
ANALYSIS OF THE INFLUENCE OF BRAND IMAGE AS A MODERATING VARIABLE IN THE RELATIONSHIP BETWEEN INFLUENCER CREDIBILITY AND ELECTRONIC WORD OF MOUTH (E-WOM) ON PURCHASE DECISIONS IN ONLINE MARKETPLACES



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Abstract

This study aims to analyze the influence of brand image as a moderating variable in the relationship between influencer credibility and electronic word of mouth (E-WOM) on purchase decisions in online marketplaces. The increasing influence of social media and digital marketplaces highlights the importance of understanding how source credibility and brand perception affect consumer purchasing behavior. This research employs an explanatory quantitative approach by distributing online questionnaires to 40 active users of online marketplaces. The data were analyzed using Moderated Regression Analysis (MRA) to test both the direct and moderating effects. The results reveal that influencer credibility and E-WOM have a positive and significant impact on purchase decisions. Furthermore, brand image significantly moderates the relationship between these variables and purchase decisions. These findings indicate that a strong brand image enhances the effectiveness of digital promotional messages in shaping consumer purchasing decisions. This study contributes to the development of digital marketing theory by positioning brand image as a moderating variable that plays a crucial role in the interaction between source credibility and consumer behavior. Practically, the results provide strategic implications for companies to build a consistent brand image, select credible influencers, and manage authentic E-WOM to increase purchase decisions in online marketplaces.

Keywords: Purchase Decision, Influencer Credibility, Electronic Word of Mouth (E-WOM), Brand Image

INTRODUCTION

The development of information technology has driven a major transformation in marketing strategies across Indonesia. ((APJII), 2024) reports that national internet penetration has reached 79.5% of the total population, equivalent to approximately 221.56 million users out of 278.7 million inhabitants. This condition demonstrates that the majority of Indonesians have become integrated into the digital ecosystem, shifting both consumption activities and marketing communications to online platforms. Consequently, many businesses have shifted their promotional strategies from conventional media such as television, radio, print, and billboards to digital marketing strategies through social media, e-commerce, live shopping, and content marketing. This transition reflects a fundamental change in consumer behavior, which has become increasingly interactive, data-driven, and responsive to information disseminated through digital channels.

The advancement of digital technology has significantly transformed the marketing landscape, particularly through social media and online marketplace platforms. The shift in consumer behavior toward greater reliance on digital information has made influencer-based and electronic word of mouth (E-WOM) strategies increasingly dominant in shaping purchase decisions. Marketplaces such as Shopee, Tokopedia, Lazada, and TikTok Shop have become major arenas for consumers to seek product information and conduct transactions. In this context, influencer credibility becomes an essential factor, as consumers tend to trust recommendations from public figures perceived as having expertise, honesty, and attractiveness (Dwidienawati et al., 2020). However, the effectiveness of influencer messages is often influenced by the perceived brand image of the promoted product. Therefore, the role of brand image as a moderating variable in the relationship between influencer credibility and E-WOM on purchase decisions deserves in-depth investigation.

Influencer credibility is one of the key determinants influencing purchasing behavior in the digital era. Influencers with good reputations, experience, and honesty in delivering information are more likely to be trusted by their followers. This trust forms the basis of a positive perception toward the promoted product (Putri & Wulandari, 2024). A study by (Siahaan et al., 2025) revealed that influencer endorsement significantly affects purchase decisions through the mediating role of brand image and the moderating role of customer trust. Thus, influencer credibility not only enhances brand awareness but also builds emotional trust, which strengthens consumers' tendency to purchase recommended products. Other studies also indicate that influencer credibility significantly influences purchase decisions (Crystrie & Sartika, 2022; Handayani & Usman, 2021; Nurniati et al., 2023; Pratiwi & Soemitra, 2024).

Besides influencer credibility, E-WOM plays a vital role in shaping consumer opinions within digital spaces. E-WOM is defined as the dissemination of product information and reviews from one consumer to another via social media, online forums, or review features on e-commerce platforms (Cuong, 2024). Compared to conventional marketing communications, E-WOM has broader reach, faster spread, and greater authenticity since it originates from real user experiences (Abadi & Hawa, 2024). Study by (Dwidienawati et al., 2020) emphasized that both customer reviews and influencer endorsements fall within the scope of E-WOM, yet their effectiveness depends on the perceived credibility of the information source. When E-WOM messages are deemed credible and relevant, consumers are more likely to adopt them as a basis for purchase

decisions. Thus, the credibility of E-WOM information becomes a crucial element in influencing consumer perceptions. E-WOM has been proven to positively affect purchase decisions (Changreani et al., 2023; Luthfi et al., 2022; Noviandi, 2021; Sari et al., 2022; Margitarino & Murwanti, 2025).

However, not all E-WOM communications or influencer promotions successfully create purchase intentions or decisions. Many studies indicate that source credibility does not always directly lead to purchasing behavior without the support of a positive perception of brand image (Amorsa et al., 2025). Brand image functions as the consumer's psychological interpretation of a product's or company's identity, reflecting the values, quality, and reputation associated with the brand (Surya & Utama, 2025). When a product possesses a strong brand image, messages conveyed by influencers or other consumers through E-WOM are more likely to be received and trusted. Conversely, when brand image is weak, influencer credibility alone may not be sufficient to generate positive perceptions that result in purchase decisions. This underscores the strategic role of brand image as a moderating variable that strengthens or weakens the effect of influencer credibility and E-WOM on consumer behavior.

Previous research findings, such as those by Al Halbusi & Tehseen, (2018) and Surya & Utama, (2025), which examined Garnier consumers in Jakarta, found that both the quantity and credibility of E-WOM positively influence purchase intention, with brand image serving as a mediator. Similarly, (Amorsa et al., 2025) confirmed that for the local perfume brand Mykonos, both E-WOM and influencer credibility positively affect purchase intention, with brand image acting as a strong mediator. These findings indicate that brand image functions not only as an outcome of marketing communication but also as a reinforcing element determining the effectiveness of digital promotional messages.

Based on these phenomena and previous studies, this research aims to analyze the influence of brand image as a moderating variable in the relationship between influencer credibility and E-WOM on purchase decisions in online marketplaces. The study contributes theoretically by expanding understanding of the role of brand image in digital marketing communication models and practically by providing insights for businesses in designing more effective promotional strategies. Theoretically, it enriches the literature on digital consumer behavior by examining the moderating effect of brand image, which has been rarely explored in the marketplace context. Practically, the findings are expected to assist marketers and brand owners in aligning influencer collaborations with brand values and image, as well as managing credible E-WOM to enhance consumer purchase decisions.

REVIEW OF LITERATURE

Influencer Credibility

Influencer credibility represents a primary factor determining the success of digital marketing strategies that leverage public figures or key opinion leaders on social media (Anggraeni et al., 2023; Coutinho et al., 2023; Markiones et al., 2023; Medina & Lodeiros-Zubiria, 2025). Credibility reflects the extent to which an influencer is perceived as trustworthy, knowledgeable, and attractive, enabling them to influence their followers' purchase decisions (Putri & Wulandari, 2024). Marketing communication theory explains that message effectiveness is heavily influenced by the reliability of the information source, as outlined in the Source Credibility Theory, which posits that consumers tend to trust

messages originating from individuals perceived as competent and honest (Siahaan et al., 2025). Influencers with a high level of credibility can foster positive perceptions toward the promoted product or brand because they are considered knowledgeable and experienced (Coutinho et al., 2023). Trust in the information source thus becomes a critical variable in shaping consumer behavior (Ohanian, 1990; Dwidienawati et al., 2020).

According to McGuire's Source Attractiveness Model, influencer credibility can be categorized into three main dimensions: expertise, trustworthiness, and attractiveness. Expertise refers to the audience's perception of the influencer's capability or knowledge regarding the reviewed product. Trustworthiness relates to the influencer's honesty and objectivity in conveying messages, while attractiveness includes physical and social appeal factors that enhance persuasive power (Siahaan et al., 2025). Influencers who maintain a balance across these three dimensions are more likely to create parasocial relationships, referring to a pseudo-emotional bond between influencers and followers that fosters trust and purchase intention.

Electronic Word of Mouth (E-WOM)

Electronic Word of Mouth (E-WOM) is defined as any form of internet-based informal communication containing opinions, experiences, recommendations, or evaluations regarding a product or service shared through digital platforms (El-Baz et al., 2018; Handoyo, 2024; Margitarino & Murwanti, 2025; Surya & Utama, 2025). In the era of social media, E-WOM has become one of the main information sources influencing consumer behavior, as it is perceived to be more genuine and unbiased than traditional advertising (Coutinho et al., 2023; Goyette et al., 2010) (Abadi & Hawa, 2024). E-WOM possesses several unique characteristics compared to conventional Word of Mouth (WOM). First, E-WOM Global reach, information can spread rapidly and widely among consumers. Second, Permanence, E-WOM content remains accessible over time, exerting a long-term influence on brand perception. Third, **Richness of content**, it can appear in text, image, or video formats, thereby enhancing the quality and credibility of messages (Nguyen et al., 2025).

Within the frameworks of the Information Adoption Model (IAM) and the Information Acceptance Model (IACM), consumer decisions to adopt E-WOM information depend on two key factors: information credibility and information usefulness (Nguyen et al., 2025). Information credibility refers to the degree to which a message is perceived as accurate and trustworthy, while information usefulness relates to the extent to which the message aids consumers in decision-making. These findings align with Dwidienawati et al., (2020) yang menegaskan bahwa meskipun ulasan pelanggan merupakan bagian penting dari E-WOM, efektivitasnya tergantung pada persepsi keandalan sumber. E-WOM yang dianggap tidak autentik atau bersifat promosi dapat menimbulkan efek sebaliknya, menurunkan kepercayaan konsumen terhadap merek. Oleh karena itu, perusahaan perlu memastikan bahwa komunikasi E-WOM yang muncul di media sosial bersifat transparan, jujur, dan memberikan nilai informatif yang ting who asserted that although customer reviews are an important part of E-WOM, their effectiveness relies on the perceived reliability of the source. E-WOM that appears inauthentic or overly promotional can backfire, diminishing consumer trust toward the brand. Therefore, companies must ensure that E-WOM communications on social media remain transparent, honest, and highly informative (Surya & Utama, 2025).

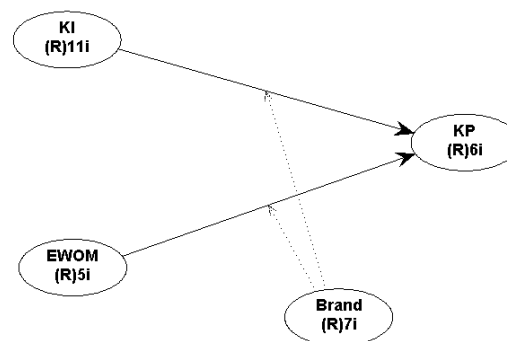
From a consumer behavior perspective, E-WOM acts as a risk reduction mechanism. When consumers face uncertainty regarding product information in online marketplaces, they tend to seek validation through other users' reviews and testimonials (Al Halbusi & Tehseen, 2018). Repeated exposure to positive information reinforces consumer confidence, enhances perceived product value, and ultimately influences purchase decisions.

Brand Image

Brand image represents consumers' perceptions and mental associations formed toward a product or company. According to (Keller, 1993) brand image reflects consumers' perceptions based on past experiences, expectations, and interactions with marketing communications. In the digital context, brand image is not merely the result of corporate strategy but is also shaped through social interactions within online media. Brand image functions not only as an outcome of communication but also as a **cognitive filter** that determines the extent to which consumers trust and adopt information from external sources. A strong brand image enhances the effectiveness of influencer messages, as consumers are more inclined to trust promotions that align with the brand identity, they are already familiar with. Meanwhile, the study by Pratiwi & Soemitra, (2024) adds that the combination of influencer credibility, brand image, and review content jointly influences purchase decisions for Somethinc cosmetic products. From a theoretical perspective, brand image is rooted in the concept of symbolic interactionism, wherein brands are regarded as social symbols that facilitate consumers' expression of self-identity. A positive perception of a brand can increase emotional value, strengthen loyalty, and reduce price sensitivity. Therefore, brand image functions not only as a corporate asset but also as a mediator and moderator in the relationship between marketing stimuli and purchasing behavior (Keller, 1993). When consumers possess a strong brand perception, influencer credibility becomes more effective in influencing purchase decisions due to message consistency and brand reputation (Pratiwi & Soemitra, 2024). Conversely, when brand image is weak, the effectiveness of both influencer and E-WOM messages may decline due to doubts about product quality and reputation. Hence, strengthening brand image becomes an essential strategy for companies to optimize the outcomes of digital marketing communications. The study by Amorsa et al., (2025) reinforces these findings by proving that brand image significantly mediates the relationship between influencer credibility and purchase intention in the case of Mykonos perfume products.

Conceptual Framework

Figure 1.
Conceptual Framework of Research



Hypothesis Study

- H1: Influencer credibility has a positive effect on purchase decisions.
- H2: Electronic Word of Mouth (E-WOM) has a positive effect on purchase decisions.
- H3: Brand image moderates the relationship between influencer credibility and purchase decisions in a positive direction.
- H4: Brand image moderates the relationship between Electronic Word of Mouth (E-WOM) and purchase decisions in a positive direction.

RESEARCH METHOD

This study employed a quantitative approach with an explanatory research design, which aims to explain the causal relationships among research variables based on empirical hypothesis testing (Sugiyono, 2015). The type of data used in this study is primary data, collected directly from respondents through the distribution of online questionnaires. The population of this study consists of all active users of online marketplaces in Indonesia, particularly those on popular platforms such as Tokopedia, Shopee, Lazada, and TikTok Shop. Accordingly, the research sample comprised 40 active marketplace users. Data collection methods in this study included both primary and secondary data obtained through questionnaires and documentation studies. The data analysis technique employed was Moderated Regression Analysis (MRA), supported by the WarpPLS 8 software.

RESULTS AND DISCUSSION

Respondent Characteristics

A total of 40 respondents participated in this study. Data were collected online through a Google Form questionnaire distributed to active marketplace users, including those on Tokopedia, Shopee, Lazada, and TikTok Shop. Based on the demographic data analysis, 67% of respondents were female, and 33% were male. The majority of respondents were aged between 18–25 years (56%), followed by 26–35 years (32%), and above 35 years (12%). From the perspective of digital behavior, 84% of respondents reported frequently viewing influencer promotions on social media, while 42% admitted to having purchased products based on influencer recommendations. Additionally, 65% of respondents stated that they always read other users’ reviews before purchasing on online marketplaces. These findings confirm that influencer marketing and Electronic Word of Mouth (E-WOM) play a central role in the decision-making process of modern consumers within the digital ecosystem (Pratiwi & Soemitra, 2024).

Validity and Reliability Test

Table 1.
Validity test

Variable	Indicator	Outer Loading	Information	Variable	Indicator	Outer Loading	Information
INFLUENCER CREDIBILITY (X1)	KI_1	0.773	Valid	PURCHASE DECISIONS (Y)	KP_1	0.94	Valid
	KI_2	0.717	Valid		KP_2	0.885	Valid
	KI_3	0.839	Valid		KP_3	0.939	Valid
	KI_4	0.791	Valid		KP_4	0.748	Valid
	KI_5	0.804	Valid		KP_5	0.809	Valid

	KI_6	0.769	Valid		KP_6	0.84	Valid
	KI_7	0.836	Valid		BI_1	0.833	Valid
	KI_8	0.938	Valid		BI_2	0.855	Valid
	KI_9	0.792	Valid		BI_3	0.938	Valid
	KI_10	0.711	Valid	BRAND IMAGE (Z)	BI_4	0.945	Valid
	KI_11	0.723	Valid		BI_5	0.74	Valid
E-WOM (X2)	E_1	0.771	Valid		BI_6	0.786	Valid
	E_2	0.857	Valid		BI_7	0.727	Valid
	E_3	0.77	Valid				
	E_4	0.701	Valid				
	E_5	0.891	Valid				

Source: Processed from WarpPLS8 results.

The results of the validity test indicate that all indicators for each variable have outer loading values above 0.70, which means that every indicator is capable of adequately representing the construct being measured.

Table 2.
Reliability test

Variable	Cronbach's alpha	Composite reliability	Information
Influencer Credibility (X1)	0.936	0.946	Reliable
E-WOM (X2)	0.719	0.822	Reliable
Brand Image (Z)	0.876	0.912	Reliable
Purchase Decision (Y)	0.817	0.869	Reliable

Source: Processed from WarpPLS8 results.

Meanwhile, the results of the reliability test show that the Cronbach's Alpha values for all variables and the composite reliability scores are above 0.70. Therefore, the instruments used in this study are declared reliable.

Hypothesis Test

Before conducting the moderation analysis, a multiple linear regression test was first performed to determine the direct effects of influencer credibility and E-WOM on purchase decisions. The results indicate that both independent variables have a significant influence on purchase decisions ($p < 0.05$). The Moderated Regression Analysis (MRA) was conducted to examine the moderating role of brand image in the relationship between influencer credibility and E-WOM on purchase decisions. The results of the analysis indicate that the brand image variable significantly moderates the effect of influencer credibility but does not moderate the effect of E-WOM on purchase decisions

Table 3.
Results of Hypothesis Test

Variable	Path coefficients	P- values	Result
Influencer Credibility (X1)	0.310	0.050	Accepted
E-WOM (X2)	-0.376	0.026	Accepted
IC*BI	0.321	0.052	Accepted
E-WOM*BI	0.038	0.033	Accepted

Source: Processed from WarpPLS8 results.

The Influence of Influencer Credibility on Purchase Decisions

The results of the study show that influencer credibility has a positive and significant effect on purchase decisions. This finding supports the research of (Siahaan et al., 2025) which states that influencer credibility, comprising expertise, trustworthiness, and attractiveness, is a key determinant in shaping consumers' trust toward a product. In the context of online marketplaces, consumers tend to perceive influencers as more authentic sources of information compared to conventional advertising (Dwidienawati et al., 2020). Influencers with good reputations are able to reduce consumers' perceived purchase risk and encourage purchasing decisions. Furthermore, the emotional connection between followers and influencers creates a parasocial relationship effect, which strengthens the persuasive impact of promotional messages (Putri & Wulandari, 2024).

The Influence of E-WOM on Purchase Decisions

The results of the study also indicate that Electronic Word of Mouth (E-WOM) has a significant effect on purchase decisions. In the context of online marketplaces, consumers utilize E-WOM as a means to reduce product-related uncertainty (Al Halbusi & Tehseen, 2018). Information derived from the real experiences of other users is perceived as more objective than traditional advertising messages. Researchers found that E-WOM exerts a greater influence than conventional promotional media in shaping purchase decisions for beauty products (Abadi & Hawa, 2024). Theoretically, these findings reinforce the Information Adoption Model (IAM), which posits that the decision to adopt information largely depends on the credibility and usefulness of the received message (Cuong, 2024; Leong et al., 2022; Liu & Zheng, 2024; Nguyen et al., 2025). Therefore, companies must ensure that product reviews circulating on social media or marketplaces are authentic, non-exaggerated, and contain substantive information that provides real value to consumers.

The Role of Brand Image in Moderating the Influence of Influencer Credibility and E-WOM on Purchase Decisions

The main findings of this study indicate that brand image plays a significant moderating role in the relationship between influencer credibility and E-WOM on purchase decisions. This means that the influence of influencer credibility and E-WOM on purchase decisions increases when the company's brand image is strong and positive. These results support the findings of Surya & Utama, (2025) who discovered that brand image mediates the effect of E-WOM on purchase intention for Garnier cosmetic products. However, this study extends those findings by demonstrating that brand image can also function as a moderator, not merely as a mediator.

When consumers already hold a positive perception of a brand, they tend to evaluate promotional messages from influencers or online reviews more favorably. Conversely, brands with a weak image will not experience the same effect, even when collaborating with credible influencers. Amorsa et al., (2025) also found a similar pattern, showing that brand image strengthens the relationship between influencer credibility and purchase intention in the case of local perfume products. From a practical perspective, these findings emphasize the importance of long-term investment in brand image development. Companies cannot rely solely on influencer-based promotional strategies or E-WOM campaigns; they must also maintain message consistency, product quality, and brand reputation to fully optimize the impact of digital communication.

CONCLUSION

This study aims to analyze the influence of influencer credibility and electronic word of mouth (E-WOM) on purchase decisions in online marketplaces, with brand image serving as a moderating variable. Based on data analysis using Moderated Regression Analysis (MRA) involving 40 active marketplace users, several key findings were obtained, providing both theoretical and practical contributions to the field of digital marketing.

First, the findings reveal that influencer credibility has a positive and significant effect on purchase decisions. This demonstrates that an influencer's expertise, trustworthiness, and attractiveness are key factors that encourage consumers to trust product recommendations on digital platforms. This result reinforces the Source Credibility Theory, which asserts that the effectiveness of promotional messages largely depends on the credibility of the source. In the context of online marketplaces, influencers with a strong reputation are capable of reducing perceived risk and building trust that influences consumer purchase decisions.

Second, E-WOM also has a significant effect on purchase decisions, indicating that reviews, comments, and recommendations from other consumers are critical elements in the digital decision-making process. Credible and useful information has been proven to strengthen consumer confidence in product quality and encourage purchasing behavior. This finding supports the Information Adoption Model (IAM), which posits that information credibility and usefulness are key determinants in the process of information adoption and online purchasing behavior.

Third, the study confirms that brand image plays a significant moderating role in the relationship between influencer credibility and E-WOM on purchase decisions. This means that the stronger the brand image of a product, the greater the influence of influencer credibility and E-WOM on consumer purchase decisions. Conversely, brands with weak images are unable to maximize the impact of digital promotions, even when employing popular influencers. Thus, brand image functions as a reinforcing element that connects the effectiveness of digital communication with consumer behavior.

Overall, the findings of this study emphasize that an effective digital marketing strategy cannot rely solely on influencer promotion or the dissemination of E-WOM. It must be accompanied by the development of a consistent and credible brand image. The synergy among these three elements, influencer credibility, E-WOM, and brand image serves as the key to building consumer trust and enhancing purchase decisions in online marketplaces.

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