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

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Effect of Word of Mouth and Brand Image on Trust and Their Impacts on Purchase Intention

Abstract

High consumer purchase intention can be obtained by trust built from Word of Mouth (WOM) and brand image. This study aimed to analyze 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, Indonesia. The population in this study was the consumers of e-commerce and marketplace of *Tokopedia* with the characteristics of being at least 17 years old, owning a gadget, actively accessing the internet every day, browsing at *Tokopedia* at least 3 times a week, and at least making a purchase twice in the last three months. 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. The results show that WOM and brand image have a positive effect on trust and purchase intention, and trust mediates the effect of WOM and brand image on purchase intention. Trust can mediate the effect of WOM on purchase intention. Likewise, trust is able to mediate the effect of brand image on purchase intention.

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

JEL Classification: M,30, M31, M37

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 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 and 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/>

One of the uses of business through the internet is ordering and purchasing goods online. 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 Sitorus & Hartono (2015) 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. Sitorus & Hartono (2015) 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 Elseidei & 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 (Sitorus & Hartono, 2017 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.

Based on the business phenomenon in which e-Commerce can change the entire product sales system, it affects consumer buying behavior and gap research. This study used the independent variables of WOM and brand image, and the dependent variable was purchase intention. The mediation variable used trust. The purpose of this study was to analyze the effect of WOM and brand image on trust and purchase intention of Tokopedia consumers in Semarang City and the role of trust in mediating the influence of WOM and brand image on purchase intention of Tokopedia consumers in Semarang City.

1. Background and hypotheses

1.1 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. 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. Sitorus & Hartono (2015) 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.

1.2 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 (Arista & Astuti, 2011). 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.

1.3 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. OM 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). Weni 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 **Ruhamak & Rahayu (2016)** 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.

1.4 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 better the brand image, the higher the purchase intention.

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

1.5 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 & Fan, 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 & Fan (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.

2. Methodology

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. The data collection method used was a questionnaire method using a 1-7 Likert scale. The measurement scale of WoM variable was measured using 4 question items developed by Tsai et al (2017), and the brand image was calculated using 3 question items developed by **Kotler & Keller (2015)**. In addition, trust was determined using 5 question items developed by Eid (2011), and purchase intention was measured using 3 question items developed by Peter and Olson (2010). The data processing technique was carried out using descriptive and statistical analysis. Descriptive analysis was used to determine respondents' general description, while statistical analysis was applied to answer research questions by analyzing and testing the empirical model with multiple regression and Sobel test using SPSS 24.0 software.

3. Analysis and results

The respondents in this study were the consumers of e-commerce and marketplace of Tokopedia in Semarang City. The number of questionnaires distributed to respondents was 150 questionnaires, and after the research was carried out, 120 questionnaires were declared feasible so that they were designated as the research samples for further processing. Based on the research results, it was found that many of the respondents was female (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.

3.1 Validity and reliability test

Based on the calculation, the KMO (Kaiser-Meyer Olkin) value of each variable was higher than 0.5, and the Bartlett's Test of Sphericity (Sig.) value was <0.05. From these requirements, each variable met the factor analysis test criteria. All loading factor values of the questionnaire items were higher than 0.5 so that all items were declared valid. The reliability test in this study used a Cronbach alpha value of 0.7; the measuring instrument is declared to be more reliable when the Cronbach alpha calculation results are higher than 0.7. Likewise, in the variance extract test, no value was below 0.50.

3.2 Multipler regression

Furthermore, the empirical model test with multiple linear regression is shown in Table 1.

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

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
$Y_2 = \beta_2 + \beta_3 X_1 + \beta_4 X_2 + \beta_5 Y_1 + e_2$	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)

3.3 Model test

In model I, the Adjusted R Square value was 0.254. It means that the effect of WoM and brand image on trust was 25.4%, or the variation of changes occurred in trust can be explained by 25.4% of WoM and brand image, while 74.6% were influenced by other variables and not examined. The calculated F-value was 17.871 with a significance level of $0.000 < 0.05$ meaning that the variables of WoM and brand image were simultaneously affected the trust variable. It indicates that the model including the research variables above was correct (goodness of fit).

In model II, the Adjusted R Square value was 0.368. It denotes that the effect of WoM, brand image and trust on purchase intention was 36.8%, or the variation of changes occurred in purchase intention can be explained by 36.8% of WoM, brand image and trust, while 63,2 % was influenced by other variables which were not examined. The calculated F value was 62,947 with a significance level of $0.000 < 0.05$ meaning that the variables of WoM, brand image and trust were simultaneously affected the purchase intention variable. It indicates that the model including the research variables above was correct (goodness of fit).

3.4 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 $\beta = 0.340$ 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 $\beta = 0.320$ 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 $\beta = 0.245$ 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 $\beta = 0.233$ 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 $\beta = 0.382$ with a significance value of $0.000 < 0.05$, which means that hypothesis 5 is accepted.

3.5 Mediation Test

The results of the Sobel 1 test 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.

3.6 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 [Ruhamak & Rahayu \(2016\)](#) 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 & Fan (2016) that trust has a positive effect on purchase intention.

Discussion and implications

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.

Public policy implications

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.

Limitations and future research

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.

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