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The Influence of Brand Image and Online Customer Review On Purchasing Decisions In Tokopedia E-Commerce In Bekasi Regency With Buying Interest As A Mediating Variable

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Abstract: The advancement of the digital technology era supports an increasingly modern way of consumer shopping, this is in accordance with various events that exist in today's society, one of which is offline shopping which has turned into online shopping. The purpose of this study is to create and develop an empirical conceptual model of how brand image and online customer review of purchasing decisions in Tokopedia E-commerce in Bekasi Regency with purchase interest become mediation variables. The results of the analysis concluded that brand image has a positive influence on purchasing decisions. Brand image has a positive influence on buying interest. Online customer reviews have a positive influence on purchasing decisions. Online customer reviews have no effect on buying interest. Buying interest has a positive effect on purchasing decisions. Brand image positively influences purchasing decisions mediated by purchase interest. Online customer reviews have no influence on the buyer's decision.

Keywords: Brand Image, Online Customer Review, Buying Interest, Purchasing Decision.

INTRODUCTION

Technology is a tool or means that has a very important role for the progress and development of the world today. Along with the development of increasingly sophisticated and modern times, bringing the wider community inevitably to be able to adapt to the current state of the times. The benefits of technology itself are very capable of making major changes to life patterns, economies and many other things in various countries in the world including Indonesia (Azzahra *et al.*, 2021). The Indonesian Internet Service Providers Association (APJII) announced that the number of Indonesian internet users in 2024 will reach 221,563,479 people from a total population of 278,696,200 people in Indonesia in 2023 (Buletin APJII, 2023).

The advancement of the digital technology era supports an increasingly modern way of consumer shopping, this is in accordance with various events that exist in today's society, one of which is offline shopping which has turned into online shopping. Online shopping is the

process by which consumers directly buy goods, services and others from a seller interactively and real-time without an intermediary medium via the internet (Mujiyana & Elissa, 2018). Indonesia is experiencing a very rapid e-commerce business, there are many choices of e-commerce in Indonesia, thus making consumers have diverse purchasing decisions on a product or service they are looking for. Tokopedia is one of the market places or e-commerce that uses a C2C (Customer to Customer) business model with its rapid development, Tokopedia makes it easy for people to open a business and shop without having to waste their time going to stores or malls to shop (Hanafi, 2020). However, as presented in Figure 1.1 above, Tokopedia has ranked second in terms of e-commerce visits in Indonesia. This means that the level of purchase decisions on Tokopedia is still inferior to Shopee.

Purchase decision is an individual activity that is directly involved in determining the purchase decision of a product, good or service offered by the seller (Darmansah & Yosepha, 2020). Decision making is an activity to obtain and utilize a good or service offered. According to (Lomban & Tumbel, 2021) Purchasing decisions are a series of processes that begin with the consumer recognizing the problem, finding information about a particular product or brand and evaluating the product or brand how well each alternative can solve the problem, which then a series of processes lead to a purchase decision. According to (Daulay & Handayani, 2021) Consumer decision is an action taken by consumers to buy a product. Every manufacturer must carry out various strategies so that consumers decide to buy their products. Before making a purchase decision, consumers first go through several stages to the purchase decision, namely the de'mi stage process used by consumers when buying goods or services. Furthermore, the purchase decision according to Fahmi (2016) in (Hendra, 2020) is the consumer's action in deciding on a product that is considered to be a solution to the needs and desires of these consumers. According to Arianty (2016) in (Andrenata *et al.*, 2022) Purchasing decisions are actions taken to overcome problems that occur and must be faced or are steps taken to be able to achieve goals as quickly as possible at the most efficient cost possible.

The company's success in influencing consumer purchasing decisions is also inseparable from efforts to build brand image. Keller (2013:3) in (Yunaji *et al.*, 2023) Describing brand image is a consumer assessment of the impression obtained by a brand on the good or bad brand that is fixed in the minds of consumers. Brand image is a consumer perception that arises after making a purchase. Brand image can be interpreted as a form of name, symbol or design and term so that the combination can identify one product or service and as a differentiator between one product and another (Yunaida, 2017). Brand image itself refers to consumer thoughts about a brand which will later affect the perception of consumers' thoughts and feelings which will affect purchasing decisions (Momongan *et al.*, 2022).

Online customer reviews (OCRs) are reviews provided by consumers related to information from the evaluation of a product about various aspects, with this information consumers can get the quality of the product sought from reviews and experiences written by consumers who have purchased products from online sellers (Auliya *et al.*, 2017). Consumers usually look for quality information when deciding to buy a product. With the increasing popularity of the internet, online customer reviews have become an important source for consumers to find out the quality of a product (Zhu, 2016). Online customer reviews (OCRs) can contain positive or negative things about the product or company (seller) and are made by consumers via the internet (Auliya *et al.*, 2017), as well as describing the characteristics (e.g. advantages and disadvantages) of a product. There is evidence that the suggestion given by consumers who have used the product by providing information about the product becomes one of the valuable evaluations for decision making by potential customers of the product (Ramadhan, 2020).

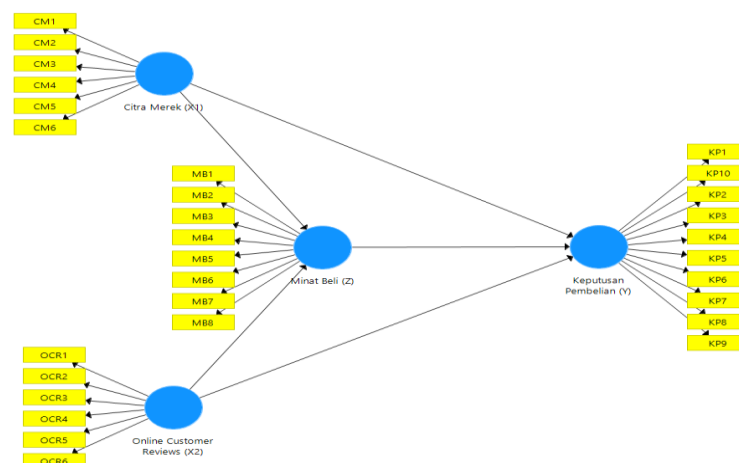
Buying interest is part of the behavioral component of consumption attitudes. When consumers have the desire to choose, use, consume, or even want a product offered, then the consumer's buying interest changes into consumer behavior. It can be concluded that consumer buying interest is a person's intention to buy a product or service before the actual purchase process occurs (Sari, 2020). Buying interest is a behavior that indicates a person's desire to make a purchase in response to an object (Tobing & Bismala, 2018). Consumer buying interest can be interpreted as a sequence to build a choice in the mind of consumers to determine one brand among others and can determine the choice of one brand purchased through various considerations (Satria, 2021). Wherever consumers will be faced with a decision to make a purchase transaction, consumers will compare and consider one item with another for their consumption.

METHOD

This research method is Quantitative research. This research was held in Bekasi Regency, the research was carried out for 8 (eight) months. The type of research used in this study is causal type explanatory research that seeks to examine the influence between variables in a structural model. The population in this study is all Tokopedia users in Bekasi Regency. The number of samples to be used in the study uses SEM (structural equation modelling) analysis. This research method is Quantitative research. This research was held in Bekasi Regency, the research was carried out for 8 (eight) months. The type of research used in this study is causal type explanatory research that seeks to examine the influence between variables in a structural model. The population in this study was elementary school teachers in Bekasi Regency which amounted to 12,591 people. Sampling is carried out with the sampling technique used in this study is random sampling (probability sampling), namely by simple random sampling. The data in this study is quantitative data with the distribution of questionnaires processed using Smart PLS 3.0 Software.

RESULTS AND DISCUSSION

This research uses SEM-PLS analysis with the calculation process assisted by the SmartPLS 3.0 software application program. Partial Least Square (PLS) analysis is a multivariate statistical technique that compares multiple dependent variables and multiple independent variables. PLS is a variant-based SEM statistical method designed to solve multiple regression when there are specific problems with data such as small research sample size, missing values and multicollinearity. Partial Least Square (PLS) model evaluation is carried out by evaluating the outer model and evaluating the inner model with the outer path design of the model which can be described as follows:



Source: Smart PLS 3.0 primary data, 2024

Picture 1. Path Outer Model

An indicator is declared to meet convergent validity in the good category if the outer loading > 0.70 . Here are the outer loading values of each indicator on the research variables:

Table 1. Outer Loading

Variable	Indicator	Outer Loading	Description
Brand Image (X1)	X1.1	0.759	Valid
	X1.2	0.637	Valid
	X1.3	0.745	Valid
	X1.4	0.768	Valid
	X1.5	0.663	Valid
	X1.6	0.738	Valid
Online Customer Review (X2)	X2.1	0.798	Valid
	X2.2	0.817	Valid
	X2.3	0.799	Valid
	X2.4	0.780	Valid
	X2.5	0.862	Valid
	X2.6	0.783	Valid
Buying Interest (Z)	Z1	0.832	Valid
	Z2	0.764	Valid
	Z3	0.829	Valid
	Z4	0.836	Valid
	Z5	0.796	Valid
	Z6	0.672	Valid
	Z7	0.677	Valid
	Z8	0.578	Valid
Purchasing Decision (Y)	Y1	0.705	Valid
	Y2	0.752	Valid
	Y3	0.789	Valid
	Y4	0.700	Valid
	Y5	0.699	Valid
	Y6	0.647	Valid
	Y7	0.725	Valid
	Y8	0.722	Valid
	Y9	0.655	Valid
	Y10	0.952	Valid

Source: Smart PLS 3.0 primary data, 2024

Discriminant Validity can be known through the Avarage Variance Extracted (AVE) method for each Indicator to have a critria of > 0.50 to be said to be valid.

Table 2. Average Variance Extracted (AVE)

Variable	Aavarge Variance Extracted (AVE)
Brand Image (X1)	0.518
Online Customer Review (X2)	0.533
Buying Interest (Z)	0.659
Purchasing Decision (Y)	0.651

Source: Smart PLS 3.0 primary data, 2024

Based on the data in table 2 above, it can be seen that the AVE value of Variable Brand Image > 0.50 with a value of 0.518, for the Variable Online Customer Review value > 0.50 with a value of 0.533, for the Variable value of Buying Interest > 0.50 with a value of 0.659 and for the value of Variable Purchase Decision also has a value greater than 0.50 with a value of 0.651. This shows that each Variable has a good Discriminant Validity.

Composite Reliability is a part used to test the reliability of Variable Indicators. Variable can be said to meet composite reability if the Composite Reliability value of each Variable value > 0.70 . However, other sources say that Composite Reliability can be said to

be reliable if the value is > 0.60 (Bagozzi & Yi, 1988; Chin & Dibbern, 2010). The following is the Composite Reliability value of each variable:

Table 3. Composite Reliability

Variable	Composite Reliability	Description
Brand Image (X1)	0.865	Reliabel
Online Customer Review (X2)	0.851	Reliabel
Buying Interest (Z)	0.906	Reliabel
Purchasing Decision (Y)	0.918	Reliabel

Source: Smart PLS 3.0 primary data, 2024

Based on the data in table 3 above, it can be seen that the Composite Reliability value of Variable Brand Image > 0.70 with a value of 0.865, for Variable Online Customer Review has a value of > 0.70 with a value of 0.851, for Variable Buying Interest > 0.70 with a value of 0.906 and for Variable Purchasing Decision also has a value greater than 0.70 with a value of 0.918. This shows that all three Variables are reliable.

The magnitude of the Coefficient of Determination (R-Square) is used to measure how much a dependent Variable is affected by another Variable. Chin mentions an R^2 result of 0.67 and above for dependent latent Variable in the structural model identifying the influence of independent Variable on dependent Variable as good. Meanwhile, if the result is 0.33 – 0.67 then it is included in the medium category and if the result is 0.19 – 0.33 then it is included in the weak category. Based on data processing that has been carried out using SmartPLS 3.0, the R-Square value is obtained as follows::

Table 4. R-Square

Variable	R Square	R Square Adjusted
Buying Interest	0.330	0.320
Purchasing Decision	0.666	0.659

Source: Smart PLS 3.0 primary data, 2024

The R-Square table is used to see the magnitude of the influence of Variable Brand Image and Online Customer Review on Buying Interest with a value of 0.330 and is stated to have a value in the weak (small) category. Then R-Square is used to see the influence of Variable Brand Image and Online Customer Review on Purchasing Decision with a value of 0.666 stated to have a value with a medium category.

The hypothesis in this study was carried out by looking at r Statistics and P Values. The hypothesis is declared accepted (significant) if the P Value < 0.05 but vice versa if the P Value > 0.05 is declared not accepted (not significant). In this study there are direct and indirect influences because there are Variable independent, Variable dependent and Variable mediation.

Direct Effect (Path Coefficient): Direct effect analysis is useful for testing the hypothesis of the direct influence of an influencing Variable (exogenous) on the affected Variable (endogenous). The criteria: If the value of the path coefficient is positive, then the effect of an exogenous Variable on endogenous Variable is unidirectional. If the value of an exogenous Variable increases/increases, then the value of an endogenous Variable also increases/increases. If the value of the path coefficient is negative, then the effect of an exogenous Variable on an endogenous Variable is in the opposite direction. If the value of an exogenous Variable increases, the value of an endogenous Variable decreases.

In the SmartPLS program, the results of the Hypothesis test can be seen through the Path Coefficient of Bootstrapping as follows:

Table 5. Hypothesis Test Results through Path Coefficient Bootstrapping Technique

	Original Sample	Sample Mean	Standard Deviation	T Statistic	P Values	Description
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	(O)	(M)	(STDEV)			
Brand Image (X1) -> Purchasing Decision (Y)	0.325	0.325	0.077	4.230	0.000	Significant
Brand Image (X1) -> Buying Interest (Z)	0.609	0.619	0.069	8.783	0.000	Significant
Buying Interest (Z) -> Purchasing Decision (Y)	0.237	0.232	0.066	3.580	0.000	Significant
Online Customer Review (X2) -> Purchasing Decision (Y)	0.498	0.502	0.055	8.996	0.000	Significant
Online Customer Review (X2) -> Buying Interest (Z)	-0.102	-0.101	0.063	1.602	0.110	Not Significant

Source: Smart PLS 3.0 primary data, 2024

Direct Influence Testing

This study proposed as many as 7 hypotheses. Hypothesis testing using bootstrapping analysis techniques. Through the t-statistical results obtained, a significant level of influence can be obtained between independent Variable to dependent Variable. When the value of the t-statistic > 1.967 . ($=TINV(0.005,50)$)(t-Table Significant 5%) then the effect is Significant. Furthermore, through the results of the P-Value value obtained, if the P Value value in each Variable < 0.05 , H_0 is rejected. The positive influence can be seen through the Original Sample. The results of direct influence testing are as follows:

Table 6. Direct Influence Test Results

Path Coefficient	Hypothesis	Arah	Besar Pengaruh	T Statistics	t-Table	P Values	Description
Brand Image (X1) -> Purchasing Decision (Y)	H1	+	0,325	4,230	1,967	0,000	Positive and Significant
Brand Image (X1) -> Buying Interest (Z)	H2	+	0,609	8,783	1,967	0,000	Positive and Significant
Buying Interest (Z) -> Purchasing Decision (Y)	H3	+	0,498	8,996	1,967	0,000	Positive and Significant
Online Customer Review (X2) -> Purchasing Decision (Y)	H4	-	-0,102	1,602	1,967	0,110	Not Significant
Online Customer Review (X2) -> Buying Interest (Z)	H5	+	0,237	3,580	1,967	0,000	Positive and Significant

Source: Smart PLS 3.0 primary data, 2024

Based on Table 4.5 above, it can be seen that the t-statistic of the direct influence of Brand Image on Purchasing Decision is greater than the t-Table (1.967) which is 4.230 with an influence of 0.325 and P-Value < 0.05 of 0.000. So it can be concluded that the direct influence between Brand Image on Purchasing Decision has a positive and significant influence. So in accordance with the statement that Brand Image has a positive effect on Purchasing Decisions. **H1 accepted**. Backed by research (Fauzi & Sampurna, 2020) and (Niluh Kurnia Dewi Pratami *et al.*, 2020) which states that Brand Image has a positive effect on Purchasing Decisions.

The t-statistic value of the influence of Brand Image on Buying Interest is greater than t Table (1.967) which is 8.783 with an influence of 0.609 and P-Value < 0.05 of 0.000. So it

can be concluded that the direct influence between Brand Image on Buying Interest has a positive and significant influence. So in accordance with the statement that Brand Image has a positive effect on Buying Interest. **H2 accepted**. Backed by research (Sherly et al., 2023) and (Akbar, 2022) which states that Brand Image has a positive effect on Buying Interest.

The t-statistical value of the influence of Online Customer Review on Purchasing Decision is greater than t-Table (1.967) which is 8.996 with an influence of 0.498 and P-Value < 0.05 of 0.000. So it can be concluded that the influence of Online Customer Review on Purchasing Decision has a positive and significant influence. So in accordance with the statement that Online Customer Review has a positive effect on Purchasing Decision. **H3 accepted**. Backed by research (Premesti & Aminah, 2023) and (Puspita *et al.*, 2022) which states that there is a positive and significant influence between Online Customer Reviews has a positive effect on Purchasing Decisions.

The t-statistical value of the influence of Online Customer Review on Buying Interest is smaller than the t-Table (1.967) which is 1.602 with an influence of -0.102 and a P-Value of > 0.05 of 0.110. So it can be concluded that the influence of Online Customer Review on Buying Interest has a negative and not significant influence. So according to the statement that Online Customer Reviews do not have a positive effect on Buying Interest. **H4 rejected**. These results are in line with research (Rahmawati *et al.*, 2022) which states that Online Customer Reviews do not have a positive effect on Buying Interest.

The t-statistical value of the influence of Buying Interest on Purchasing Decision is greater than the t-Table (1.967) which is 3.580 with an influence of 0.237 and the P-Value of < 0.05 of 0.000. So it can be concluded that the influence of Buying Interest on Purchasing Decision has a positive and significant influence. So in accordance with the statement that Buying Interest has a positive effect on Purchasing Decisions. **H5 accepted**. These results are in line with research (Novianti & Saputra, 2023) and (Sari, 2020) which states that Buying Interest has a Significant effect on Purchasing Decisions.

Indirect Testing

Indirect influence testing is a test that does not directly measure the desired Variable because it is difficult or impossible to measure directly. The results of the analysis can be seen from the indirects effects Technical Boostarpping. Indirect effect analysis is useful for testing the hypothesis of the indirect influence of a Variable that affects (exogenous) to the Variable that is influenced (endogenous) mediated by a Variable intervening (Variable mediator). Criteria: If the P-values <0.05 then Significant (the effect is indirect), meaning that the intervening Variable "plays a role" in mediating the relationship of an exogenous Variable to an endogenous Variable. If the P-value >0.05 then it is not Significant (the effect is direct), meaning that the intervening Variable "does not play a role" in mediating the relationship of an exogenous Variable to an endogenous Variable. The summary results are as follows :

Table 7. Indirect Test Results

	Hypothesis	Big Influence	T Statistic	T Table	P Values	Description
Brand Image (X1) -> Buying Interest (Z) -> Purchasing Decision (Y)	H6	0,144	3,092	1,967	0,002	Positive and Significant
Online Customer Review (X2) -> Buying Interest (Z) -> Purchasing Decision (Y)	H7	-0,024	1,488	1,967	0,137	Not Significant

Source: Smart PLS 3.0 primary data, 2024

Based on Table 4.8 above, it can be seen that the t-statistical value of the influence of Brand Image has a positive effect on Purchasing Decisions mediated by Buying Interest is greater than the statistical value of t-Table (1.967), which is 3.092 with an influence of 0.144 and P-Value < 0.05 of 0.002. So it can be concluded that Buying Interest has a positive and significant effect in mediating Brand Image on Purchasing Decisions. **H6 accepted**. So this result is in accordance with research conducted by (Rizki Nurul, 2018) which shows that Buying Interest can mediate the influence of Price on Purchasing Decisions.

The t-statistical value of the influence of Online Customer Review does not have a positive effect on Purchasing Decisions mediated by Buying Interest is smaller than the statistical value of t-Table (1.967) which is 1.488 with an influence of -0.024 and P-Value > 0.05 of 0.137. So it can be concluded that Buying Interest does not have a positive and insignificant effect in mediating Online Customer Review of Purchasing Decisions. **H7 Rejected**. So this result is in accordance with research conducted by (Nurul, 2018) which shows that Buying Interest can mediate the influence of Online Customer Review on Purchasing Decisions.

CONCLUSION

Based on the results of the analysis above, it is concluded that Brand Image has a positive influence on Purchasing Decisions. The better the brand image of the product, the higher the purchasing decision made by consumers. Brand Image has a positive influence on Buying Interest. The better the brand image of the product, the greater the consumer's buying interest in the product. Online customer reviews have a positive influence on purchasing decisions. The more positive online customer reviews given by consumers on previous purchases, the higher the Purchasing Decision made by consumers. Online customer reviews have no effect on Buying Interest. Buying Interest has a positive effect on Purchasing Decision. The higher the consumer Buying Interest in a product, the higher the Purchasing Decision made by consumers. Brand Image positively influences Purchasing Decisions mediated by Buying Interest. Affordable Brand Image drives consumer Buying Interest, thus impacting consumer Purchasing Decisions. Online customer reviews have no effect on Purchasing Decisions mediated by Buying Interest.

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