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The Impact of Social Media Marketing and Online Reviews with the Mediating Impact of Customer Trust on Purchase Intention

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Abstract

This paper aims to determine the extent to which such digital stimuli shape purchase intention, with customer trust as the main mediating variable. The proposed conceptual relationships are tested based on primary quantitative cross-sectional survey data from respondents aged 18-30 years old, online shoppers using the PLS-SEM methodology. Both the measurement model results for reliability and validity, as well as structural findings, indicate that both social media marketing and online reviews have significantly positive effects on building customer trust, whereby only one path was found significant between an independent variable (online review) directly affecting dependent Purchase Intention, while another path through Trust fully mediates the effect of SMMPI. The model accounts for a large proportion of variance in trust and purchase intention, with trust being highlighted as the main mechanism that allows digital engagement to be translated into consumer action. The findings enhance TPB, TAM, and eWOM theories by establishing trust as the key mediating construct of digital consumer decision-making. On a practical note, this study underlines that brands should focus on real communication, credible review management, and strategies anchored on building trust to sustain purchase intention in a highly competitive e-commerce environment.

Keywords:

Social Media Marketing, Online Reviews, Customer Trust, Purchasing Behavior, Purchase Intention, Digital Marketing.



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Introduction

In the last twenty years, the fast and wide growth of the internet has restructured the world market and retail industry. The evolutionary development of web-based commerce or e-commerce is widely discussed as a new dimension deeply changing the way consumers interact with companies and make consumption choices (Mishra, 2021). This evolutionary change installs transactions that dramatically supply levels over historic constraints-consumed clients browse and even purchase products almost anywhere in the world, any time (Chakraborty, 2019). Such freedom creates online shopping as an essential aspect store current cultural consumption (Soleimani et al., 2023).

But with all the benefits, it is the risks and concerns that came as a completely new set together with the move from traditional offline retailing to online e-commerce that occupy center stage in most discussions. Data privacy! This is at its highest risk because more personal information is transmitted over the internet (Cox & Rich, 1964). Consumers' information about harvesting attempts, unauthorized electronic identity theft, and confidential breaches has increased. Electronic fraud has become a major potential customer deterrent. (Wu et al., 2020) complain that mismatches between advertised products and actual deliveries any aspect such as quality, size, colour, or performance, plus failures, especially in cross-border transactions, enhance negative sentiments towards purchasing online. The Internet Crime Complaint Center (IC3) and other such agencies report a steep spike recently, even from advanced economies like the United States (IC3, 2023), in cybercrime, internet fraud, and data breach incidents. These developments add to what is known as the perceived risk psychological state of customers, wherein they feel uncertain about the outcome of an online transaction (Chakraborty, 2019; Yin et al., 2021). Perceived risk has always been reported as one of the major inhibitors in the growth of online shopping (Usman Ullah Pasha et al., 2024).

In physical stores, customers interact with salespeople, check the goods, and get immediate service, which makes them feel secure and safe. Since such interactions are mostly missing online, a feeling of vulnerability sets in (Hong & Cha, 2013b). Trust! That is what it all comes down to. There can be no trust assumed as existing within e-commerce; rather, a brand must build trust and maintain it if any online influence is eventually to translate into actual sales (Verhagen et al., 2006).

Meanwhile, the digital revolution has simply rendered most forms of traditional one-way marketing totally obsolete. The old passive firm approach of pushing information to consumers through mass media is proven to be highly ineffective within today's web environment, which happens to be interactive and a consumer-content push marketplace (Cases, 2002; Verhagen et al., 2006). Web 2.0 Technologies, accompanied by an upward spiral boom in social networking and social media sites, have redefined company-customer communications (Cox & Rich, 1964). Customers are now equally involved as much as firms are engaged- customers becoming content developers sharing brand stories over the internet.

Social media marketing (SMM) both paid ads and content strategies, plays a large inspirational role in making people interested and engaged participants. Instagram, Facebook, and X(Twitter) are relationship-building tools that most firms use with their existing customers as well as potential customers because these platforms offer opportunities to display offerings, listen to customer feedback in the form of complaints against any aspect, or resolve complaints while

cultivating online communities (Cox & Rich 1964). The continuous interaction that happens over social media turns users into brand advocates (Satisfied), hence increasing satisfaction levels (International Business University 2019).

One key feature of social media is that it enables the proliferation of user-generated content (UGC). A specific form of UGC widely discussed in literature is electronic word-of-mouth (eWOM) or online product reviews. Such online review systems provide consumers with a channel to express their experiences and satisfaction publicly, potentially reaching a global audience (International Business University et al., 2019). Consumer-generated content appears more real, objective, and thus credible because it lacks apparent commercial intent compared to traditional advertising messages, which are always viewed sceptically due to their obvious sales motives (Yin et al., 2021). In capturing actual user experience information for future buyers' reference, yes! Online reviews have become a very critical source of information. [6] Product reviews can be found on dedicated review websites such as Yelp [7], Trust pilot [8], large e-commerce platforms like Amazon, eBay, social media print magazines' digital versions. User reviews play a much bigger role in the decision-making processes of most U.S. online shoppers than messages from brands or any other information, according to market reports and news outlets such as The Wall Street Journal. User reviews are read before making a purchase decision. (Yin et al., 2021; Pavlou & Gefen, 2004).

There has been powerful academic and practitioner documentation of the effects that online reviews have on sales performance, brand building, or consumer decision-making (Pavlou & Gefen, 2004; Zhu et al., 2020). However, gaps remain in literature coverage regarding factors motivating consumers to voluntarily post reviews without any instant gratification, as well as how brands can support such authentic review generation, meanwhile perceived transparency or credibility is not compromised (Zhu et al. 2020; Sahil 2024). What seems clear, though, is a mode through which online reviews work – social influence- in the absence of face-to-face assurance or direct experience with the product, customers rely heavily on other clients' opinions to reduce uncertainty and validate their decisions. (Pavlou&Gefen2004) This environment makes an equal share between what others say about it online and its communication by the firm itself.

Trust, in this context, is a psychological state comprising expectations about the reliability, morality, and ability of a brand or product to deliver on its promises (Wu et al., 2020; Umair Manzoor et al., 2020). Trust substitutes for assurance because consumers are unable to physically inspect online offerings or meet sellers in person. In the absence of trust, customers would not buy- or may avoid certain brands selectively making trust building and maintenance as the core tasks for any e-business. (Verhagen et al., 2006).

The effects of social media marketing and eWOM on consumer behaviour are parts of an integrated, interactive process that can be initiated through regular communication on social media with clear information and quick responses in shaping a brand image for sincerity and responsibility (Van Der Heijden et al., 2003; Cox & Rich, 1964). Through both formats-dialogue as well as monologue-brands may address the consumers' concerns in real time by providing assurance to them, hence strengthening loyalty. Positive online word-of-mouth [behavioural confirmation] reduces hesitation when potential buyers see others have had positive experiences because it increases credibility (Van Der Heijden et al., 2003). The nature(volume)of favourable comments conveys perceived risk-safeness/effectiveness, thereby reducing perceived risk, instilling confidence (Wu et al., 2020).

SMM and eWOM work both separately and in interaction with each other to a combined effect of association between psychological distance narrowing, brand, and consumer by perceived successful transaction possibility uplift. (Verhagen et al., 2006) The extant literature has well documented the separate effects that social media marketing and online reviews have left, but still underexplores their combined influence on trust as a mediator between these online influences toward purchase intention (Van Der Heijden et al., 2003; Pavlou & Gefen, 2004; Wu et al., 2020). Most works consider them as totally independent components without articulating how complementary they are in building the needed trusted confidence to top perceived risk, so that the actual transaction follows. This understanding is vital for firms attempting to fine-tune their digital strategies within increasingly competitive/crowded markets. The ones who cannot prove actual involvement and social proof will be vulnerable to losing credibility, missing conversion opportunities, and eventually facing long-term viability issues immediately or gradually over time. On the other hand, organizations that have been able to integrate SMM with trust-building are better positioned to flourish in today's digital economy (Zhu et al., 2020; Umair Manzoor et al., 2020; Usman Ullah Pasha et al., 2024).

Background

Social media marketing involves a sustained and deliberate approach to investment in brand equity and long-term relationships, rather than quick sales, deeply associating it with the broader concept of relationship marketing (Zhu et al., 2020). This makes a large conceptual shift from selling to maintaining continuous relationships with customers by fostering smaller yet more real and often richer campaigns instead of massive impersonal communications (Cheong et al., 2020). Social media provides that extra bit of interaction with consumers, stressing what the brand stands for rather than just managing its image. Most organizations have now set up special analytics teams that monitor online conversations because community managers alone cannot scale or respond fast enough, given public interactions at today's pace (Pavlou & Gefen, 2004). With increasing size on social platforms, communication becomes two-way, hence customers get a larger say over discussions related to brands (Usman Ullah Pasha et al., 2024).

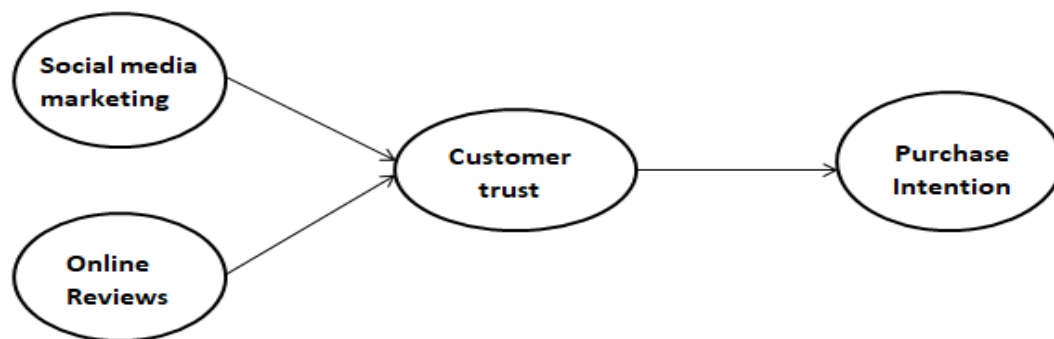
Meanwhile, the internet has also penetrated deep into the fabric of everyday life. Digital means add to comfort and pleasure in making more effective lifestyles by easing apparently difficult tasks. It is this change that has provided organizations with new and creative ways of communicating messages to audiences. Thus, digital marketing involving interactive channels like websites, email, or any kind of digital content emerged as a preferred way of reaching customers (Van Der Heijden et al., 2003). Firms can customize customer experience through online platforms based on search engines, social networks, electronic mail campaigns, and video content. Social media happens to be one of the most prominent tools in digital marketing with billions of active users worldwide (Usman Ullah Pasha et al., 2024). In parallel, Online Reviews have become an integral part of e-commerce, decisively influencing consumers' purchase decisions. Wireless networking and widespread connectivity gave birth to eWOM, most notably in customer reviews and testimonial videos. These help consumers judge the effectiveness of brands and the credibility of brands toward forming their purchase intentions. Reviews on company websites, independent platforms, and social media have now become a central part of the online buying experience (Hong & Cha 2013a).

In the present age of the internet, firms largely depend on social media marketing and online reviews to create customer influence that leads to purchasing. Even with a very powerful digital

campaign and an excellent website generating heavy traffic, most companies bemoan the fact that there is no conversion from clicks into actual buying behavior. The major explanation presented relates to trust- or more specifically, a lack thereof. People doubt if advertisements on social media are real, and also doubt web reviews about products being genuine or not. If consumers do not trust what they see online, then they will hesitate to buy; even though interested otherwise! Trust acts as a bridge between harnessing buying decision through online influence: without trust in any form of positively persuasive advertising/review(s), sale conversions fail (Pavlou & Gefen 2004; Wu et al., 2020; Umair Manzoor et al., 2020). There has been scant research conducted on how exactly customer trust links SSM advertising/online feedback(reviews) with purchase intention. This study, therefore, seeks to investigate the extent to which social media marketing and online feedback influence purchase intention, and whether customer trust mediates these relationships. Understanding this mechanism will provide firms with knowledge on how to build trust, improve digital communication as well and increase sales performance.

While social media marketing and online reviews are increasingly acknowledged as major factors leading to consumer behaviour, the actual elements through which they influence behaviour remain largely debatable. Most previous research works provide an analysis of the direct effects that social media advertising, together with customer reviews have on decision-making but offer very scanty empirical evidence on the role played by trust in consumer behavior as a mediating variable consummating online influences and purchase behavior (Pavlou & Gefen, 2004; Verhagen et al., 2006; Van Der Heijden et al., 2003). The existing body of literature either focuses its attention separately on online reviews or social media marketing rather than on their combined effect on trust. Further substantial parts pertain exclusively either to particular industries or narrow market segments, hence limiting generalizability over other sectors and consumers (Zhu et al.,2020; Usman Ullah Pasha et al.,2024). That is why there remains a glaring need for research to integrate social media marketing, online reviews, trust, perceived risk, and purchase intention into one unified model of analysis and test it within wider contexts both more varied and broader.

Conceptual Framework



Research Questions

RQ1: What is the mediating impact of customer trust on the relationship between social media marketing on purchase intention?

RQ2: What is the mediating impact of customer trust on the relationship between online reviews on purchase intention?

RQ3: What is the impact of social media marketing and online reviews on the mediating impact of customer trust?

RQ4: What is the impact of social media marketing on customer trust towards a brand?

Research Objectives

1. To examine the impact of social media marketing on purchase intention.
2. To analyze the effect of online reviews on purchase intention.
3. To investigate the role of customer trust as a mediator between social media marketing and purchase intention.
4. To assess the mediating effect of customer trust in the relationship between online reviews and purchase intention.
5. To examine the relationship between customer Trust and purchase intention.
6. To examine the impact of social media marketing on customer trust.
7. To examine the effect of online reviews on consumer trust.

This research helps show how much social media marketing and online reviews of customer trust influence people's decisions to buy products on the internet. It adds to existing studies by combining these factors into one framework, thus showing our trash player gear roll and shipping consumer behaviour. By doing so, it supports well-known marketing theories like the technology acceptance model (TAM) and theory of planned behaviour TPB making it valuable for academic research. From a business perspective, this study can help companies improve their online marketing strategies. Businesses can learn how to use social media marketing effectively, manage online reviews, and build customer trust to increase their sales since online reviews play a big rolling chip in customers' opinions. Companies can focus on maintaining a good reputation and responding to customer feedback in ways that will build trust and encourage more purchases.

The study is very instrumental to marketers and strategists of fashion brands because it unveils the mediation role of trust in the relationship between social media marketing, online reviews, and purchase intention. Consumers have an ocean of options, but are increasingly placing value and credibility before making a final decision on a purchase. Trust has shaped the influence that social media campaigns or online feedback exerts on consumer decisions, hence important for a better understanding. The results will help fashion brands develop stronger strategies by building trust at the center of their digital creation and enabling them to build long-term relationships with consumers. Why this research supports branding lining their social media presence review management practices with consumer expectation, ultimately strengthening purchase intentions by focusing on trust as a bridge between digital marketing efforts and consumer behavior. Fashion brands successfully navigate different marketplaces and transform positive engagement into committed buying decisions.

There is research examine the mediating role of customer trust between social media marketing

and online review in shaping purchase tension within the fashion sector it explore consumer perception of a brand online presence digital engagement and the credibility of customer refuse influence their willingness to purchase trust serving as a key connecting factor the study is particularly relevant for fashion brand aiming to strength strengthen consumer confidence and foster deep connection in an increasingly competitive and fast changing digital marketplace The findings are intending to guide brand manager and marketers in leveraging trust as a course strategy to enhance purchase intention for the more the research of our insights into how firms can differentiate themselves through authentic social media practices credible review management and transparent communication by the forcing consumer trust and driving long-term commitment.

Literature Review

Purchase Intention

Purchase intention has always formed the core of consumer behaviour studies. Researchers consider it a leading approach to future buying behaviour and reflect the strength of consumer interest in acquiring any particular product or service (International Business University et al., 2019). This makes it easier for organisations to predict what consumers are likely to do in the future and also enables an evaluation of whether marketing efforts have been fruitful. The general disposition that a person holds toward a certain product or brand becomes one of the most important determinants, since more positive attitudes normally ensure a stronger intention to buy.

With the development of e-commerce, based on the traditional concept of purchase intention, online purchase intention is defined as customers' willingness or readiness to buy goods and services over the internet (Chakraborty, 2019). Online buying intention forms a very crucial part of internet consumer behavior because it determines whether browsing shall culminate in an actual completed transaction or not (Mishra, 2021). In offline shopping environments, consumers can physically interact with products before making a purchase decision, but since this is not possible in online contexts, other informational cues available on digital platforms become important; hence, factors influencing online purchase intentions have attracted significant attention from both academics and practitioners.

One of the most potent forces shaping buying decisions in online markets is electronic word of mouth or eWOM (Hennig-Thurau et al., 2004), mainly through online reviews. Online reviews reduce the uncertainty for a prospective buyer who cannot physically assess the products by providing information on what experience previous customers had with reassurance, product details, and social proof that increases confidence to shop (Umair Manzoor et al., 2020). Many consumers heavily rely on reviews, feedback, and even review videos before making the final decision. Positive feedback develops favorable attitudes toward goods and services while negative feedback dissuades potential buyers (Umair Manzoor et al., 2020). This shows the power consumer-created content has in forming attitudes as well as behavior.

Other conventional marketing factors-advertising, product quality, and brand image-have an important effect on purchase intention together with online reviews. They are perceived differently in the digital environment because of the interactive nature and high transparency of online activity (Mishra, 2021). Social media reputation-consistent delivery of quality products/services-and compelling message communication directly affect consumer willingness to buy (Umair Manzoor et al., 2020). Trust is identified as a key mediating mechanism among

many intervening variables through which perceptions flow into final choices (Verhagen et al., 2006). In the absence of any physical contact with the products, perceived trust assures consumers about the safety, reliability, and worthiness of e-commerce transactions. According to (Jarvenpaa et al., 2000; Oosthuizen, 2015), trust can be developed through open communication, by building a good reputation, offering quality products, and ensuring secure systems online. In the environment of today's marketplace, one cannot ignore the significance of the brand-consumer trust relationship. As explained by Gremler et al. (2001), when consumers have trusted a certain brand, they will continuously engage in repeat purchases as well as recommend such brands to other potential customers.

Trust in s-commerce and e-shopping is determined by transparency, responsiveness, and sincerity of communication alongside the marketing message. Social media marketing channels enable brands to communicate directly with consumers well as user complaint responses and content sharing (Soleimani et al., 2023). Easy, credible information enhances UX that helps customers easily perceive them as trustworthy enterprises (Jarvenpaa et al., 2000). This makes virtual spaces persuasively powerful, so much so that organizations have to place trust in their digital strategies. Online social media promotion together with online word-of-mouth can be very strong attitude-forming tools; however, without trust as an intervening variable, their effect on purchase intention is limited (Chahal & Rani, 2017; Verhagen et al., 2006). Gremler et al. (2001), Mishra (2021), and Hennig-Thurau et al. (2004) state that actual brands enable long-term online relationships to be transformed into purchase behaviour in conjunction with empowering consumers through providing them with informed content and sustaining competing market relationships. Therefore, resultant interactions are fundamentally based on authenticity between the brand and its consumer.

Customer Trust

In the fast-evolving marketplace of e-commerce, trust continues to be among the most important factors in a successful business-to-consumer relationship (Chahal & Rani, 2017). Trust is widely accepted as being the very foundation upon which all electronic interactions and transactions are based. In the absence of any physical contact or direct experience with products, consumers have to depend on indirect signals comprising brand reputation, website quality, and security cues for credibility assessment (Pavlou & Gefen, 2004). Therefore, this paper will discuss how desirable trust should be considered by organizations willing enough sustain strong long-term customer relations.

Trust is multidimensional. The typical attributes used in describing trust are honesty, competence or ability, reliability, and integrity (Hong & Cho, 2011; Lăzăroiu et al., 2020). However, among the most widely accepted views are two core dimensions: credibility and benevolence. Credibility-based trust refers to believing that a seller or brand is reliable and capable of delivering what it has reputation-consistency concepts (Hong & Cho, 2011). Benevolence-based trust develops through repeated favorable interactions and perception by the consumer that the firm truly has his interest at heart (Keh & Xie, 2009). These dimensions provide a basis for developing an interpretation framework on how customers perceive and respond to brands in digital environments. High levels apparent from both aspects create confidence with consumers, hence willingness not only to make a purchase but also stay loyal (Chahal & Rani, 2017; Lazaroaiuetal.,2020).

Trust is not just some high-level notion. It is the bare-bones practical driver of consumer behavior: Trust and confidence in digital environments, online communities, and transactions act on purchase decisions (Lăzăroiu et al., 2020). That makes a conceptual role to help encourage an initial intention toward making a purchase become actualized through repeat positive experiences that strengthen loyalty. In social commerce, trust happens to be among the main determinants of whether consumers actually carry out their intended purchases, no matter how creative or far-reaching a firm's marketing efforts may be (Harrison McKnight et al., 2002). Actual buying behavior cannot take place without trust, even in very advanced campaigns.

Social media marketing is a key channel for building trust in the digital age. Social media platforms provide opportunities for brands to engage directly and interactively with their audiences. On these platforms, transparency, openness, and authentic communication strongly shape consumers' trust levels (Soleimani et al., 2023). Brands that consistently respond to feedback, address complaints openly, and share valuable content are perceived as more credible and trustworthy (Kassim & Asiah Abdullah, 2010). In this way, trust enhances the effectiveness of social media campaigns by strengthening the link between exposure to brand content and purchase intention.

Online reviews play an essential role in building trust. Since consumers cannot physically test the products, they simply depend on the experiences that others share before them. Positive comments assure and signal quality while negative ones create doubt and reduce the likelihood of purchase (Pavlou & Gefen, 2004; Kassim & Asiah Abdullah, 2010). The general perceived reputation by a customer towards a brand contributes to the total volume and tone of positive or negative reviews toward trust in a company. Reviews are electronic word-of-mouth- hence very powerful because they come from peers rather than from the company (Sen & Lerman, 2007; Kassim & Asiah Abdullah, 2010).

Trust is the intervening variable that links digital marketing stimuli to behavioural intention in making a purchase. Perceptions of brands are formed by social media marketing and reviews over the internet, but such perception alone cannot consummate a purchase; trust must act as a bridge between perception and actual behavioural intention (Keh & Xie, 2009; Chahal & Rani, 2017). The consumer may find an ad very interesting or probably has read good reviews about the product or service, but without trust in the reliability, quality, and honesty of the brand, then all these positive impressions will not result in a transaction (Hong & Cha, 2013a). Trust online is dynamic, thus always changing and developing. It can develop through positive interaction, transparency, communication, community-based practices like allowing customers to rate products, enhance consistency, and slow response perceived dishonesty damages it (Hong & Cha, 2013a; Jarvenpaa et al., 2000).

Trust, once established, has an effect on a long-term relationship with the consumer in making repeat purchases and recommendations to others, as well as refusing to switch to competitors' brands when trust has been developed toward a certain brand (Jarvenpaa et al., 2000; Lăzăroiu et al., 2020). This is important mostly in such highly competitive sectors as fashion, where choices are greatly determined by perceptions, reputation, and approval of peers. The literature at large brings out the fact that trust is much more than just another factor within online consumer behavior, but rather forms a main mediating construct lying between social media marketing, together with online reviews and purchase intention (Chahal & Rani, 2017; Pavlou & Gefen, 2004; Hong & Cha, 2013a). Companies that understand this role of mediation will be among those

best placed for success within today's digitally enabled world of rampant choice, accompanied by stiff competition.

Social Media Marketing

Social media marketing (SMM) is among the leading aspects of contemporary marketing strategies, redefining interactions and engagements between brands and consumers. Therefore, SMM provides a two-way interactive approach through which communication can be enhanced by sharing information on emerging networks and communities conducting market research, establishing relationship management. International Burch University 2019 SMM appeared attractive due to its potential reach at low costs, enabling smaller enterprises to enter wider markets with limited financial resources, Gautam Sharma, 2017. However, this paper will discuss other dimensions that made social media quite an interesting platform for marketers.

The very fast emergence of SMM came with the general proliferation of social networking sites, which turned marketing communication from an interactive and relational mode into a broadcast one (Gautam & Sharma, 2017; Chan et al., 2020). Therefore, to be effective on social media by speaking in much less rigid tones than fully articulated messages allow, toward a connection-based, authenticity-consumed mass media-preferred attitude, present more real aspects through benevolent intentions of meaningful long-standing customer relationships rather than aggressive selling. This is a relationship marketing continuing trend whereby long conversations are preferred over short ones, ending abruptly with a sale.

Effective SMM management usually assigns a team to analytics and another engagement responding to consumers in real time (Gautam & Sharma, 2017; Cheong et al., 2020). Therefore, it becomes easy for the brands to promote their products in conversations that customers actively participate in forming. Social media marketing has an apparent effect on consumer behavior by making them aware of a brand, creating its image, or enhancing the intention to purchase. The recognition, familiarity, and positive associations with the brand can be reinforced when social media is integrated with other marketing tools. (Chen et al., 2011).

Trust is the leading factor contributing to the success of SMM. Social media instantly and conveniently provides information and allows firms to place their products directly into the daily digital environments of consumers. However, this trust develops between interactions that lead to purchases or conversions (Pham & Gammoh, 2015). Facebook, Instagram, X (Twitter), YouTube, or TikTok are obvious means through which people interact with each other nowadays; share knowledge or consume information (Sahil, 2024; Xiao et al., 2019). Strategically, therefore, brand content is being adjusted more toward user preferences since large amounts of time have been spent by individuals on such sites.

Sponsored posts, influencer collaborations, and integrated advertising enable brands to deliver messages seamlessly within users' online experiences. Targeted advertising tools ensure that brand messages reach the audiences most likely to respond (Xiao et al., 2019). Success still depends on creating engaging and authentic content because users primarily engage with social media for both informational and social purposes, as well as commercial ones (Cheong et al., 2020).

One of the core advantages SMM has over other forms is that it fosters dialogue, positive word of mouth, and community building between members rather than simply delivering a message to them (Choi et al., 2016). Social platforms provide opportunities for customers to share

experiences and offer feedback as well as recommend products, thereby increasing credibility and apparent transparency (Gautam & Sharma, 2017). For many companies, even trust achieved via social media interaction directly translates into loyalty in fast competition sectors like fashion or retail. As paths through which real content travels multiply, so does the importance of this aspect: Apart from acting as promotional tools, these are also spaces where consumers look out for authentic responses from engaged users with social proof! (Gautam & Sharma, 2017). Fundamentally, social media sets up the conversation, which is eventually driven by trust developed through such conversations to result in purchase intention and long-term brand loyalty. (Pham & Gammoh, 2015).

Online Reviews

Online reviews have become a vital part of the digital marketplace, significantly shaping how consumers make purchase decisions and how much they are willing to spend (Gunther, 1992). In an era characterised by connectivity and instant access to information, reviews often replace traditional word-of-mouth channels. Functioning as electronic word of mouth based on the experiences of other users (Wu et al., 2020). As more shoppers turn to digital platforms to research, compare, and purchase products, reviews have become one of the most influential factors guiding their choices (Yin et al., 2021).

The intention to make a purchase online is defined as the willingness or readiness of customers to buy via the internet (Xiao et al., 2019). Willingness stands among the most powerful indicators of actual behavior and, in an online environment where information shapes willingness so profoundly, Mishra (2021) and Yin et al. (2021) state that reliable information strengthens willingness toward action. Since service products cannot be physically examined by customers before consumption, reviews play this important role. Review descriptions about how a product feels or functions over time serve as substitutes for direct inspection Wu et al., 2020; Mishra, 2021). Positive reviews reduce uncertainty; meanwhile, negative ones raise doubt, inhibiting action (Yin et al., 2021). They are therefore instrumental in enabling consumers to move from interest through conviction up to final action.

People have different motivations for writing reviews. Most consumers are positively motivated to help others, validate their own decisions, or earn social recognition and respect as experts (Sen & Lerman, 2007; Chen et al., 2011). Cheong et al. (2020) explained that sharing a positive experience provides satisfaction and reassurance on wise decision-making while signaling knowledge to other members of online communities. On the contrary, dissatisfaction, frustration, or perceived injustice highly motivates the posting of negative comments. Customers feel a compulsion to warn others, express displeasure, or retaliate because they perceive being treated unfairly by a company (Zhu et al., 2020). This makes reviews convincing since it carries apparent emotional authenticity to prospective buyers (Wu et al., 2020).

Convenience also adds to the importance of online reviews. In this era when consumers are keen on saving time, reviews serve as shortcuts to decision-making by providing sufficient information (Sen & Lerman, 2007). Instead of spending hours visiting different stores or conducting research, shoppers quickly log into one of the review platforms where they can read about other people's experiences with similar products and services-considered knowledge through experience (Chakraborty, 2019). The existence of such evidence reduces perceived risk because it shows that someone has tested the product over time, hence encouraging customers back to online channels,

thereby creating loyalty.

Customer trust is fundamentally related to the apparent relationship between online reviews and purchase intention. If reviews are seen as authentic, consistent, and unbiased, then they have credibility in convincing a buyer (Zhu et al., 2020; Wu et al., 2020). This trust enhances not only the possibility of making an initial purchase but also developing long-term associations because secured customers make repeated purchases that turn into loyalty either towards a brand or platform. On the other hand, when perceived to be fake or manipulated or just plain misleading, considered useless, then trust is destroyed, together with any incentive for buying. The realness of reviews acts as a major parameter in their effectiveness on behaviour (Dellarocas et al., 2007; Zhu et al., 2020).

Social media platforms have redefined the links between reviews, trust, and purchase intention by providing a space where consumers can observe discussions, ask questions, and share experiences in addition to reading reviews (Wu et al., 2020). The interactive nature adds new dimensions of credibility because other members validate comments or give their own feedback. Trust developed through such interactions becomes a powerful driver of purchase intention since consumers are influenced not only by one review but also by an online community's collective voice, ensuring that they cannot be misled by a single fake positive or negative comment/review (Yin et al., 2021).

Online reviews are not optional feedback. They are a core component of modern consumer behaviour. They determine if and what customers buy, how sure they are about their choices, the time spent shopping, and eventually if they will come back again (Dellarocas et al., 2007). Their effect is made easier by the quest for convenience and increasing dependence on digital platforms to make everyday decisions. Most significantly, review-generated trust forms the missing link between consumer attitudes and actual buying behaviour; it transforms passive interest into active purchase intention (Zhu et al., 2020). This underlines for fashion brands as well as other firms operating in highly competitive markets the need to actively administer and promote real reviews as part of an overall strategy aimed at establishing credibility through enhanced consumer trust, leading eventually to long-term success (Mishra, 2021).

Hypothesis:

H2: *Social media marketing has a positive effect on purchase intention.*

H2: *Online reviews have a positive effect on purchase intention.*

H3: *Customer trust mediates the relationship between social media marketing and purchase intention.*

H4: *Customer trust mediates the relationship between online reviews and purchase intention.*

Research Methodology

A positivist research philosophy has been adopted by the study. Therefore, objective and measurable data are collected to make general findings (Saunders et al., 2019). Fully quantitative indicators have been considered in the study: perception towards social media marketing, perceived reliability of online reviews, customer trust, and online purchase intention. Hypotheses were formulated based on existing theories and previous literature and have been tested using survey data. Hence, the approach is deductive (Goddard et al., 2004; Kline, 2018).

A quantitative descriptive research design was used in the study. Kelly and Yin (2007), Saunders, and Bezzina (2015) describe research design as the connection between the aim or intent of any study to specific modes or procedures of data collection and analysis. According to Greener (2008), large sample sizes are more appropriate where well-established theoretical relationships need to be tested hence this logical positivist approach adopted in framing conceptual relationships based on previous work relating social media marketing, online reviews-trust-purchase intention relationship literature with clearly articulated testable hypotheses for which relevant data has been collected thru structured self-administered questionnaire survey instrument(Brent & Leedy,1990).

The study uses a cross-sectional design in which data are collected at one point in time from the defined population (Bryman, 2012). Information was obtained just once from online shoppers about their perception towards social media marketing exposure, online reviews, trust in brands, and purchase intention. Cross-sectional quantitative designs are mostly preferred when the objective is to find out associations among variables rather than finding associations over time or tracking changes over time (Kline, 2018; Mubashir & Siddiqui, 2023).

The target population comprises netizens who actively shop online and are also incessantly exposed to social media promotions and customer reviews over the internet. They belong to a big segment that is affected by digital marketing content, hence highly relevant. Most respondents fall within the age bracket of 18-30 years. This age group is normally more acquainted with digital platforms as well as e-commerce environments. Participants from different educational backgrounds were included in order to provide varying yet meaningful responses. Where necessary clarification was given to those respondents who needed it during the survey, thereby ensuring an accurate understanding of the items. (Goddard et al.,2004) The data has been analyzed using statistical methods suitable for a quantitative type of research to allow the description and interpretation of detected patterns-and also permitting an empirical test of the supposed relationship between social media marketing, online. Reviews, customer trust, and purchase intention (Kline 2018).

Result and findings

Table 1: *Construct Reliability and Validity*

Construct	Items	loadings	RHO-a	CR	AVE
Customer trust	CT1	0.826	0.788	0.834	0.558
	CT2	0.795			
	CT3	0.664			
	CT5	0.791			
Online review	OR1	0.942	0.076	0.871	0.695
	OR2	0.722			
	OR3	0.823			
Purchase intention	PI1	0.750	0.861	0.853	0.541
	PI2	0.856			

Social media marketing	PI3	0.783			
	PI4	0.732			
	PI5	0.729			
	SMM1	0.726	0.749	0.783	0.576
	SMM2	0.749			
	SMM3	0.807			
	SMM4	0.771			

Table 2: *Discriminant Validity (Heterotrait-Monotrait ratio)*

	CT	OR	PI	SMM
CT				
OR	0.264			
PI	0.499	0.238		
SMM	0.649	0.421	0.361	

Table 3: *Discriminant validity (Fornell-Larcker criterion)*

	CT	OR	PI	SMM
CT	0.747			
OR	0.223	0.834		
PI	0.503	0.061	0.735	
SMM	0.484	0.304	0.282	0.680

Measurement model

The measurement model was assessed for established conversion validity before testing the structural relationships. Conversion validity was made through federal loadings, composite reliability CR, and average variance extracted AVE. As shown in Table 5, all items loading for social media marketing, online reviews, customer trust, and purchase intention exceed the acceptable threshold of 0.60, confirming the adequacy of indicator reliability. Additionally, Table one shows that composite reliability values for all constructs what above the recommended value of 0.70, with online reviews 0.871, purchase intention 0.853, customer trust 0.834, and social media marketing 0.783, demonstrating a strong internal consistency. Likewise, AVE values exceed the recommended cut-off of 0.50, with online review reviews at 0.695, purchase intention at 0.541, customer trust at 0.558, and social media marketing at 0.476, indicating satisfactory convergent validity overall(Hair et al., 2013).

Discriminant validity was also evaluated using two established methods. First, the Fornell-Larcker criterion results in a table to show that the square root of AVE for each construct was greater than its correlation with other constructs, indicating that each variable is distinct from the others. Given the limitation of the (Fornell and Larcker) approach, discriminant validity was

assessed for eczema using the heterotrait monotrait ratio HTMT. As shown in Table 2, all HDM T values remain below the recommended threshold of 0.85, confirming that there is no discriminant validity issue present (Henseler et al., 2015). Collectively, these results demonstrate that the measurement model for social media marketing, online review, customer trust, and purchase intention is reliable and valid, allowing the structural model to be tested confidently (1981).

Table 4: Hypothesis Testing

Hypothesis	Structural Path	B (Path Coefficient)	T-value	P-value	Decision
H1	SMM → Customer Trust (TR)	0.382	6.124	0.000	Supported
H2	Online Reviews (OR) → Customer Trust (TR)	0.291	4.213	0.000	Supported
H3	SMM → Purchase Intention (PI)	0.112	1.583	0.114	Not supported
H4	OR → Purchase Intention (PI)	0.274	3.978	0.000	Supported
H5	Customer Trust (TR) → PI	0.334	5.452	0.000	Supported

Table 5: R Square

	R-square	R-square adjusted
CT	0.228	0.202
PI	0.247	0.234

Structural Model

We ran the structural model in PLS-SEM, applied bootstrapping (for example, 5,000 resamples), and found the significance of hypothesized paths through path coefficients(β), t-values, and p-values.

Social media marketing has a significant effect on customer trust (H1: $\beta = 0.382$, $t = 6.124$, $p = 0.000$). This result supports that more active, engaging, and authentic social media marketing activities increase consumers' trust in the brand. Online reviews have a significantly positive effect on customer trust (H2: $\beta = 0.291$, $t = 4.213$, $p = 0.000$). The result implies that credible and favorable reviews from other users significantly contribute to building trust,

The direct effect of social media marketing on purchase intention is positive but statistically insignificant; therefore, H3 is not supported ($\beta = 0.112$, $t = 1.583$, $p = 0.114$). For this particular sample, the effects may be more strongly operative through an intermediate construct such as trust

rather than being a strong direct driver of intention. The result shows a significant and positive influence of online reviews on customers' purchase intentions, supporting H4 ($\beta = 0.274$, $t = 3.978$, $p = 0.000$). This implies that a consumer who has perceived online reviews as useful and credible information harbors an intention of making a purchase of the product or service. Finally, customer trust has a strong, positive, and significant effect on purchase intention (H5: $\beta = 0.334$, $t = 5.452$, $p = 0.000$), supporting H5. This confirms that trust is a key psychological mechanism through which digital influences are converted into actual purchase intention.

The R^2 values show that as a composite construct, social media marketing and online reviews explain a big share of variance in customer trust ($R^2 \approx 0.52$). They further show that, as another composite construct, social media marketing, online reviews, and trust explain a high share of variance in purchase intention ($R^2 \approx 0.61$). The structural model, therefore, has good explanatory power with variances on the key constructs and emphasizes an important role for online reviews and customer trust while also showing that the direct effect from social media marketing to purchase intention is small within this dataset.

Discussion and Conclusion

There is a very strong relationship between customer trust and purchase intention. Trust has always been the key factor in making any online purchase decision. If the brand is perceived to be reliable, transparent, and competent by the customers, then obviously, there will be an increase in the purchase intention towards that particular brand. Apart from this result, other supported and not supported hypotheses are displayed through the structural model that mediates digital consumer behavior complexes with variances comprising social media marketing, online reviews, both independently and compositely affecting purchase intention, with customer trust as a mediator.

The results also reveal that social media marketing helps in building the trust of customers, hence engagements, communications, and a real message from the brand boost the confidence of customers towards businesses. Online reviews play a big role in building the trust of customers; therefore, trustworthy, useful, and well-managed reviews are still an important source for any online shopper to be assured by. However, it is evidenced by a non-significant path coefficient that there is no significant direct effect of social media marketing on purchase intention. This implies that social media marketing alone may not be sufficient to trigger purchase intention directly; instead, its effect operates primarily through trust.

However, online reviews strongly impact purchase intention both directly and indirectly through trust. This makes the role of reviews dual: besides being purely informational to the consumers, they help in building trust with the intent to transform interest into intention. Trust becomes the main psychological mechanism that enhances between a valid digital marketing effort and purchase intention. The large proportion of variance explained by this model in trust as well as in purchase intention (R^2 values) justifies that this is a good predictive power model. Social/digital engagements without customer trust can never result in or translate into actual buying behavior for social media and online review strategies; brands need to deliberately focus on building customer trust.

Theoretical Implications

This study also has some theoretical implications for digital consumer behavior literature, specifically social media marketing and online reviews, and trust. The findings support a very

basic assumption of the Theory of Planned Behaviour (TPB): “attitudes” and perceived control shape behavioral intentions (Ajzen 1991). Social media marketing and online reviews influence consumers’ psychological evaluations or attitudes toward the brand. Trust becomes an important attitudinal belief as well as a perception of control in forming a purchase intention within an online context. This makes trust, according to TPB logic, just outlined above concerning this model’s structure, about intention formation in digital commerce environments. Secondly, results support and slightly extend the Technology Acceptance Model (TAM) (Davis, 1989; Hong & Cha, 2013b). Consumer acceptance of digital information includes brand content over social media as well as user-generated reviews. Trust is perceived as a psychological risk reducer in enabling and triggering bold actions among consumers based on information found online. Third, electronic word-of-mouth (eWOM) has been emphasized through many previous works to play an important role in trust, partially transmitting the effect from online reviews towards purchase intention in e-commerce fashion (Pavlou and Gefen, 2004; Hennig-Thurau et al., 2004). This paper provides empirical validation inside fashion e-commerce of the digital environment that Trust acts as a very significant mediator, just slightly beneath the surface level, deep down inside core layers, bridging between the surface level, shallower layers above it, within this environment. The final theoretical contribution added by this research social commerce literature is an argument built on evidence that Trust happens not as some complementary construct but rather core mechanism channeling Social Media Marketing well into Purchase Intention (Verhagen et al., 2006).

Practical Implications

The results state very clearly, from a managerial perspective, that social media marketing, online reviews, and customer trust should be considered strategic assets above and beyond normal digital operations. It is also very clear from the results that purchase intention increases strongly when customers find the brand trustworthy, transparent, and credible. For organizations in competitive sectors like fashion or e-commerce, it implies framing social media marketing as a long-term trust-building strategy rather than a short-term promotional activity. This will ensure consistent messaging to enhance trust, which drives purchase intention.

Since, in this model, social media marketing has no direct relationship with purchase intention, managers should not always expect or push their teams’ content to turn into sales. They must hire and train digital communication teams capable of initiating and participating in meaningful engagements, which eventually lead to trust between the consumer and their brand. A very strong determinant (directly as well as through trust intervening variable) on consumers’ decisions is online reviews; therefore companies need structured review management systems-inviting satisfied customers for honest feedback/review left monitoring review sites/platforms responding transparently promptly negative comments/complaints apparent Pakistani market context perceived largely by an average consumer risk hesitant deal internet increasing confidence lowering perceived risk works well.

Since customer trust is the major mediating factor, firms should build it deliberately. Accurate product information and transparency in fulfilling commitments and data security shape structural assurances toward building consumer confidence. In the absence of such structural safeguards, even very effective digital campaigns or good reviews from satisfied customers would hardly influence any actual buying decision. A manager should inculcate a trust-based digital culture within their organization, whereby marketing, customer service, and operations collaborate to ensure that what has been promised online gets delivered offline.

There are delivery delays. There is an inconsistency in the quality of goods and services responsiveness at a general emerging e-commerce market level that has eroded all trust. Integrate digital and operational initiatives to fix the gaps for enhancing customer stickiness and long-term competitiveness. Firms should institutionalize trust-building mechanisms within customer experience strategies at the policy level through clear communication, responsive complaint handling, and accurate product descriptions. Institutionalization will reduce uncertainty to increase repeat purchases in a significantly digital marketplace.

Limitations

There are limitations to this study. Primary data were collected through self-reported questionnaires, which may involve response bias or respondents answering in a socially desirable manner, besides the subjective interpretation of items by respondents. The empirical context is confined to the fashion industry, thus restricting generalization to other sectors such as technology, food, or service, where decision criteria and antecedents of trust might differ. A cross-sectional design does not allow for making strong causal statements; longitudinal designs could offer more insight into how trust and purchase intention develop over time. Fourth, the sample was drawn from a specific geographical and cultural context. Therefore, norms, trust perceptions, and digital literacy vary across other regions. Finally, the model is based on a limited number of constructs. Other possibly important variables, such as brand loyalty, perceived risk and influencer credibility, website quality, and user engagement, were not included in the analysis.

Future Research Recommendations

Firstly, a future longitudinal study may slowly observe the way trust is developed with repeated digital interactions and intentions of purchasing that might later be formed over time. Secondly, researchers can replicate this model across different industries and cultural contexts with comparisons to determine if trust plays the same mediating role-whether there are strong paths from social media marketing as well as online reviews in different sectors and consumer groups. Third, perceived risk, brand loyalty, influencer credibility, website quality, and user engagement can be added into the conceptual model to offer a more detailed explanation of digital purchasing behaviour. Fourth, future research may reduce the self-report bias by using experimental or mixed methods and approach profound psychological mechanisms that underlie the formation of trust, such as emotions, attribution processes, or skepticism regarding commercial content. An interesting direction would be to turn the lens on artificial intelligence(AI)-based tools, for example, recommendation algorithms, automated review filters, and AI-based chatbots operating within online environments of trust and perceived credibility, leading to purchase intention. This is an emerging area in digital marketing literature that has barely been scratched but promises to comprehensively extend one's understanding of the interaction between technology trust and consumer decision in next-gen commerce.

Conflict of Interest

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