Abstract - The purpose of this study was to develop and test the impact of brand image on online buying decisions through reviews of fashion products in Bali, Indonesia. This study uses a questionnaire method that is systematically conducted based on the purpose of the study. The number of respondents was 100 respondents. This study uses the Likert scale to measure variables when testing validity and reliability variables. This study was analysed by a PLS-based SEM. The results of this study show that (1) brand image has a great influence on electronic word-of-mouth, (2) brand image has a big influence on online purchase decisions, and (3) word-of-mouth has a big influence. Communicate your brand image and online purchase decision with online purchase decision and (4) word of mouth.

Keywords: brand image; online purchase decision; word of mouth

I. INTRODUCTION

The Indonesian e-commerce market is in development at the development of e-commerce business in Indonesia has increased dramatically in recent years. Advances in the Internet have brought about changes that affect people's lives. One of the changes is where people shop. Based on data from Hootsuite.com. Indonesia's e-commerce users will reach 138.1 million in 2021 and are expected to increase by 212.2 million in 2023. 88.1% of Indonesian internet users have used e-commerce services to purchase certain products in the last few months. According to the results of the We Are Social survey in April 2021, this percentage is the highest in the world. Bali's Internet user growth from 2020 to 2021 is classified as high according to data sources from the Central Statistics Office of Bali. Denpasar has the highest number of internet users, with 74.04 internet users. This is the highest number compared to other districts using the internet. In Bali. However, behind the rapid development of e-commerce in Indonesia, the number of online shopping users is still relatively small.

In Indonesia, only 47% of internet users can use e-commerce and 53% do not use e-commerce. According to an APJII survey, up to 18.8% of Internet users do not want to shop online because they prefer to buy and collect their own products. Keep in mind that there are four types of e-commerce that Internet users typically use to purchase goods. These include Shopee (11.2%), Bukalapak (8.4%), Lazada (6.7%), Tokopedia (4.3%) (katadata.co.id). Due to the lack of knowledge related to e-commerce, the business potential of e-commerce is not attractive to the majority of Indonesian internet users. According to Diposumarto et al. (2015) online purchase decisions are a phase of the process in which consumers have more than one choice. In addition, according to Foster (2017), online purchase decisions are the process by which consumers make decisions about purchasing different products and brands, identifying...
needs, researching information, evaluating information, making purchases, and evaluating post-purchase decisions. The purchase decision of the product is greatly influenced by the evaluation of the brand image. Brands have unique characteristics that distinguish the product. Advances in e-commerce have significantly increased the number of brands on the market (Hamza & Rahul, 2017). Hung (2018) defines a brand as a tool for consumers to identify products, as a reference for consumers to evaluate their purchases, not as an experience, but as a consistent guarantee of brand origin and quality. increase. Foster (2017), Fransesca et al. (2016) and Tilasenda et al. (2019) discovered that brand image has a positive and significant impact on online purchasing decisions. Foster (2017) conducted a survey in Indonesia and found that the brand image of mineral water "Amidis" has a positive impact on buyers and potential buyers' online purchase decisions. Fransesca et al. (2016) discovered that the brand image can facilitate the decision to buy coffee products in Indonesia. Tilasenda et al. (2019) conducted a survey on OPPO mobile phones in Indonesia and found that brand image has a positive and significant impact on purchasing decisions. In addition to the above phenomenon, there is a gap between previous studies that state that brand image does not influence the decision to buy electronic products from Japan, namely Suhaily & Darmoyo (2017) and Nurhayati (2017) states that the brand image does not significantly influence Samsung phone's online purchase decision.

Online product shopping activities are not separated from word-of-mouth information in the surrounding area. The desire for interaction, economic incentives such as cost savings, the interest of other consumers, and the impact of word-of-mouth leading to the implementation of potential value have been identified as key factors (Jung & Cho, 2016). According to Voyer & Ranawera (2015), electronic word-of-mouth is defined as changes in attitudes and behaviors in online purchasing decisions resulting from the exchange of information between individuals. According to Burnham & Leary (2018), word-of-mouth defines verbal communication between nonprofit communicators and potential recipients of a brand, product, organization, or service. According to surveys by Jung & Cho (2016), Aisah & Walyono (2018) and Massie (2016), electronic reviews have a significant impact on online purchasing decisions. Jung & Cho (2016) found that electronic word-of-mouth in social trading has a significant impact on customers' online buying decisions. Aisah & Walyono (2018) found that word-of-mouth plays an important role in strengthening online buying decisions backed by a positive brand image. Massie (2016) found that word-of-mouth had a significant impact on consumers' online purchase decisions for fashion products at Zalora Indonesia. According to a survey conducted by Yunita & Haryanto (2012), reviews do not have a significant impact on influencing anyone until they make a purchase decision.

Denpasar is one of the most densely populated and relatively high purchasing cities in Bali, and the majority of people are now modern people who meet their needs primarily in online media (Nusarika & Purnami, 2015). Therefore, Denpasar is a good place to observe consumer buying behavior in order to get an accurate and comprehensive overview of consumer buying behavior in the development of e-commerce. Recently, it has become more and more common to buy fashion products online. In general, fashion is always associated with "fashion," that is, new ways of dressing, the present, and the times. Fashion is a person's lifestyle that applies to how a person wears clothes, accessories, and even hairstyles for make-up (Artist, 2018). The fashion industry is one of the largest contributors to Indonesia's 14 creative industries. The domestic fashion industry absorbs 54.5% or about 4 million labor force and contributes to foreign currency income of 50.3 trillion rupees (Tabloidbintang.com, 2012).

As of Indonesian fashion is developing very rapidly and trends are advancing one after another. The impact of fashion development naturally means that people follow existing trends. In fact, modern society is needed not only to follow it, but also to look trendy and stylish. With the development of media where both print, electronics and the Internet provide information to the general public, they are influencing the community in tracking trends, apart from the demand rate of the community in need of fashion.

A study about brand image and word-of-mouth have been conducted previously by some research, such as Arif (2019) that investigate the factors which influence the Citilink customer's repurchase intention. The result of his study showed that eWOM and brand image significantly and positively influence Citilink customer’s repurchase
intentions. In addition, the more positive the eWOM from the Citilink Indonesia’s previous customer, the higher the repurchase intention. In line with it, the more positive (good) brand image of Citilink Indonesia, the higher the repurchase intention of the customers. Furthermore, Ayuningsih & Maftukhah (2020) also conducted a similar study that determines the direct and indirect effects of product knowledge, brand image, brand love, and word of mouth as intervening variables on purchase decisions. The result of their study indicated that product knowledge and brand love have a positive effect on purchase decisions. The brand image does not affect on purchase decisions. As well as product knowledge, brand image, and brand love have a positive effect on purchase decisions through word of mouth. Word of mouth has an important role in influencing purchase decisions. Therefore, companies must be able to create and maintain good word of mouth among consumers to attract attention and win consumers’ heart. Another similar study also carried out by Agustin et al. (2020) that examines the effect of brand image and service quality on purchase decision with word of mouth as mediating variable. The results of their study brand image and service quality have a direct influence significantly and positive on word of mouth, brand image and service quality have a direct influence significantly and positive patient decision. In addition, word of mouth has a positive mediation role on the influence of brand image on purchase decision and word of mouth has a positive mediation role on the influence of service quality on patient decision. The improvement of brand image and service quality are recommended in order to optimize patient decision.

Based on the above explanation, the previous studies and the importance of brand image and word-of-mouth in influencing online purchasing decisions, this study aims to examine the impact of brand image on online buying decisions through reviews of fashion products in Bali, Indonesia.

II. METHOD

This study uses a quantitative design that uses the survey method. This study looked at 4,444 online buying behaviors based on three variables: brand image, word-of-mouth, and online buying decisions. The extrinsic composition in this study is brand image (X). The intrinsic components of this study are word-of-mouth (Y1) and online purchase decisions (Y2), and word-of-mouth is also an intrinsic intervening component. The analysis in this study uses quantitative and qualitative analysis. If you want to search your data using a survey method that uses a survey-style device that you create in advance and distribute through social media such as WhatsApp and Instagram, add a link in the form of a Google Form and enter the data. It is saved in Google Drive as the data collection location to connect to. The measurement tool used to measure variables in this study is the Likert scale. The sampling to determine which sample to use in this study is based on targeted sampling. The determination of the minimum sample size in this study is related to a statement by Hair et al. (2010). The study takes into account that the city of Denpasar, Bali, is one of the most densely populated and relatively high purchasing cities, and the majority of people are modern people who are currently primarily responding to their needs (Nusarika & Purnami, 2015). The varieties of facts used are quantitative and qualitative facts. Quantitative facts on this observe are respondents’ solutions which have been tabulated. The qualitative facts on this observe have been the effects of interviews thru the google shape media and the belief of respondents' solutions. Sources of facts used within the shape of number one facts and secondary facts. Primary facts are wanted on this observe to decide the traits of respondents and the outline of respondents' solutions. Secondary reassets are primarily based totally on constructs within the conceptual framework of studies and empirical research associated with the variables of logo image, phrase of mouth, and online buying decisions. The determination of the minimum sample size in this study is related to a statement by Hair et al. (2010). The number of random samples as respondents should be adjusted to the number of question indicators used in the questionnaire, and the n x5 indicator is assumed to be up to the nx10 indicator. In this nx10 survey, the number of questions used is up to 10 question items used to measure 3 variables, so the number of respondents used is 10 statement items x 10 equals 100 respondents. To do Inference analysis analyses the variables examined in this study: the relationship between brand image, word-of-mouth, and online buying decisions. When analyzing the effects between extrinsic and intrinsic variables, this method does not require many assumptions, including normal distribution assumptions, and is used very often in complex studies that are not well supported. Therefore, this study uses the
partial least squares method theory (Umiarso & Gojali, 2010).

III. RESULT AND DISCUSSION

Characteristics of Respondents by Gender

Characteristics of respondents based on education level can be seen in Table 1 below:

<table>
<thead>
<tr>
<th>Category</th>
<th>Number of Respondent (People)</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>47</td>
<td>47</td>
</tr>
<tr>
<td>Female</td>
<td>53</td>
<td>53</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Processed from 2021 survey data

Based on Table 1, it can be seen that most of the respondents in this study were female, namely 53%. While the male sex as much as 47%. This shows that women prefer shopping via online.

Characteristics of Respondents by Age Group

Characteristics of respondents based by age group can be seen in table 2 below.

<table>
<thead>
<tr>
<th>Category (Age)</th>
<th>Number of Respondent (People)</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 20</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>21 – 30</td>
<td>70</td>
<td>70</td>
</tr>
<tr>
<td>31 – 40</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>&gt; 40</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Processed from 2021 survey data

Based on the age group in Table 2, most of them ranged in age from 21 - 30 years (70%) as many as 70 people, while those aged > 40 years were the smallest number of (5%) as many as 5 people. This means that the dominant age for using online shopping services is the young age group.

Characteristics of Respondents by Occupation

Characteristics of respondents by occupation can be seen in Table 3 below.

<table>
<thead>
<tr>
<th>Category</th>
<th>Number of Respondent (People)</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>30</td>
<td>30</td>
</tr>
<tr>
<td>Businessman</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>Private employees</td>
<td>42</td>
<td>42</td>
</tr>
<tr>
<td>Housewife</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Civil Servants</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Processed from 2021 survey data

Based from the occupational groups in Table 3, the majority are private employees (42%) as many as 42 people, while those who work as civil servants are the smallest number (2%) as many as 2 people.

Reliability Test

The reliability test of each variable, namely brand image (X), word of mouth (Y1), and online purchasing decisions (Y2) is reliable, because the Cronbachs Alpha (α) value > from 0.60.
Validity Test

All indicators used to reflect the construct have a correlation value greater than 0.30 and significant at the level of significance of 0.05. It means that all correlations between indicators and the total construct score are valid.

Analysis of Research Variable Description

The brand image indicator is in the agree category because it has an average score in the interval 3.98–4.07. The indicator that has a higher score than the average score, namely a score of 4.07 is the X1.2 indicator, namely I will buy fashion products online because the product is easier to recognize (good brand reputation). And a score of 3.98 is an indicator of X1.1, i.e. I want to buy fashion products; I will immediately make a purchase online (the brand is easy to remember). The average overall score for the brand image variable for 100 respondents was 4.02, which means the category agrees.

The word of mouth indicator is in the category of strongly agree because it has an average score in the interval 4.02 - 4.39. The indicator that has a higher score than the average score, namely a score of 4.39 is the Y1.3 indicator, namely I am interested in buying fashion products online with credible sources. A score of 4.33 is an indicator of Y1.1, which means I will buy a fashion product if it has a good review rating (review quality). While the indicator that has a lower score than the average score of 3.87 is the Y1.4 indicator, namely I shop for fashion products online because the information can be trusted (Information trustworthiness). The overall average score for the word of mouth variable for 100 respondents was 4.25, which means the category strongly agrees.

The online purchase decision indicator is in the agree category because it has an average score in the interval 3.87 - 4.00. The indicator that has a higher score than the average score, namely a score of 4.00 is the Y2.1 indicator, which means I want to buy again online if I need fashion products (willingness to buy). And a score of 3.98 is an indicator of Y2.3, namely I am willing to provide confidential personal information (address, phone number, et. al) to online vendors to complete online transactions (willingness to depend). Meanwhile, the indicator that has a lower score than the average score of 3.87 is the Y2.2 indicator, namely I feel like I want to continue shopping for fashion products online for the future (willingness to buy in near future). The average overall score of the purchasing decision variables for 100 respondents was 3.95, which means the category agrees.

Inferential Analysis

Expected path analysis and hypothesis testing are Ho rejected or a Sig value < 1.96 with a significance level of 0.05.

Table 4
Path Analysis and Statistical Testing

<table>
<thead>
<tr>
<th>Construct Relationship</th>
<th>Original Sample (O)</th>
<th>Sample Mean (M)</th>
<th>Standard Deviation (STDEV)</th>
<th>T Statistics (O/STERR)</th>
<th>P Values</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brand image -&gt; Online Purchase Decision</td>
<td>0.566</td>
<td>0.566</td>
<td>0.064</td>
<td>8.850</td>
<td>0.000</td>
<td>Significant</td>
</tr>
<tr>
<td>Brand image -&gt; Word of mouth</td>
<td>0.426</td>
<td>0.440</td>
<td>0.04</td>
<td>5.062</td>
<td>0.000</td>
<td>Significant</td>
</tr>
<tr>
<td>Word of mouth -&gt; Online Purchase Decision</td>
<td>0.264</td>
<td>0.274</td>
<td>0.074</td>
<td>3.574</td>
<td>0.000</td>
<td>Significant</td>
</tr>
</tbody>
</table>

Source: Processed from 2021 survey data

Based on the path analysis and statistical tests in Table 4, the following is shown:

The relationship at the 0.05 level is important because the brand image has a positive impact of 0.57 on the purchase decision and the TStatistic value is greater than 1.96 (corresponding to 8.85).

The brand image has a positive effect on
word of mouth at 0.43, the relevance is significant at the level of 0.05 and the t-value is 5.06.

Word-of-mouth has a positive effect of 0.26 on purchase decisions, the association is significant at the 0.05 level, and the t-value is 3.57, which is greater than the Ttable value of 1.96.

**Mediation Role Test**

Based on the figure 1 and 2 the results of the mediation test, it shows that brand image is a partial mediation between word of mouth on online purchasing decisions.

**Discussion of Analysis Results**

This study examines the role of word-of-mouth in mediating the impact of branding on online shopping decisions for fashion products (a case study of students in the city of Denpasar). Effects between both extrinsic and intrinsic study variables were tested using the PLS (partial least squares) method.

The influence of brand image on online purchasing decision

The results of the brand image calculation for online purchase decisions show that the brand image has a positive and significant impact on online purchase decisions. The results show that the better the brand image, the higher the purchase decision, and vice versa, the worse the brand image, the lower the online purchase decision. The image of the brand plays an important role in consumer purchasing decisions. Consumers who have a positive image of the brand or its products tend to choose that brand (Tjiptono, 2005).

According to Mramba (2015), the better the brand image, the higher the consumer's perception of the quality of the product. Consumers usually make small purchase decisions when there are several similar brands that offer the same benefits. Therefore, brand image is often used as a deciding factor in purchasing a product. According to Fransesca et al. (2016), the better the brand image, the higher the consumer's purchase rate and the more likely it is that the consumer will buy the product. Consumers are aware of e-commerce branding when there are many products with a good e-commerce brand image associated with online purchases. This is reflected in the increase in sales, with many users shopping online using e-commerce. These results are from Foster (2017), Fransesca et al. (2016). Consistent with the study Mramba (2015) that stated that brand image has a positive and significant impact on purchasing decisions. The results of this survey are inconsistent with previous surveys, namely Suhaily & Darmoyo (2017) and Nurhayati (2017), who found that brand image did not significantly influence online purchasing decisions.

The influence of brand image on word of
The calculated impact of brand image on word-of-mouth shows that brand image has a positive and significant impact on word-of-mouth. This shows that the better the brand, the better the consumer reviews. Conversely, if consumers find the brand bad, they will say bad things about the brand. According to Norman & Ariyanti (2016) corporate image is increasingly dependent on the brand as a weapon to compete, therefore the brand must rise to give meaning and reason to the company's relationship with consumers, when consumers can capture the meaning given by the company to the products made and feel the benefits of the product. This is related to consumer behavior which can be interpreted as the behavior shown by consumers in searching for, buying, using, evaluating, and spending products that are expected to satisfy needs (Suwitheo, Nuha, & Soekotjo, 2018).

The influence of word of mouth on purchasing decisions

The word-of-mouth calculation results in the purchase decision show that reviews have a positive and significant impact on the purchase decision. The results of the survey show that: The more reviews a brand receives, the higher the decision to buy online and vice versa. The less reviews a brand has, the lower the purchase decision. Purchase decision is an important topic in understanding the behavior of a consumer. The definition of purchasing decisions is to buy the most preferred brand from the various alternatives, which has provided an initial overview for further research to develop this theoretical model (Permadi, 2014). Previous research has shown that word of mouth has a role in the formation of a consumer's purchasing decision process, as well as word of mouth, one of which is formed by the image that has been attached to a brand (Albari & Safitri, 2018). There is a relationship between brand image, word of mouth and purchase decisions, this is in accordance with research conducted by Permadi (2014) which suggests that there is a relationship between brand image and consumer purchasing decisions mediated by word of mouth.

Word of mouth is the most powerful medium in communicating the brand of a product or service to two or more consumers. Word Of Mouth between consumers appears naturally and honestly which makes the resulting marketing message much better and more effective than other media. Word Of Mouth is a communication that produces a good conversation. Someone will ask others about the quality of an item or service before they decide to buy or consume it. Therefore, Word Of Mouth can influence a person's purchase decision in deciding (Sernovitz, 2009:19). A promotional strategy in marketing activities that uses a satisfied "person to person" to increase product awareness and generate a certain level of sales. Communication by word of mouth spreads through business, social and community networks which are considered very influential on consumer purchases through online media. The results of this study are consistent with those by Yuliono et al. (2018) shows that Word Of Mouth has a positive and significant impact on the decision to buy a case study at PT. Metrojaya Po Party.

The role of word-of-mouth in mediating the relationship between brand image and purchase decision

Based on the results of the survey, the importance of word-of-mouth is known to be a partial mediator between brand image and online purchase decision. The role of mediation is to identify and explain the underlying mechanism or process of the relationship between the independent and dependent variables by including a third hypothetical variable called the mediator variable (intervention variable). Therefore, mediator variables help clarify the nature of the relationship between the independent variable and the dependent variable. Partial mediation implies that there is not only a significant relationship between the mediator and the dependent variable, but also some direct relationship between the independent and dependent variables.

A good brand image will produce positive word of mouth. If a brand has a good image, then consumers will give good reviews according to their experience about a brand on the online platform that has been provided. These reviews can be read by other potential consumers, so that there will be online purchasing decisions by consumers for products on a brand that have received good reviews from previous consumers. This proves that Brand image, Word of mouth and online purchase decisions will continue to be linked. This statement is consistent with research by Aisah & Wahyono (2018) and Naufal & Maftukah (2017) suggesting that reviews can influence the impact of brand image on purchasing decisions.
V. CONCLUSION
Based on the results and analysis description above, some conclusions and suggestions can be given. 1) Brand image has a positive and important impact on word of mouth. In other words, the better the brand image, the more positive the word of mouth. A positive brand image leads to positive information that is distributed to the public. Therefore, the brand is known locally, domestically and internationally. 2) Brand image has a positive and important impact on purchasing decisions. In other words, the better your brand image, the better your online purchase decision. In this way, you can increase your company's market share. 3) Word-of-mouth has a positive and important impact on online purchasing decisions. In other words, the more positive your reviews, the better your online and offline purchasing decisions. With positive reviews that make the brand famous and internationally competitive. 4) Word-of-mouth is a parametric variable that links brand image variables to purchase decisions. Word-of-mouth is a partial intermediary between your brand image and your online buying decision. This shows a significant factor in the path from brand image to word of mouth. The path from word-of-mouth to purchase decisions is also important. Word-of-mouth is a partial mediator of the impact of brand image on purchasing decisions.

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