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# Assessing the Mediating Role of Brand Trust on Electronic Word of Mouth and Purchase Intention

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## ABSTRACT

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The aim of this research was to investigate how brand trust influences the link between purchase intention and electronic word-of-mouth. A survey questionnaire was used to collect data from 224 participants in a quantitative study. Using SPSS, the suggested methodology for this study extracts empirical statistics such as correlation, reliability, demographics, and descriptive statistics. The results showed a strong positive correlation between brand trust, electronic word-of-mouth, and purchase intention. In marketing dynamics, electronic word-of-mouth has long been acknowledged as a potent massage change strategy that significantly influences consumer behaviour. Nowadays, consumers are exposed to a vast amount of information online in the form of reviews, which significantly influences people's purchasing decisions. In this study we find out how brand trust plays a mediating role in connection to how electronic word-of-mouth affects on purchase intention. 'Process Macros model 4' was employed for the analysis in order to determine the relationship between purchase intention and electronic word of mouth, with brand trust serving as a mediating element. The findings show that the brand aspect significantly mediates the impact of electronic word-of-mouth on consumer purchasing decisions.

**Keywords:** Electronic Word of Mouth (e-WOM), Brand Trust, Purchase Intention, Word of Mouth (WOM), Consumer Behaviour, Digital Age.

#### 1.INTRODUCTION

Technology is becoming more and more digital, which has a significant impact on every aspect of people's lives. One of the most effective ways to sway people's opinions and affect their purchasing decisions is through word of mouth. Word-of-mouth advertising has been shown to have a major impact on consumers' purchasing decisions (Richins & Root-Shaffer, 1998).

"Any positive or negative statement made by potential, actual, or former customers about the product or company which is made available to a multitude of people and institutions via the internet" is how Hennig-Thurau et al. (2004, 39) define online word of mouth.

Because word-of-mouth marketing essentially employs the classic marketing strategy to talk positively about the service, it has thousands of times the power of conventional marketing (Ponggeng & Mulia, 2020). Social media, according to Bilgin (2018), is an online platform that makes it easier for people to communicate, work together, and share information. It also aids businesses in acquiring and retaining customers as well as in direct sales. According to Godey et al. (2016) and Bilgin (2018), social media marketing encompasses elements like entertainment, interactivity, trendiness, customisation, and word-of-mouth. According to Elaydi (2018), social media marketing is a popular strategy employed by prosperous businesses to interact with their online clientele, and digital word-of-mouth plays a significant role in this growing marketing movement.

One of the most important aspect influencing consumer purchasing decisions is electronic word-of-mouth, or eWOM. According to research, people's decisions are significantly influenced by recommendations or e-word of mouth from friends, family, and internet reviews, which they tend to trust more than traditional advertising

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(Naylor et al., 2012). Good word-of-mouth (WOM) strengthens a brand's credibility by giving prospective customers more confidence and supporting their choices. One of the most important areas of network marketing and digital business is social media marketing.

Businesses must understand the power of word-of-mouth (WOM) in shaping consumer attitudes and intentions, making it a crucial part of marketing strategies. The cost of advertisements for each website and the number of online purchases, where electronic word-of-mouth plays a crucial role in making a purchase, are major components of the marketing budget. The impact of WOM has only intensified in the digital age, with social media facilitating rapid information sharing that can greatly influence public perception.

Branding is a crucial topic that helps businesses stand out from the competition by fostering a favorable perception in the eyes of consumers (Kotler, 2004). In the current era of globalization, the internet is expanding globally more swiftly than it was in the past, which makes it more difficult for products to compete for survival. This elevates the brand to a higher level and increases its importance. Customers' readiness to rely on a brand's perception to accomplish its stated goal is known as brand trust, according to Chaudhuri and Holbrook (2001). Similarly, brand trust is an indication that one believes the brand will continue to be dependable and satisfy the customer when interacting with it (Delgado Ballester et al., 2003).

A buyer's propensity to trust a brand despite uncertainty because they expect favorable results from the brand is another way to define brand trust (Lau & Lee, 1999). The current branding literature presents a number of different viewpoints on brand trust (Shin et al., 2019). Customers' faith in a seller's dependability and product quality is known as trust (Garbarino & Johnson, 1999). Brand trust can be increased by using social media platforms to interact and connect with consumers (Elaydi, 2018). As a result, social media marketing could be an effective strategy for raising brand trust.

Following a series of cues, the online shopper's purchase intention is the last step (Athapaththu & Kulathunga, 2018). The desire to utilize a website and make a purchase is the last phase of online transactions, claim Indiani and Fahik (2020). Therefore, a key factor in predicting online consumer behavior is online purchasing intent. The combination of consumers' worries and their likelihood of purchasing the goods was regarded as purchase intention. Prior studies recognized a strong correlation amid purchase intention & brand or product choice and attitude (Kim & Ko, 2012; Martín Consuegra et al., 2018). Opinions on personal preferences and unanticipated events indicated the factors that alter a person's intention to buy (Kotler, 2003). Moreover, other academics proposed that the tendency of consumers to acquire things constituted the definition of buying intention. The situation that occurs between a buyer and a seller when the buyer is prepared to make a purchase is known as purchase intention. Purchase intention is defined as a customer's desire to buy a product or service because they intend to find a certain item or advantage or because they have a positive attitude or even a positive view of the product or service.

## 2.LITERATURE REVIEW

#### 2.1 Electronic Word of Mouth and Brand Trust

Any positive or bad information about a company, good, or service that is disseminated via digital channels including social media, review websites, blogs, and forums is denoted to as electronic word of mouth, or eWOM. Because people frequently rely on the opinions and experiences of their peers, it has a big impact on consumer behavior and purchasing decisions. According to studies, eWOM has a big influence on consumers' intentions to buy. Chevalier and Mayzlin (2006), for example, discovered that their book of sales can be greatly impacted by online reviews on sites such as Amazon, demonstrating how both positive and bad evaluations influence customer behavior. By creating a community of interested customers who share their experiences, eWOM can improve a brand's reputation and raise brand recognition, according to a research by Hennig-Thurau et al. (2004). No matter what kind of virtual communities are involved, e-WOM has a big impact on purchasing intentions. "E-WOM was found to play a very important role on purchase intentions," according to Tseng, Kuo, and Chen's study. Additionally, this study discovered that positive E-WOM had a stronger impact on purchase intentions than advertisements and is positively correlated with them. One of the popular marketing and advertising strategies that works well for service marketing is word-of-mouth promotion. According to Gildin (2022), word-of-mouth

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marketing is actually an action that directs other customers by providing information about one client. Word-ofmouth advertising is beneficial to both consumers and companies. Buyers invest on the views and experiences of those they trust, which explains this (Haudi, Rahadjeng, Santamoko, & Putra, 2022). According to Yuliantoro, Goeltom, Juliana, and Pramo (2019), it has demonstrated the significance of word-of-mouth advertising in the development of attitudes, in the area of purchasing decisions, and in lowering the risk connected with customers' purchase decisions. Positive word-of-mouth advertising has become a particularly effective method in recent years for increasing product sales, causing previously unknown products to gain notoriety extremely fast. Word-of-mouth advertising is the only kind of marketing that is founded on what the consumer actually believes about the company's brand. Compared to other forms of marketing, this one is more sincere and moral; in fact, its existential philosophy aims to fulfill people's wants so they may share their experiences with friends, family, and society (Praharjo & Kusumawati, 2016). Additionally, word-of-mouth refers to information shared about goods and services by those who are thought to be unaffiliated with the business providing them. It has long been believed that electronic word of mouth (eWOM) is a powerful marketing tool (Bickart, & Schindler, 2001; Kumar & Benbasat, 2006; Zhang et al., 2010; Ratriyana, 2021). To feel more at peace, customers check reviews written by previous customers before purchasing goods or services (Pitta & Fowler, 2005). Social media EWOM content can emerge in a number of ways. Users have the option to purposefully post about brands and their goods. Additionally, consumers may accidentally show their preferences to their network by liking and commenting on brand posts, becoming brand fans, or sharing brand-related content for no commercial purpose. Finally, marketers can share content on social media platforms by using their official accounts (Alboqami et al., 2015).

Since trust is acknowledged as a crucial component of interactions between people, organizations, and between an individual and an organization, it has been extensively researched throughout the years. However, scholars barely agree on concepts related to trust, making it one of the most difficult topics (Hong & Cho, 2011). Since the impersonal nature of the Internet infrastructure underpins exchange interactions, trust becomes an even more crucial issue in the context of electronic commerce. Customers particularly struggle when they purchase a good or service online from a stranger and are unable to physically view or handle the item. Consumers need trust in order to overcome feelings of risk and insecurity (McKnight, Choudhury, & Kacmar, 2002). Customers' faith in the seller's items' quality and dependability was regarded as trust (Garbarino, & Johnson, 1999). Customers' willingness to rely on the brand's perception to accomplish its stated goal is what Chaudhuri and Holbrook (2001) defined as brand trust. Zehir et al. (2011) state that the concept of brand trust in branding literature is based on the perspective of a brand-consumer connection. The contemporary branding prose has a number of different ideas about brand trust (Shin et al., 2019). Customers' faith in the quality and dependability of the seller's goods is what Garbarino and Johnson (1999) characterized as trust.

According to Delgado-Ballester et al. (2003), brand trust is the belief that a brand will remain dependable and please the customer while establishing a connection with it. Only in risky situations—such as when there is a greater or lesser range of brands—is the idea of trust appropriate. Since they knew they could rely on the reputable brand, buyers who thought the products were extremely risky saw a decline in trust (Chaudhuri & Holbrook, 2001; Doney & Cannon, 1997). Social media can increase consumers' trust in brands and has a big impact on their marketing experience. Establishing enduring relationships between companies and customers requires developing commitment and trust. Effective interactive communication, product customization, a wide range of products, pricing transparency, and knowledge of the brand's past can all help to maintain these relationships (Mosavi & Kenarehfard, 2013; Takaya, 2019; Wei, 2022).

Brands guarantee their customers that they will meet their expectations. Brand trust is an essential factor in retaining customers. Consumers who lack trust in the brand are unable to sign up for a loyalty program. It is crucial for the consumer to absorb and evaluate the product's information in order to establish trust. According to Lau and Lee (1999), brand trust may also be defined as a buyer's tendency to rely on a brand in the face of ambiguity because they anticipate positive outcomes from the brand. Consumers' willingness to purchase the brand from the product category and their faith in its capabilities (Moormal et al 1993). Several scholars have suggested that repurchasing is likely to happen as consumers' preference for a brand increases due to increased trust in that brand (Chinomona et al., 2013; Sheth & Parvatijar, 1995). The customer's ability to rely on the particular, well-known

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brand of product can help to reduce the situation's ambiguity. One important way that customers confirm and strengthen their opinions of brand trust is through electronic word-of-mouth (eWOM). Through the use of community participation, openness, and genuine communication, eWOM generates a positive feedback loop that greatly increases consumer trust in brands.

H1: Electronic Word of Mouth would be positively associated with Brand Trust.

#### 2.2 Brand Trust and Purchase Intention

Most companies use online marketing strategies, such as social media advertising, blogger endorsements, and user-generated content management, to raise consumer brand recognition (Wang and Kim, 2017; Jahns, 2023). Compared to traditional purchasing methods, online digital market platforms offer certain advantages (Ennew et al., 2005). Online marketers and merchants can enhance their marketing tactics to attract and retain customers and obtain a competitive edge overseas if they are aware of the factors influencing consumers' buy intents (Ennew et al., 2005; Jung & Yoon, 2023).

In order to create added effective marketing tactics that will turn prospective customers into dynamic ones & keep hold of current ones, businesses participating in or thinking about participating in the online shopping platform sector must understand the variables influencing consumers' purchase decisions. Businesses who can better understand consumer's likings for online buying beforehand entering the internet market have a higher chance of success globally.

Purchase intention is defined as a customer's desire to buy a product or service because they intend to find a certain item or benefit or because they have a positive mindset or even a positive view of the service or product. Following a series of cues, the internet buyers purchasing intention is the last step (Athapaththu & Kulathunga, 2018). The intention to make an online purchase is based on the relationship between behavioral intention and actual conduct. An individual's behavioral intention to act determines their actual behavior. Therefore, the intention of customers to purchase from particular online retailers is one factor that predicts their actual behavior or purchase decision (Kim, Ferrin & Rao, 2008). The combination of customers' worries and their likelihood of purchasing the goods was regarded as purchase intention. Prior studies recognized a strong correlation amongst purchase intention and brand or product choice and perception (Kim & Ko, 2012, Martín Consuegra et al., 2018; Lander et al., 2023). Kotler (2003), showed that a person's views and unforeseen circumstances could potentially influence their intention to buy. Opinions on personal preferences and unanticipated events indicated the factors that alter a person's intention to buy (Kotler, 2003). Since online transactions involve exchanging information and making a purchase, research on online buy intention is a good indicator of intention to use the website. Therefore, online purchase intention will depend on a variety of factors (Pavlou, 2003). Other researchers proposed that buying intention is the tendency of consumers to buy the goods; the more a buyer wants to buy a product, the higher the purchase intention (Dodds et al., 1991; Schiffman & Kanuk, 2000). A crucial element of brand loyalty is trust. Strong brand trust among loyal customers increases the likelihood that they will make additional purchases as well as refer the brand to others, which in turn increases the likelihood that prospective buyers will make a purchase (Dick & Basu, 1994). Customers who trust a brand are frequently willing to pay more for it, which may increase their propensity to buy. This willingness reflects the perceived value associated with the brand, reinforcing their intent to purchase (Aaker, 1991).

H2: Brand Trust would be positively associated with Purchase Intention

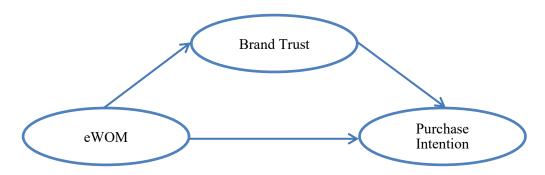
eWOM is a vital tool for establishing brand confidence by disseminating reliable, socially validated content. By reducing perceived risks and encouraging client loyalty, this trust in turn improves purchase intentions. The way these components interact emphasizes how crucial it is to use positive eWOM in marketing tactics in order to build brand trust and eventually increase sales.

H3: The relationship between eWOM and purchase intention would be mediated by brand trust.

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Conceptual Model: Figure 1

# 3.Methodology

# Sample and procedure

This study was conducted on a sample of 224 respondents from various sectors which included 127 male (56.7%) and 97 female (43.3%) respondents. The age of respondents ranges from 15 to 55 and above years, 35.3% of the respondents are of the age range 15-25, 9.8% of the respondents are of the age range 26-35, 31.7% of the respondents are of the age range 36-45, 19.3% of the respondents are of the age range 46-55 above. Majority of respondents (78.1%) had graduate degrees, 3.1% of the respondents had post graduate degrees, 17.4% are high school learners and rest 1.3% were above postgraduate degree. Demographic profile is displayed in Table. 1. As data for this research was obtained through self-report measures "common method variance" (CMV) is a potential problem. To minimize "common method variance" (CMV) bias, as per the references of Podsakoff et al. (2003), respondents were guaranteed that strict confidentiality of their responses would be maintained.

#### 3.1 Measures

Electronic Word of Mouth was measured with the help of a 6-item scale developed by Jalilvand, M. R., & Samiei, N. (2012). Sample item of the scale include: "I often read other consumer's online product reviews to know what products/brands make good impressions on others" and was rated on a scale from 1 (strongly agree) to 7 (strongly disagree), Cronbach's alpha was 0.84. Confirmatory factor analysis (CFA) was conducted to examine the construct validity of the scale in Indian context. Maximum likelihood method was followed to conduct CFA using AMOS 24. Results suggest satisfactory fit indices: Chi-square=254.437, p<0.01), (CFI=0.967), (RMSEA=0.072), (NFI=0.974), (GFI=0.921).

Brand Trust was measured with 7-item scale developed by Roest Henk, De Graaf Patrick (2023). The scale responses ranges from 1 (strongly agree) to 5 (strongly disagree). Cronbach's alpha was 0.86. A sample item of the scale is "I feel confidence in the brand". CFA was conducted to examine the construct validity of the scale in Indian context. Maximum likelihood method was followed to conduct CFA using AMOS 24. Results suggest satisfactory fit indices: Chi-square=201.539, p<0.01), (CFI=0.971), (RMSEA=0.074), (NFI=0.983), (GFI=0.910).

*Purchase Intention* was measured using the scale developed by Erkan, I., & Evans, C. (2016). From this scale 4 items were taken and Likert-type rating scales with five points were used to gauge the responses. An example item of this scale is "It is very likely that I will buy the product". Cronbach's alpha of 0.87 was found. The questionnaire's final portion collected demographic data about the respondents, including their age, gender, level of education, and monthly income. The construct validity of the scale in the Indian setting was investigated using CFA. Maximum likelihood method was followed to conduct CFA using AMOS 24. Results suggest satisfactory fit indices: Chi-square=265.458, p<0.01), (CFI=0.952), (RMSEA=0.076), (NFI=0.938), (GFI=0.948).

## 3.2 Results and Discussion

The primary aim of this study was to examine the mediating role of brand trust on the relationship between e-Wow and purchase intension. Study hypotheses were examined with the help of correlation and Hayes's (2013) SPSS,

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PROCESS macro (v4.2), model 4 were used with (bootstrapping samples = 5000) to test the hypotheses. We posited in Hypothesis 1 that e-Wow would be positively associated with brand trust. As evident in Table 1, e-Wow shared significant positive association with brand trust (r = .226, p < 0.01). It can be observed in Table 2 that e-Wow predicated brand trust (B = .2363, p < .01). These results suggest that hypothesis 1 is supported. Further, it was proposed in Hypothesis 2 that brand trust would be positively associated with purchase intention. As seen in Table 1 purchase intention shared a positive relationship with brand trust (r = -.209, p < 0.01) and as seen in Table 2 brand trust predicated purchase intention. (B = .3319, p < .01). Therefore, hypothesis 2 is also supported. We assumed in hypothesis 3 that brand trust would mediate the relationship amid electronic word of mouth and purchase intention. As can be seen from Table 2, brand trust mediated the relationship between e-Wow and purchase intention (B = 0.784, p < .01; 0.0078 Bootstrap LLCI to 0.1640 Bootstrap ULCI). The findings of this study particularly support the external validity of brand trust construct in non-Western socio-cultural context with reference to *Electronic Word of Mouth* and *Purchase Intention*. The results of this study indicate that the association between electronic word of mouth (e-WOM) and purchase intention is significantly mediated by brand trust. Research indicates that positive WOM significantly boosts brand trust, leading to higher purchase intentions (Chaudhuri & Holbrook, 2001).

#### 4.LIMITATIONS AND SCOPE

This study was conducted on a sample of 224 participants. Further, studies could be conducted with a larger sample involving respondents from service and manufacturing to demonstrate enhanced generality of findings. Furthermore, this study design was cross-sectional in nature. Therefore, absolute causality cannot be ascertained. Therefore, additional studies employing longitudinal and experimental designs may be conducted to evaluate the causal relationships of purchase intension, electronic word of mouth, and brand trust.

# **5.MANAGERIAL IMPLICATIONS**

The findings of this study suggest theoretical and managerial implications. Research shows that positive online reviews and recommendations can significantly influence a consumer's perception of a brand, but these effects are amplified when consumers trust the brand (e.g., [Chaudhuri & Holbrook, 2001]). Therefore, managers should invest in creating authentic, transparent, and reliable brand communications to foster trust. eWOM has become one of the most powerful tools in consumer decision-making. However, not all eWOM is equal. Managers should focus on generating positive eWOM through influencer partnerships, customer testimonials, and user-generated content. Since brand trust mediates the relationship between eWOM and purchase intention, ensuring that customers' experiences lead to trust-building reviews is essential. Companies should encourage satisfied customers to share their experiences online through reviews, ratings, and social media, which can improve the overall perception of the brand and boost trust. To enhance the impact of eWOM, brands should foster strong relationships with their consumers, ensuring high levels of customer satisfaction and service. A higher level of trust in the brand means consumers are more likely to believe and act on the eWOM they encounter. Managers should, therefore, focus on providing exceptional customer service and maintaining consistent quality, as these factors contribute to long-term trust development (e.g., [Morgan & Hunt, 1994]). Since eWOM significantly influences purchase intentions when mediated by brand trust, marketers can design campaigns that leverage this effect. For example, brands could provide incentives for customers to share positive experiences or reviews, knowing that such actions can foster trust in potential customers and ultimately increase sales. Moreover, the authenticity of the eWOM shared is critical, as consumers can distinguish between genuine and paid reviews. Thus, marketers should focus on building real, organic content rather than relying solely on sponsored posts. Understanding that eWOM impacts consumers differently based on their level of trust in the brand, companies should segment their target audiences accordingly. For example, consumers who already have a high level of trust in the brand may be more likely to act on eWOM than those who are unfamiliar with the brand. As such, targeted campaigns based on trust levels may be more effective in converting leads into customers. Tailoring marketing messages to emphasize credibility and trustworthiness is critical when interacting with different customer segments (e.g., [Delgado-Ballester & Munuera-Alemán, 2001]. Finally, given the influential role of eWOM in shaping brand trust, it is crucial for managers to monitor and manage brand reputation actively. Negative reviews or misinformation can erode trust quickly and diminish the effectiveness of eWOM, thus harming purchase intentions. Regularly monitoring social media, review

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sites, and other online platforms for consumer feedback and addressing concerns promptly can help maintain a positive brand image and trust, which is essential for the relationship between eWOM and purchase intention. A crucial element for marketers and companies looking to shape customer behavior in the digital era is highlighted by the mediating function of brand trust in the relationship between electronic word of mouth (eWOM) and purchase intention.

This research reveals that while eWOM, such as online reviews, social media recommendations, and customer testimonials, significantly impacts consumers' purchase intentions, the influence is substantially stronger when mediated by brand trust. Brand trust acts as a crucial psychological mechanism that enhances the credibility of eWOM. Consumers are more likely to act on positive eWOM if they already trust the brand, amplifying the likelihood of a purchase. Therefore, the connection between eWOM and purchase intention is not just direct but also contingent on the trust consumers have in the brand. Without trust, even the most favourable eWOM may not lead to increased sales or customer engagement. For businesses, this insight underscores the importance of creating and maintaining brand trust as a long-term strategy. Companies should focus on fostering trust through consistent product quality, transparent communication, and superior customer service. By doing so, they not only encourage positive eWOM but also ensure that these messages are more likely to be perceived as credible and influential by potential buyers.

#### 6.CONCLUSION

Now a days Internet has become a crucial tool for conducting business transactions as it eliminates time and location constraints and allows customers to shop conveniently around-the-clock. Businesses have seen this potential and are setting up their own social media accounts to interact with customers by posting details about their products, deals, and promotions. Both the number of online customers and sales from electronic commerce have grown steadily. This study looked into how brand trust mediated the impact of electronic word-of-mouth on consumers' purchase intentions.

According to the study, powerful firms with successful social media marketing plans have a higher chance of drawing customers who will then distribute inspiring e-WOM messages and persuade others to purchase. This study was conducted to carry out the significant relation of purchase intention with electronic word of mouth notably mediated by brand trust. We conclude that Brand trust is not just a peripheral factor but also has significant effect on driving purchase intention through positive eWOM. This study offers a number of useful insights. Its key findings highlight how crucial it is to handle online customer reviews appropriately. Online reviews can be deliberately employed as a communication channel because they serve as both informants and recommenders. Additionally, this survey gives customers helpful information about rewards, company image, and social media marketing.

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Table-1. Demographic profile of respondents

Characteristic	Frequency	Percentage
Age		
25 or under	79	35.3
26-35	22	9.8
36-45	71	31.7
46-55	44	19.6
Above 55	8	3.6
Gender		
Male	127	56.7
Female	97	43.3
Monthly Income in Rupees		
Under 20000	165	73.7
20000-39999	39	17.4
40000-59999	10	4.5
60000-89999	7	3.1
90000 or Above	3	1.3
Education		
High School	39	17.4
Bachelor's degree	175	78.1
Postgraduate	7	3.1
Postgraduate Above	3	1.3

Note: N = 224

Table-2. Correlation among study variables:

Variable	1	2	3	
1. eWom	1	.226**	0.125	
2. BT	.226**	1	.209**	
3. PI	0.125	.209**	1	

Note: N = 224 \*\*p < .01(two-tailed).

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# Table-3. Main and Indirect Effect Results

Study 1 Predictors		Mediator			Outcome			
		Brand Trust			Purchase Intention			
	В	SE	Bootstrap LLCI	Bootstrap ULCI	В	SE	Bootstrap LLCI	Bootstrap ULCI
eWom	.2363**	0.0684	0.1015	0.3711	0.1492	0.1229	-0.093	0.3915
Brand Trust					.3319**	0.1175	0.1004	0.5635
	eWOM via Brand Trust (indirect effect)			.0784**	0.0408	0.0078	0.164	
R <sup>2</sup>	.0510**				.0498**			

Note: e-Wow: Electronic word of Mouth; B: unstandardized regression coefficients; SE: standard error; Number of bootstrap samples = 5000; Level of confidence = 95 percent; LLCI = Lower Level of Confidence Interval; ULCI = Upper Level of Confidence Interval; \*\*p < .01; Study 1: N = 224.