

THE ROLE OF THE ELECTRONIC WORD OF MOUTH MEDIATES THE INFLUENCE OF BRAND IMAGE AND BRAND TRUST ON PURCHASE DECISIONS

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ABSTRACT

This research aims to determine whether there is an influence between brand image and brand trust on purchase decisions for 3i Networks products mediated by electronic word of mouth. This study uses the Theory of Planned Behavior (TPB) where this theory is developed in understanding, explaining and predicting consumer behavior in making purchases. This research was conducted at PT AJ Central Asia Raya Denpasar branch office. The population in this research is all customers of 3i Networks products PT AJ Central Asia Raya Denpasar Branch Office recorded in 2021 as many 54,712 customers. Based on the calculation of the number of samples using the slovin formula, it was found that a sample of 100 people, the data analysis technique used is the Partial Least Square (PLS) statistical method. Based on the analysis results show that *purchase decisions* 3i Networks product, most dominantly reflected by indicators of habits in buying products, *Brand image* the most dominant is reflected by the affinity indicator (emotional connection). The most dominant brand trust is reflected by indicators brand reliability or brand reliability that customers feel never disappoints their customers, *Electronic word of mouth* the most dominant indicator is reflected by the intensity of customers reading reviews about 3i Networks products.

KEYWORDS: *Brand image*, brand trust, purchase decisions, electronic word of mouth.

1. INTRODUCTION

Individual behavior in deciding to buy or use a product or service is often initiated and influenced by many external stimuli, both in the form of marketing stimuli and environmental stimuli. The stimulus is then processed within a person according to his personal characteristics, so that an interest arises and ends in a purchase decision. According to Wikan and Renny (2018: 278) purchase decisions are individual activities that are directly involved in making decisions to make purchases of the products offered by sellers.

Consumers need information related to the purchase decision to be made, one of which is about the brand image or the image of the brand they want to buy. According to Tjiptono (2018: 75) brand image or brand image is a series of associations that are perceived by individuals over time, as a result of direct or indirect experience of a brand. According to Supranto (2017: 128) says brand image is what consumers think or feel when they hear or see the name of a brand or in essence what consumers have learned about the brand.

Trust in a brand (brand trust) is also very considered before making a purchase of a product or service. According to Hasugian (2018: 926), brand trust is defined as the consumer's desire to rely on a brand with the risks it faces because the expectation of that brand will lead to positive results. Brand trust raises consumer confidence that the product purchased is able to meet the promised value or consumer expectations are fulfilled which in turn creates consumer satisfaction.

The creation of a brand image and brand trust will indirectly bring up word of mouth among consumers regarding the products used. Word of mouth (WOM) is a statement (personally or non-personally) delivered by someone other than an organization (service provider) to consumers (Tjiptono, 2018: 29). Along with the development of technology and information, the concept of Word of Mouth developed and gave birth to a concept that is in accordance with the change itself, namely Electronic Word of Mouth (eWOM). According to Rumahak and Rahmadi (2019), *electronic word of mouth* is a positive or negative statement that is formed from the opinions of consumers, potential customers and former consumers of a product that can be accessed by a wide audience in

cyberspace. Based on this presentation, it is necessary to conduct research to determine whether there is an influence between brand image and brand trust on purchase decisions for 3i Networks products mediated by electronic word of mouth.

2. LITERATURE REVIEW

2.1 Theory of Planned Behavior

This study uses the Theory of Planned Behavior (TPB) where this theory is developed in understanding, explaining and predicting consumer behavior in making purchases. This theory was originally named Theory of Reasoned Action (TRA), developed in 1967. The theory of planned behavior (TPB) is an extension of the Theory of Reasoned Action (TRA), which was subsequently revised and expanded by Icek Ajzen and Martin. Fishbein in 1988. According to Ajzen and Fishbein quoted by Burhanudin, namely, the revision of the theory (TRA), which was made because of the limitations of the initial model in dealing with behavior where people do not have full volitional control (volitional control). As in TRA, the central factor in TPB is individual intention or intent to perform certain behaviors (Burhanudin, 2015:63).

The main focus of this planned behavior theory is the same as the reason action theory, namely the individual's intention to carry out certain behaviors. Intention is considered to be able to see the motivational factors that influence behavior. Intention is an indication of how hard a person is willing to try and how much effort the individual will expend to perform a behavior. According to the theory of planned behavior (TPB) a consumer's attitude toward a particular behavior is a prediction of the person's intention to engage in that behavior. Associated with attitude is the extent to which the person views certain behaviors as favorable or unfavorable. The kindlier to some of the behaviors under consideration, the more likely the person is to want to engage in those behaviors (Asadifard, et al, 2015).

Theory of Planned Behavior in this study used in consumer behavior research as an approach to predict intentions and behavior in making purchases. Theory of Planned Behavior posits that there are three independent conceptual determinants of intention namely attitudes toward behavior, subjective norms, and perceived behavioral control, with the relative importance of each determinant varying across behaviors and situations. Attitudes, subjective norms, and perceived behavioral control are the three direct predictors of intention, which are proximal predictors of behavior (Guo et al., 2016).

According to Chen and Tung (2015) attitude is a psychological emotion that is channeled through consumer evaluation, if it is positive, the intention to behave tends to be more positive (Paul et al, 2016). In the theory of Planned Behavior, attitudes toward behavior are determined by a combination of individual beliefs about the positive and/or negative consequences of carrying out a behavior with the individual's subjective value of each consequence of the behavior. Positive subjective norms and perceived risk are important for consumers to use to buy products.

So researchers use the theory of Planned Behavior as a grand theory to examine consumer purchasing decisions. Where attitudes, subjective norms, and behavioral control in the theory of Planned Behavior can provide an overview of how a consumer plans and evaluates the goods or products to be purchased or consumed.

2.2 hypothesis

The hypothesis is a temporary allegation of a causal relationship of variables that needs to be proven true (Hamid, 2017: 23). In accordance with the variables to be studied, the hypotheses to be proposed in this study are:

2.2.1 The Effect of Brand Image on Electronic Word of Mouth

According to Tjiptono (2018: 75) brand image or brand image is a series of associations that are perceived by individuals over time, as a result of direct or indirect experience of a brand. According to Supranto (2017: 128) says brand image is what consumers think or feel when they hear or see the name of a brand or in essence what consumers have learned about the brand. The existence of a good brand image creates a positive image in the minds of consumers, with this positive image growing the desire of consumers to share their experiences with others both offline and online. So that this will give birth to electronic word of mouth which makes a positive brand image of the product more widely known.

The results of research conducted by Susanti et al (2020) state that *brand image* positive effect on electronic word of mouth. The results of this study were also reinforced by the results of Augustine's research (2020) and Laukhan's research (2018) which stated that brand image had a positive effect on electronic word of mouth. Based on the results of previous research, the first hypothesis in this study is:

H1 : *Brand image* positive effect on electronic word of mouth products 3i Networks at PT AJ Central Asia Raya Denpasar Branch Office

2.2.2 The Effect of Brand Trust on Electronic Word of Mouth

According to Hasugian (2018: 926), brand trust is defined as the consumer's desire to rely on a brand with the risks it faces because the expectation of that brand will lead to positive results. Consumer trust in the brand of a product or service will lead to a strong belief that the product or service is able to meet consumer expectations. High brand trust will foster consumer interest in sharing information with other people, not only those close to them but also the wider community. So that it will bring up electronic word of mouth. Information conveyed by consumers indicates that this information is worthy of trust because it comes from people who have experienced the products or services offered by the company.

The results of research conducted by Zabad (2018) state that brand trust has a positive effect on electronic word of mouth. The results of this research are reinforced by the results of research by Susanti et al (2020) and research by Agustinus (2020) which states that brand trust has a positive effect on electronic word of mouth. Based on the results of previous research, the second hypothesis in this study is:

H2 : *Brand trust* positive effect on electronic word of mouth products 3i Networks at PT AJ Central Asia Raya Denpasar Branch Office

2.2.3 Effect of Brand Image on Purchase Decisions

According to Supranto (2017: 128) says brand image is what consumers think or feel when they hear or see the name of a brand or in essence what consumers have learned about the brand. According to Ruhamak and Rahmadi (2019) brand image is a customer's understanding of the brand as a whole. Customer trust in a particular brand and how customers perceive a brand. A positive brand image will make customers like a product with the relevant brand in the future, whereas for producers a good brand image will hinder competitors' marketing activities. So that with a better brand image, the level of consumer sales or purchases will also increase.

The results of research conducted by Febrianti and Widiartanto (2018) state that *brand image* positive effect on purchase decisions. The results of this study are also reinforced by the results of research by Ruhamak and Rahmadi (2019), Liyono (2022), and research by Siswanti and Prihatini (2020) which state that brand image has a positive effect on purchase decisions. Based on the results of previous research, the third hypothesis in this study is:

H3 : *Brand image* has a positive effect on purchase decisions for 3i Networks products at PT AJ Central Asia Raya Denpasar Branch Office

2.2.4 The Effect of Brand Trust on Purchase Decisions

According to Febrianti and Widiartanto (2018) brand trust is the ability of a brand to be trusted (brand reliability) which originates from consumer confidence that the product is able to fulfill the promised value and good brand intention (brand intention) which is based on consumer belief that the brand is able to prioritize the interests of the brand. consumer. According to Rumahak and Rahmadi (2019), brand trust is a factor that can influence consumer purchasing decisions. So that the higher the consumer's trust in the brand, the higher the purchase made by consumers for the products and services being marketed.

The results of research conducted by Febrianti and Widiartanto (2018) state that brand trust has a positive effect on purchase decisions. The results of this study are reinforced by the research results of Nurhasanah et al (2020) and the research of Siswanti and Prihatini (2020) which state that brand trust has a positive effect on purchase decisions. Based on the results of previous research, the fourth hypothesis in this study is:

H4 : *Brand trust* has a positive effect on purchase decisions for 3i Networks products at PT AJ Central Asia Raya Denpasar Branch Office

2.2.5 The Effect of Electronic Word of Mouth on Purchase Decisions

According to Rumahak and Rahmadi (2019), *electronic word of mouth* is a positive or negative statement that is formed from the opinions of consumers, potential customers and former consumers of a product that can be accessed by a wide audience in cyberspace, in eWOM it becomes a venue or a place that is very important for consumers to give their opinions and is considered more effective than WOM is offline, due to its wider accessibility and reach. So that the better the opinion conveyed in electronic word of mouth regarding a product or service, the higher it will be *purchase decisions* or purchase decision for the product or service.

The results of research conducted by Febrianti and Widiartanto (2018) state that *electronic word of mouth* positive effect on purchase decisions. The results of this study are reinforced by the results of research by Ruhamak and Rahmadi (2019), Nurhasanah et al (2020), and Liyono's research (2022) which states that *electronic word of mouth* positive effect on purchase decisions. Based on the results of previous research, the fifth hypothesis in this study is:

H5 : *Electronic word of mouth as a positive effect on purchase decisions for 3i Networks products at PT AJ Central Asia Raya Denpasar Branch Office*

2.2.6 The Effect of Brand Image on Purchase Decisions Mediated by Electronic Word of Mouth

The results of research conducted by Febrianti and Widiartanto (2018) state that *brand image* positive effect on purchase decisions. The results of this study are also reinforced by the results of research by Ruhamak and Rahmadi (2019), Liyono (2022), and research by Siswanti and Prihatini (2020) which state that brand image has a positive effect on purchase decisions. The results of research conducted by Susanti et al (2020) state that *brand image* positive effect on electronic word of mouth. The results of this study were also reinforced by the results of Augustine's research (2020) and Laukhan's research (2018) which stated that brand image had a positive effect on electronic word of mouth. The results of research by Naufal and Maftukhah (2017) and Sanjaya, et al (2022) state that electronic word of mouth is able to moderate the influence of brand image on purchase decisions. So that indirectly brand image can influence purchase decisions through electronic word of mouth. Based on the results of previous research, the sixth hypothesis in this study is:

H6 : *Brand image positive effect on purchase decisions of 3i Networks products at PT AJ Central Asia Raya Denpasar Branch Office mediated by Electronic Word of Mouth*

2.2.7 The Effect of Brand Trust on Purchase Decisions Mediated by Electronic Word of Mouth

The results of research conducted by Febrianti and Widiartanto (2018) state that brand trust has a positive effect on purchase decisions. The results of this study are reinforced by the research results of Nurhasanah et al (2020) and the research of Siswanti and Prihatini (2020) which state that brand trust has a positive effect on purchase decisions. The results of research conducted by Zabad (2018) state that brand trust has a positive effect on electronic word of mouth. The results of this research are reinforced by the results of research by Susanti et al (2020) and research by Agustinus (2020) which states that brand trust has a positive effect on electronic word of mouth. The results of Naufal and Maftukhah's research (2017) state that electronic word of mouth is able to moderate the influence of brand trust on purchase decisions. So that indirectly brand trust can influence purchase decisions through electronic word of mouth. Based on the results of previous research, the seventh hypothesis in this study is:

H7 : *Brand trust positive effect on purchase decisions for 3i Networks products at PT AJ Central Asia Raya Denpasar Branch Office mediated by Electronic Word of Mouth.*

3. MATERIALS AND METHODS

This study uses a quantitative descriptive design which, according to Sugiyono (2020: 9) is a solving procedure that is investigated by describing the current state of the subject or object of research (a person, institution, community and others) based on visible facts or as it is without intending to make generally accepted conclusions or generalizations.

The use of quantitative methods so that the writer can follow and understand the flow of events chronologically, can assess cause and effect within the scope of the local people's minds, obtain many and useful explanations and guide them to obtain unexpected discoveries and to form new theoretical frameworks. The nature of descriptive research has the main goal of making a picture of a situation objectively, in order to solve or answer the problems being faced in the current situation, especially in the field *brand image*, brand trust, electronic word of mouth, and purchase decisions for 3i Networks products at PT AJ Central Asia Raya Denpasar branch office.

This research was conducted at PT AJ Central Asia Raya Denpasar branch office which is located at PB Street, Sudirman No. 10 Dauh Puri Kelod, Denpasar. The time for conducting the research starts from January to July 2023 in accordance with the schedule for the preparation of the thesis for the Master of Management Study Program, Faculty of Economics and Business, Mahasaraswati University, Denpasar.

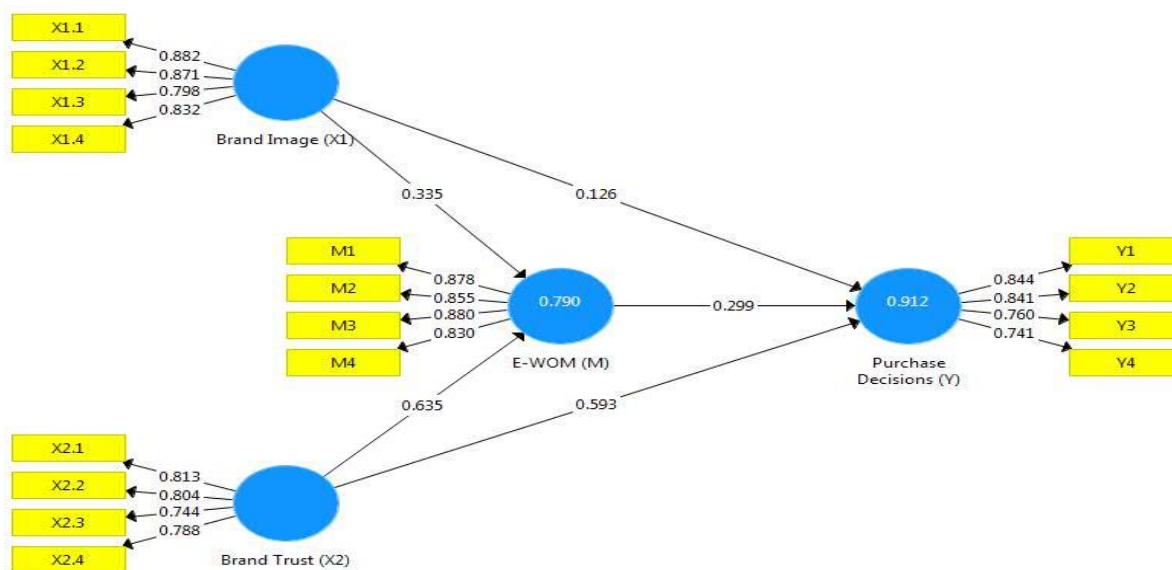
The population in this research is all customers of 3i Networks products PT AJ Central Asia Raya Denpasar Branch Office recorded in 2021 as many 54,712 customers. Based on the calculation of the number of samples using the slovin formula, the results of a sample of 100 people were found. So in this study a sample of 100 respondents was used. Sampling using random sampling technique is a sampling technique in which all individuals from the population were given the same opportunity to be selected as members of the sample.

Inferential analysis is used to analyze the relationship between variables in this study, including brand image, brand trust, electronic word of mouth, and purchase decisions. The data analysis technique used in analyzing the influence of the independent variables on the dependent variable in this study used the Partial Least Square (PLS) statistical method.

4 RESULTS AND DISCUSSION

4.1 Hypothesis test

To measure the relationship between variables or models predicted with a premer t test and to explain the hypothesis it can be seen from the significance value of the comparison of the t-table value with the t-count value at a significant level $\alpha = 0.05$ (alpha 95%). The decision-making criteria for the t test are that H0 is accepted if: $P\text{-value} \geq 0.05$ and H1 is accepted if: $P\text{-value} \leq 0.05$. In terms of testing the hypotheses, the results of SmartPLS 3.0 data processing are displayed in the form of images, as shown in Figure 1 as follows:



Source: Processed data (2023)

Figure 1
Relationship Path Diagram Between *Purchase Decisions, Brand Image, Brand Trust, And Electronic Word of Mouth*

Based on the results of data processing carried out with the Smart PLS 3.0 program. As shown in Figure 1, a table can be made regarding the relationship between variables, which is shown in Table 1 below.

Table 1 Path Analysis and Statistical Testing

Construct	Path Coefficient	T Statistics	P Values	Information
Brand Image(X1) -> E-WOM (M)	0.335	2,519	0.012	Significant
Brand Trusts(X2) -> E-WOM (M)	0.635	5.105	0.000	Significant
BrandsImage (X1) -> Purchase Decisions (Y)	0.126	2,211	0.027	Significant
BrandsTrust (X2) -> Purchase Decisions (Y)	0.593	6,580	0.000	Significant
E-WOM (M) -> Purchase Decisions (Y)	0.299	3,435	0.001	Significant

Source: Processed data (2023)

Based on Table 1, it can be explained as follows.

1. **Testing the Effect of Brand Image on Electronic Word of Mouth**
 Testing the path coefficient between brand image to the electronic word of mouth construct is 0.335 with a t-statistical coefficient of 2.519 > t-table 1.96, and a significance value of 0.012 < 0.05, indicating that brand image has a positive and significant influence on electronic word of mouth. The results of this test prove the first hypothesis (H1), which states that brand image has a positive and significant effect on electronic word of mouth3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office acceptable.
2. **Testing the Effect of Brand Trust on Electronic Word of Mouth**
 Testing the path coefficient between brand trust to the electronic word of mouth construct is 0.635 with a t-statistical coefficient of 5.105 > t-table 1.96, and a significance value of 0.000 < 0.05, indicating that brand trust has a positive and significant influence on electronic word of mouth. The results of this test prove the second hypothesis (H2), which states that brand trust has a positive and significant effect on electronic word of mouth3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office acceptable.
3. **Testing the Effect of Brand Image on Purchase Decisions**
 Testing the path coefficient between brand image to the purchase decisions construct is 0.126 with a t-statistical coefficient of 2.211 > t-table 1.96, and a significance value of 0.027 < 0.05, indicating that brand image has a positive and significant influence on purchase decisions. The results of this test prove the third hypothesis (H3), which states that brand image has a positive and significant effect on purchase decisions3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office acceptable.
4. **Testing the Effect of Brand Trust on Purchase Decisions**
 Testing the path coefficient between brand trust to the purchase decision construct is 0.593 with a t-statistical coefficient of 6.580 > t-table 1.96, and a significance value of 0.000 < 0.05, indicating that brand trust has a positive and significant influence on purchase decisions. The results of this test prove the fourth hypothesis (H4), which states that brand trust has a positive and significant effect on purchase decisions3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office acceptable.
5. **Testing the Effect of Electronic Word of Mouth on Purchase Decisions**
 Testing the path coefficient between electronic word of mouth to the purchase decisions construct is 0.299 with a t-statistical coefficient of 3.435 > t-table 1.96, and a significance value of 0.001 < 0.05, indicating that electronic word of mouth has a positive influence and significant to purchase decisions. The results of this test prove the fourth hypothesis (H4), which states that electronic word of mouth has a positive and significant effect on purchase decisions3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office acceptable.
6. **Testing Brand Image and Brand Trust on Purchase Decisions with Electronic Word of Mouth as Mediation**
 Testing the effect of brand image and brand trust on purchase decisions3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office through electronic word of mouth variables as mediation as shown in the results of the total indirect effect in Table 2 below.

Table 2 Total Indirect Effect Calculation Results

Construct	Path Coefficient	T Statistics	P Values	Information
Brand Image(X1) -> E-WOM (M) -> Purchase Decisions (Y)	0.100	2,034	0.043	Significant
Brand Trusts(X2) -> E-WOM (M) -> Purchase Decisions (Y)	0.190	2,856	0.004	Significant

Source: Processed data, 2022

Based on the data in Table 5.12, it can be seen that the results of testing the path coefficient between brand image to purchase decisions mediated by electronic word of mouth is 0.100 with a t-statistic coefficient of 2.034 > t-table 1.96 and a significance value of 0.043 < 0.05. The test results prove the sixth hypothesis (H6), which states

electronic word of mouth positively and significantly mediates the influence *brand image* to *purchase decisions* 3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office acceptable.

Intermediate path coefficient test results *brand trust* going to *purchase decisions* mediated *electronic word of mouth* of 0.190 with a t-statistical coefficient of $2.856 > t\text{-table } 1.96$ and a significance value of $0.004 < 0.05$. The test results prove the seventh hypothesis (H7), which states *electronic word of mouth* positively and significantly mediates the influence *brand trust* to *purchase decisions* 3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office acceptable.

4.2 Discussion

4.2.1 The Influence of Brand Image on Electronic Word of Mouth

Testing the path coefficient between brand image to the electronic word of mouth construct is 0.335 with a t-statistical coefficient of $2.519 > t\text{-table } 1.96$, and a significance value of $0.012 < 0.05$, indicating that brand image has a positive and significant influence on electronic word of mouth. The results of this test prove the first hypothesis (H1), which states that brand image has a positive and significant effect on electronic word of mouth 3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office acceptable. That is, the better the brand image you have 3i Networks products, the higher *electronic word of mouth* created by customers.

According to Tjiptono (2018: 75) brand image or brand image is a series of associations that are perceived by individuals over time, as a result of direct or indirect experience of a brand. According to Supranto (2017: 128) says brand image is what consumers think or feel when they hear or see the name of a brand or in essence what consumers have learned about the brand. *Theory of Planned Behavior* (TPB), which was developed by Icek Ajzen and Martin Fishbein in 1988, states that an individual performs certain behaviors influenced by the attitude to which the individual perceives certain behaviors as favorable or unfavorable. If an individual views a brand/brand of a product as good or profitable, the individual will inform or communicate about the brand/brand to the people around him either directly (offline) or via electronic media (electronic word of mouth).

So, there is a good brand image that is owned 3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office creating a positive image in the minds of customers, with this positive image growing the desire of customers to share their experiences with others both offline and online. So that it will give birth to electronic word of mouth which creates a positive brand image of the product 3i Networks at PT AJ Central Asia Raya Denpasar Branch Office will be more widely known. The results of this study are in line with the results of research conducted by Susanti et al (2020) which state that *brand image* positive effect on electronic word of mouth. The results of this study were also reinforced by the results of Augustine's research (2020) and Laukhan's research (2018) which stated that brand image had a positive effect on electronic word of mouth.

4.2.2 The Influence of Brand Trust on Electronic Word of Mouth

Testing the path coefficient between brand trust to the electronic word of mouth construct is 0.635 with a t-statistical coefficient of $5.105 > t\text{-table } 1.96$, and a significance value of $0.000 < 0.05$, indicating that brand trust has a positive and significant influence on electronic word of mouth. The results of this test prove the second hypothesis (H2), which states that brand trust has a positive and significant effect on electronic word of mouth 3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office acceptable. That is, the higher the perceived brand trust customers towards 3i Networks products the higher the electronic word of mouth created by the customer.

According to Hasugian (2018: 926), brand trust is defined as the consumer's desire to rely on a brand with the risks it faces because the expectation of that brand will lead to positive results. *Theory of Planned Behavior* (TPB), which was developed by Icek Ajzen and Martin Fishbein in 1988, states that attitudes toward behavior are determined by a combination of individual beliefs about the positive and/or negative consequences of carrying out a behavior with individual subjective values for each of the consequences of that behavior. The beliefs or beliefs of an individual towards the brand of a product or service, will bring up a strong belief that the product or service is able to meet the expectations of the individual or consumer.

Thus, high brand trust from customers 3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office will foster customer interest in sharing information with other people, not only those close to them but also the wider community which will lead to electronic word of mouth. Information submitted by customers 3i Networks products indicates that the information is worthy of trust because it comes from people who have experienced the product 3i Networks which is offered PT AJ Central Asia Raya Denpasar Branch Office. The results of this study are in line with the results of research conducted by Zabad (2018) which states that brand trust has a positive effect

on electronic word of mouth. The results of this research are reinforced by the results of research by Susanti et al (2020) and research by Agustinus (2020) which states that brand trust has a positive effect on electronic word of mouth.

4.2.3 Effect of Brand Image on Purchase Decisions

Testing the path coefficient between brand image to the purchase decisions construct is 0.126 with a t-statistical coefficient of 2.211 > t-table 1.96, and a significance value of 0.027 < 0.05, indicating that brand image has a positive and significant influence on purchase decisions. The results of this test prove the third hypothesis (H3), which states that brand image has a positive and significant effect on purchase decisions. PT AJ Central Asia Raya Denpasar Branch Office acceptable. That is, the better the brand image you have PT AJ Central Asia Raya Denpasar Branch Office products, the higher *purchase decisions* created.

According to Supranto (2017: 128) says brand image is what consumers think or feel when they hear or see the name of a brand or in essence what consumers have learned about the brand. According to Ruhamak and Rahmadi (2019) brand image is a customer's understanding of the brand as a whole. *Theory of Planned Behavior* (TPB) which was developed by Icek Ajzen and Martin Fishbein in 1988 states that certain behavior is a prediction of a person's intention to engage in that behavior, related to the attitude of the extent to which the person views certain behaviors as favorable or unfavorable. The better the image of a brand that is felt by an individual, the more it looks profitable for the individual, the more likely the individual is to have an interest in even buying the product.

Thus, a positive brand image of PT AJ Central Asia Raya Denpasar Branch Office will make customers like the product PT AJ Central Asia Raya Denpasar Branch Office with the relevant brand in the future, while for producers/PT AJ Central Asia Raya Denpasar Branch Office a good brand image will hinder competitors' marketing activities. So that with a better brand image, the level of consumer sales or purchases will increase PT AJ Central Asia Raya Denpasar Branch Office will also increase. The results of this study are in line with the results of research conducted by Febrianti and Widiartanto (2018) state that *brand image* positive effect on purchase decisions. The results of this study are also reinforced by the results of research by Ruhamak and Rahmadi (2019), Liyono (2022), and research by Siswanti and Prihatini (2020) which state that brand image has a positive effect on purchase decisions.

4.2.4 The Influence of Brand Trust on Purchase Decisions

Testing the path coefficient between brand trust to the purchase decision construct is 0.593 with a t-statistical coefficient of 6.580 > t-table 1.96, and a significance value of 0.000 < 0.05, indicating that brand trust has a positive and significant influence on purchase decisions. The results of this test prove the fourth hypothesis (H4), which states that brand trust has a positive and significant effect on purchase decisions. PT AJ Central Asia Raya Denpasar Branch Office acceptable. That is, the higher the perceived brand trust customers towards PT AJ Central Asia Raya Denpasar Branch Office products the higher the purchase decisions that are created.

According to Febrianti and Widiartanto (2018) brand trust is the ability of a brand to be trusted (brand reliability) which originates from consumer confidence that the product is able to fulfill the promised value and good brand intention (brand intention) which is based on consumer belief that the brand is able to prioritize the interests of the brand. consumer. According to Rumahak and Rahmadi (2019), brand trust is a factor that can influence consumer purchasing decisions. *Theory of Planned Behavior* (TPB), which was developed by Icek Ajzen and Martin Fishbein in 1988, states that attitudes toward behavior are determined by a combination of individual beliefs about the positive and/or negative consequences of carrying out a behavior with individual subjective values for each of the consequences of that behavior. The beliefs or beliefs of an individual towards the brand of a product or service, will lead to a strong belief that the product is able to meet the expectations of the individual or consumer and increase the purchase decision for the product.

Thus, the higher the customer's trust in PT AJ Central Asia Raya Denpasar Branch Office, the higher the purchase made by the customer PT AJ Central Asia Raya Denpasar Branch Office because customers have high trust in PT AJ Central Asia Raya Denpasar Branch Office products and feel that these products are able to meet the expectations of customers. The results of this study are in line with the results of research conducted by Febrianti and Widiartanto (2018) which state that brand trust has a positive effect on purchase decisions. The results of this study are reinforced by the research results of Nurhasanah et al (2020) and the research of Siswanti and Prihatini (2020) which state that brand trust has a positive effect on purchase decisions.

4.2.5 Effect of Electronic Word of Mouth on Purchase Decisions

Testing the path coefficient between electronic word of mouth to the purchase decisions construct is 0.299 with a t-statistical coefficient of 3.435 > t-table 1.96, and a significance value of 0.001 < 0.05, indicating that electronic word of mouth has a positive influence and significant to purchase decisions. The results of this test prove the fourth hypothesis (H4), which states that electronic word of mouth has a positive and significant effect on purchase decisions 3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office acceptable. That is, the higher the electronic word of mouth made by the customer 3i Networks products the higher the purchase decisions that are created.

According to Rumahak and Rahmadi (2019), *electronic word of mouth* is a positive or negative statement that is formed from the opinions of consumers, potential customers and former consumers of a product that can be accessed by a wide audience in cyberspace, in eWOM it becomes a venue or a place that is very important for consumers to give their opinions and is considered more effective than WOM is offline, due to its wider accessibility and reach. Theory of Planned Behavior (TPB) developed by Icek Ajzen and Martin Fishbein in 1988 states that individual intentions to perform certain behaviors are considered to be able to see the motivational factors that influence the behavior of taking certain actions.

Thus, the high intention of individuals/customers to use social media can influence individual/customer behavior in buying products 3i Networks products. The high use of social media means that customers are increasingly aware of the opinions of other customers regarding the advantages and disadvantages of the product 3i Networks products. The better the opinion about 3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office conveyed in electronic word of mouth, the higher the *purchase decisions* or customer purchasing decisions against 3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office them. The results of this study are in line with the results of research conducted by Febrianti and Widiartanto (2018) which state that *electronic word of mouth* positive effect on purchase decisions. The results of this study are reinforced by the results of research by Ruhamak and Rahmadi (2019), Nurhasanah et al (2020), and Liyono's research (2022) which states that *electronic word of mouth* positive effect on purchase decisions.

4.2.6 The Effect of Brand Image on Purchase Decisions Mediated by Electronic Word of Mouth

The results of testing the path coefficient between brand image to purchase decisions mediated by electronic word of mouth is 0.100 with a t-statistical coefficient of 2.034 > t-table 1.96 and a significance value of 0.043 < 0.05. The test results prove the sixth hypothesis (H6), which states electronic word of mouth positively and significantly mediates the influence *brand image to purchase decisions* 3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office acceptable. That is, variables *electronic word of mouth* can mediate (strengthen) the influence of brand image on purchase decisions 3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office.

Brand image good to have 3i Networks products can improve *purchase decisions* the 3i Networks products, as well as their availability *electronic word of mouth* the higher it is, the relationship between brand image and purchase decisions will be strengthened so that purchase decisions or customer purchasing decisions towards 3i Networks products at PT AJ Central Asia Raya Denpasar Branch Office will be even higher. The results of this study are in line with the results of that study conducted by Febrianti and Widiartanto (2018) stated that *brand image* positive effect on purchase decisions. The results of this study are also reinforced by the results of research by Ruhamak and Rahmadi (2019), Liyono (2022), and research by Siswanti and Prihatini (2020) which state that brand image has a positive effect on purchase decisions. The results of research conducted by Susanti et al (2020) state that *brand image* positive effect on electronic word of mouth. The results of this study were also reinforced by the results of Augustine's research (2020) and Laukhan's research (2018) which stated that brand image had a positive effect on electronic word of mouth. The results of research by Naufal and Maftukhah (2017) and Sanjaya, et al (2022) state that electronic word of mouth is able to moderate the influence of brand image on purchase decisions. So that indirectly brand image can influence purchase decisions through electronic word of mouth.

4.2.7 The Effect of Brand Trust on Purchase Decisions Mediated by Electronic Word of Mouth

Intermediate path coefficient test results *brand trust* going to *purchase decisions* mediated *electronic word of mouth* of 0.190 with a t-statistical coefficient of 2.856 > t-table 1.96 and a significance value of 0.004 < 0.05. The test results prove the seventh hypothesis (H7), which states *electronic word of mouth* positively and significantly mediates the influence *brand trust to purchase decisions* 3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office acceptable. That is, variables *electronic word of mouth* can mediate (strengthen) the effect of brand trust on purchase decisions 3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office.

Brand trust customer trust in the brand 3i Networks products can improve *purchase decisions* the 3i Networks products, as well as their availability *electronic word of mouth* the higher it is, the relationship between brand trust and purchase decisions will be strengthened so that purchase decisions or customer purchasing decisions towards 3i Networks products at PT AJ Central Asia Raya Denpasar Branch Office will be even higher. The results of this study are in line with the results research conducted by Febrianti and Widiartanto (2018) states that brand trust has a positive effect on purchase decisions. The results of this study are reinforced by the research results of Nurhasanah et al (2020) and the research of Siswanti and Prihatini (2020) which state that brand trust has a positive effect on purchase decisions. The results of research conducted by Zabad (2018) state that brand trust has a positive effect on electronic word of mouth. The results of this research are reinforced by the results of research by Susanti et al (2020) and research by Agustinus (2020) which states that brand trust has a positive effect on electronic word of mouth. The results of Naufal and Maftukhah's research (2017) state that electronic word of mouth is able to moderate the influence of brand trust on purchase decisions.

4.2.8 Novelty

Based on the results of the research that has been stated in the previous description, the findings are novelty for the benefit of science and useful for real life in society, namely the results of this research can provide input and considerations for company's PT AJ Central Asia Raya Denpasar Branch Office regarding how customers view 3i Networks products as insurance products that can provide benefits to people who become customers or purchase these products. Thus, the company gets input to make improvements or enhancements to 3i Networks products and other products that are marketed so that they can be better and accepted by the wider community.

4.2.9 Research Implications

Based on the results of analysis and data and discussion of research results, several implications of this study are obtained, namely as follows:

1. Theoretical Implications

Based on the analysis results show that *purchase decisions* 3i Networks products at PT AJ Central Asia Raya Denpasar Branch Office are influenced by several factors *brand image*, *brand trust*, and electronic word of mouth. Purchase decisions the most dominant indicator is reflected in the habit of buying a product, whether it's the experience of family or colleagues who used the product first, with this Improving the good experience in using products for old and new customers is very influential in attracting more people to buy 3i Networks products. *Brand image* the most dominant is reflected by the affinity indicator (emotional connection), so the existence of an increasingly close emotional connection can increase a more positive brand image from customers who use the product and the wider community. The most dominant brand trust is reflected by indicators *brand reliability* or brand reliability that customers feel never disappoints their customers, so it is important for PT AJ Central Asia Raya Denpasar Branch Office in maintaining the reliability of the 3i Networks product brand in the eyes of customers so as not to disappoint their customers. *Electronic word of mouth* the most dominant indicator is reflected by the intensity of customers reading reviews about 3i Networks products, so it is very important for PT AJ Central Asia Raya Denpasar Branch Office to filter *reviews* on social media regarding 3i Networks products to balance between *reviews* positive and negative so that customers and the wider community get good and reliable information about 3i Networks products to be used as a reference in choosing the right insurance product.

2. Practical Implications

Brand image 3i Networks products at PT AJ Central Asia Raya Denpasar Branch Office as a whole are good. However, some customers who feel that the reputation of 3i Networks products is still lacking, considering that there are many other insurance products with the latest innovations as well as positive and negative opinions about insurance on social media, so it is necessary to have proper information about the advantages and disadvantages of the product 3i Networks so that people can compare their own advantages in using 3i Networks products. *Brand trust* 3i Networks products at PT AJ Central Asia Raya Denpasar Branch Office as a whole are good. However, some customers feel that 3i Networks products are able to provide a sense of security for each of its customers. This indicates that there are still customers who feel that PT AJ Central Asia Raya Denpasar Branch Office has not been able to provide a sense of security for its customers who use the product. 3i Networks, so PT AJ Central Asia Raya Denpasar Branch Office as product marketer 3i Networks is expected to provide a better sense of security by prioritizing customers and never letting their customers down.

4.2.10 Research Limitations

The results of this study still have limitations including the following:

1. The results of this study have several limitations including the method of filling out the questionnaire in the form of a self-administered survey which allows respondents to fill out the questionnaire themselves, this

allows respondents to experience mistakes in perceiving the statements in the questionnaire, so that it can cause the respondents' answers to be less than expected.

2. The results of this research are only limited to the scope of customers' 3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office, while in Indonesia there are still several branch offices PT AJ Central Asia Raya, which markets 3i Networks products, so the generalization of the results of this study is still not strong.

5. CONCLUSION

Based on the results of the research that has been described, the conclusions related to the role of electronic word of mouth in mediating the effect of brand image and brand trust on purchase decisions for 3i Networks products at PT Aja Central Asia Raya Denpasar Branch Office in this study are as follows:

1. *Brand image* positive and significant effect on electronic word of mouth 3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office. That is, the better the brand image you have 3i Networks products, the higher *electronic word of mouth* created by customers.
2. *Brand trust* positive and significant effect on electronic word of mouth 3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office. That is, the higher the perceived brand trust customers towards 3i Networks products the higher the electronic word of mouth created by the customer.
3. *Brand image* positive and significant effect on purchase decisions 3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office. That is, the better the brand image you have 3i Networks products, the higher *purchase decisions* created.
4. *Brand trust* positive and significant effect on purchase decisions 3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office. That is, the higher the perceived brand trust customers towards 3i Networks products the higher the purchase decisions that are created.
5. *Electronic word of mouth* positive and significant effect on purchase decisions 3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office. That is, the higher the electronic word of mouth made by the customer 3i Networks products the higher the purchase decisions that are created.
6. *Brand image* positive effect on purchase decisions for 3i Networks products at PT AJ Central Asia Raya Denpasar Branch Office mediated by Electronic Word of Mouth. That is, variables *electronic word of mouth* can mediate (strengthen) the influence of brand image on purchase decisions 3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office.
7. *Brand trust* positive effect on purchase decisions for 3i Networks products at PT AJ Central Asia Raya Denpasar Branch Office mediated by Electronic Word of Mouth. That is, variables *electronic word of mouth* can mediate (strengthen) the effect of brand trust on purchase decisions 3i Networks product at PT AJ Central Asia Raya Denpasar Branch Office.

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