

## **Analysis Of The Influence Of E-Word Of Mouth, Brand Image And E-Service Quality On Repurchase Intention Of Digital Bank Customers**

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### **Abstract:**

It is feasible to switch from traditional banks to digital banks by keeping up with the trends. Using brand image as an intervening variable, this study examines the impact of e-word-of-mouth and e-service quality on repurchase intention. Purposive sampling, a nonprobability sampling approach, was employed to select the sample size, which consisted of 100 respondents who resided in some big cities in Indonesia and had used service of the bank. The respondents were contacted by Google Form. Using the SmartPLS Software program, partial least squares were used to evaluate the questionnaire responses. The findings demonstrated that while e-word-of-mouth and e-service quality have an impact on repurchase intention, they have no direct effect on brand image. Additionally, although e-service quality directly influences repurchase intention through brand image, e-word of mouth has no direct effect on this trait.

**Keywords:** Digital Banks, Brand Image, E-Word of Mouth, E-Service Quality, Repurchase Intention

### **Introduction**

Indonesia's industrial development is accelerating, and the country is seeing growth in the online media sector as well as the digitization of the media communication sector. One of the effects of digitization is the transformation of banks, which were once traditional banks into digital banks. This digital bank is essentially a traditional bank that has been digitalized, which will increase its usefulness and effectiveness. Digital banks will make it easier to obtain services using apps controlled by national banks, mobile banking, text banking, and other channels. Furthermore,

digital banks facilitate other financial operations such as loaning money. The Middle East region was home to the majority of the respondents in a PricewaterhouseCoopers (PwC) poll related with the Global Consumer Insight, which was referenced in 2019. Several nations in Southeast Asia, including Indonesia, Singapore, the Philippines, Malaysia, and Malaysia, are utilized as responders. Vietnam, Indonesia, Singapore, Malaysia, and the Philippines. With twenty thousands responses, it is said that Indonesia is now receiving 45% of all respondents who rated and all respondents who evaluated in the area of utilizing mobile payments for transactions in 2019. Previously, Indonesia was only receiving 35% of all respondents who rated. We may draw the conclusion that people are becoming more interested in using mobile payments (Abdillah & Jogiyanto, 2021).

When it comes to banking options, mobile banking surpassed in-person visits to the branch office in 2022. This suggests that people prefer using mobile banking over visiting branch offices. A significant number of digital banks, have seen a growth in clientele. However, as more and more people take advantage of digitalization, many are considering using mobile banking applications to conduct financial transactions. According to goodstats.id, the top three reasons people give for using mobile banking applications are convenience, time efficiency, and ease of use. The three primary justifications cited for utilizing the mobile banking application are convenience, expediency, and practicality. Apart from the aforementioned three reasons, there exist additional aspects that impact the inclination to utilise it once again. For instance, the ease of tracking financial activities yielded a 86% result, which is quite close to the primary reason's proportion. Other benefits of utilizing mobile banking include being safer, more feature-rich, connected with e-wallet and e-commerce, more handy, and recommendations from friends and family (Dharmawan, 2017).

The current state of technical advancements also generates aspects that combine to impact e-word-of-mouth's influence on consumers' enthusiasm in making repeat purchases in the commercial sphere. One of the elements is brand image, which is the consumer's ingrained perception of a company or product. An indicator of the chance that someone will utilize the program is intention to use. Since technology is driven by desire, people's intentions to utilize it are determined by their mindset and level of confidence in its capabilities. Positive attitudes and actions that allow one to accept and use a technological application are linked to intention to use technology (Darmawan & Nurcaya, 2018).

E-word of mouth refers to comments made by an individual or past customer on a good, service, or business that disseminates information online. E-word of mouth has the power to swiftly alter and modify a business's image as technology advances. It is not unusual for customers to ignore a brand because of a large number of favourable internet evaluations and comments. Brand image, according to Kotler and Keller, is how customers view a certain brand. It is believed that customers prefer to purchase goods from brands they are familiar with. in order to persuade customers to opt to buy the brand's merchandise (Eksan & Dharmawan, 2020). With brand image acting as an intervening variable, the purpose of this study is to ascertain the impact of e-word-of-mouth and e-service quality on repurchase intention.

## **Literature Review**

Electronic word-of-mouth is a type of communication that can be sparked by the features and applications of goods and services available online, where customers are those who utilize the internet. Kotler and Keller define electronic word of mouth as online marketing that generates word-of-mouth effects in support of marketing goals and initiatives (Dewi et al., 2022). Additionally, e-word of mouth encourages customers to tell others about the company's products and services as well as information that is published extensively online in the form of written, audio, and video news. Electronic Word of Mouth (eWOM) is an emerging phenomenon in the digital age, where information, reviews and recommendations about products, services or brands are spread through online platforms. It reflects the move from oral recommendations in everyday conversations to social media, review websites, blogs and other online communication platforms. eWOM allows individuals to share their experiences quickly and widely with a larger audience than traditional personal recommendations (Nurbakti et al., 2023).

One of the key aspects of eWOM is its influence on consumer decisions. Reviews and recommendations shared by online users can have a significant impact on product and brand perceptions and influence purchasing decisions. The credibility of the eWOM source is also an important factor in determining the extent to which the information will influence consumer behavior. eWOM can have a positive or negative impact depending on the context and quality of the information provided (Kala & Chaubey, 2018). As per Kamtartin, there exist several methods for disseminating information via electronic word-of-mouth, including personal chat rooms, Facebook,

Instagram, Twitter, TikTok, and numerous more online platforms that facilitate customer contact. Similar to the concept of electronic word-of-mouth, social media communication can provide consumer-to-consumer assistance and exchange experiences following a purchase or use of a brand's or service's goods. Positive online word-of-mouth will boost sales and enhance customer perceptions of a good or service. Negative online word-of-mouth, on the other hand, has the potential to completely destroy a firm, albeit it is still possible for it to recover (Indriastiningsih et al., 2023).

Consumers will evaluate service quality based on their impressions of the level of service received and the comprehensiveness of services that can help consumers manage their finances as a result of the shift from traditional banks to mobile banking. Kotler and Keller define e-service quality as the capacity to satisfy the requirements of all aspects and attributes of goods and services. In addition, service quality is the consistency with which service providers meet customer expectations; in order to do this, a brand has to be aware of what customers desire. The fulfillment of customer expectations in services rendered directly by a brand without in-person meetings is known as e-service quality (Padmi & Suparna, 2021). Put another way, the service does not require human involvement. In addition, service quality is the consistency with which service providers meet customer expectations; in order to do this, a brand has to be aware of what customers desire (Nurbakti et al., 2023).

EService Quality is a concept that refers to the evaluation of service quality in the context of electronic or online services. In the growing digital age, where interactions between companies and customers often occur through online platforms, an understanding of eService Quality has become very important. This eService Quality covers a number of factors, including responsiveness, reliability, ease of use, speed, and security of the electronic platform used to interact with customers. Assessment of eService Quality has a huge impact on customer satisfaction and loyalty. Customers tend to be more satisfied and loyal to brands or companies that provide quality eService. Prompt response to queries or issues, simplicity in platform usage, and protection of personal data are some of the factors that support a positive customer experience. In an effort to improve eService Quality, companies must continuously monitor, evaluate, and improve these key aspects in order to meet increasing consumer expectations in a digital environment. Because e-services make transactions more convenient and straightforward, the quality of e-service provided by a firm or brand will affect the degree of consumer loyalty. After purchasing or utilizing a product or service, happy customers are more likely to tell others about it and suggest it to others, whether online (via blogs and social media platforms) or offline with friends (Eksan & Dharmawan, 2020).

Repurchase intention, according to Peter and Olson, is the intention to make a buy after doing so before. Customers' pleasure can inspire other customers to make more purchases by fostering brand and product loyalty, which in turn enables these customers to tell others about their positive experiences. Each type of consumer has two characteristics: those who buy products only to try them out and those who buy them again. Repeat purchases are made if a product is used to try it out and turns out to be better than the previous brand; in this case, customers will want to buy again or use it again after using the product or service. Repurchase intention, or the likelihood of a customer to make repeat purchases from a particular brand or business, is a pivotal concept in the field of consumer behavior and marketing. It reflects a customer's intent to continue a business relationship and indicates their level of satisfaction and loyalty. This concept is especially critical in industries where customer retention and loyalty are essential for sustained success. Several factors influence repurchase intention, including product or service quality, price, customer service, and overall customer experience. When customers perceive high-quality products, competitive pricing, responsive customer service, and a positive overall experience, they are more likely to express the intention to return for future purchases. Moreover, positive word-of-mouth and recommendations from peers can further strengthen repurchase intentions, as social influence plays a significant role in consumer decision-making (Dewi et al., 2022).

Repurchase interest, in the words of Kotler and Keller, is the probability that consumers will utilize a brand and/or the likelihood that they will move to a different brand. The desire to use will be stronger if the advantages are seen to outweigh the drawbacks. Repurchase intention is also thought to be the primary framework for understanding customers' and consumers' repurchase behavior. Repurchase intention, according to Yan and Yu, is the arbitrary likelihood that customers would consistently purchase goods or use services from a brand. Keller defines brand image as a consumer's perspective or vision of the brand that is further defined by brand associations that are stored in their memory. The public's view of a brand's identity is also known as its image. Brand image, often referred to as brand memory, is the combination of the target market's perceptions of the advantages of the product, usage scenarios, marketing features, and product aspects. Kotler and Keller define brand image as the consumer's perception of a brand as a representation of the connections that the brand evokes in their mind. Before

making a purchasing decision, buyers may take into account a product or brand's image. Companies that see and act proactively will maintain their business proposition and create a positive brand image in the minds of consumers in order to stay relevant in the post-COVID-19 era. Brand image reflects the feelings of consumers and companies about the overall product or service (Kala & Chaubey, 2018).

Brand image is a fundamental and multifaceted concept in the realm of marketing and brand management. It refers to the perceptions, associations, and feelings that consumers have towards a particular brand. This image is the result of a brand's identity, including its logo, messaging, products, and the overall experience it provides to its customers. A strong and positive brand image is crucial for brand differentiation and long-term success. The creation and maintenance of a favorable brand image are imperative for businesses. A positive brand image not only attracts new customers but also fosters customer loyalty and trust. Consumers are more likely to choose and remain loyal to brands with which they have a positive connection. Effective branding strategies, consistency in messaging, and delivering on promises are essential for shaping and reinforcing the desired brand image. A well-defined brand image is advantageous over competitors. If a company has successfully ingrained its brand image into the minds of its target market, it will have little trouble attracting customers. A strong brand image leaves consumers confident in the brand and encourages repeat use, possibly even over an extended period of time. Rangkuti defines brand image as a collection of brand connections that develop over time and take precedence in customers' thoughts. Proceed with customer engagement in purchasing after completing the steps involved in the perception process. Since a strong brand will project an image that is superior to that of its rivals, developing a brand image requires a variety of strategies (Dewi et al., 2022).

## Methodology

This study employs an associative research design and a quantitative methodology. This study was carried out on consumers using a sample of one hundred participants. A Likert scale ranging from 1 to 5 was used in the data collection for this study. The questionnaire was sent using a Google Form that had undergone validity and reliability testing beforehand. The Smart-PLS 4 program, partial least square methods, and an indirect path analysis test were used to evaluate the data in this study. Descriptive analysis is used to present the study's data.

## Results

The first calculation used in this study is the calculation of the coefficient of determination, the result of the value of R Square for the brand image variable is 0.41, which means that the brand image is able to explain e-word of mouth and e-service quality by 0.41 or 41% and the remaining will be explained through other constructs. Meanwhile, the R Square value for the repurchase intention variable is 0.5, which means that e-word of mouth and e-service quality are 0.5 or 50% and the remaining will be explained by other constructs. Then in the blindfolding test results, obtained Q2 for repurchase intention there is 0.3 and brand image is 0.2. Based on the calculation, the Q2 value is declared good because the Q2 value > 0.

The fit model test obtained an SRMR value of 0.08, this value means fit, where the value is < 0.10. Then the Chi-Square whose value is 728.6, this value is also interpreted as fit because the empirical data of this study is the same as the theory used, because it has a range of values > 0.05. Then, the NFI value is 0.6, this value is also interpreted as fit because it identifies that the model used is good because it has an NFI value > 0.90. So, this research model is fit and also feasible, in accordance with the theory. Then in the Goodness of Fit test, the GoF value is 0.51, meaning that this study has a large GoF value. It can be concluded that the model in the study is valid and has good performance and can be explained between the relationship of each construct.

The calculation results show that there is no direct influence between e-word of mouth on brand image. In testing the t-statistics value of e-word of mouth on brand image is  $0.6 < 1.96$  and the p-values value is  $0.6 > 0.05$ . With this, it can be concluded that Ha1 is rejected and H01 is accepted. The second calculation shows that there is a direct influence between e-service quality on brand image. Where the t-statistics value of e-service quality on brand image is  $0.11 < 1.96$  and the p-values are  $0.9 > 0.05$ . With this, it can be concluded that Ha2 is accepted and H02 is rejected.

The third calculation proves that there is a direct effect of word of mouth on repurchase intention. Where the t-statistics value of e-word of mouth on repurchase intention is  $5.2 > 1.96$  and the p-values are  $0.000 < 0.05$ . Thus, it can be concluded that Ha3 is rejected and H03 is accepted. The fourth calculation found that there is a

direct effect of e-service quality on repurchase intention. Where the t-statistics value of e-word of mouth on repurchase intention is  $2.6 > 1.96$  and the p-values are  $0.01 < 0.05$ . Therefore, it can be concluded that Ha4 is accepted and H04 is rejected. The fifth calculation result found that there is a direct effect of brand image on repurchase intention. Where the t-statistics value of brand image on repurchase intention is  $2.6 > 1.96$  and the p-values are  $0.01 < 0.05$ . With this, it can be concluded that Ha5 is accepted and H05 is rejected.

The sixth calculation result found that there is no direct effect of e-word of mouth on repurchase intention with brand image as an intervening variable. Where the t-statistics value is  $0.5 > 1.96$  and the p-values are 0.6. With this, it can be concluded that Ha6 is rejected and H06 is accepted. The results of the sixth calculation found that there is a direct effect of e-service quality on repurchase intention with brand image as an intervening variable. Where the t-statistics value is  $2.3 > 1.96$  and the p-values are 0.02. With this it can be concluded that Ha7 is accepted and H07 is rejected.

## Discussion

There is a common understanding that Electronic Word of Mouth (eWOM) or online recommendations directly influence brand image. However, there are several factors that may explain why there is not always a direct influence between eWOM and brand image. First, eWOM is a view or opinion that comes from various sources that may have varying credibility and trustworthiness. Therefore, not all eWOM has the same impact on brand image. Secondly, brand image is a complex mental construct that involves various elements, such as product quality, brand history, brand value, and customer experience. In many cases, eWOM is only one factor in brand image development. Other factors, such as direct customer experience and brand advertising, also play an important role in shaping brand image. In addition, eWOM tends to have a greater impact at the purchase consideration stage than at the brand image formation stage. While online reviews can help consumers in choosing a product or service, brand image is usually formed by a series of customer experiences over time. Therefore, a strong brand image usually requires continuous efforts in meeting customer expectations and maintaining brand consistency. Finally, eWOM is often more impactful when received from highly credible sources or when the reviews are consistent with customer experiences. A mismatch between eWOM and customer experience can actually damage the brand image rather than strengthen it.

There is a strong direct influence between e-service quality and brand image in the context of online business. This is due to several factors that directly influence customers' perception of the brand. First, e-service quality includes prompt responses to customer queries or problems, as well as ease of use of the platform. When customers perceive that they can easily interact with the brand and get efficient responses, this positively affects their experience and, ultimately, the brand image. A pleasant experience with e-service creates a positive association with the brand. In addition, e-service quality also includes the security of the electronic platform used to interact with customers. Trust and security in online transactions are important factors that influence customers' perception of a brand. When customers feel that their personal data is safe and online transactions are reliable, they will feel more comfortable relating to the brand. This security is a key element in building a trustworthy brand image and can influence a positive image. Finally, e-service quality also includes speed in resolving customer requests or problems. This efficiency creates an adequate experience for customers, and when customers feel they are treated well and quickly, it tends to create a positive brand image. Electronic Word of Mouth (eWOM) has a significant direct influence on repurchase intention, or consumer intention to make a repeat purchase from a brand or company. This happens because eWOM acts as one of the main factors that influence consumer behavior in making purchasing decisions. Some of the main reasons why there is a direct influence between eWOM and repurchase intention are credibility, social proof, and information provided by eWOM. The credibility of the eWOM source is an important factor in influencing repurchase intention. When reviews or recommendations come from sources that consumers consider credible, such as friends, family, or expert reviewers, they tend to trust the information more. This trust gives consumers confidence that they are making a wise decision by making a repeat purchase, especially if their previous experience with the brand or product was positive.

eWOM serves as a form of social proof, which influences consumers by showing that the product or service has received approval or recognition from others. Consumers tend to see positive recommendations as an indication that many people have been satisfied with the product or service, and this motivates them to make repeat purchases. Social proof creates confidence in consumers' purchasing decisions. eWOM provides valuable information to consumers. When consumers are looking for guidance or information about a particular product or

service, eWOM often provides more in-depth and personal insights than information provided by companies. This information helps consumers to understand the product or service better, and this can increase their desire to make repeat purchases. The direct influence between e-service quality and repurchase intention is a well-established phenomenon in the online business environment. E-service quality includes factors such as responsiveness, reliability, ease of use, speed, and security in the customer experience. These factors directly influence consumers' decision to transact with a particular brand or company again. Responsiveness and reliability in e-service quality create trust and a sense of comfort for customers. When customers feel that they can rely on an online platform to fulfill their needs and that their problems or queries will be addressed efficiently, they tend to feel more secure and satisfied. These feelings positively influence repurchase intention as customers want to maintain the good experience they felt.

Ease of use also plays an important role in shaping repurchase intention. When electronic platforms are well designed and easy to use, customers feel more comfortable interacting and transacting. Ease of use creates an efficient experience and minimizes disruptions in the buying process, which directly benefits repurchase intention. Speed in completing transactions and providing prompt customer service are key factors that influence repurchase intention. Consumers often seek efficient experiences, especially in the fast-paced online environment. When companies provide e-services that are responsive and operate quickly, consumers are more likely to make repeat purchases. Security in e-services is a crucial factor. Consumers must feel that their personal data is safe and online transactions are reliable. This trust is the foundation for repurchase intention, as consumers will not continue transactions with brands that do not provide security guarantees. The direct influence between brand image and repurchase intention is an important concept in the field of marketing and consumer behavior. Brand image reflects consumers' perceptions and associations of a brand or company, while repurchase intention describes the likelihood of customers to buy products or services from that brand again. There are several compelling reasons why brand image has a direct influence on repurchase intention. Brand image creates trust and comfort for consumers. When customers have a positive view of the brand, they tend to feel more comfortable in dealing with the brand. They believe that the product or service they purchase will meet their expectations, based on previous experiences. This creates a strong intention to make repeat purchases, because consumers want to maintain the positive experience they feel.

Brand image plays a role in shaping consumer loyalty. When brands have a positive image, customers tend to be more loyal. They feel that they have found a brand that meets their needs and provides good value. This loyalty often leads to repurchase intentions, as consumers tend to choose brands with which they have built a strong relationship. Brand image affects perceived value. When consumers have a positive view of a brand, they are often willing to pay more for the product or service. They believe that the products or services from that brand have a higher value compared to competing brands. This perception influences repurchase intentions, as consumers see the brand's products or services as a worthwhile investment. Brand image creates positive associations with the brand. Customers often want to continue to be associated with brands that have a positive image, because the image reflects the values and brand identity they value. These positive associations can drive repurchase intentions, as customers want to maintain a relationship with a brand that reflects their values or lifestyle.

There is not always a direct effect of Electronic Word of Mouth (eWOM) on repurchase intention with brand image as an intervening variable, because the effect of eWOM on repurchase intention tends to be more complex and involves various factors. Some of the reasons why there is no direct effect is because brand image is only part of the equation that influences repurchase intention, while other factors also play an important role. Brand image is just one of the many factors that influence repurchase intention. Repurchase intention is influenced by various aspects such as customer experience, price, customer satisfaction, and other contextual factors. In some cases, eWOM may have an impact on these factors, which then influence repurchase intention, without necessarily going through brand image as an intermediary. The influence of eWOM may vary in different contexts. Brand image may play a greater or lesser role depending on a number of factors, including the extent to which the brand is familiar to customers, the type of product or service offered, and the level of consumer trust in eWOM as a source of information. In some situations, eWOM may influence repurchase intention directly without going through an intermediary, whereas in other situations, the influence may involve brand image more. eWOM may have a direct influence on repurchase intention in some cases, but the influence may not always be bridged by brand image. Repurchase intention can be influenced by eWOM that directly affects product or service perceptions, quality, price and other factors related to purchase decisions, without the need to go through brand image as an intermediary.



The direct influence of e-service quality on repurchase intention with brand image as an intervening variable is a phenomenon that can be explained by a number of factors that play a role in the relationship between consumers and brands in the online environment. E-service quality includes elements such as responsiveness, reliability, ease of use, speed, and security in the customer experience, all of which contribute to consumers' repurchase intention. High e-service quality creates a positive experience for consumers. When customers feel that they are getting responsive and efficient service, they tend to feel satisfied. When brand image is used as an intermediate variable, this positive experience creates positive associations with the brand. A positive brand image creates trust, loyalty, and intention to transact with the brand again. Brand image as an intermediate variable plays a role in reinforcing the positive impressions generated from the e-service experience. Brand image reflects the value, reputation, and identity associated with the brand. When consumers have a positive perception of the brand image, the positive impression they get from the e-service quality will be reinforced. A strong and positive brand image creates an emotional bond between the consumer and the brand, which encourages the intention to make repeat purchases. Brand image can also play a role in reducing the risk perceived by consumers. In an online environment, consumers often feel vulnerable to risks, such as transaction security or product quality. A positive brand image creates the perception that the brand is trustworthy and has a good track record of maintaining safety and quality. As such, consumers are more likely to return to the transaction, feeling confident that they will have a positive experience.

## Conclusion

This study aims to determine the effect of electronic word of mouth, e-service quality, repurchase intention and brand image as intervening variables. Based on the results of analyzing the distribution of questionnaires in the form of Google Forms distributed via social media. With Partial Least Square (PLS) as a research test method, the conclusions obtained are that E-word of mouth has no direct influence on brand image. E-service quality has no direct influence on brand image. E-word of mouth has a direct influence on repurchase intention. E-service quality has a direct influence on repurchase intention. Brand image has a direct influence on repurchase intention. E-word of mouth has no direct influence on repurchase intention through brand-image as an intervening variable. E-service quality has a direct influence on repurchase intention through brand image as an intervening variable.

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