

# The Effect of Online Consumer Reviews and Brand Image on Willingness to Buy at UC.N.CO Fashion Store with Brand Trust as a Mediation Variable (Case Study of UC.N.CO Store Customers in Berawa, Bali)

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## Article Info

### Article history:

Received Jan, 2026

Revised Jan, 2026

Accepted Jan, 2026

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### Keywords:

Brand Image;

Brand Trust;

Online Consumer Reviews;

Willingness to Buy

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## ABSTRACT

Willingness to Buy is a person's desire or intention to make a purchase after obtaining various information, either directly or indirectly. In the local fashion industry, such as UC.N.CO Berawa, purchasing decisions are not only influenced by product offerings, but also by other people's reviews and consumer perceptions of brand names/images. It is no longer new that online reviews are the main reference before purchasing, while a strong brand image can foster confidence that the product is worth choosing. These two aspects are related and form Brand Trust, which can encourage consumers to buy. This study was conducted with the aim of analyzing the influence of Online Consumer Reviews and Brand Image on Willingness to Buy, with Brand Trust as a mediating variable. The study was conducted using a quantitative approach with data collection using a Google Form questionnaire distributed to consumers who had visited or shopped at UC.N.CO Berawa. Seventy-seven respondents were collected using accidental sampling techniques. The data were analyzed using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) method to detect the relationship between variables. The results of the study indicate that Online Consumer Reviews and Brand Image have a positive and significant effect on Brand Trust. However, neither has a significant direct effect on Willingness to Buy. Furthermore, Brand Trust plays an important role as a variable that connects these two factors with Willingness to Buy. These findings provide additional evidence that brand trust is a determining factor in consumer purchasing decisions, especially in the fashion industry.

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## 1. INTRODUCTION

The development of digital technology and the internet has revolutionized the way customers interact

with products and brands, particularly in the fashion industry. E-commerce, as one of the technological innovations, has become a key platform that connects producers, sellers, and customers directly without geographical

boundaries. This digital transformation has not only changed consumption patterns but also requires businesses to adapt to new ways of building relationships with customers. Technologies such as artificial intelligence (AI) and augmented reality (AR) have transformed the way customers shop, enabling more interactive and personalized shopping experiences. Another significant trend is the rising popularity of social commerce, where social media platforms like Instagram and TikTok have become key channels for marketing and selling fashion products.

82% of customers use social media platforms to discover and research products. The rise of online consumer reviews serves as a primary source of information for potential buyers. Customers are now more likely to seek product information through online consumer reviews, which function as electronic word of mouth (eWOM) [1], [2]. These reviews provide valuable insights for potential buyers, helping them make better decisions. Positive reviews can increase purchase intention, while negative reviews can decrease consumer trust in a product.

According to [3], brand image is a consumer's overall understanding of a brand, including their beliefs and views about the brand. A positive brand image will form a strong perception in consumers' minds of the quality and credibility of a brand, thus encouraging the growth of brand trust [4]. Brand trust serves as an important bridge that reduces risk and uncertainty in transactions, thereby significantly increasing consumer loyalty and purchase intentions [5]. Trust is consumer confidence in a brand or company that reflects a readiness to rely on the brand because of its reliability, integrity, and consistency in fulfilling promises.

UC.N.CO or Universal Culture & Company is a local Balinese fashion brand since 2016. The UC.N.CO brand has a store located in Berawa, Bali, an area known as a hub for international tourists and expatriate communities. UC.N.CO actively utilizes Google Reviews as a strategy to build trust and increase the store's credibility in the eyes of potential customers. The positive reviews

collected contribute to shaping UC.N.CO's image as a trusted fashion store that is responsive to consumer needs.

Positive comments and reviews provided by consumers on the Google Review platform demonstrate appreciation for product quality, unique designs, and friendly and responsive service [6]. Sales data at the UC.N.CO Berawa fashion store shows a steady upward trend, especially after the intensification of social commerce use through Google Reviews. This indicates that the implemented digital marketing strategy is effective in reaching and retaining customers [7]. This case study aims to analyze how online reviews (Online Consumer Reviews) and UC.N.CO's Brand Image influence consumer purchase intentions (Willingness to Buy) and the role of Brand Trust as a mediating variable.

### *1.1. Formulation of the problem*

Based on the background above, the problem formulation in this research is:

1. How does Online Consumer Review directly influence Brand Trust in the fashion store UC.N.CO Berawa, Bali?
2. How does Brand Image directly influence Brand Trust in the UC.N.CO Berawa, Bali fashion store?
3. How does Online Consumer Review directly influence Willingness to Buy at the UC.N.CO Berawa, Bali fashion store?
4. How does Brand Image directly influence Willingness to Buy at the UC.N.CO Berawa fashion store, Bali?
5. How does Brand Trust influence Willingness to Buy at the UC.N.CO Berawa, Bali fashion store?
6. How does Online Consumer Review influence Willingness to Buy mediated by Brand Trust in the fashion store UC.N.CO Berawa, Bali?

7. How does Brand Image influence Willingness to Buy? mediation by Brand trust at the UC.N.CO fashion store in Berawa, Bali?

### 1.2. Research purposes

In line with the formulation of the problem, this research aims to:

1. Analyzing the influence of Online Consumer Reviews on Brand Trust at the UC.N.CO fashion store in Berawa, Bali.
2. Analyzing the influence of Brand Image on Brand Trust at the UC.N.CO fashion store in Berawa, Bali.
3. Analyzing the influence of online consumer reviews on willingness to buy at the UC.N.CO fashion store in Berawa, Bali.
4. Analyzing the influence of Brand Image on Willingness to Buy at the UC.N.CO fashion store in Berawa, Bali.
5. Analyzing the influence of Brand Trust on Willingness to Buy at the UC.N.CO fashion store in Berawa, Bali.
6. Analyzing the influence of Online Consumer Reviews on Willingness to Buy mediated by Brand Trust at the UC.N.CO fashion store in Berawa, Bali.
7. Analyzing the influence of Brand Image on Willingness to Buy mediated by Brand Trust at the UC.N.CO Berawa fashion store, Bali.

### 1.3. Framework of thinking

In this study, the main focus is on the "Willingness to Buy" variable which is based on the number of Online Consumer Reviews given by customers and the importance of Brand Image in the UC.N.CO Berawa fashion store [8]. This phenomenon can be understood through a theoretical framework consisting of the Theory of Planned Behavior as the main foundation and the Theory of Consumer Behavior as a supporting one.

In the context of decision making "Willingness to Buy" 3 (three) basic factors of consideration from the Theory of Planned Behavior are Attitude Towards the Behavior, Subjective Norms, and Perceived Behavior Control. In delving deeper into "Willingness to Buy" at the UC.N.CO Berawa fashion store, it is important to consider the impact of Online Consumer Reviews and Brand Image.

*Online Consumer Review* and Brand Image are significant mediators, as online reviews from other customers serve as strong social proof. If positive reviews dominate, this increases trust in UC.N.CO Berawa products. Brand Trust, as a mediating variable, acts as a link between various factors that influence consumer behavior and the desired outcomes of the UC.N.CO Berawa fashion store. This research can provide in-depth insights into the factors that influence customers' "Willingness to Buy".

### 1.4. Research Concept Image

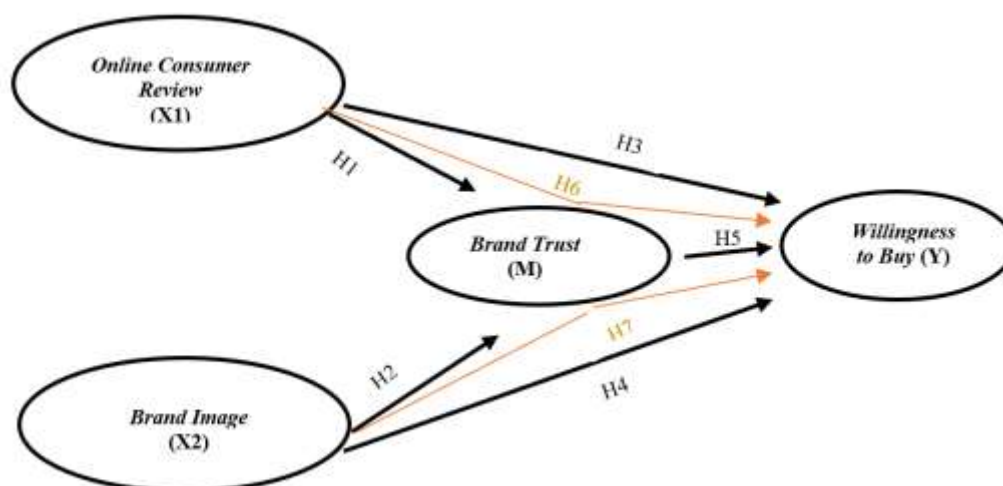


Figure 1. Research Model and Hypotheses Development

### 1.5. Research Hypothesis

Based on the conceptual framework and research objectives that have been formulated, this study proposes several hypotheses, including:

- H1: Online consumer reviews have a positive and significant impact on customer brand trust at the UC.N.CO fashion store in Berawa, Bali.
- H2: Brand Image has a positive and significant effect on Brand Trust at the UC.N.CO fashion store in Berawa, Bali.
- H3: Online Consumer Reviews have a positive and significant effect on Willingness to Buy at the UC.N.CO Berawa fashion store, Bali.
- H4: Brand Image has a positive and significant effect on Willingness to Buy at the UC.N.CO Berawa fashion store, Bali.
- H5: Brand Trust has a positive and significant effect on Willingness to Buy at the UC.N.CO Berawa fashion store, Bali.
- H6: Online Consumer Reviews have a positive and

significant effect on Willingness to Buy, mediated by Brand Trust at the UC.N.CO Berawa fashion store, Bali.

- H7: Brand Image has a positive and significant effect on Willingness to Buy mediated by Brand Trust in the UC.N.CO Berawa fashion store, Bali.

## 2. RESEARCH METHODS

This research is a qualitative and quantitative study based on the reality that occurs in the field. Quantitative research emphasizes testing theories through measuring research variables with numbers and conducting data analysis using the SEM-PLS technique. The research was conducted at the UC.N.CO Berawa Bali Fashion Store. The Independent Variables are Online Consumer Reviews and Brand Image, the Mediator Variable is Brand Trust, and the Dependent Variable is Willingness to Buy.

The population in this study were consumers at the UC.N.CO Berawa Bali Fashion Store. The minimum sample size was determined based on the number of indicators, the minimum sample size required was 75 respondents. Data sources consisted of primary and secondary data. Data collection methods included observation,

documentation, interviews, and questionnaires using a Likert scale. The data analysis technique used structural equation modeling partial least squares (SEM-PLS) with SmartPLS 3.0 software [9], [10]. The analysis stages included evaluation of the outer model and inner model.

### 3. RESEARCH RESULT

#### 3.1 Respondent Characteristics

Participants in this study were drawn from people who had visited the U.C.N.CO Berawa fashion store. The minimum sample size required was 75 respondents. In this study, 77 respondents were

successfully collected to complete the questionnaire. Based on gender, there were slightly more female respondents (53.2%) than male respondents (46.8%). In terms of age, the majority were in the 26–35 year range (57.1%). Most respondents were from Indonesia (89.6%). Visitation patterns showed a mix of new visitors and repeat customers, while the most frequently purchased products were casual clothing such as t-shirts, shirts, and pants.

#### 3.2 Outer Model Evaluation

##### 1. Convergent Validity

Table 1. Outer Loading Values of Research Indicators

No.	Variables	Indicator	Outer Loading
1	Willingness to Buy (Y)	Attention (Y1.1)	0.897
		Interest (Y1.2)	0.824
		Desire (Y1.3)	0.83
		Action (Y1.4)	0.831
2	Brand Trust (M)	Trust (M1.1)	0.885
		Reliability (M1.2)	0.84
		Honesty (M1.3)	0.83
		Sense of Security (M1.4)	0.861
3	Online Consumer Review (X1)	Consciousness (X1.1)	0.872
		Frequency (X1.2)	0.916
		Comparison (X1.3)	0.782
		Effect (X1.4)	0.819
4	Brand Image (X2)	Corporate Image (X2.1)	0.899
		User Image (X2.2)	0.834
		Product Image (2.3)	0.841

Construct validity in this study was measured through the outer loading value of each indicator. Based on Table 1, all indicators have outer loading values above 0.70. For the Online Consumer Review construct (X1), the outer loading values ranged from 0.782 to 0.916. For the Brand Image construct (X2), the three indicators showed outer loadings between 0.834 and 0.899. For the Brand Trust construct (M), all

four indicators had outer loadings in the range of 0.830–0.885. Similarly, for the Willingness to Buy construct (Y), the outer loading values were between 0.824 and 0.897. These results confirm that all indicators in each construct have met convergent validity standards and are suitable for use in the next stage of analysis.

##### 2. Discriminant Validity

Table 2. Discriminant Validity (Cross Loading)

Indicator	Online consumer review (X1)	Brand Image (X2)	Brand Trust (M)	Willingness to Buy (Y)
X1_OCR1	0.872	0.258	0.477	0.410

Indicator	Online consumer review (X1)	Brand Image (X2)	Brand Trust (M)	Willingness to Buy (Y)
X1_OCR2	<b>0.916</b>	0.270	0.554	0.492
X1_OCR3	<b>0.782</b>	0.336	0.253	0.185
X1_OCR4	<b>0.819</b>	0.219	0.350	0.238
X2_BI1	0.350	<b>0.899</b>	0.345	0.439
X2_BI2	0.196	<b>0.834</b>	0.319	0.282
X2_BI3	0.218	<b>0.841</b>	0.294	0.217
M_BT1	0.481	0.265	<b>0.885</b>	0.566
M_BT1	0.516	0.280	<b>0.840</b>	0.540
M_BT1	0.311	0.481	<b>0.830</b>	0.636
M_BT1	0.457	0.242	<b>0.861</b>	0.534
Y_WTB1	0.379	0.365	0.540	<b>0.897</b>
Y_WTB2	0.304	0.311	0.546	<b>0.824</b>
Y_WTB3	0.429	0.159	0.561	<b>0.830</b>
Y_WTB4	0.343	0.436	0.605	<b>0.831</b>

*Discriminant validity* can be assessed using two methods, namely cross-loading analysis and the Fornell–Larcker criterion. Based on Table 2, each indicator has the highest loading value on its original construct when compared to the outer loading on other constructs. For example, the X1\_OCR2 indicator on the Online Consumer Review construct (X1) has a loading of 0.916 on X1. The same pattern is also seen in the X2\_BI1 indicator with a loading

of 0.899 on X2. M\_BT1 has a loading of 0.885 on M and Y\_WTB1 has a loading of 0.897 on Y, with lower loadings on other constructs. This condition indicates that each indicator reflects its own construct more than other constructs. Based on these data, it can be concluded that the cross-loading criterion for discriminant validity has been met.

### 3. Fornel-Lacker Criterion Value

Table 3. Fornel-Lacker Criterion Values

Indicator	Online consumer review (X1)	Brand Image (X2)	Brand Trust (M)	Willingness to Buy (Y)
<b>M_BT</b>	<b>0.854</b>			
<b>X1_OCR</b>	0.516	<b>0.849</b>		
<b>X2_BI</b>	0.374	0.308	<b>0.859</b>	
<b>Y_WTB</b>	0.668	0.429	0.381	<b>0.846</b>

The Fornell–Larcker Criterion test was performed. The square root of the AVE values listed on the diagonal of the matrix for each construct, namely online consumer reviews (X1), brand image (X2), brand trust (M), and willingness to buy (Y), were all greater than the correlations between constructs located off the diagonal. For example, the square root of the AVE for willingness to buy was

higher (0.846) than its correlation with online consumer reviews (0.668), brand image (0.429), and brand trust (0.381). This indicates that the variance explained by the indicator for its own construct is greater than the variance shared with other constructs, so that each latent variable has clear conceptual boundaries and does not overlap excessively with other constructs measured in a single research instrument

(Fornell & Larcker, 1981; Hair et al., 2019).

#### 4. Reliability Test and AVE

Table 4. Reliability Test and AVE

	Cronbach's alpha	Composite reliability (rho_c)	Average variance extracted (AVE)
Online consumer review (X1)	0.875	0.911	0.721
Brand Image (X2)	0.824	0.894	0.737
Brand Trust (M)	0.876	0.915	0.730
Willingness to Buy (Y)	0.867	0.910	0.716

Construct reliability was assessed using three criteria: Cronbach's alpha, Composite Reliability (rho\_c), and Average Variance Extracted (AVE). Based on Table 4, the Cronbach's alpha values for the four constructs ranged from 0.824 to 0.876. All values exceeded the minimum threshold of 0.70, indicating strong internal consistency among the items within each construct.

The rho\_c value in this study ranged from 0.894 to 0.915. Online consumer reviews (X1) had a composite reliability value of 0.911; brand image (X2) was 0.894; brand trust (M) was 0.915;

and willingness to buy (Y) was 0.910. This indicates that each latent variable can be declared compositely reliable.

The AVE value for Online consumer review (X1) is 0.721, brand image (X2) is 0.737, brand trust (M) is 0.730, and willingness to buy (Y) is 0.716. All AVE values are well above the 0.50 limit. The combination of Cronbach's alpha, composite reliability, and AVE values shows that all constructs in the model have met the criteria for excellent construct reliability.

#### 3.3 Structural Model Evaluation (Inner Model)

##### 1. R-Square Value

Table 5. R-Square Test

	R-square	R-square adjusted
M_BT	0.317	0.299
Y_WTB	0.472	0.451

The R-square value for each endogenous variable is presented in Table 5. In the brand trust construct (M), the R-square value was 0.317 with an adjusted R-square of 0.299. The combination of online consumer reviews (X1) and brand image (X2) was able to explain approximately 31.7% of the variation in changes in brand trust (M), while the remaining 68.3% was influenced by other factors outside the model. An R-square value of around 0.25 to 0.50 can be categorized as

moderate in the context of social sciences.

For the willingness to buy construct (Y), the R-square value obtained was 0.472 with an adjusted R-square of 0.451. Variations in consumer willingness to buy can be explained by online consumer reviews (X1), brand image (X2), and brand trust (M) simultaneously, amounting to 47.2%. This value is close to the middle limit of the moderate category, so the relationship structure constructed is able to

capture the dynamics of the formation of willingness to buy in the context of this study.

## 2. Predictive-Relevance Q-Square (Q<sup>2</sup>)

The inner model was tested by examining the Q-square (Q<sup>2</sup>) value, which also serves as a

goodness-of-fit test. The Q<sup>2</sup> value was used to determine the predictive ability of the research model. Based on the test results, R-square values of 0.317 and 0.472 were obtained, resulting in a Q-square value of 0.639 using the following formula:

$$Q^2 = 1 - [(1 - 0,317)(1 - 0,472)] = 0,639$$

## 3. Predictive-Relevance Q-Square (Q<sup>2</sup>)

The Q<sup>2</sup> value of 0.639 indicates that the research model has good predictive relevance because Q<sup>2</sup> > 0. This value can be interpreted that 63.9% of the

variation in endogenous variables can be explained by the exogenous variables used, while the remaining 36.1% is explained by other variables outside the research model.

## 4. F-Square Value

Table 6. F-Square Test (Effect Size)

	M_BT	Y_WTB
M_BT		0.416
X1_OCR	0.259	0.012
X2_BI	0.075	0.031

The F-square effect size is used to determine the extent of each variable's contribution to the endogenous variables in the model. The F-square value is interpreted using Cohen's criterion, where a value of around 0.02 is considered small, 0.15 is considered medium, and above 0.35 is considered large. Based on the calculation results, the F-square value of brand trust (M) on willingness to buy (Y) is 0.416, which is in the large effect category.

For variables influencing brand trust (M), Online consumer review (X1) provides an F-square value of 0.259 (medium category)

and Brand Image (X2) has a value of 0.075 (small category). Online consumer reviews provide a greater contribution in forming brand trust than brand image. Meanwhile, for the willingness to buy variable (Y), the F-square value of Online consumer review (X1) is 0.012 and Brand Image (X2) is 0.031, both of which are in the very small to small category. This shows that the direct influence of X1 and X2 on purchasing willingness is relatively weak, and works more through brand trust as a mediating variable.

## 5. Hypothesis Test of Influence

Table 7. Results of hypothesis testing

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics	pvalues
X1_OCR → M_BT	0.442	0.453	0.085	5,230	0.000
X1_OCR → Y_WTB	0.094	0.096	0.100	0.939	0.348
X2_BI → M_BT	0.238	0.242	0.102	2,330	0.020



	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics	pvalues
$X2\_BI \rightarrow Y\_WTB$	0.140	0.144	0.091	1,535	0.125
$M\_BT \rightarrow Y\_WTB$	0.567	0.568	0.085	6,695	0.000
$X1\_OCR \rightarrow M\_BT \rightarrow Y\_WTB$	0.251	0.258	0.066	3,828	0.000
$X2\_BI \rightarrow M\_BT \rightarrow Y\_WTB$	0.135	0.137	0.061	2,201	0.028

**a. Direct Effect Test**

1. Hypothesis Testing 1 (The Influence of Online Consumer Reviews on Brand Trust) The path  $X1\_OCR \rightarrow M\_BT$  has a coefficient of 0.442 with a t statistic of 5.230 and a p value of 0.000. The first hypothesis that Online consumer reviews have a positive effect on brand trust is accepted.
2. Hypothesis 2 Testing (The Effect of Brand Image on Brand Trust) Path  $X2\_BI \rightarrow M\_BT$  obtained a coefficient of 0.238 with a t statistic of 2.330 and a p value of 0.020. Brand image is statistically proven to have a positive and significant influence on brand trust. The second hypothesis is accepted.
3. Hypothesis Testing 3 (The Influence of Online Consumer Reviews on Willingness to Buy) The path coefficient  $X1\_OCR \rightarrow Y\_WTB$  is 0.094 with a t statistic of 0.939 and a p value of 0.348. Statistically insignificant. The third hypothesis of the direct influence of online consumer reviews on willingness to buy is rejected.
4. Hypothesis Testing 4 (The Effect of Brand Image on Willingness to Buy) The path  $X2\_BI \rightarrow$

$Y\_WTB$  has a coefficient value of 0.140 with a t statistic of 1.535 and a p value of 0.125. The effect is declared insignificant. The fourth hypothesis regarding the direct effect of brand image on willingness to buy is rejected.

5. Hypothesis Testing 5 (The Effect of Brand Trust on Willingness to Buy) The path coefficient  $M\_BT \rightarrow Y\_WTB$  is 0.567 with a t statistic of 6.695 and a p value of 0.000. The effect is stated to be significant and has a positive direction. The fifth hypothesis that brand trust influences willingness to buy can be accepted.

**b. Indirect Effect Test**

1. Hypothesis Testing 5 (The Effect of Online Consumer Reviews on Willingness to Buy Mediated by Brand Trust) The indirect effect of  $X1\_OCR \rightarrow M\_BT \rightarrow Y\_WTB$  has a coefficient of 0.251 with a t statistic of 3.828 and a p value of 0.000. This mediation path is significant. This means that the sixth hypothesis that brand trust mediates the effect of online consumer reviews on willingness to buy can be accepted.

2. Hypothesis Testing 6  
(The Effect of Brand Image on Willingness to Buy Mediated by Brand Trust) The indirect effect of  $X2\_BI \rightarrow M\_BT \rightarrow Y\_WTB$  shows a coefficient of 0.135 with a t statistic of 2.201 and a p value of 0.028. Brand trust is statistically proven to be a mediator in the relationship between brand image and willingness to buy, therefore, the seventh hypothesis is accepted.

### 3.4 Summary of Key Findings

In summary, all paths involving brand trust, both as a dependent variable and as a mediator, proved significant, while the direct influence of online consumer reviews and brand image on willingness to buy was not all significant and only became significant when mediated through brand trust.

### 3.5 Discussion

The hypothesis test to assess the influence of online consumer reviews on brand trust indicates that H1 is accepted, indicating that online consumer reviews have a positive and significant effect on brand trust in the UC.N.CO Berawa fashion store. These results support a number of previous studies, including those by [11]–[13]. The results align with Ajzen's Theory of Planned Behavior [14], which states that positive attitudes, support from others, and perceived ease of use will increase a person's intention to behave. The results of this study align with [15] findings that explain that online customer reviews and ratings contribute positively to consumer trust.

Meanwhile, for the Influence of Brand Image on Brand Trust, the test of the direct influence of the

Brand Image variable (X2) on Brand Trust (M) obtained a t-statistic value of 2.330 ( $>1.96$ ) indicating a significant influence with a positive relationship direction. This strengthens previous research, namely [16]–[18]. The results of this study are in accordance with the theory of planned behavior by [14] which explains that Attitude Towards the Behavior, namely attitude determines a person's assessment of something. The results of the study are in accordance with the indications of [19] proving that brand image has a positive influence on brand trust.

The test of the direct influence of the Online Consumer Review variable (X1) on Willingness To Buy (Y) obtained a statistical value of 0.939 ( $<1.96$ ) indicating that there is no significant influence, so H3 is rejected. This is in line with the research of Kim et al. (2018) which states that without a shopping plan, the influence is not significant. The results are in accordance with the Theory of Planned Behavior by [14] Subjective Norms that Online Consumer Reviews cannot be the sole reason for customers to determine purchasing intentions, but there are other supporting factors both internal and external.

Testing the Brand Image variable (X2) on Willingness To Buy (Y) obtained a statistical value of 0.140 ( $<1.96$ ) indicating an insignificant effect, so H4 was rejected. This is in line with [20] which shows that there are deficiencies in terms of trust and brand image due to the lack of consumer response to make purchasing decisions. In accordance with the Theory of Planned Behavior by [14], Brand Image cannot be the sole reason for customers to determine purchasing intentions but there are other supporting factors such as price, location or expectations.

The results of the hypothesis test on the Influence of Brand Trust on Willingness to Buy indicate that H5 is accepted, thus Brand Trust has a positive and significant effect on Willingness to Buy at the UC.N.CO Berawa fashion store. These results support the research of [21]–[24]. In accordance with the Theory of Planned Behavior by [14], namely Perceived Behavior Control, when customers are confident and believe in a brand, the possibility of purchasing the product is very high. Indications in [25] research explain that the Brand Trust variable has a significant and positive effect on purchasing decisions.

*Online Consumer Review* has a positive and significant effect on Willingness to Buy through Brand Trust as an intervening variable (t-statistic  $3.828 > 1.96$ ). These results support the research of [26]–[28]. These results are in accordance with the Theory of Planned Behavior by [14] Subjective Norms, when customers see positive Online Consumer Reviews it will create Brand Trust, and when Customers already have Trust, the possibility of purchasing a product is very high.

The Influence of Brand Image on Willingness to Buy Mediated by Brand Trust H7 is accepted, so that Brand Image has a positive and significant effect on Willingness To Buy through Brand Trust as an intervening variable (t-statistic  $2.201 > 1.96$ ). This result strengthens the research of [29]–[31]. In accordance with the Theory of Planned Behavior by [14] Attitude Towards the Behavior, when the Brand Image is formed positively then Trust in the Brand will increase which results in an increase in Willingness To Buy at the UC.N.CO Berawa fashion store.

The results of the study indicate that Online Consumer Reviews and Brand Image have a

positive and significant effect on Brand Trust, but both directly show an insignificant effect on Willingness to Buy at the UC.N.CO Berawa fashion store. This is in line with previous research which states that online reviews and brand image cannot be the sole reason for customers to determine purchase intentions, but there are other supporting factors both internal and external. This finding is in accordance with the Theory of Planned Behavior [14], where without a shopping plan and the support of other factors, the influence of these variables on purchase intentions is limited.

The main force in driving consumer decisions lies in Brand Trust, which has been proven to have a positive and significant effect on Willingness to Buy. Brand Trust acts as an intervening variable that significantly mediates the influence of Online Consumer Reviews and Brand Image on Willingness to Buy. This shows that when the Brand Image is formed positively and supported by good online reviews, trust in the brand will increase, resulting in an increase in Willingness to Buy at the UC.N.CO Berawa fashion store.

### 3.6 Implications of Research Results

Fashion store UC.N.CO Berawa can leverage the findings that Online Consumer Reviews strengthen Willingness To Buy through Brand Trust mediation by implementing an incentive system for authentic review verification. The company is advised to allocate 10% of its digital marketing budget for proactive review moderation to build organic trust. A positive brand image directly and indirectly (via Trust) drives the intensity of purchase intention, encouraging fashion store UC.N.CO Berawa to integrate visual storytelling. As a dominant partial mediator, Brand Trust demands that fashion store UC.N.CO Berawa build

loyalty programs such as a size fit guarantee and 24/7 chat support.

Consumers now understand that online consumer reviews are more than just reading, but rather a powerful tool that builds brand trust and drives willingness to buy through significant mediation effects. When reading reviews of UC.N.CO Berawa, prioritize reviews with authentic photos and extensive details to reduce risk. The authentic brand image of the UC.N.CO Berawa fashion store empowers consumers to cross-check visual stories on social media before making a purchase. As a partial mediator, brand trust protects consumers from e-commerce doubts by guiding them to UC.N.CO Berawa fashion store loyalty programs, such as the easy return guarantee.

Online reviews and brand image drive willingness to buy through trust, supporting the government's target of reaching US\$130 billion in e-commerce transactions by 2025. The fashion store UC.N.CO Berawa serves as an example of a Balinese fashion MSME that can be scaled. This strengthens digital exports of local products and increases the GDP of the online retail sector. The country benefits from a trust-mediated model that can be adopted in the Ministry of Cooperatives and SMEs program to reduce disparities in MSME market access. The government is encouraged to integrate this insight into the 2026 Digital Strategic Plan, transforming consumer behavior into a pillar of inclusive growth.

#### 4. CONCLUSION

Based on the results of the analysis and discussion that has been carried out, several conclusions can be drawn as follows:

1. *Online Consumer Review* has a positive and significant effect on Brand Trust among consumers of the UC.N.CO

Fashion Store in Berawa, Bali. These results indicate that the better the online consumer reviews received (e.g., in terms of awareness, frequency, comparison, and review effect), the greater consumer trust in the UC.N.CO brand will be.

2. *Brand Image* has a positive and significant effect on Brand Trust among consumers of the UC.N.CO Fashion Store in Berawa, Bali. These results indicate that the stronger the brand image formed (corporate image, user image, and product image), the more consumers will be confident and trust the UC.N.CO brand.
3. *Online Consumer Review* has a positive and insignificant direct effect on Willingness to Buy among consumers at the UC.N.CO Fashion Store in Berawa, Bali. These results indicate that good online reviews do not necessarily directly drive consumer willingness to purchase, as there are other factors that are more determining before consumers actually have a purchase intention.
4. *Brand Image* has a positive and insignificant direct effect on Willingness to Buy among consumers of the UC.N.CO Fashion Store in Berawa, Bali. These results indicate that a good brand image is not enough to directly increase purchase intention, so other reinforcing factors are needed so that positive perceptions turn into purchase intentions.
5. Brand Trust has a positive and significant effect on Willingness to Buy among consumers at the UC.N.CO Fashion Store in Berawa, Bali. These results indicate that the higher consumer trust in the brand (trustworthiness, reliability, honesty, and sense of security), the higher the consumer's willingness to make a purchase.
6. *Online Consumer Review* has a positive and significant effect on Willingness to Buy through Brand Trust as a mediating variable for consumers at the UC.N.CO Fashion Store in Berawa, Bali. These results indicate that good online reviews can increase purchase intention if they

first successfully build brand trust in consumers.

7. *Brand Image* has a positive and significant effect on Willingness to Buy through Brand Trust as a mediating variable on consumers of the UC.N.CO Fashion Store in Berawa, Bali. These results indicate that a strong brand image can increase purchase intention when the image is able to foster brand trust, so that brand trust becomes an important link between brand perception and purchase intention decisions.

## 5. SUGGESTION

Based on the results of the analysis and conclusions, the suggestions that can be given include the following:

1. The management of the UC.N.CO Berawa Fashion Store is advised to be more active in managing online consumer reviews, especially on platforms most frequently used by consumers (e.g., Google Reviews). Efforts include encouraging consumers to provide reviews after shopping, responding to reviews quickly and politely, and utilizing positive reviews as marketing communication materials to further strengthen brand trust.
2. The UC.N.CO Berawa Fashion Store is advised to consistently maintain and strengthen its brand image, both in terms of product quality, visual identity consistency, staff service, and the in-store shopping experience. This consistency is important because a strong brand image has been proven to increase brand trust, which ultimately has an impact on increasing willingness to buy through consumer confidence.
3. The UC.N.CO Berawa fashion store is advised to prioritize strategies to increase brand trust, as brand trust has been shown to significantly influence willingness to buy and is a key mediator. Efforts to increase trust can be implemented by ensuring stable product quality, transparent pricing and material information, clear guarantees/exchange conditions, and fostering a sense of security and comfort during transactions.
4. The UC.N.CO Berawa Fashion Store is advised to develop a marketing strategy that not only emphasizes reviews and image, but also emphasizes evidence of brand reliability (e.g., verified testimonials, quality assurance, service standards, and consistent customer experience). This is important because research findings indicate that the direct influence of reviews and brand image on willingness to buy is insignificant and tends to operate through brand trust.
5. Further research is recommended to add other variables that can theoretically influence Willingness to Buy, such as perceived value, perceived risk, service quality, price, digital promotion, store atmosphere, and customer experience factors, so that the model's ability to explain purchase intentions becomes stronger.
6. It is recommended that further research expand the characteristics of respondents and the number of samples, for example comparing local consumers and tourists/expatriates, or distinguishing consumers who predominantly buy online vs. offline, so that the research results can be generalized more widely and provide a more comprehensive picture of purchasing behavior in fashion stores.

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