

Word of Mouth Role in Mediating Consumer Trust and Brand Image on Purchase Decision in PT. Pegadaian (Persero) Medan

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ABSTRACT

This research aims to analyze word of mouth role in mediating consumer trust and brand image on purchase decision on precious metal products at PT. Pegadaian (Persero) Medan. The research method uses an explanatory approach. The population includes all customers who buy precious metals at PT. Pegadaian (Persero) Medan. The sampling technique used random sampling using the Lemeshow formula and a sample of 100 respondents was obtained. Data collection techniques use questionnaires and interviews. The data analysis technique uses a quantitative approach with statistical analysis of outer model, inner model and hypothesis testing using Smart-PLS 4.0. The research results show that consumer trust and brand image each have a positive and insignificant influence on purchase decisions. Consumer trust and brand image each have a positive and significant influence on word of mouth. And then word of mouth plays a positive and significant role in mediating consumer trust and brand image on precious metal purchase decision at PT. Pegadaian (Persero) Medan.

Keywords: Purchase Decision, Word of Mouth, Consumer Trust, Brand Image

INTRODUCTION

PT. Pegadaian (Persero) Medan is one of the state-owned companies that operates in the pawn-based financial services sector. Apart from that, the pawnshop provides loans using a pawn system, gold savings, gold installments, Hajj financing, vehicle installments, and monthly bill payments. Currently, many Indonesian people understand that gold is a long-term investment tool. People save money in the form of gold and if one day they need money, they can sell or pawn the gold. However, as time goes by, sales of precious metals are also offered in various places, such as gold shops, as well as in various other financial institutions such as banking based on the sharia system. This is of course a challenge for PT. Pegadaian (Persero) Medan so that it can continue to compete and develop in the Precious Metal gold business sector.

Problem recognition begins from the moment the buyer becomes aware of a problem or need. Buyers feel the difference between what is real and what is desired. Furthermore, information search begins when a consumer may be driven by a need, or is looking for further information. Next, consumers process information about brand choices to make final decisions. Consumers will pay the greatest attention to those that meet their needs. In the evaluation stage process, consumers form preferences between brands in the collection. Consumers may also form an intention to buy the most preferred brand, but there are also influencing factors such as the attitudes of other people and unforeseen circumstances. Lastly, post-purchase behavior is behavior after purchasing a product, where consumers will experience some level of satisfaction or dissatisfaction. After a purchase, consumers may experience conflict due to seeing certain worrisome features or hearing favorable things about another brand and be wary of information that supports their decision. Marketing communications should supply beliefs and evaluations that strengthen consumer choices and help them feel good about the brand.

Based on pre-research results show that 78.7% answered 'yes' due to word of mouth, brand image and consumer trust factors which influence purchase decisions on precious metal products at PT. Pegadaian (Persero) Medan. There are still several obstacles found at Pegadaian in handling customers, such as there are still facilities that do not meet standards, promotions and services that are not optimal, and there are still employees who do not pay attention to the cleanliness and tidiness of the customer's room, thereby disrupting customer comfort in transactions, which ultimately leads to a sense of disappointment from customers, and has a negative impact on the company because consumers are the decision makers in purchasing.

Purchase Decision means choice, namely the choice of two or more possibilities. Although decisions are usually said to be the same as choices, there are important differences between the two. Decisions are "real choices" because choices are defined as choices about goals including choices about how to achieve those goals, whether at the individual level or at the collective level. Decisions related to processes are the final state of a more dynamic process, which is called decision making. Decisions are seen as a process because they consist of a series of related activities (Khairiyah & Yunita, 2018).

Purchase Decision is a consumer's belief that a particular individual has integrity, can be trusted, and is someone they trust who will fulfill all obligations in carrying out transactions as expected (Khotimah & Febriansyah, 2018). Consumer trust in a product can be formed by providing or delivering the product according to specifications conveyed from one person to another about precious metal products at PT. Pegadaian (Persero) Medan. Therefore, it must be able to further increase consumer trust by building emotional closeness with its customers which will have an impact on purchase decisions. Consumer Trust is a consumer's belief that other people have integrity and

can be trusted (Nurrahmanto & Rahardja, 2015). PT. Pegadaian (Persero) Medan is one of the banking-based companies registered and supervised by the OJK or Financial Services Authority which already has a high level of trust and has been recognized as one of the best state-owned companies at the 2023 Bisnis Indonesia TOP BUMN Awards event which took place in Jakarta.

Partially Brand Image and Consumer Trust have a significant influence on purchasing decisions. Consumer trust and brand image contribute to consumer purchasing decisions, so PT. Pegadaian (Persero) Medan must continue to increase consumer trust and the company's brand image (Timpal et al., 2022). From the various statements about brand image above, the author concludes that brand image is a form of consumer trust in a product, both goods and services, the brand image will exist in the consumer's memory based on experience in using a product with a particular brand and can influence other people or the environment. to use products with that brand image.

Word of mouth is a very effective and efficient way of disseminating information. Consumers will collect various information before deciding to buy or consume a product. Good word of mouth will be able to have a significant influence on consumer purchasing decisions in choosing a product to buy (Septiani et al., 2022). Word of mouth influences purchasing decisions. The positive impact of word of mouth is very large, in fact many marketers have taken advantage of it because it comes from a trusted source. The company is expected to be able to provide good service in providing feedback on every comment from consumers so that consumers feel well served.

LITERATURE REVIEW

Purchase Decision

The purchase decision is an integration of the evaluation of alternative behavior, to choose between options (SukContoh Blssa JTabarearno et al., 2019). Purchasing decisions are stages of evaluating a consumer's choice, starting from finding a problem, looking for product information, evaluating the product, so that consumers will choose from several choices of product information, with several considerations (Kotler & Keller, 2012). A purchasing decision is an action taken by a customer to buy a product/service. Every manufacturer must implement various strategies so that customers decide to buy their products/services. Before making a purchase decision, customers first go through several stages to arrive at a purchasing decision, namely the step-by-step process that customers use when purchasing goods or services (Supangkat & Pudjoprastyono, 2022). Purchasing decisions are an integration process that combines knowledge to evaluate two or more alternative behaviors and choose one of them (A. E. Nasution & Lesmana, 2018b). Based on the description above, it can be concluded that a purchase decision is a problem-solving activity carried out by individuals in selecting appropriate behavioral alternatives from two or more behavioral alternatives and is considered the most appropriate action in purchasing by first going through the stages of the decision-making process.

Consumer Trust

Trust arises from a long process until both parties trust each other. If trust is established between the customer and the company, the business that develops it will be easier (Novita & Wulandari, 2020). The relationship between the company and the customer is reflected in the level of trust of the customers. If the level of customer trust is high, the company's relationship with customers will be strong (Nawangarsi & Pramesti, 2017). Consumer trust is a consumer's belief that other people have integrity and can be trusted, and that the person they trust will fulfill all their obligations in carrying out transactions as expected (Purwanto, 2021). Consumer trust is defined as a customer's willingness to

place themselves at the risk of experiencing losses in transactions that satisfy the customer (Fahmi et al., 2018). From the following definition, according to the author, trust is everything that customers want in a definite service and is obtained with a promise and a quality that supports certainty so that customers have confidence in the services or products provided. Trust is the most important variable in building a long-term relationship between one party and another. The way companies can build relationships with customers is that the type of product the company produces must be as promised because this increases customer trust.

Brand Image

Brand is an important factor in making a purchase. With a brand image, consumers can differentiate a product from other products and can decide whether to buy a product or not. Brand Image quoted from (Aeni & Ekhsan, 2020) is a consumer's perception of a brand as a reflection of the associations that exist in the consumer's mind or thoughts. It can be said to be a kind of association that occurs in the minds of consumers when they remember a particular brand. This association can simply occur in the form of certain thoughts and images related to a brand, and when thinking about other people (Amanda & Aslami, 2021). Brand Image can be said to be a kind of association that occurs in the minds of consumers when they remember certain brands (Noviansyah & Dewanti, 2024). This association can simply occur in the form of certain thoughts and images related to a brand, and when thinking about other people (Septiani et al., 2024). From the definition above it can be concluded that Brand Image is an important factor in marketing activities because it is an activity to introduce and offer products or services. cannot be separated from the brand that the company can rely on. Apart from that, brand image has a big influence on the development of a company. A company that has a good image will make things easier for a company's future, while a bad brand image will make it difficult for the company to run its business in the future.

Word of Mouth

Word of mouth has a very influential or effective role in the survival of a company, because it can spread widely quickly and is trusted by potential consumers (Kurniawati, 2020). Spreading word of mouth can not only be done by providing information through word of mouth communication, but can also be disseminated via existing internet social media (Manullang & Gultom, 2024). The spread of word of mouth via internet social media is very easy, its distribution is widespread because access is relatively efficient, one of which is through the YouTube, WhatsApp, Line, Google, Facebook and other applications found on devices connected to other internet connections (Arda & Andriany, 2023). Word of mouth is said to be more effective in marketing activities because word of mouth activities are based on a person's experience in consuming a company's product or service (Pranandha & Kusumadewi, 2022). A consumer's satisfaction or dissatisfaction greatly influences the impact of word of mouth, both positive and negative, that will arise, thus affecting the company (Joesyiana, 2018).

Apart from that, every business actor has a different marketing strategy to get maximum sales volume. Word of mouth is a marketing effort that triggers consumers to talk about, promote, recommend and sell our products/brands to other customers. Word of mouth is formed in a group because in reality consumers trust other people more than the advertisements launched by business people. Many consumers will often look for information about the product they are going to buy. Searching for this information can come from advertisements made by producers or the opinions of people around them. Consumers will be interested first and then after that their purchasing decisions will be followed (Prasetyo & Wahyuati, 2016).

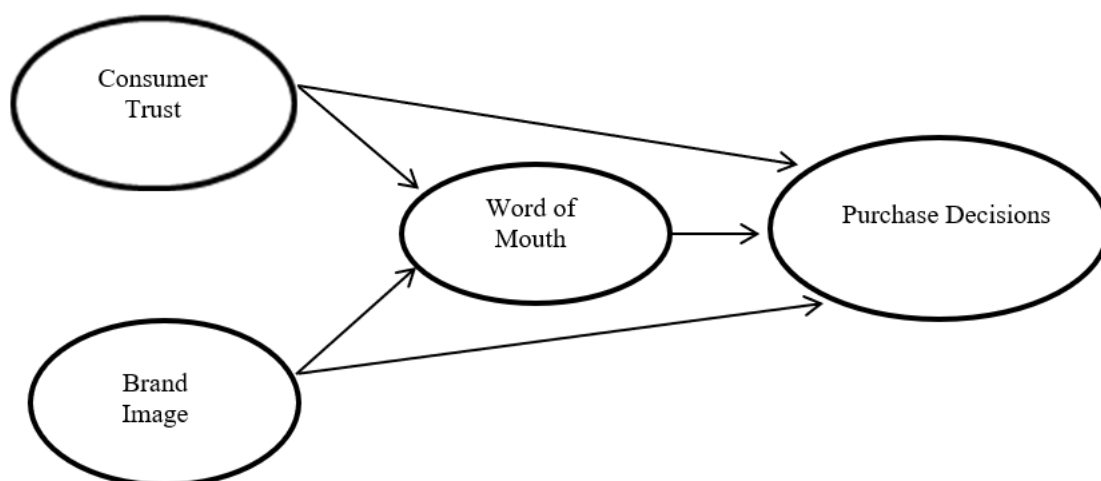


Figure 1. Conceptual Framework

RESEARCH METHOD

This research uses a descriptive associative approach with quantitative analysis. The population includes all customers of PT. Pegadaian (Persero) Medan. The sampling technique uses random sampling. Determining the sample size uses the Lemeshow formula because the population size is unknown (M. I. Nasution et al., 2020). Data collection techniques are carried out by conducting interviews with customers, and then distributing questionnaires. Meanwhile, the data analysis technique uses the Smart-PLS analysis tool to determine the measurement model (outer model) to describe the relationship between indicator blocks and latent variables and the structural model (inner model) to predict causal relationships between latent variables.

RESULTS

Outer Model Analysis Validity Test

Table 1. The Results of Composite Reliability

Composite Reliability	
Consumer Trust (X1)	0,903
Brand Image (X2)	0,923
Purchase Decision (Y)	0,905
Word Of Mouth (Z)	0,914

Source : Processed Data, 2024

As per the provided table, it can be concluded that all these results of composite reliability show a value greater than 0.70. It means that the results are acceptable and very satisfactory.

Table 2. The Results of AVE (Average Variant Extracted)

	Average Variant Extracted (AVE)	Results
Consumer Trust (X1)	0.607	Valid
Brand Image (X2)	0.701	Valid
Purchase Decision (Y)	0.773	Valid
Word of Mouth (Z)	0.684	Valid

Source : Processed Data, 2024

As per the provided table, it is evident that the AVE value exceeds 0.5 for each variable, thereby indicating the validity of the utilized variables or constructs.

The results of the measurement model show that the data meets the reliability and validity of all constructs. Figure 3 depicts the measurement model based on algorithmic analysis.

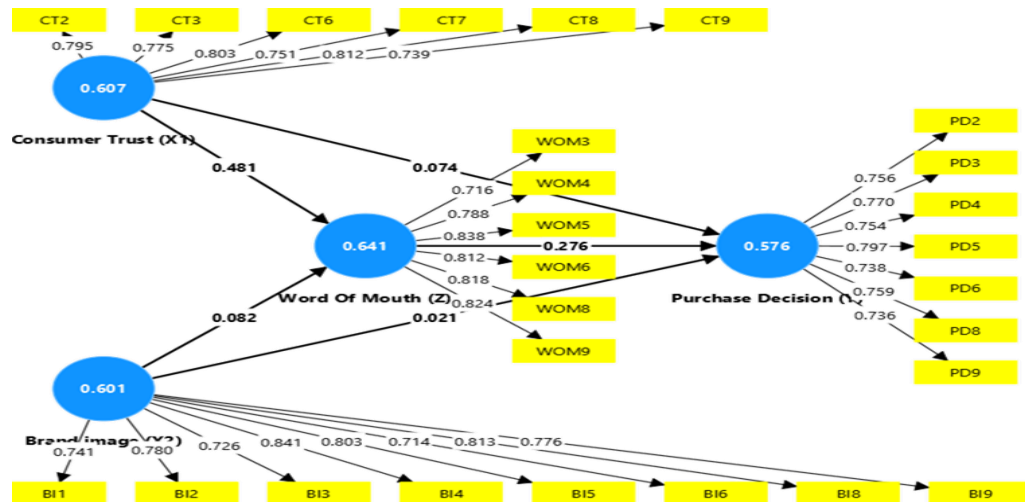


Figure 2. Standardized Loading Factor

According to the information provided in Figure 3, it is evident that the outer loading value exceeds 0.7 for each item, thereby leading to the conclusion that both the variables and items utilized in the research hold validity.

Inner Model Test

R-Square Test

Following data analysis conducted through the smartPLS 4.0 software, the R-Square value has been derived, as illustrated in the subsequent figure and table:

Table 3. R-Square Test Results

	R Square	Adjusted R Square
Purchase Decision (Y)	0.824	0.818
Word of Mouth (Z)	0.810	0.806

Source : Processed Data, 2024

The conclusion from the R-Square test above is that the R-Square Adjusted Model path I is worth 0.818, meaning that the ability of variable Y (Purchase Decision) is 81,8%, so this model is classified as substantial (strong). The R-Square Adjusted Path II model has a value of 0.806, meaning that the ability of the Z (Word of Mouth) variable is 80,6%, so the model is classified as substantial (strong).

F-Square Test

Through the execution of data processing using the smartPLS 4.0 software, the F-Square value has been generated and is depicted in both the figure and table presented below:

Table 4. F-Square Test

	Word of Mouth	Purchase Decision
Consumer Trust (X1)	0.481	0.074
Brand Image (X2)	0.082	0.021
Purchase Decision (Y)		
Word of Mouth (Z)		0.276

Source : Processed Data, 2024

The conclusion of the F-Square value can be seen in table 4 is that the brand image variable (X2) on purchase decision (Y) has a value of $f^2 = 0.021$, so there is a small effect of the exogenous variable on the endogenous one. For the brand image variable (X2) on word of mouth (Z) it has a value of $f^2 = 0.082$, so there is a small effect of the exogenous variable on the endogenous one. For the consumer trust variable (X1) on purchase decisions (Y) it has a value of $f^2 = 0.074$, so it has a small effect from exogenous to endogenous variables. For the variable consumer trust (X1) on word of mouth (Z) it has a value of $f^2 = 0.481$, so the exogenous variable has a large effect on the endogenous variable. Meanwhile, the variable word of mouth (Z) on purchase decisions (Y) has a value of $f^2 = 0.276$, so the exogenous variable has a large effect on endogenous variables.

Hypothesis Test

Directly Hipotesys Test

The outcomes of the hypothesis test regarding direct influence are illustrated within the subsequent table displaying path coefficients:

Table 5. Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Brand Image -> Purchase Decision	0.179	0.192	0.141	1.274	0.203
Brand Image -> Word of Mouth	0.313	0.314	0.102	3.062	0.002
Consumer Trust -> Purchase Decision	0.280	0.271	0.167	1.673	0.094
Consumer Trust -> Word of Mouth	0.613	0.616	0.103	5.977	0.000
Word of Mouth -> Purchase Decision	0.486	0.483	0.130	3.729	0.000

Source : Processed Data, 2024

Based on the table 5, it can be stated that hypothesis testing is as follows:

1. The influence of Customer Trust on Purchase Decisions has a path coefficient of 0.280. This influence has a probability value (p-values) of $0.094 > 0.05$, meaning that Customer Trust has a positive and insignificant relationship on Purchase Decisions.
2. The influence of Customer Trust on Word of Mouth has a path coefficient of 0.613. This influence has a probability value (p-values) of $0.000 < 0.05$, meaning that Customer Trust has a positive and significant effect on Word of Mouth.
3. The influence of Brand Image on Purchase Decisions has a path coefficient of 0.179. This influence has a probability value (p-values) of $0.203 > 0.05$, meaning that the Brand Image has a positive and insignificant relationship on Purchase Decisions.

4. The influence of Brand Image on Word of Mouth has a path coefficient of 0.313. This influence has a probability value (p-values) of $0.002 < 0.05$, meaning that the Brand Image has a positive and significant relationship on Word of Mouth.
5. The influence of Word of Mouth on Purchase Decision has a path coefficient of 0.486. This influence has a probability value (p-values) of $0.000 < 0.05$, meaning that the Word of Mouth has a positive and significant relationship on Purchase Decision.

Indirectly Hypotesis Test

The indirect impact between the predictor variable and the outcome variable in this study can be articulated in the following manner:

Table 6. Specific Indirect Effects

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Customer Trust -> Word of Mouth -> Purchase Decision	0.330	0.328	0.094	3.514	0.000
Brand Image -> Word of Mouth -> Purchase Decision	0.136	0.138	0.063	2.161	0.031

Source : Processed Data, 2024

Referring to table 6 provided, the hypothesis testing can be summarized as follows:

1. The influence of Customer Trust on Purchase Decision via Word of Mouth has a path coefficient of 0.330. This influence has a probability value (p-values) of $0.000 < 0.05$, meaning that Customer Trust has a significant effect on Purchase Decision via Word of Mouth as moderating variable.
2. The influence of Brand Image on Purchase Decision via Word of Mouth has a path coefficient of 0.136. This influence has a probability value (p-values) of $0.031 < 0.05$, meaning that Brand Image has a significant effect on Purchase Decision via Word of Mouth as moderating variable.

DISCUSSION

The Influence of Customer Trust on Purchase Decision

The influence between Consumer Trust and Purchase Decision has a path coefficient of 0.313 and P-value of $0.094 > 0.05$, thus indicating a positive and insignificant relationship in purchasing precious metals at PT. Pegadaian (Persero) Medan. Purchasing decisions are the activity of buying goods or services through a complex thought process that occurs within a person. Through this complex thought process consumers will assess and choose the best option (F. A. Nasution, 2023). Purchase Decision is all the knowledge that consumers have and all the conclusions that consumers make about objects, attributes and benefits. Trust is a mental or verbal statement that reflects a person's special knowledge and judgments about several ideas or things (Andhini, 2017).

At the start of a transaction, new customers should be able to educate customers by ensuring that they offer a quality guarantee against industry standards in every transaction purchasing precious metals. This helps give customers a sense of security that they are getting a product that meets their expectations. The more customers understand about the product and the process, the more confident they will be in their purchasing decisions at PT. Pegadaian (Persero) Medan. The results of this research

are supported by research conducted by (Sumarni et al., 2021), (Amanda & Aslami, 2021), (Arianty, 2021), and (Nasution, F.A., 2023) which states that customer trust influences on purchase decision.

The Influence of Brand Image on Purchase Decision

The influence between Brand Image and Purchase Decision has a path coefficient of 0.179 and a P-value of $0.203 > 0.5$, thus showing a positive and insignificant relationship in purchasing precious metals at PT. Pegadaian (Persero) Medan. Purchase Decision is a stage for consumers before purchasing a product. There are five stages that consumers go through in the purchasing decision making process, namely problem recognition, information search, alternative evaluation, purchase decision, and post-purchase behavior (Sukwanto et al., 2022). Brands have a special emotional bond that is created between consumers and the company, so that consumers' love for a brand will have a positive impact. Brand love shows a form of consumer satisfaction with emotional responses and passion based on their experience of a product brand.

Brand image is the element that is most paid attention to by the public, especially in the sale of precious metals which are most likely used as long-term investments, therefore PT. Pegadaian is hoped that can introduce precious metal products to the wider community with good quality and service as a public memory to help market products with good branding. The results of this research are supported by research conducted by (Arianty & Andira, 2021), (Aurel et al., 2024), and (Noviansyah & Dewanti, 2024) which states that brand image influences on purchase decisions.

The Influence of Customer Trust on Word of Mouth

The influence between Consumer Trust and Word of Mouth has a path coefficient of 0.613 and P-values of $0.000 < 0.05$, thus showing a positive and significant relationship in purchasing precious metals at PT. Pegadaian (Persero) Medan. Consumer trust is very important for online business actors, because this trust can turn visitors into buyers, trust that transactions carried out are free from elements of fraud, and consumers will receive goods immediately after making a purchase transaction (Tirtayasa et al., 2021).

Word of mouth does have a big impact on companies. the more widely the company's products are discussed, the word of mouth technique is not limited by time and space. This technique can be done directly from word of mouth, to indirect means, namely through electronic media. Whenever and wherever, the company's products have the opportunity to continue to be discussed. We also know how important the role of word of mouth and customer trust is in company branding. The results of this research are supported by research conducted by (Tirtayasa et al., 2021), (Manullang & Gultom, 2024) and (Fitri & Nissa, 2022) which states that costumer trust influences on word of mouth.

The Influence of Brand Image on Word of Mouth

The influence between Brand Image and Word of Mouth has a path coefficient of 0.313 and P-values of $0.002 < 0.05$, thus showing a positive and significant relationship in purchasing precious metals at PT. Pegadaian (Persero) Medan. Word of mouth is an important marketing strategy and can be influenced by customer satisfaction obtained based on the perceived value to consumers and the brand image of a company. Currently, companies use various methods to market their products (Kotler & Keller, 2012). Brand image has a major role in the development and progress of a brand which includes a good name and brand trust which then becomes the main guide for consumers to try or use a product or service. The results of this research are supported by research conducted by (Solihin & Ahyani, 2022), (Praptiningsih, 2019), and (Winalda & Sudarwanto, 2021).

The Influence of Word of Mouth on Purchase Decision

The influence between Word of Mouth and Purchase Decision has a path coefficient of 0.486 and P-values of $0.000 < 0.05$, thus showing a positive and significant relationship in purchasing precious metals at PT. Pegadaian (Persero) Medan. This shows that the higher a person's Word of Mouth, the higher a person's purchasing decision will be. A promotional strategy in marketing activities that uses "person to person" satisfaction to increase product awareness and generate a certain level of sales.

Word of mouth communication is the non-commercial action of consumers providing information to other consumers from one person to another, whether on brands, products or services. Word of mouth between consumers appears naturally and honestly, which makes the resulting marketing messages much more effective than other media. Word of mouth is communication that produces good conversations. Someone will ask other people about the quality of a good or service before they decide to buy or consume it. Therefore, word of mouth can influence a person's purchasing decisions when making a purchase. The results of this research are supported by research conducted by (Effendi et al., 2020), (Hendriyanto et al., 2019), and (Hugo & Sudyasjayanti, 2023) which states that word of mouth influences on purchase decision.

The Influence of Customer Trust on Purchase Decision Via Word of Mouth

The indirect influence of Consumer Trust on Purchase Decision via Word of Mouth as a mediating variable has a path coefficient of 0.330 and has a P Value of $0.000 < 0.05$, thus it can be stated that Consumer Trust has a significant influence on Purchase Decision via Word of Mouth as a variable mediation. Word of Mouth are positive and negative statements made by customers about a product or company. If the reviews given by consumers are positive, then this will further encourage consumers to make a purchase (Sari & Rahmidani, 2019).

Using a valid and reliable method to measure the influence of word of mouth in mediating consumer confidence in purchasing precious metal products at PT. Pegadaian (Persero) Medan can involve a survey with questions designed to evaluate the level of consumer trust in the brand, seller, or other source of information they obtain. One of them can explain the product advantages and prospects for precious metal products which always experience price increases every day and emphasize to consumers that precious metals from PT. Pegadaian (Persero) Medan can be a long-term investment. The more often this is discussed, studied and reviewed by many people, the more it will strengthen consumer confidence in purchasing precious metals as an investment product. The best quality and service provided by PT. Pegadaian (Persero) Medan will be discussed and reviewed by consumers which will make it the main choice for consumers in deciding to purchase there and not elsewhere. The results of this research are in line with research conducted by (Pranandha & Kusumadewi, 2022), which states that the word of mouth variable mediates consumer trust on consumer purchasing decision.

The Influence of Brand Image on Purchase Decision Via Word of Mouth

The indirect influence of Brand Image on Purchase Decision via Word of Mouth as a mediating variable has a path coefficient of 0.136 and has a P Value of $0.031 < 0.05$, thus it can be stated that Brand Image has a significant influence on Purchase Decision via Word Of Mouth as a variable mediation. Brand image is one of the factors that can influence consumer purchasing decisions. Even though it is not the main factor, brand image can be a factor that can be taken into consideration by companies in increasing their sales levels. When consumers want to buy a product, they will of course evaluate it based on their knowledge of a product. Consumers will compare the advantages of various brand features before deciding to make a purchase (Haikal et al., 2018).

Companies will have a great opportunity to develop a brand image that is perceived by consumers and influence purchasing intentions thanks to the accessibility of word of mouth communication. The more positive word of mouth generated by a pleasant customer experience, the better and more positive brand image will be created, which can then encourage more customers to purchase goods and services. This illustrates that a better and better brand image created by the successful use of word of mouth will ultimately increase purchase intentions towards the products and services offered by marketers. In the sale of Precious Metals, PT. Pegadaian (Persero) Medan really maintains the brand image of the products offered so that it can build positive word of mouth among every consumer. In brand image on purchase decision, word of mouth has a coefficient that is greater than the direct influence of brand image on purchase decision, so that word of mouth can be a mediating variable between brand image and purchase decision on precious metals at PT. Pegadaian (Persero) Medan. The results of this research are in line with research conducted by (Solihin & Ahyani, 2022), which states that the word of mouth variable mediates brand image on consumer purchasing decision.

CONCLUSION

Based on the results of this research and discussion, it can be concluded that the influence between Consumer Trust and Purchase Decision is indicating a positive and insignificant relationship. The influence between Consumer trust and Word Of Mouth is indicating a positive and significant relationship. The influence between Brand Image and Purchase Decision is indicating a positive and insignificant relationship. The influence between Brand Image and Word of Mouth is indicating a positive and significant relationship. The influence between Word of Mouth and Purchase Decision is indicating a positive and significant relationship. The indirect influence of Consumer Trust on Purchase Decision via Word Of Mouth as a mediating variable has a significant influence on Purchase Decision via Word of Mouth as a mediating variable. The indirect influence of Brand Image on Purchase Decision via Word of Mouth as a mediating variable has a significant effect.

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