (59%), the Philippines (51%), Colombia (45%), United Arab Emirates (33%), Vietnam (32%), Saudi Arabia (32%), Israel (31%), India (27%), and China (27%). The average money spent by Indonesians on online sites was US\$ 228 per person or around IDR 3.19 million per person (Sudaryono & Komala, 2020). E-commerce is a promising sector, and it can see from the number of people who use e-commerce applications. This condition increases the volume of demand in e-commerce by 5-10 times compared to before the pandemic. Table 1 shows the number of social media visitors on online shop sites in Indonesia in 2018 - 2019:

Table 1: Online shop visitors in Indonesia 2018-2019

| No | Name of Online Shop | Visitor 2018 | Visitor 2019 | Upgrade |
|----|---------------------|--------------|--------------|-------------|
| 1 | Tokopedia | 153,639,700 | 863,056,416 | 709,416,716 |
| 2 | Bukalapak | 95,932,100 | 669,862,991 | 573,930,891 |
| 3 | Shopee | 38,882,000 | 664,805,215 | 625,923,215 |
| 4 | Lazada | 36,405,200 | 378,450,756 | 342,045,556 |
| 5 | Blibli | 31,303,500 | 211,559 .283 | 180.255.783 |

Source: <https://www.minded-rakyat.com/>

Ordering and purchasing things online is one of the benefits of doing business via the internet. Buying goods online is popular with consumers because it is easier, faster and consumers do not have to leave home to look for goods. By choosing and buying online, consumers can carry out other activities that can generate profits. In the pre-Covid-19 pandemic, e-commerce was just an alternative. During the pandemic, e-commerce is a strategy to be able to maintain business. This is the reason why it is still important to explore consumer behavior in the context of e-commerce, such as purchase intention. Purchase intention is one indicator of the success of marketing strategy (Elseidei & El-Baz, 2016).

One of the factors that influence purchase intention is word of mouth (WOM) (Wani, et.al., 2016). Consumer's buying decisions are influenced by social interactions in which consumers learn and are influenced by opinions or actual purchases of other consumers. The results of the research by Rahman et al (2020) and Sa'ait et al (2017) revealed that WOM had a positive effect on purchase intention, while Utami (2014) revealed that there was no

effect of WOM on purchase intention. WOM in addition to influencing purchase intention also affects trust. Rahman et al (2020) revealed that WOM has a positive effect on trust. Meanwhile, Khuong & Huong (2016) revealed that there was no influence of WOM on trust.

The other factor that influences purchase intention is brand image. Zhang (2015) suggests that brand image is the main driver of brand equity, which refers to consumers' general perceptions and feelings on brand and influences consumer behavior. Company's marketing strategy is basically to influence consumer perceptions and attitudes towards the brand, build a brand image in the minds of consumers, and stimulate the actual buying behavior of consumers towards the brand, resulting in increased sales, maximizing market share, and developing brand equity. This statement is reinforced by Fianto et.al (2014) that a strong brand in a competitive market will provide many benefits for the company, including reducing risk, increasing profits, and collaboration with other parties that provide opportunities for brand expansion. Kazmi & Mehmood (2016) and Elseidi & El-Baz (2016) revealed that brand image has a positive effect on purchase intention. On the other hand, Wani, et al (2016) revealed that there was no influence of brand image on purchase intention.

Brand Image in addition to influencing purchase intention also affects trust. Consumer trust is influenced by consumer's perspective on brand which is determined by the brand image of a product. Zamrudi, et al (2016) revealed that brand image had a positive effect on trust. The influence of WOM and brand image on purchase intention is not only direct. Particularly in the context of social research, situational factors often affect the relationship between existing variables. The influence of WOM and brand image on purchase intention can be through intervening variables, such as trust (Rahman et al, 2020 and Zamrudi, et al, 2016).

Trust is a willingness to rely on a product, service or brand for the beliefs or expectations that result from credibility, goodwill, and prowess on product performance (Chen, 2010). Trust is formed when consumers believe in the reliability and integrity of the product or service provider (Lien, et al, 2015). Trust will help reduce the perception of risk and insecurity in the minds of consumers, thus enabling long-term relationships (Lien, et al, 2015). The priority of building trust in consumers is something important to increase consumer purchase intention. When consumers have good trust in producers, companies, as well as products and services, consumers will have high purchase intentions. It may thus be

deduced that the influence of WOM and brand image on purchase intention is rationally linked to trust.

Based on the business phenomenon in which e-Commerce can change the entire product sales system, it affects consumer buying behavior and research gaps in the relationship between the effect of WOM on trust, WOM on purchase intention, brand image on trust, and brand image on purchase intention. The question then is how WOM, brand image affects trust? how the influence of WOM, brand image, trust on purchase intention? How does trust affect purchase intention? Also, does trust mediate the influence of WOM and brand image on purchase intention? The answer to these questions is actually the main goal of this research. So in this study using the independent variables WOM and brand image, and the dependent variable is purchase intention. The mediating variable uses trust. The purpose of this study was to determine the effect of WOM and brand image on trust and purchase intention and the role of trust in mediating the effect of WOM and brand image on the purchase intention of Tokopedia consumers in Semarang City.

Literature Review And Hypotheses

Effect of WOM on trust

WOM is an exchange of information between the people who know each other, either directly or indirectly. For indirect exchange of information, the receiver knows the identity of the sender and has knowledge of the sender's tastes and preferences which comes from regular interactions with the sender (Tsai, et al., 2017). WOM occurs when customers talk to other people about their opinion on a particular brand, product, service, or company to other people (Tjahjaningsih et al, 2021). When the customer spreads his opinion on the goodness of the product, it is called positive WOM. In other hand, when the customer spreads his opinion on the drawback of the product, it is called negative WOM (Brown, et al., 2005). The information of the site and its offerings will provide assurance for consumers. Zhao et al (2020) revealed that the quality of information from WOM (real time, providing information as needed, containing all information of the products that consumers want to buy, and information written in a professional, deep and broad manner) is positively related to trust. Rahman et al, (2020) and Sutoyo & Ariyanti (2017) revealed that WOM has a positive effect on trust. The better the WOM, the higher the trust.

H₁: WOM has a positive effect on trust.

Effect of brand Image on trust

Brand image has become an important part to strengthen brand name in the minds of consumers. Brand image has a purpose in order to create a clear and appropriate message to consumers. Zamrudi et al., (2017) revealed that the purpose of brand image is to communicate expectations, to influence perceptions of company activities, to provide product experiences, and to meet consumer expectations. This shows the essence of brand image to foster consumer confidence. Brand image is related to trust. The better the brand image, the more consumers will trust the brand (Nielsen, 2013). Furthermore, consumer trust is also influenced by the consumer's perspective on the brand which is determined by the brand image of a particular brand. Lau & Lee (2000) state that brand image characteristics are relatively more important in influencing consumer trust in brands. Zamrudi et al (2016) revealed that brand image has a positive effect on trust. Lien et al (2015) explain that the better the brand image, the higher the trust.

H₂: Brand image has a positive effect on trust.

Effect of WOM on purchase intention

WOM refers to an effort made by people who have bought products, potential consumers, and actual consumers to highlight the positive and negative attributes of a product or company. WOM persuasion will encourage product purchases, depending on the WOM content. WOM which contains positive product reviews and purchases will affect the purchase of a product when compared to WOM which only contains the details of the product (Tsai, et al., 2017). Wani et al. (2016) stated that reading online recommendations will affect online purchase intention. In addition, online recommendation sources can be a source of traditional recommendations or future recommendation systems within a group. The information on a site and its offerings will provide assurance for consumers. Therefore, online recommendations affect purchase intention. The results of the research by Kazmi & Mehmood (2016) and Bataineh (2015) revealed that WOM has a positive effect on purchase intention. The better WOM, the higher the purchase intention.

H₃: WOM has a positive effect on purchase intention.

Effect of brand image on purchase intention

Brand image is several beliefs, ideas, and impressions held by a person on an object.

Brand image plays a role in how consumers perceive a product or brand. This brand image becomes a benchmark for how people will judge a product and form attitudes; one of which is in the form of actions such as purchase intention (Zamrudi, et al., 2017). Wani et al. (2016) revealed that brand image is needed for online purchasing decisions and reduces doubts on the risks that exist in the minds of consumers. The results of the research by Lien et al (2015) and Cynthiadewi & Hatammimi (2014) revealed that brand image has a positive effect on purchase intention. The study of Autoprawira and Retnawati (2020) also gives the same result that brand image affects consumer buying interest. The better the brand image, the higher the purchase intention.

H₄: Brand image has a positive effect on purchase intention.

Effect of trust on purchase intention

Trust is a central aspect in economic transactions involving social uncertainty and risk. In addition, trust is often the main foundation in e-commerce and an important factor for e-commerce success (Lu & Zhou, 2016). Trust occurs when certain parties believe in other parties that the person, they trust will fulfill all their obligations properly as expected. Consumers try to reduce social uncertainty by relying on trust. The results of the research by Zhao et al (2020) and Lu et al (2016) revealed that trust has a positive effect on purchase intention. The higher the trust, the higher the purchase intention

H₅: Trust has a positive effect on purchase intention.

Research Methods

The population in this study were e-commerce consumers and Tokopedia marketplace in Semarang City, Indonesia with the characteristics of being at least 17 years old, having a gadget, being active access on the internet every day, at least browsing at Tokopedia three times a week and at least having made a purchase at Tokopedia twice in the last three months. The number of the samples was 120 people. A questionnaire with a 1-7 Likert scale was utilized to collect information.

Tsai et al. (2016) generated four question items for measuring the WOM variable, Kotler & Keller (2016) developed three question items for calculating the brand image. In addition, Eid (2011) generated five question items to assess trust, Peter & Olson (2010) developed three question items to assess purchase intent. The data processing technique was

carried out using descriptive and statistical analysis. The analysis used to answer the hypothesis is multiple linear regression analysis. To test the effect of the mediating variable, the Sobel test is used.

Results

Based on the results of the distribution of samples to Tokopedia customers in Semarang city, from the total sample distributed, only 120 respondents met the requirements. The results obtained based on the identity of the respondents, the majority of respondents were women as much as 57%, aged 37-46 years (32%), had an undergraduate education (43%), married (68%), worked as civil servants/police/ soldier (28%), and had an income of IDR 6,000,000-9,000,000 per month. Many of the respondents had a frequency of shopping at Tokopedia 2-4 times per three months (74%). Many of respondents had the duration of using gadgets for more than 6 hours per day, and the number of the use of gadgets was 4-6 hours per day. Many of respondents bought clothing products when shopping online at Tokopedia (32%) and the amount of money spent to shop online at Tokopedia was IDR 250,000.00 to IDR 500,000. In addition, the respondents also shopped online apart from Tokopedia (82%), especially at Shopee.

Validity and reliability test

The KMO (Kaiser-Meyer Olkin) figure compared with the standard number < 0.05 so that it is declared feasible. To be tested for the next test because the sample is said to be sufficient. Testing the validity of the independent variable (X) and the dependent variable (Y) because all component matrix numbers > 0.5 , then all instruments (question items/indicators) are declared valid, so they are feasible to be used as research instruments. Testing the reliability of both WOM, brand image, trust and loyalty variables is said to be reliable/steady and feasible to be used for further hypothesis testing because it has Cronbach's alpha > 0.7 .

Model Test

The value of Adjusted R Square in model I has a value of 0.238. This explains how WOM and brand image are able to explain the trust of 23.8 %, while the remaining 76.2% is influenced by other independent variables outside the model studied. The F test with a

score of 19.572 and a probability value of 0.000 is smaller than the 5% significance level, this reveals that WOM and brand image were simultaneously affected the trust.

The number on the Adjusted R Square displays a value of 0.401 in model II's results. These findings show that WOM, brand image, and trust had a 40.1% effect on purchase intention, or that 40.1% of the variation in buy intention can be explained by WOM, brand image, and trust, while 59.1 percent was influenced by other variables that were not studied. The estimated F value was 27.501, with a significance level of $0.000 < 0.05$, indicating that the factors of word of mouth, brand image, and trust all influenced purchase intention at the same time. It means that the model that included the above research factors was correct.

Multiplier regression

Furthermore, the empirical model test with multiple linear regression is shown in Table 2.

$$\text{Regression equation I: } Y_1 = 0.340X_1 + 0.320X_2$$

The regression equation had a standardized coefficient value of 0.494 for WOM and 0.326 for Brand image. WOM had a more substantial influence on trust than brand image referring to the people around such as friends, family, and coworkers, considering other people's suggestions on what to recommend, following people around who have given product recommendations earlier, and studying the quality of products from the users' blog and website according to the trust in influencing the trust. Building trust requires a high WOM.

$$\text{Regression equation II: } Y_2 = 0.245X_1 + 0.233X_2 + 0.382Y_1$$

The regression equation had a standardized coefficient value of 0.245 for WOM, 0.233 for brand image, and 0.382 for trust. Trust had a more substantial influence on customer's WOM and, brand image. It was due to being trustworthy and honest, instilling trust in consumers, fulfilling promises and commitments, keeping personal identity secret and not seeking profit solely in influencing purchase intention. Building customer purchase intention requires high trust.

Table 2: Results of Multiple Linear Regression Analysis

| Regression Model | Model Test | | | t test | | Notes |
|--|--------------|---------|-------|---------|-------|----------------|
| | Adj R Square | F Count | Sign | β | Sig | |
| $Y_1 = \alpha_1 + \beta_1 X_1 + \beta_2 X_2 + e_1$ | 0.254 | 17.871 | 0.000 | | | |
| WOM to trusts | | | | 0.340 | 0.000 | H1 is accepted |
| Brand image to trust | | | | 0.320 | 0.000 | H2 is accepted |
| $Y_2 = \alpha_2 + \beta_3 X_1 + \beta_4 X_2 + \beta_5 Y_1 + e_2$ | 0.368 | 20.254 | 0.000 | | | |
| WOM to purchase intention | | | | 0.245 | 0.002 | H3 is accepted |
| Brand image to purchase intention | | | | 0.233 | 0.003 | H4 is accepted |
| Trust to purchase intention | | | | 0.382 | 0.000 | H5 is accepted |

Source: Processed Primary Data (2021)

1.1 Hypothesis Testing

The results of the hypothesis testing are shown by looking at the standardized coefficient value at $\text{sig} < 0.05$.

Hypothesis 1 states that WOM has a positive effect on trust. WOM has a value of = 0.340 with a significance value of $0.000 < 0.05$, which means that hypothesis 1 is accepted.

Hypothesis 2 states that brand image has a positive effect on trust; it can be accepted, and it is proven that brand image has a value of = 0.320 with a significance level of $0.000 < 0.05$.

Hypothesis 3 shows that WOM has a positive effect on purchase intention. WOM has a value of = 0.245 with a significance value of $0.002 < 0.05$, so hypothesis 3 is accepted.

Hypothesis 4 indicates that brand image has a positive effect on purchase intention. Brand image has a value of = 0.233 with a significance value of $0.003 < 0.05$ so that hypothesis 4 is accepted.

Then, hypothesis 5 states that trust has a positive effect on purchase intention. Trust has a value of = 0.382 with a significance value of $0.000 < 0.05$, which means that hypothesis 5 is accepted.

Mediation Test

The results of the Sobel test 1 explain the value of $Z = 2.0817$ with a significance value of $0.000 < 0.05$; this indicates that trust can mediate the effect of the WOM variable on purchase intention. It shows that WOM influences trust, or the increase of purchase intention more effectively through trust than that in direct way.

The results of the Sobel test 2 explain the value of $Z = 2.7614$ with a significance value of $0.000 < 0.05$, and this indicates that trust can mediate the effect of the variable of brand image on purchase intention. Brand image influences trust, or the increase of purchase intention is more effectively through trust than that in direct way.

As for the conclusion, it has been proven that trust as a mediating variable has the effect of WOM and brand image on purchase intention

Discussion

WOM has a positive and significant impact on Tokopedia consumer trust in Semarang City. The results of this study illustrate that WOM is optimal in achieving trust. WOM will increase knowledge of a product which in turn increases trust in the product. When the WOM received is positive, it will increase trust because of the consumers. When going to buy a product, they will refer to the people around them, to see other people's suggestions on what is recommended, and to get recommendations from consumers who have purchased previous products to increase trust in Tokopedia consumers in Semarang City or the consumers who have a very high willingness to depend on Tokopedia in relation to online shopping. The results of this study are consistent with the findings of Zhao et al. (2020) that WOM has a positive effect on trust. The better the WOM, the higher the trust.

Brand image has a positive and significant effect on trust in the company of Tokopedia Consumer in Semarang City. The results of this study indicate that brand image is optimal in increasing trust due to the attractive appearance of e-commerce. E-commerce can meet the need for online shopping, and the product prices in e-commerce are in accordance with the quality offered. In addition, e-commerce has attractive online shopping features with its user-friendly system which is easy to operate by the consumers. It can increase trust, or consumers have a very high willingness to rely on Tokopedia in relation to online shopping. The results of this study support the findings of Lau & Lee (2000) and Zamrudi et al. (2016) that the characteristics of brand image have a positive effect on consumer trust,

WOM has a positive and significant effect on purchase intention of Tokopedia consumers in Semarang City. The results of this study provide an illustration that WOM is optimal in increasing purchase intention. Tokopedia often organizes referral programs in the form of discounts or vouchers every time a customer shares a code with others. In addition, the code can also be used by the consumers who are making purchases for the first time and Tokopedia asks the consumers to provide reviews and ratings to increase consumers to shop

online at Tokopedia. The results of this study are consistent with the findings of Sa'ait et al (2017) and Bataineh (2015) that WOM has a positive effect on purchase intention.

Brand image has a positive and significant effect on purchase intention in Tokopedia consumers in Semarang City. The results of this study provide an overview of the brand image that has the effect on higher purchase intention. Tokopedia maintains the existing display because it is considered attractive. However, it still needs to be refreshed so that the appearance is more attractive and distinctive to be easily recognizable, to maintain current product variety, to add it to make it more complete, to maintain the price of the existing product, to maintain the existing online shopping features, and to maintain the ease of use of the system by consumers. These results indicate that brand image is needed for online purchasing decisions and to reduce doubts on the risks that exist in the minds of consumers so as to increase the likelihood of consumers to shop online at Tokopedia. The results of this study are consistent with the findings of Kazmi & Mehmood (2016), Elseidi & El-Baz (2016), and Lien et al (2015) revealing that brand image has a positive effect on purchase intention.

Trust has a positive and significant effect on purchase intention in Tokopedia consumers in Semarang City. The results of this study indicate that WOM is carried out optimally in increasing purchase intention. The higher the trust, the higher the purchase intention of Tokopedia consumers in Semarang City. These results indicate that trust reduces uncertainty and risk thereby increasing purchase intention. Trustworthy and honest providers instill trust in consumers, fulfill their promises and commitments, keep their personal identities and credit card numbers confidential, do not seek mere profit, and are able to increase the possibility of consumers to shop online at Tokopedia. The results of this study are consistent with the findings of Zhao et al (2020) and Lu et al (2016) that trust has a positive effect on purchase intention.

Conclusion

WOM has a positive and significant effect on trust. It means that the consideration on WOM will increase trust. Brand image has a positive and significant effect on trust, which means that the higher the brand image, the higher the trust. WOM has a positive and significant effect on purchase intention, and this means that the higher the WOM, the higher the purchase intention. Tokopedia provides rewards to consumers who are willing to provide

reviews or ratings. Brand image has a positive and significant effect on purchase intention. This explains that the consideration to brand image will increase purchase intention. Trust has a positive and significant effect on purchase intention, which means that the higher the trust, the higher the purchase intention. Consumers who have high trust will make a good purchase intention. Tokopedia can show the evidence that the products sold can meet consumer shopping needs. It even improves transaction security and maintain the requirements to become a seller at Tokopedia so that seller credibility is maintained.

Trust can mediate the influence of WOM on purchase intention. This means that it is more effective to increase purchase intention through trust than that in a direct way. Likewise, trust can mediate the influence of brand image on purchase intention. This means that it is more effective to increase purchase intention through trust than that in a direct way.

Suggestion

Efforts to increase purchase intention through WOM can be done by organizing a referral program in the form of discounts or vouchers every time a customer shares a code with others and provides rewards such as souvenirs for being willing to provide reviews and ratings. Efforts to increase purchase intention through brand image by increasing the appearance, product variety, and ease of use of the system. Management's efforts to increase purchase intention through Tokopedia seller trust can show photos or evidence that the products sold meet the criteria, meet the criteria, maintain the policy to keep personal identity and consumer credit card numbers confidential and maintain the requirements to become a seller at Tokopedia so that the seller's credibility is maintained.

Future Research Recommendations

Purchase intention is influenced not just by WOM, brand image, and trust, according to the adjusted R square value. There are a number of other independent variables that can increase purchasing desire. Price perception, service quality, product knowledge, customer value, and customer experience are just a few examples. In the future, the model could be improved by adding new predictor variables.

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