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Article

## The Influence of Electronic Word-of-Mouth (E-Wom) and Brand Image on Purchase Decisions Through Brand Trust at Saff & Co Among the Jakarta Gen Z

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**Abstract:** This study aims to analyze the influence of Electronic Word-of-Mouth (E-WoM) and Brand Image on purchase decisions, with Brand Trust as a mediating variable, in the context of Saff & Co products among Generation Z in Jakarta. E-WoM is measured based on three dimensions: intensity, valence of opinion, and content, while Brand Image is assessed through perceived quality, brand association, and brand loyalty. The direct and indirect effects of these variables on purchase decisions were examined, with Brand Trust acting as a mediator. This research employs a quantitative approach, involving respondents who are users or potential consumers of Saff & Co products from Generation Z in Jakarta. Data was collected through a questionnaire distributed to 100 respondents and analyzed using SPSS 25 software. The findings indicate that, both partially and simultaneously, E-WoM and Brand Image have a positive and significant effect on Brand Trust and purchase decisions. Furthermore, Brand Trust is proven to be a mediating variable that strengthens the relationship between E-WoM, Brand Image, and purchase decisions. Thus, it can be concluded that enhancing E-WoM and Brand Image will increase Brand Trust, which in turn influences purchase decisions for Saff & Co products among Generation Z. The implications of this research provide valuable insights for businesses in optimizing digital marketing strategies by reinforcing E-WoM and strengthening Brand Image to build consumer trust.

**Keywords:** *Generation Z, Electronic Word-Of-Mouth (E-WoM), Brand Image, Purchasing Decisions, Brand Trust.*

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### 1. Introduction

The cosmetic industry in Indonesia is becoming increasingly competitive, with a wide variety of facial and body care products available in both local and international markets.

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According to data from Databoks (2022), the market value of cosmetics and personal care products in 2022 reached USD 7.23 billion, equivalent to approximately IDR 111.83 trillion. The largest segment in this industry is personal care, followed by skincare, cosmetics, and fragrances. Data from Kompas.co.id (2024) indicate that in the first quarter of 2024, sales of beauty products experienced a significant increase, particularly in the categories of sunscreen, aftersun, and perfumes, reflecting a continuous upward trend in market demand.

Perfume is one of the most popular beauty products across various demographic groups, particularly among millennials. Its use extends beyond style enhancement, as it also functions to improve comfort, self-image, and mood. According to a report by NYTimes (2019), Indonesia has been one of the fastest-growing fragrance markets in the past two decades. This phenomenon has driven the emergence of various local perfume brands, one of which is Saff & Co.

Saff & Co is a local perfume brand established in Jakarta in 2020. The brand is unique in creating scents that capture the vibrant and dynamic spirit of Indonesia (Saff & Co., 2024). The advantages of Saff & Co products, such as distinctive fragrances, long-lasting scent retention, and practical packaging, have made them highly recommended by beauty influencers [1]. According to Databoks (2024), Saff & Co ranked among the top three perfume brands with the largest market share on Indonesian e-commerce platforms in the first semester of 2024. Although not yet the market leader, Saff & Co has demonstrated its quality by winning the "Best Local Fragrance" award at the Female Daily Best of Beauty Awards 2023.

A strong brand image is one of the key factors in building consumer trust, which ultimately influences purchasing decisions. Santi Tan, Co-Founder of Saff & Co., aims to expand market reach by offering high-quality products at affordable prices (Fimela.com, 2021). However, consumer complaints regarding inconsistencies between product claims and actual performance can harm brand image and influence purchasing decisions [2]. Brand trust also plays a crucial role in purchasing decisions, as it reflects consumers' perceptions of a brand's credibility based on their experiences and interactions [3]. Data from Kompas.co.id (2024) show that Saff & Co has become the leading local perfume brand with a 13% market share, outperforming competitors such as HMNS and Mykonos.

Electronic Word-of-Mouth (E-WoM) has become an increasingly influential factor in purchasing decisions. Consumer reviews on social media and e-commerce platforms provide valuable insights into user experiences with a product. E-WoM can contain positive reviews that reinforce brand trust or negative reviews that may deter potential buyers [4]. Some consumer testimonials express appreciation for Saff & Co fragrance quality, while others complain about its longevity and relatively high price. This indicates differences in perceived value among consumers, which can impact their purchasing decisions.

## **2. Literature**

### **2.1 Electronic Word of Mouth**

Electronic word of mouth (E-WoM) is an evolution of traditional word of mouth in the digital era, where consumers share opinions through online platforms, influencing perceptions and purchasing decisions [5]. Meanwhile, brand trust refers to consumers' belief that a brand is reliable and responsible for their needs, built through interactions and experiences that ensure satisfaction [6].

### **2.2 Brand Image**

[3] Explains that brand image is a perception that arises due to certain reasons or personal feelings that emerge from consumers. Meanwhile, [7] states that brand image refers to consumers' responses to a brand, influenced by positive or negative impressions stored in their memory.[8] Concludes that brand image consists of a set of associations that shape beliefs and are embedded in consumers' minds.

### **2.3 Purchase Decision**

[9] State that in the purchasing process, consumers are faced with the decision of selecting a brand to buy. Purchase decision is a stage in consumer behavior where they determine the action they might take, whether to buy or use a particular product or service [10]. [11] Explain that this concept is also known as consumer purchase decision, which reflects consumers' actions in utilizing a product or service.

### **2.4 Brand Trust**

According to [9], purchase decisions are influenced by five stages: need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior.

### **2.5 Hypothesis**

Hypotheses are provisional assumptions regarding the possible answers to the problem formulation. These hypotheses are then examined further through data-driven research. Below is the hypothesis formulation proposed by the author.

H1: The Impact of Electronic Word-of-Mouth (E-WoM) on Brand Trust

H2: The Impact of Brand Image on Brand Trust

H3: The Impact of Brand Trust on Purchase Decisions

H4: The Impact of Electronic Word-of-Mouth on Purchase Decisions

H5: The Impact of Brand Image on Purchase Decisions

H6: The Impact of Electronic Word-of-Mouth on Purchase Decisions with Brand Trust as a Mediator

H7: The Impact of Brand Image on Purchase Decisions with Brand Trust as a Mediator

This research framework is designed based on the hypotheses outlined above

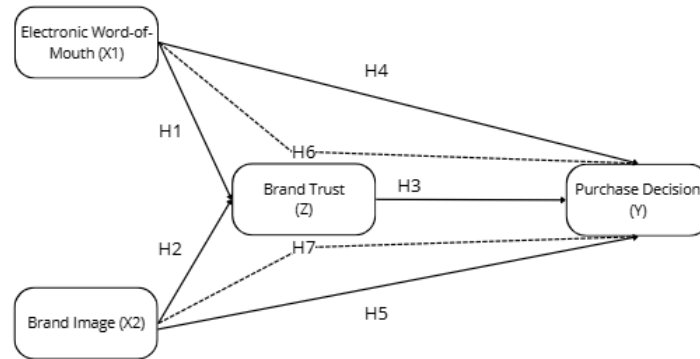


Figure 1. Hypothesis and Research Framework (Source: Authors, 2024)

### 3. Methods

The research method used in this study is a quantitative method, namely examining the causal relationship between variables. The author uses two independent variables, namely Electronic Word-of-Mouth (E-WoM) (X1) and Brand Image (X2), while the dependent variable in this study is the Purchase Decision (Y) with Brand Trust (Z) as a mediating variable. The following is a description of the variable indicators used in this study.

Table 1. Operational Variables.

Variable	Variable Definition	Dimensi	Indicator	Scale
Electronic Word of Mouth (X1)	Electronic Word of Mouth (E-WoM) can be defined as consumer opinions about a brand, product, or company, which can take the form of positive or negative reviews shared through online media (Jalilvand & Samiei, 2012). According to Goyette et al. (2010, as cited in Jhanghiz & Muhammad, 2018), Electronic Word of Mouth (E-WoM) consists of three main dimensions, namely:	Intensity	1. The frequency at which customers seek information. 2. The volume of opinions or comments from users on social networking sites	Likert (1-5)
		Valence of Opinion	1. Related to reviews from social media users, which can be either positive or negative. 2. Related to recommendations provided by users on social networking platforms.	Likert (1-5)
		Content	1. Related to information about product quality.	Likert (1-5)

			<ol style="list-style-type: none"> <li>2. Related to information about product variety.</li> <li>3. Related to information about pricing.</li> </ol>	
Brand Image (X2)	According to Keller (2008), as cited in Neria (2012), brand image refers to how consumers perceive a brand and how it is embedded in their minds.		<ol style="list-style-type: none"> <li>1. Corporate Image</li> <li>2. User Image</li> <li>3. Product Image</li> </ol>	Likert (1-5)
Purchase Decision (Y)	According to Kotler and Armstrong (2012), consumer purchasing decisions involve selecting a preferred brand from various available alternatives. However, two factors may influence the purchase intention process and the final buying decision.		<ol style="list-style-type: none"> <li>1. Need Recognition</li> <li>2. Information Search</li> <li>3. Alternative Evaluation</li> <li>4. Purchase Decision</li> <li>5. Post-Purchase Behavior</li> </ol>	Likert (1-5)
Brand Trust (Z)	Reliability refers to the level of consumer trust in a brand's capability to deliver on its promised value, ensuring that it meets their needs while providing satisfaction.	Reliability	<ol style="list-style-type: none"> <li>1. Superiority of the product compared to its competitors.</li> <li>2. Product quality as perceived by customers.</li> <li>3. Product design that meets customer expectations.</li> <li>4. Durability and resistance to damage.</li> <li>5. Comfort provided by the product.</li> <li>6. Favorite product.</li> </ol>	Likert (1-5)
	Intention to assure consumers that a brand will always	Intention	<ol style="list-style-type: none"> <li>1. Availability of comprehensive</li> </ol>	Likert (1-5)

	prioritize their interests in the event of any unexpected issues when using the product.		product information. 2. Providing recommendations or references to others regarding the product. 3. Latest product information.	
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This research involved 100 respondents from the Jabodetabek area who met specific predetermined criteria. A quantitative approach was employed, using research data collected through a questionnaire assessed using a Likert scale. The Likert scale consisted of five response options: 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree). Data analysis was conducted using SPSS version 25. In this study, several statistical tests were performed, including data quality tests, classical assumption tests, multiple linear regression analysis, hypothesis testing, determination coefficient tests ( $R^2$ ), Sobel tests, and path analysis.

#### 4. Results

##### 4.1 Classical Assumption Test Results

###### 4.1.1 Normality Test

The Kolmogorov-Smirnov test results show an Asymp. Sig. value of 0.180 ( $> 0.05$ ), indicating that the research data follows a normal distribution.

**Table 2.** Normality Test Result.

One- Sample Kolmogorov- Smirnov Test	
Asymp. Sig. (2-tailed)	Unstandarlized Residual 0,180

Source: Primary data processed in 2024

###### 4.1.2 Multicollinearity Test

Tolerance values  $> 0.1$  and Variance Inflation Factor (VIF) values  $< 10$  indicate that there is no multicollinearity among the independent variables.

**Table 3.** Multicollinearity Test Result.

Model	Tolerance	VIF
Electronic Word of Mouth	0,495	2.021
Brand Image	0,396	2.523
Brand Trust	0.420	2.380

Source: Primary data processed in 2024

###### 4.1.3 Heteroscedasticity Test

The Glejser test results indicate that all variables have significance values above 0.05, meaning that heteroscedasticity is not present in the research model.

**Table 4.** Heteroscedasticity Test Result.

Variable	Sig.
Electronic Word of Mouth	0,665
Brand Image	0,055
Brand Trust	0,797

Source: Primary data processed in 2024

#### 4.2 Multiple Linear Regression Analysis Results

##### 4.2.1 The Influence of E-WoM and Brand Image on Brand Trust

Regression equation:

$$Z = 20.370 + 0.246X_1 + 0.474X_2$$

The analysis results show that E-WoM and Brand Image have a positive and significant effect on Brand Trust, with significance values of 0.001 and 0.000, respectively.

##### 4.2.2 The Influence of E-WoM, Brand Image, and Brand Trust on Purchase Decision

Regression equation:

$$Y = -6.782 + 0.341X_1 + 0.890X_2 + 0.413Z$$

All independent variables have a significant effect on Purchase Decision, with significance values < 0.05.

#### 4.3 Hypothesis Testing Results

##### 4.3.1 Partial Test (T-Test)

The t-test results indicate that all research hypotheses are accepted, as each variable has a significance value below 0.05.

**Table 5.** Partial Test Test Result (T-Test).

Variable	t	Sig.
Brand Trust	2.035	.044
Electronic Word of Mouth	2.107	.037
Brand Image	4.856	.000

Source: Primary data processed in 2024

##### 4.3.2 Simultaneous Test (F-Test)

The F-test results show that the overall research model is significant, with the F-value exceeding the F-table value and a significance level of 0.000.

**Table 6.** Simultaneous Test Result (F-Test).

Model	Sum of Squares	Mean Square	F	Sig.
Regression	2216.953	738.984	52.349	.000 <sup>b</sup>

Source: Primary data processed in 2024

4.3.3 Determinant Coefficient Test Results (R2)

An R<sup>2</sup> value of 59.5% indicates that the independent variables explain 59.5% of the dependent variable, while the remaining 40.5% is explained by other factors outside this study.

**Table 7.** Determinant Coefficient Test Results.

Model	R	R Square	Adjusted R Square
Regression	.771 <sup>a</sup>	.595	.583

Source: Primary data processed in 2024

4.5 Sobel Test

The Sobel test results show that Brand Trust significantly mediates the influence of E-WoM and Brand Image on Purchase Decision, with Z-values of 2.36 (>1.96) and 2.97 (>1.96), respectively.

$$Z = \frac{0.246 \cdot 0.413}{\sqrt{(0.413^2 \cdot 0.074^2) + (0.246^2 \cdot 0.123^2)}}$$

$$Z = \frac{0.101598}{0.043018} = 2.36$$

**5. Discussion**

5.1 The Influence of Electronic Word-of-Mouth (E-WoM) on Brand Trust (H1)

The partial test results indicate that E-WoM has a positive and significant impact on Brand Trust (sig. 0.000; t-value 8.156 > t-table 1.984). The regression coefficient of 0.246 suggests that a one-unit increase in E-WoM leads to a 0.246 increase in Brand Trust. Descriptive data shows that the highest-scoring indicator is "reading other consumers' reviews" (4.34), supporting the theory that user experiences influence consumer trust (Agatha et al., 2019). The Sobel test (z-score 2.36) confirms the mediating role of Brand Trust in this relationship.

5.2 The Influence of Brand Image on Brand Trust (H2)

Brand Image has a positive and significant impact on Brand Trust (sig. 0.000; regression coefficient 0.474). Validity and reliability tests confirm the variable's consistency (r-value > r-table; Cronbach's Alpha 0.702 > 0.6). These findings align with Keller's (2008) theory that a strong brand image fosters consumer trust.

5.3 The Influence of Brand Trust on Purchase Decision (H3)

The analysis results show that Brand Trust positively and significantly influences Purchase Decision (regression coefficient 0.413; sig. < 0.05). The coefficient of determination test indicates that the study variables explain 59.5% of the variance in Purchase Decision. Descriptive data reveals that Brand Trust has the highest score (4.35), highlighting strong consumer trust in Saff & Co. products (Ferrinadewi, 2008).



#### 5.4 The Influence of Electronic Word-of-Mouth (E-WoM) on Purchase Decision (H4)

E-WoM significantly influences Purchase Decision (sig. 0.037; regression coefficient 0.341). Respondents, aged 21-23 years, tend to rely on digital reviews when making purchase decisions. The Sobel test ( $z = 2.36$ ) confirms that Brand Trust mediates this relationship.

#### 5.5 The Influence of Brand Image on Purchase Decision (H5)

Brand Image has a positive and significant effect on Purchase Decision (sig. 0.037; regression coefficient 0.890). The  $R^2$  test shows that Brand Image and E-WoM collectively explain 59.5% of the variance in Purchase Decision. The highest-scoring statement is "The product sales network is easy to find" (mean = 4.16), while the lowest is related to meeting customer expectations (mean = 4.00), indicating the need for improved brand consistency (Mukhtar, 2022).

#### 5.6 The Mediating Role of Brand Trust between E-WoM and Purchase Decision (H6)

Regression results indicate that E-WoM significantly influences Brand Trust (coefficient 0.246; sig. 0.000) and indirectly affects Purchase Decision through Brand Trust (coefficient 0.413; sig. 0.037). The Sobel test ( $Z = 2.36$ ) confirms the mediating role of Brand Trust. Consumers highly rely on user reviews (score 4.34), though information presentation on social media needs improvement (score 3.95).

#### 5.7 The Mediating Role of Brand Trust between Brand Image and Purchase Decision (H7)

Brand Image significantly affects Brand Trust (coefficient 0.474; sig. 0.000) and Purchase Decision (coefficient 0.413; sig. < 0.05). The Sobel test ( $Z = 2.36$ ) confirms the mediating role of Brand Trust. A positive Brand Image enhances consumer trust, which ultimately drives purchase decisions (Nur Aeni & Muhamad Ekhsan, 2020).

## 6. Conclusion and Recommendations

This research aims to examine whether Electronic Word-of-Mouth (E-WoM) and Brand Image significantly impact Purchase Decision through Brand Trust as a mediating variable for Saff & Co products among Generation Z in Jakarta. The study findings conclude that these variables have a positive and significant influence on consumer purchase decisions.

1. Electronic Word-of-Mouth (X1) has a positive and significant influence on Brand Trust (Z) for Saff & Co consumers in Jakarta.
2. Brand Image (X2) has a positive and significant influence on Brand Trust (Z) for Saff & Co consumers in Jakarta.
3. Brand Trust (Z) has a positive and significant influence on Purchase Decision (Y) for Saff & Co consumers in Jakarta.
4. Electronic Word-of-Mouth (X1) and Brand Image (X2) positively and significantly influence Purchase Decision (Y) through Brand Trust (Z) as a mediating variable.
5. Electronic Word-of-Mouth (X1) and Brand Image (X2) contribute 59.5% to Purchase Decision (Y) for Saff & Co consumers in Jakarta, while the remaining 40.5% is influenced by other factors outside this study.

Based on these findings, the author recommends that Saff & Co should enhance E-WoM effectiveness by improving product information accuracy through detailed descriptions, infographics, and influencer collaborations. Strengthening Brand Image with better quality control, return policies, and loyalty programs can further build consumer trust. Additionally, expanding product variety with new variants and bundling promotions will attract more buyers. Implementing AI-driven recommendations and transparent customer reviews can also reinforce Brand Trust. Future research should explore Customer Satisfaction and Perceived Value, expand the study beyond Jakarta, and incorporate qualitative methods for deeper insights into purchase behavior.

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