



Policy Journal of Social Science Review



**The Triadic Effect of Electronic Word of Mouth,
Brand Image, and Trust on Purchase Intention**

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Abstract

This study aims to examine the impact of electronic word of mouth (EWOM) on brand image (BI) and purchase intentions (PI). Furthermore, the study investigates the mediating role of BI and the moderating role of trust in the association between EWOM and PI. The stimulus-organism-response (S-O-R) theory is used in analyzing and understanding the complex interplay between external stimuli, internal states, and behavioral responses in humans' purchase intentions of branded fashion and beauty products. The research tests the model empirically with survey-based data. Convenience sampling is used to collect primary data. The respondent belongs to the middle and upper socio-economic classes who frequently use brands (fashion and beauty products). PLS-SEM (variance-based) is used to analyze data. The measurement scales are based on prior studies. The results found that EWOM has a positive and significant impact on BI and PI. The study confirms that BI mediates and trust moderates the relationship between EWOM and PI. The current study is conducted in a developing country, Pakistan. The results suggested that all the variables examined are crucial elements for improving PI. This paper offers some implications, limitations, and recommendations.

Keywords: Electronic word of mouth, Brand image, Trust, Purchase intentions

INTRODUCTION

With the rise of globalization, purchase intentions (PI) of consumers have become a key area of marketing research. Consumer intentions when purchasing online differ from those made in a real market where items can be felt, examined, and bought (Ashraf & Iqbal, 2021; Indahsari et al., 2023b). The advancement of internet technology has altered society, converting it from a physical to a virtual community linked by cyberspace. With the advent of the internet as a medium for information exchange, people have come to virtually trust persons on the other end of the computer without ever meeting in person (Faqih, 2022; Silalahi & Fahham, 2023). When social media wasn't as popular, people decided what to buy based on what their families had done and what they saw around them (Szcurski, 2017). This situation has changed as a result of social media. Businesses are utilizing social media to distribute brand information, such as advertising and electronic word of mouth (EWOM) to establish a brand image (BI) in the eyes of customers (El-Jalil et al., 2023). BI is a vital intangible asset for businesses that becomes increasingly difficult to control in marketing settings (Seo et al., 2020). Some scholars pay special attention to BI because it affects decisions to buy (Hanaysha, 2018). Social media is effective for promoting products. People use social media to share information, ask questions, and shop online (Getaruelas, 2019). Brands whose products have a positive image are more popular and readily accepted than brands with an unfavorable or adverse image. When people need to learn more about a product or haven't used it before, they often buy based on what they know about the brand (Wanasida et al., 2021).

Company cannot create BI in couple of days but it takes years. A positive BI become asset and can provide long run success to any business. The actions of a company help to create BI (Kotler et al., 1990). BI is a concept of good service that customers have about the goods or services they use and enjoy, and which customers would recall almost (Suhartini & Pertiwi, 2021). An excellent or favorable BI is only which may provide additional beneficial influence; a negative BI would adversely damage customers, and won't be engaged in purchasing something (Dash et al., 2021; Kazmi & Mehmood, 2016). Trust is a factor that affects consumers' intentions to buy a product. The more consumer confidence in online product sellers, the greater their intent to purchase via social media (Gunawan & Septianie, 2021). Since the buyer cannot personally verify the things and the seller occasionally does not get payment, the trust element is always considered. Therefore, the only foundation for genuine transactions is trust. If this component is not present, online commerce cannot occur (Fietroh, 2023). Customer opinion through social media through the internet is known as EWOM (Ferahtia, 2021). It helps brands to get an insight into the customers (Al-Dmour et al., 2021). Internet and its growth gave rise to

EWOM. It impacts customer decision making because they trust people who used that brand regardless of advertisements (Afifah et al., 2022).

Prior studies have focused on exploring the association among study variables as follows. Ashraf and Iqbal (2021) demonstrated how various e-commerce factors affected PI. (Indahsari et al., 2023b) looked at the relationships between EWOM, online advertising, BI, and PI in a study on cosmetic products in Indonesia and discovered that all of the relationships were significant. In a study on Starbucks customers, Kamu et al. (2023) discovered that visual merchandising and BI had an effect on PI. According to a study by Fietroh (2023), Trust acts as a moderator between product quality and price perceptions, which positively affect online buying interest. Hasan and Elviana (2022) confirmed the significant impact of celebrity endorsement, brand awareness, BI, EWOM, and social media communications of PI with the mediating role of Trust. Purwianti and Niawati (2022) studied Korean beauty products and verified that brand attitude and BI function as mediators between EWOM and PI. In a study on the Indonesian airline industry, Sari et al. (2021) found that Trust acts as a mediator between EWOM BI and PI. A study by Obaidullah et al. (2021) conducted on universities found PI impacted by source credibility, consumer review, BI, and EWOM, but brand equity did not. Ilhamalimy and Ali (2021) found that Trust mediates the relationship between EWOM, perceived risk, and online PI. Aslam et al. (2019) examined the impact of EWOM on BI and customer satisfaction and their impact on purchase intention.

In light of the above-mentioned literature, many studies have examined the effects of EWOM on PI; there is a limited literature available on the mediating role of BI between EWOM and PI. A scant literature is present on moderating the role of Trust between EWOM and PI. This research gap will help to understand the mechanism of Trust in the association of EWOM and PI. Therefore, this study speculates that brand image act as an intervening variable in promoting PI. The study has added in the body of existing literature by applying the S-O-R theory on the suggested relationship. Middle and upper socio-economic classes were targeted for responses. The data were analyzed with the help of statistical tools and different statistical tests. The study is conducted in Punjab, Pakistan. This study gives fashion and beauty brands important information about targeting the Pakistani market with the help of EWOM, Trust, and BI.

OBJECTIVES OF THE STUDY

The study has raised following research questions based on literature and endeavor to find the answers of these questions.

- 1 How does electronic word of mouth effect on purchase intentions?
- 2 How does electronic word of mouth effect brand image?
- 3 Does electronic word of mouth lead purchase intentions through brand image?

4 Does Trust moderates between electronic word of mouth and purchase intention?

RATIONAL OF THE STUDY

The rationale of the study lies in the importance of understanding the dynamics of consumer behavior in the context of electronic word-of-mouth (EWOM) in developing country such as Pakistan. With the increasing penetration of the internet and social media usage in Punjab, Pakistan, EWOM has become a significant influencer of consumer behavior. Consumers rely on online reviews, recommendations, and discussions to make purchase decisions, particularly in industries such as retail, hospitality, and consumer electronics. To effectively harness the potential of EWOM in driving purchase intentions, it is essential to understand the underlying mechanisms and processes involved. This study seeks to fill this gap by examining the relationships between EWOM, BI, Trust, and PI in the context of Punjab, Pakistan, thereby providing valuable insights for marketers and businesses operating in the region. By investigating these dynamics, the study aims to provide valuable insights that can inform marketing practices and strategies in the region, ultimately contributing to the growth and success of businesses operating in Pakistan.

THEORETICAL BACKGROUNDS AND HYPOTHESES DEVELOPMENT

STIMULUS-ORGANISM-RESPONSE (S-O-R) THEORY

"Stimulus-Organism-Response" by Mehrabian and Russell (1974) illustrates how environmental changes impact behavior. This idea defines a stimulus as any environmental factor influencing an organism, such as sound, color, emotion, etc. Put another way; a certain stimulus will bring forth a specific response. This paradigm is employed in numerous research studies (Cachero-Martínez & Vázquez-Casielles, 2017; Liu et al., 2016; Peng & Kim, 2014; Pereira et al., 2023) to assess how an organism reacts to a stimulus. Nowadays online environment is changing consumer purchase behavior that is the reason marketers consider EWOM as an effective means of marketing. Based on the S-O-R theory, this study examined the connection among EWOM, BI, Trust, and PI.

ELECTRONIC WORD OF MOUTH

Word of Mouth (WOM) was described by Armstrong et al. (2014) as the effect of friends' words and suggestions on individual persons trusted, associates, and other consumers' buying behavior. Recent studies have shown that many factors such as customer experience, customer engagement and service quality have ability to achieve WOM (Danyal et al., 2024; Fida et al., 2023). The definition of EWOM by Hennig-Thurau et al. (2004) is "any positive or negative statement made by potential, actual, or former customers about a product or company which is made available to a multitude of the people and institutes via the Internet". EWOM has grown a

lot as a consequence of the continued rise of internet users as well as the rising number of individuals who post their thoughts (Ferahtia, 2021).

BRAND IMAGE

Keller defines BI as "brand recognition connected with brand connections established in customers' memory." There are ways to enhance BI like packaging, label and marketing techniques or strategies and users of products (Keller et al., 2011). Since the 1950s, BI has emerged as a major term in customer attitudes, and is important in the marketing industry (Dirsehan & Kurtuluş, 2018). Furthermore, BI might have an impact on consumers' intents and several studies have proposed different techniques for improving BI (Miati, 2020; Pratiwi & Ekawati, 2020). Customers prefer products that have good reputation in market (Loureiro et al., 2017; Santos et al., 2022; Tsai et al., 2013).

PURCHASE INTENTIONS

PI is a phase of people's proclivity to behave before the purchasing decision is executed (Kinneer & Taylor, 1996). A product is considered to have been devoured by the consumer if the customer has opted to purchase it (Kamu et al., 2023). PI is directly connected to attitude and choice (Nitharjan & Andrew, 2021). Now days, people prefer businesses having eco-friendly practices (Aslam et al., 2024; Jabeen et al., 2023; Jabeen et al., 2024a; Jabeen et al., 2024b; Tahir et al., 2024; Tahir, 2024b; Zain et al., 2023a; Zain et al., 2023b; Zain et al., 2024). On the other hand, customer experience, customer loyalty, service quality and reputation (Danyal et al., 2024; Fida et al., 2023) have significant impact on PI (Shaheer, 2024). PI is a disposition toward particular goods or services (Soebagyo, 2014). PI is a type of consumer behavior, a result that indicates a person's wish to obtain something (Kotler & Keller, 2016). To put it briefly, EWOM is viewed as a source that customers seek while making judgments on what to buy (Arndt, 1967).

ELECTRONIC WORD OF MOUTH AND PURCHASE INTENTIONS

A study by Rahman et al. (2020) examined the connections among EWOM, BI, Trust and OPI. The results of SmartPLS found that EWOM has significant impact on PI. A study on smart phone users revealed PI impacted by EWOM (Hasan & Elviana, 2022). A research collected data of four hundred respondents with help of online questionnaire revealed significant impact of EWOM on BI and PI (Jasin, 2022). Research conducted on Korean beauty products found that EWOM has significant impact on BI and brand attitude. It also revealed that EWOM, BI and Brand Attitude has significant impact on PI (Purwianti & Niawati, 2022). Zahid and Ruswanti (2024) in their research establish a direct correlation between electronic word of mouth, brand image, purchasing decisions, and purchase intentions (Fida et al., 2023; Jabeen et al., 2023; Shaheer, 2024). It underscores the significant impact of e-WOM, particularly in enhancing brand image,

especially within the realm of skin care products. The study conducted by Mainardes et al. (2023) found that attitudes towards EWOM are influenced by the legitimacy of EWOM, the accuracy of EWOM information. These factors might then affect customers' purchasing decisions.

Aslam et al. (2019) utilized S-O-R theory to examine EWOM and PI. Another study examined online reviews on PI in light of S-O-R theory (Jasin, 2022). The reviews of customers on different networks about the use of products work as a stimulus from external event (Stimulus) and triggers a response from the (individual customer (Organism) eventually impacts the purchasing behaviors of the customers (Response). They consider purchasing from that specific brand based on those reviews and comments. So, the following hypothesis is formulated:

H₁ EWOM has positive and significant impact on Purchase Intentions.

ELECTRONIC WORD OF MOUTH AND BRAND IMAGE

A research study by Afifah et al. (2022) examined the “impact of Instagram Influencers and E-WOM Influencers on BI.” A survey was conducted to get insight from “Sam Ratulangi university” students. All the respondents were user of “Wardah and Maybellin” brands. The study revealed a positive connection of E-WOM with BI (Fida et al., 2023; Jabeen et al., 2023; Shaheer, 2024). Al-Dmour et al. (2021) conducted quantitative research on telecommunication sector highlights that E-WOM has positive impact on BI and Purchase Intentions. A research found that EWOM impacts BI and PI significantly, BI impacts PI (Rahman et al., 2020). Silalahi and Fahham (2023) offer factual proof of the contribution of EWOM to enhancing halal brand image.

Zahrah et al. (2023) utilized S-O-R theory to examine EWOM and BI. A study examined impact of EWOM on brand awareness by this theory (Rahman et al., 2020). Social media reviews, posts and comments of customers from fiends, families, influencers and strangers as EWOM work as stimulus for the image of the brand. EWOM shapes the behavioral reaction to that information in form of consumer perceptions about the brand. Positive EWOM enhance brand image by building Trust on that brand based on the information received from EWOM. Based on the above literature, the following hypothesis is posited:

H₂ EWOM has positive and significant impact on BI.

BRAND IMAGE MEDIATES BETWEEN ELECTRONIC WORD OF MOUTH AND PURCHASE INTENTION

Research conducted on Indonesian skin care products. The random sampling technique used to collect data and SmartPLS used for analysis found that EWOM and PI are mediated by BI (Nathania & Foek, 2023). Another study is conducted on cosmetic products in Indonesia. The results revealed that online advertising and EWOM significant impact BI and PI. It also found

that BI mediates between the relationship of EWOM and online advertising (Indahsari et al., 2023b). Additionally, a research conducted on Egyptian hotels found that online reviews of customer helps to build BI and BI has significant impact on PI (El-Jalil et al., 2023). Jabeen et al. (2023) investigated Pakistani university students. 782 valid responses were obtained with the help of online platforms. The results of PLS-SEM revealed that green brand image mediates CSR, green marketing, and purchase intention (Shaheer, 2024).

This study utilized the S-O-R theory to examine the impact of electronic word-of-mouth (EWOM) on behavioral intentions of customers related to purchases. The S-O-R framework highlights the dynamic interplay between EWOM, Brand Image, and Purchase Intentions. This theory is based on the idea that any changes in a consumer's (Organism) behavior will depend on the stimulus it interacts with. In this context, EWOM is considered a stimulus that influences behavioral intentions which can be seen as the organism being influenced by EWOM. The response and result together form purchase intentions. Zahrah et al. (2023) also utilized S-O-R theory for this association. Social media reviews and comments impacts on behavior of customers. Positive reviews impacts on PI for a specific brand. Brand Image also works as Stimulus for Purchase Intentions of specific brand. So, the following hypothesis is proposed:

H₃ BI mediates between the relationship of EWOM and Purchase Intentions.

TRUST AS A MODERATING VARIABLE

Trust is different in online and traditional transactions. Moreover, price and quality of the offered product impacts on buying behavior of the customers (Fietroh, 2023). A study conducted in Indonesia found that Trust is a factor which is most important for online PI (Septiani, 2023). A study is conducted on Sumbawa community in Indonesia found that Trust has significant impact on online purchase intentions and moderates between price, product perceptions and online Purchase Intentions (Fietroh, 2023). A study found that EWOM significantly impact PI (Ahmad et al., 2020). Trust is a common characteristic that indicates a person's inclination (Fietroh, 2023). Aslam et al. (2019) found a strong correlation between Trust and the intentions to order. Purchasing something aligns with the Theory of Reasoned Action's attitude perspective (TRA). Several psychological states influence a person's intentions to buy (Fietroh, 2023). According to the TRA theory, favorable Trust does not directly cause positive behavioral intentions; rather, favorable Trust influences attitudes, which then influence intentions and behavior (Fietroh, 2023). Aslam et al. (2019) utilized S-O-R theory to found how PI impacted by online promotion and security with mediation of Trust.

Trust is very important factor for purchasing or purchase intentions of customers. If people don't have trust on any brand than they will not make purchases. Trust as a moderator within the S-O-R framework emphasizes the role of Trust in shaping consumer responses to

EWOM stimuli. Trust influences the strength and direction of the relationship between EWOM (stimulus) and purchase intentions (response), depending on consumers' levels of Trust in the information source. Maintaining trust in the information source is crucial for enhancing the effectiveness of EWOM in driving purchase intentions and fostering positive consumer behavior. By considering Trust as a moderator within the S-O-R framework, marketers can better understand how consumers' Trust perceptions influence the impact of EWOM on purchase intentions. Strategies aimed at building Trust in the information source can enhance the credibility and effectiveness of EWOM in influencing consumer behavior and decision-making processes. So, the following hypothesis is formulated:

H₄ Trust moderates between the relationship of EWOM and Purchase Intentions.

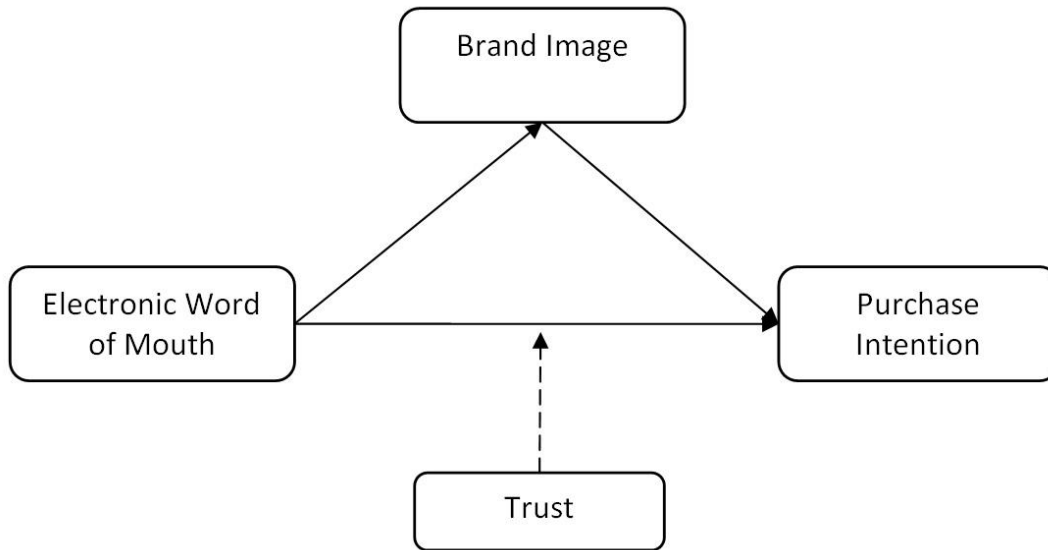


Figure 1: Research Framework

RESEARCH METHODOLOGIES

Current study takes insight of PI light of EWOM, BI and Trust. Present investigation is quantitative in deals and it is more reliable as compare to qualitative study (Malhotra et al., 2006). The target population for this study consists of well-educated people who live in urban areas (D.G. Khan, Multan, Faisalabad and Lahore) of province Punjab, Pakistan. They belong to middle and upper socio-economic classes mostly do shop of branded fashion and beauty products (cosmetics, clothing, shoes and fashion accessories). The study did not focus on specific brands because what was essential was that respondents identified as consumers of fashion and beauty products without naming particular brands or products they used. This study used a cross-sectional technique since it is a viable means to investigate people's opinions at any time (Kesmodel, 2018). Quantitative study is more reliable as compare to qualitative

(Aslam et al., 2024; Danyal et al., 2024; Fida et al., 2023; Jabeen et al., 2023; Jabeen et al., 2024a; Jabeen et al., 2024b; Shaheer, 2024; Tahir et al., 2024; Tahir, 2024b; Zain et al., 2023a; Zain et al., 2023b; Zain et al., 2024). Data is gathered with the help of structured questionnaire and filled by a mix of people who are frequent brand buyers, those who have bought once or twice in past six months from online modes through different mobile applications, websites and online stores. Convenience sampling method is used to collect responses. Researchers claims that sample sizes within the range of over 30 to fewer than 500 are appropriate for the majority of research (Roscoe, 1975; Sekaran & Bougie, 2016). From 530 distributed questionnaires, total of 392 (73.96%) received back. SmartPLS 3.2.9 employed for measurement and structural model.

MEASUREMENT SCALES

A structured questionnaire is prepared to collect primary data which has two sections (1- Demographic information of respondents, (2- Questions related to study variables). The demographic questions were about gender, qualification, profession etc. Table 1 shows complete detail of sources from where items were taken.

TABLE 1: MEASUREMENT OF SCALES

Sr. No	Constructs	Items	Source
1	Purchase Intention	5	Aslam et al. (2019)
2	Electronic Word of Mouth	6	Bambauer-Sachse and Mangold (2011)
3	Brand Image	4	Aslam et al. (2019)
4	Trust	3	Hong and Cha (2013)

RESULTS

The respondents of the study are educated, belong to the upper and middle social class, and are frequent brand users of fashion and beauty products. Demographic information of respondents is discussed. Out of 392 respondents, there were 165 males and 227 females. Most of the respondents are between the ages of 23 to 27. Majority of respondents were students. Most of the respondents have Bachelor degree and 49.74% respondents have income above 50k. Complete detail of demography of respondents is given in table 2.

Results of mean and correlation are presented. The value of the statistical measure correlation can vary between -1 and +1. Weak relationships are denoted by values ranging from 0 to 0.3, moderate relationships span from 0.3 to less than 0.7, and strong relationships exceed 0.7 (Turney, 2022). Table 3 provides an exhaustive summary.

TABLE 2: DEMOGRAPHICS

Question	Detail	Frequency	Percent
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Gender	Male	165	42.09%
	Female	227	57.91%
Age	18-22	67	17.09%
	23-27	239	60.97%
	28-32	57	14.54%
	33 or above	29	7.40%
	Marital status	Yes	213
	No	179	45.66%
Qualification	Intermediate	75	19.13%
	Bachelor	105	26.79%
	Master	92	23.47%
	MS/M.Phil.	85	21.68%
	PhD	35	8.93%
Profession	Student	180	45.92%
	Business	126	32.14%
	Govt. Employees	29	7.40%
	Private Employee	57	14.54%
Income status	Below 30k	23	5.87%
	30k to 40k	67	17.09%
	40k to 50k	107	27.30%
	above 50k	195	49.74%

TABLE 3: DESCRIPTIVE STATISTICS AND CORRELATION ANALYSIS

Construct	Mean	Std. Deviation	PI	EWOM	BI	Trust
PI	4.039	0.682	1			
EWOM	3.957	0.735	.642**	1		
BI	3.953	0.780	.632**	.518**	1	
Trust	3.969	0.771	.637**	.658**	.615**	1

MEASUREMENT MODEL

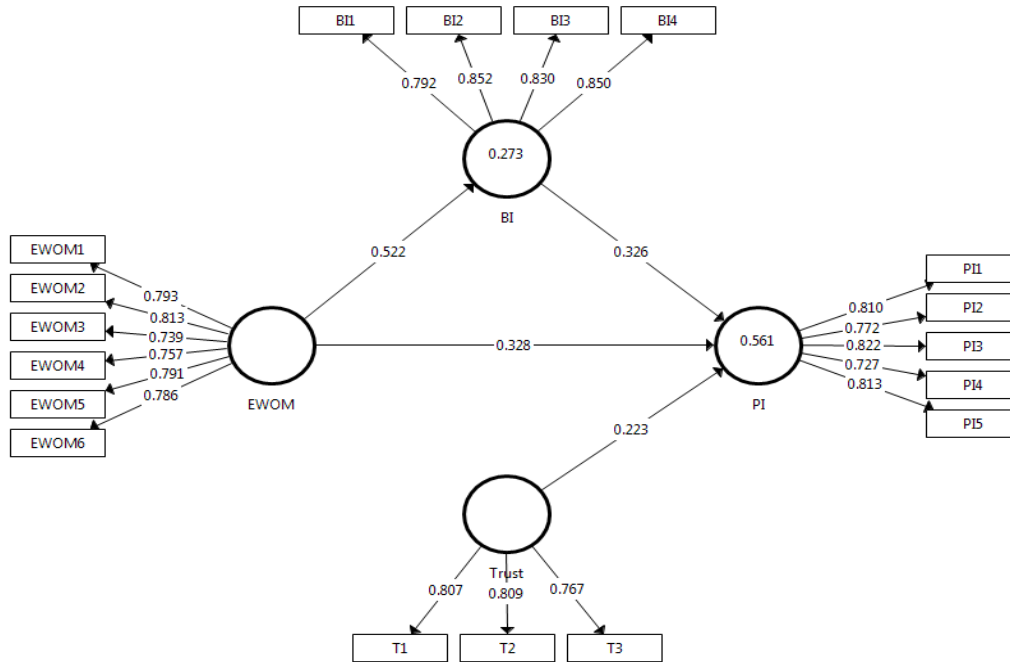


Figure 2: Measurement model

The Partial Least Squares (PLS) algorithm guarantees the internal consistency, reliability of the scale, and validity of the measurement model. The validity and reliability of the constructs are assessed using smartPLS_3.2.9 by evaluating the measurement model depicted in (Table 4-6). According to Vinzi et al. (2010), loading value higher than 0.7 is recommended. Hair et al. (2017) and Hulland (1999) proposed that the cutoff point for this criterion is 0.40, and any item with a value lower than this must be removed. However, other researchers have asserted that if removing an item will increase composite reliability (CR) or average variance extracted (AVE), then loading values between 0.40 and 0.70 should be taken into consideration for removal (F. Hair Jr et al., 2014; Henseler et al., 2009). The research findings demonstrate that the constructs' validity and reliability are within an acceptable range; thus, no items need to be removed. According to Hair et al. (2011), it is necessary to decrease the variance inflation factor (VIF) values to 5 or lower, as determined. The composite reliability (CR) values demonstrate that the constructs exhibit a significant level of reliability. The AVE values are in acceptable range, greater than 5 as specified by Bagozzi and Yi (1988). The R² values for PI and BI variables are 0.561 and 0.273, respectively. According to Falk and Miller (1992), the predictor variables must have an R² value of at least 0.1. Fornell and Larcker (1981) introduced a technique for computing discriminant validity (Table 5). The square root of the average of a variable must be greater than its squared correlation with other variables, as determined. Heterotrait-Monotrait

Ratio (HTMT) is used as a new criterion to determine discriminant validity (Table 6). Henseler et al. (2016) recommend that when using a more cautious approach, it is preferable to have an HTMT ratio of no greater than 0.85 between the two constructions.

TABLE 4: RELIABILITY AND CONVERGENT VALIDITY

Construct	Item	Loadings	VIF	CR	AVE	R2
Purchase intention	PI1	0.81	1.901	0.892	0.623	0.561
	PI2	0.772	1.733			
	PI3	0.822	1.969			
	PI4	0.727	1.524			
	PI5	0.813	1.965			
Electronic word of mouth	EWOM1	0.793	1.923	0.903	0.609	
	EWOM2	0.813	2.04			
	EWOM3	0.739	1.688			
	EWOM4	0.757	1.689			
	EWOM5	0.791	1.927			
	EWOM6	0.786	1.874			
Brand image	BI1	0.792	1.735	0.899	0.691	0.273
	BI2	0.852	2.013			
	BI3	0.83	1.924			
	BI4	0.85	2.064			
Trust	T1	0.807	1.366	0.837	0.631	
	T2	0.809	1.454			
	T3	0.767	1.351			

TABLE 5: FORNELL AND LARKER CRITERIAN (DISCRIMINANT VALIDITY)

Construct	PI	EWOM	BI	Trust
PI	0.79			
EWOM	0.644	0.78		
BI	0.635	0.522	0.831	
Trust	0.64	0.655	0.619	0.795

TABLE 6: HETEROTRAIT-MONOTRAIT RATIO (DISCRIMINANT VALIDITY)

Construct	PI	EWOM	BI	Trust
PI				
EWOM	0.747			
BI	0.744	0.603		

Trust 0.822 0.837 0.793

STRUCTURAL MODEL

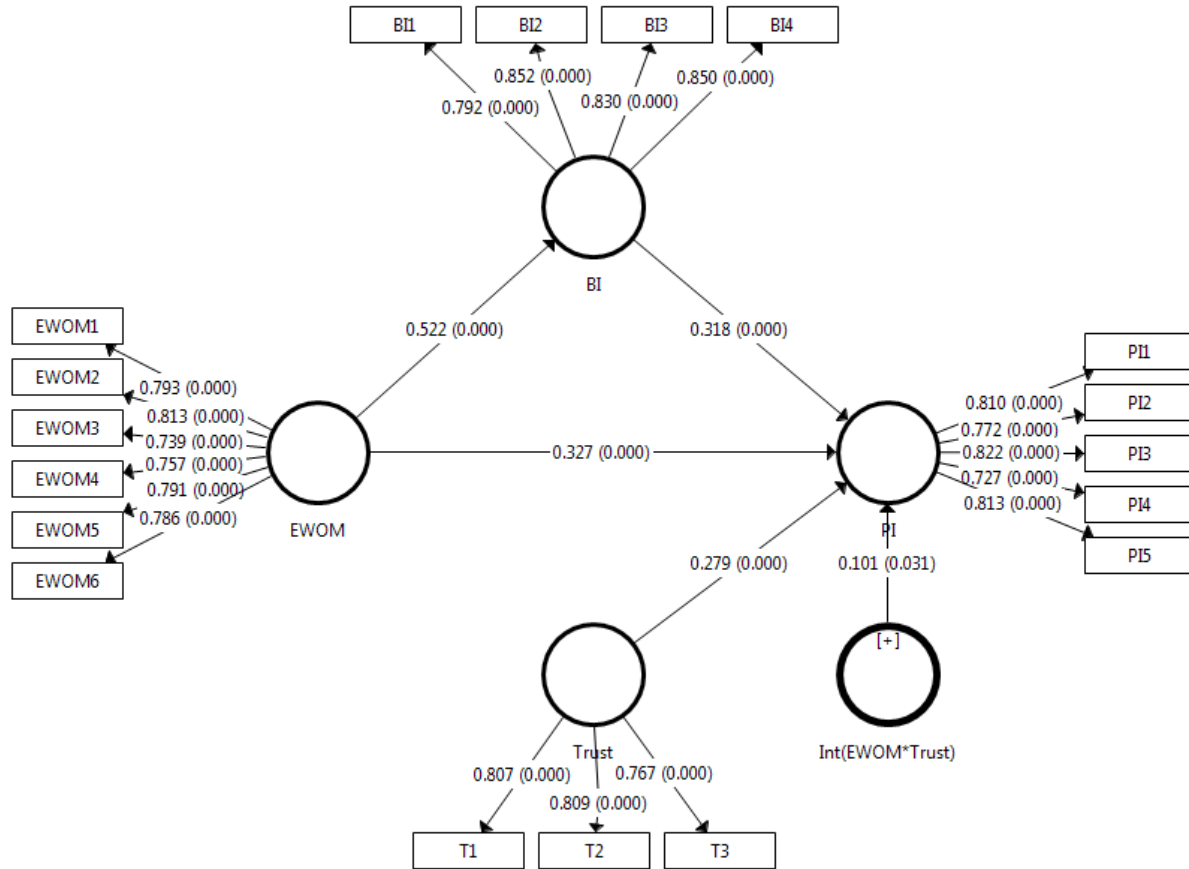


Figure 3: Full Structural Models

The purpose was to examine the interplay among electronic word of mouth, brand image, trust and purchase intention. The results are presented in table 7. H₁ evaluates EWOM positively impacts PI ($\beta=0.492$, $T=6.187$, $P=0.000$). Similar results are given by prior studies (Hasan & Elviana, 2022; Khan et al., 2023; Rahman et al., 2020). Companies should concentrate on EWOM to enhance PI. Advertisers should prioritize EWOM to enhance sales, which influences customer PI. Hypothesis H₂ evaluates EWOM significantly and positively impacts BI ($\beta=0.522$, $T=9.156$, $P=0.000$). A study by Jasin (2022) showed that EWOM has significant impact on BI (Indahsari et al., 2023b). Companies must prioritize product quality and exceptional service since a satisfied consumer generates favorable EWOM, which helps to improve BI. Moreover, a mediation analysis was performed and found that BI mediates between the relationship of EWOM and Purchase Intention ($\beta=0.166$, $T=3.780$, $P=0.000$), confirms H₃. Results are in line with prior research (Indahsari et al., 2023b; Jabeen et al., 2023). To boost

Purchasing Intention, businesses should concentrate on EWOM and BI. Customer loyalty, BI, green practices, customer experience and reputation all are vital to enhance PI (Aslam et al., 2024; Danyal et al., 2024; Fida et al., 2023; Jabeen et al., 2023; Jabeen et al., 2024a; Jabeen et al., 2024b; Shaheer, 2024; Tahir et al., 2024; Tahir, 2024b; Zain et al., 2023a; Zain et al., 2023b; Zain et al., 2024). Further, study confirmed Trust moderates between EWOM and PI ($\beta=0.101$, $T=2.135$, $P=0.031$), confirms H_4 . In order to gain a better understanding of the moderating effect, slope analysis is also performed (Figure 4). The results are the same as a study conducted on the airline industry (Sari et al., 2021).

TABLE 7: HYPOTHESES TESTING

Construct	β	SD	T statistics	P values	BCI [LL, UL]
<i>Total effects</i>					
EWOM -> PI	0.492	0.080	6.187	0.000	[0.346, 0.660]
EWOM -> BI	0.522	0.057	9.156	0.000	[0.403, 0.626]
<i>Mediation analysis</i>					
EWOM -> BI -> PI	0.166	0.044	3.780	0.000	[0.093, 0.268]
<i>Moderation analysis</i>					
Int (EWOM*Trust) -> PI	0.101	0.047	2.135	0.031	[0.017, 0.188]
<i>Direct effects</i>					
EWOM -> PI	0.327	0.089	3.683	0.000	[0.169, 0.511]
<i>Indirect effect</i>					
EWOM -> BI	0.522	0.057	9.156	0.000	[0.403, 0.629]
BI -> PI	0.318	0.071	4.488	0.000	[0.190, 0.468]

Note(s): β , beta coefficient; SD, standard deviation; BCI, bias corrected confident interval; LL, lower limit; UL, upper limit.

The result found that Trust positively moderates between the positive relationship of EWOM and purchase intention. With the exclusion of moderating variable (Trust), the value of R^2 was 0.464, but with inclusion of moderating variable (Trust), the value of R^2 changes to 0.561. Which means with moderating variable, a positive change of 9.7% occur in endogenous construct. Trust is an important element in every business. Further, Figure 4 presented slope

analysis for better understanding. It showed that at higher Trust, the impact of EWOM on PI is much stronger than low level of Trust.

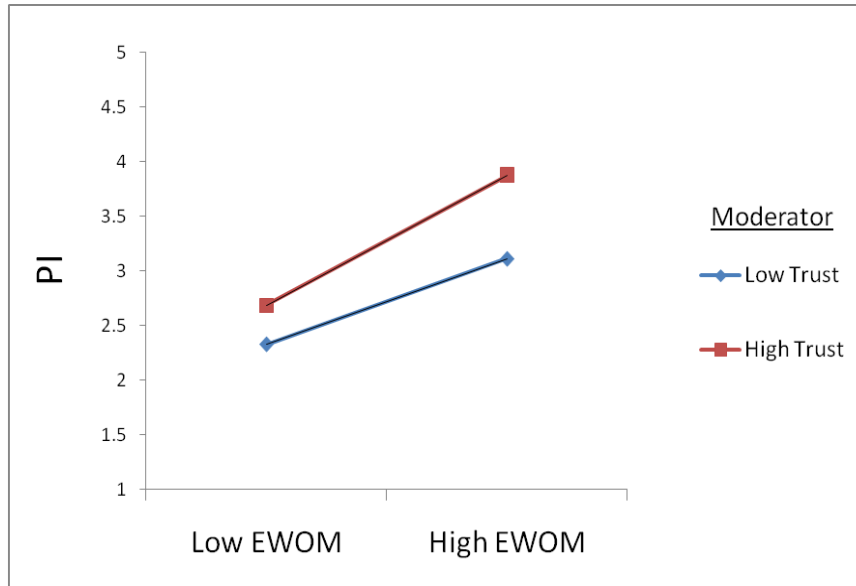


Figure 4: Slope Analysis

Sullivan and Feinn (2012) stated that while the p-value indicates a statistically significant relationship between latent variables, it provides no information regarding the magnitude or significance of the effect. The effect size (F^2) (Table 8) must be calculated to ascertain the importance of the independent variables' impact on the dependent variable. This modification is accompanied by the following effect sizes: 0.02 (weak), 0.15 (moderate), and 0.35 (strong) (Cohen, 1998). The investigation hypotheses were supported by the effect sizes. The predictive relevance (Q^2) (Table 8) should be considered when evaluating structural models (Hair Jr et al., 2016). Exogenous variables are considered to have predictive value for an endogenous variable when Q^2 is more significant than zero (Chin, 1998). This study shows that the model has sufficient predictive relevance.

TABLE 8: EFFECT SIZE OF THE MODEL AND PREDICTIVE RELEVANCE

Construct	PI	EWOM	BI	Trust	Q^2 value
PI					0.344
EWOM	0.134		0.375		
BI	0.143				0.186
Trust	0.225				

CONCLUSIONS

The purpose was to explore the association among electronic word of mouth, brand image, trust and purchase intention. To the best of the author's knowledge, scant literature is present on moderating the role of Trust between EWOM and PI. Primary data is collected from middle and upper socio-economic classes in Punjab, Pakistan. A total of 392 responses analyzed with help of SPSS-20 and SmartPLS 3.2.9. Hypotheses were tested with SmartPLS and found that EWOM has a favorable link to PI (H_1 accepted) and BI (H_2 accepted). BI mediates the association of EWOM and PI (H_3 accepted) and this relationship of EWOM and PI is moderated by Trust (H_4 accepted). Findings revealed that brands must focus on EWOM, BI and Trust as they are crucial for PI.

MANAGERIAL IMPLICATIONS

This study offers brands many practical implications to improve PI. These findings can be used by managers as input to develop strategies aimed at enhancing sales and performance. Brands must consistently try to improve and update their products to achieve positive EWOM from consumers which has a substantial impact on PI. Before making a purchase, customers read reviews written by people. Marketers should target websites with high levels of user engagement in order to attract more customers. Brands may create strategies to increase EWOM because it is very important factor to increase BI and PI. Brands may endeavor to preserve and improve their brand image by offering high-quality products and services. Brands may establish trust among consumers and conduct business with integrity. This will assist consumers in making buying decisions. Businesses may be negatively impacted by neglecting to prioritize EWOM, BI, and Trust.

THEORETICAL IMPLICATIONS

Within literature, this study offers a new perspective as there is limited research on the influence of EWOM on PI with the mediation of BI and the moderation of Trust, considering the S-O-R theory. Our study made a substantial contribution to the growing research on EWOM and PI. The study revealed a clear and substantial correlation between EWOM and PI, consistent with our proposed hypothesis H_1 . Thus, our study provides strong evidence supporting the assertions of S-O-R theory and validates the significance of EWOM in marketing and influencing customers to make smarter purchasing choices. Second, the study uncovers a clear and substantial correlation between EWOM and BI. EWOM is now essential for BI. The results of our study provide empirical evidence in favor of the propositions of S-O-R theory and validate the capacity of EWOM to enhance BI. Third, the study found that BI operates as a mediator for EWOM and PI. An examination of BI as a mediator is an innovative theoretical viewpoint, as only a limited number of studies have investigated it (Candra & Yasa, 2022; Indahsari et al., 2023a;

Nathania & Foek, 2023). The findings suggest that BI is crucial for consumers of fashion and beauty brands. The present study enhances the existing S-O-R literature by considering the viewpoint of developing countries and illustrating that BI continues to be a crucial component of PI. Fourth, this work enhances the existing literature by emphasizing the function of Trust as a mediator EWOM-PI link. The statistical analysis proved that Trust strengthens the connection of EWOM and PI. Trust is basic building block of any transaction, if Trust is not present than transaction will not happen. In addition, the study contributes to S-O-R theory as a theoretical advancement. Furthermore, this study contributes to the current body of knowledge by specifically investigating the suggested model on consumers of fashion and beauty products brands in Punjab, Pakistan. The results suggested that all the variables examined are crucial elements for improving PI.

LIMITATIONS

The study used one independent (EWOM), one dependent (PI), one mediating (BI) and one moderating variable (Trust). Another limitation was time limitations. The researcher's resources were also limited for collecting and analyzing data. The study collected cross-sectional data. A structured questionnaire utilized and survey is conducted to social-economic classes for responses regarding brands (fashion and beauty products). Data were collected from smaller populations of respondents. The target population (middle and upper socio economic classes) was educated people who live in urban areas (D.G.Khan, Multan, Faisalabad and Lahore) of Punjab, Pakistan. Hence the conclusions could not be attributed largely to all. Current study used convenience sampling due to constraints such as resources and time.

RECOMMENDATIONS

The researcher may use this framework in developing and developed countries. Current study uses only one independent variable (EWOM), one mediating variable (BI), one moderating variable (Trust) and one dependent variable (PI), future studies may add other independent variables such as celebrity endorsement, social media marketing and green marketing, mediating variable such as risk factors and moderating variables such as price perception and product quality. The study used cross-sectional data but researchers may collect longitudinal data. Future researchers may explore these links on different geographical area. Researchers may collect data from brand users of fashion and beauty products other than cosmetics, clothing, shoes and fashion accessories.

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