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Digital Whisperers: Decoding the E-WOM and Credibility Cocktail Driving Purchase Intentions

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Abstract

This research explored the conduct of online purchases in the digital sector through an integrative process, using collections of variables seldom seen in previous studies. The study cantered on the effect of eWOM, message source credibility, perceived risk, and group influence on real purchasing intention to further assess the concept with the most impact. The survey consisted of consumers of Daraz.pk, who recently made online transactions. The examination used a self-regulated survey to collect feedback from respondents. SEM-Smart PLS was used as the evaluation method for the study. It has been observed that eWOM has the most significant effect on purchase intention, followed by message source credibility. Perceived risk often ideally mediates the relation between eWOM and message source credibility against online purchase intention. Social implications of the study include consumers' increasing reliance on online reviews and the shaping of consumer behavior via online reviews.

1 Introduction

As social networks are an integral part of the everyday lives of citizens, the pace of knowledge sharing is rising, and the influence of e-WOM is growing faster. An online chat group may offer a direct suggestion or complement to several companies quickly. However, a pessimistic grievance on an individual website can also rapidly trigger customer fear and distrust of the item or customer experience, ultimately resulting in a significant misfortune to a corporation. Certainly, e-WOM's presence in the consumer market is much more critical than in other industries because electronic goods and utility purchases require more human contact than the consumer wants to satisfy (Litvin et al., 2008; Susilowati & Tukiran, 2024).

As consumers look for details regarding the products/services for their future shopping, they focus more on Internet outlets than ever. According to a United States study in 2008, the number of American adults utilizing the Internet to schedule shopping rose by over 105 million in 2006 (Fesenmaier & Cook, 2009). Consumers are looking online for product

details because it's quicker and cheaper to get accurate information. The knowledge seeker will obtain ample details regarding goods online with no time and location constraints. Moreover, such knowledge searchers are even more convincing towards mutual feedback and recommendations from established consumer points of view (Jeong & Jeon, 2008; Pangarkar et al., 2023).

Nevertheless, if customers get plenty of details and various views regarding their potential online shopping, their perceived overall risk to the products or services could be altered. In this complicated and dynamic online world, it is also essential that company professionals learn how to meet the expectations of their clients, ascertain the truthfulness of information, and create the ultimate determination.

Today, everybody utilizes the web in their everyday life and hence takes reviews before and after a product is bought (Berger, 2014; Ismail et al., 2024). Consumers concentrate primarily on internet content generated or exchanged by other buyers for decision-making. Yang et al. (2015) and Muda and Hamzah (2021) observed that data from trustworthy sources favorably impacts the buying plan. A perceived danger from the customer's perspective will likely affect the choice electronically (Antony et al., 2006; Roger & Asiri, 2024). It is usual for a consumer who transacts digitally to refuse to buy on the internet since the risk perception can be daunting as opposed to conventional buying methods (Kim et al., 2007). As indicated by prior findings (Hung & Li, 2007; Cheung et al., 2009; Schaue al., 2009; Liu et al., 2024), e-WoM is a great place that helps to reduce the potential vulnerability to customers by offering web-based guidance. Moreover, Scholars think in the communication field that reference groups are essential for customer buying choices (Beardon & Etzel, 1982; Hoonsopon & Puriwat, 2016; Stalmokaitė, 2023). Potential customers utilize knowledge from the comparison community to measure their preferences (Escalas & Bettman, 2003), and they may replicate the buying conduct of the category level.

As Pakistan is continually experiencing rapid and fastest growth in the e-commerce sector, the significance of e-WOM is intensifying for customers. WOM is significant in customer attitude, as WOM influences several consumers' transactions and perceptions, transferring their purchasing perceptions to others, particularly the pleasure/disappointment perception during sales (Kim, 2007; Alshreef et al., 2023). Consumers are finding more

detail in mitigating risk, so knowledge hunting is a technique for decreasing the purchasing risk appropriately (Fahim et al., 2024). WOM is integral to the purchasing phase by reassuring and eliminating potential uncertainty (Rehman et al., 2021; Munawar et al., 2021; Bashir et al., 2019). Chen (2017) stated that source credibility would significantly reduce the potential losses consumers expect. There are several studies (Liang, 2015; Rachibini, 2018; Fahim et al., 2021; Phamthi et al., 2024) that highlight that perceived risk is either playing the role of an independent or dependent variable with WOM and intention to buy. Therefore, there is a gap in the literature as prior studies do not define perceived risk as a mediator between these variables. For this reason, this research postulates the perceived risk in explaining the relationship between independent variables and the dependent variable.

Escalas and Bettman (2005) and Alshreef et al. (2023) exclaimed that buyers choose products whose representations suit the communities of reference to create perceptual connections with all those individuals. Beardon and Etzel (1982) and Dini Azizi et al. (2024) investigated the effect of community comparison on the buying of brands. Previous studies have highlighted that group influence has an essential and positive impact on e-WOM and willingness to buy. However, these prior studies do not consider group influence, which moderates e-WOM and intention to buy. It creates room for further analysis, and therefore, group influence will be examined as the moderator to observe to what extent it strengthens the connection between independent and dependent factors. Besides, (Erkan & Evans, 2016; Munawar et al., 2023) are similar studies related to this research, which intends to investigate the factors of electronic word-of-mouth information received from social media platforms and its impact on consumer purchase intentions using convenience sampling technique to collect the data from the respondents. However, this research will apply purposive and snowball sampling to gather information for data analysis. Moreover, there is a study (Fahim et al., 2023) where the statistical technique used in SPSS software to evaluate the information collected.

Nevertheless, we apply both SPSS and PLS-SEM software in this research for more accurate data collection. Several studies (Tariq et al., 2017; Khan & Ali, 2017; Irshad et al., 2022) occur in Pakistan. These studies addressed how the brand image influences the connection between e-WOM and purchase intention. However, in this research, different variables are used, such as perceived risk, source credibility, group influence, etc. There is

minimal research on other determinants which affect the independent and dependent variables. Hence, this study will examine the impact of different variables compared to prior studies, which are also essential in understanding by which other factors, consumer attitudes, and behavior change towards the product.

The principal goal of the research is to define the connections between source Reliability, eWOM, perceived risk to consumers, and their behavioral intent to buy specific products/services. This research explores the effect of message source credibility and eWOM on consumer willingness to buy.

RQ1: What impact do e-WOM and SC have on consumer PI?

RQ2: Does PR act as a mediator on e-WOM, SC, and PI?

RQ3: Does GI act as a moderator e-WOM and PI?

The findings of this study are evidence of the influence of eWOM on customer buying behavior and the way consumers utilize eWOM to control and lessen future threats in their buying choices. The study confirms the value of eWOM's effect and ties the gap between source reliability, eWOM, purchase behavior, and potential cumulative cost-benefit analysis from the prior research. In practice, by knowing which parameters, eWOM content truthfulness can be assessed by online stores to explicitly address customer requirements and build a public image for their marketing strategies in specific online forums or review pages. This research is limited only to the Daraz online portal, and the data was collected from employees and students within Pakistan (mostly from Karachi).

2 Literature Review

This study focuses on consumer purchase intention. Intention to buy is a judgment as to whether a buyer can purchase a specific good or administration. Considering or discussing purchasing a product or service improves the desire to buy (Porter, 1974; Barden, 2022). The intention is an attitude that encourages a person to perform a particular behavior (Rezvani et al., 2012). An intention to purchase can be affected by many factors, implicitly or explicitly.

2.1 Theoretical Background

2.1.1 The Theory of Perceived Risk

Presenting oneself to possible damage or, in turn, peril may lead to the loss of something important. In either case, discussing perceived danger in the context of consumer behavior (Haddock, 1993), danger is termed as something that is derived from the perspective of individuals. Therefore, the perceived danger differs for every individual based on the situation they face. Given our existing research, the most relatable meaning of perceived risk can be the degree of risk a buyer accepts while buying a result of a particular brand (Louis & Afgani, 2024)

2.1.2 The Consumption Value Theory

It revolves around usage regard, uncovering why clients choose to buy or not buy a specific thing, why clients pick one thing type over another, and why purchasers pick one brand over another. For this situation, it centres on the construct of the eWOM and purchaser intention (Ramkissoon et al., 2009; Phau et al., 2014).

2.1.3 Theory of Planned Behaviour and Theory of Reasoned Action

The Theory of Planned Behavior (TPB) was created from the Theory of Reasoned Action (TRA) (Ajzen, 2002). TRA examines an individual reasonable practice. Following TRA, the individual utilizes every available datum to survey the results of his exercises before choosing. The two speculations show that the social point is fundamental to anticipating an individual lead. The direct desire was described as the passionate probability that the individual would participate in the foreordained lead. The enormous modification among TRA and TPB is the creation of the 3rd factor of social objective, seen as the regulation of actions. TPB explains that point is a component of attitudes, conceptual gauges, and saw conduct control (Fang, 2006; Haq et al., 2024). This concept is linked to the needy variable effect of eWOM communication on consumer willingness to purchase.

Purchase Intention signifies that a buyer thinks to purchase an item because they require a specific item or administration and a mentality to an item or an item impression. Buying intention means the buyer can buy an item after evaluating the item and finding that the item worth buying is worth buying. While shoppers prefer one particular item, the goal of

consumers relies on an official option to accept an object to be purchased or dismissed. Besides, many external variables were perceived, which may influence purchase intention (Keller, 2001; Zhang et al., 2024).

Rachbini (2018) looked into the components that affect consumer purchase intention. He investigated, for example, trustworthiness, perceived risk, perceived benefits, and group influence. In any case, what compares our investigation with his analysis is how the study is conducted; while concentrating primarily on purchase intention, our review focuses mainly on the modified trends that have a straight and roundabout influence on the purchasing intention of the buyer. Moreover, they affect each other. Moreover, in different studies (e.g., Rachbini, 2018; Liang, 2015; and Hoonsopon et al.,2016), the sample size was meager and thus leaves a methodological gap. This study is led by a considerably more extensive pool of respondents while constraining our intended interest group to the clients of e-commerce sites trying to get precise information on our build. Source credibility (SC) has a position in the recipient's trust in the information wellspring (Ohanian, 1990; Cassia & Magno, 2021).). Source credibility has two key dimensions: knowledge and trustworthiness, which helps assess the acceptability of information (Applbaum & Anatoi, 1972; Luo et al., 2013; Westerman et al., 2014). Past researchers provided great insights regarding the importance of source credibility, but like all other research, they have limitations. Firstly, Rachbini (2018) used only trust to conclude this finding, limiting the scope of research. However, what differs from our research in his study is that while he focused primarily on trust, our research has emphasized another dimension, expertise and trustworthiness, that directly and indirectly impacts purchase intention.

H1: MSC positively influences consumer PI.

eWOM is an interaction in which people who have not met in accuracy communicate virtually via electronic mode (Kawakami & Parry, 2013; Liu et al., 2024). Worldwide development and technological advancement have entirely altered people's thinking and lifestyles. However, some studies show that eWOM has a pertinent impact on many factors influencing the consumer's willingness to buy (Alhidari et al., 2015). Some researchers suggested that an online customer review of the product or service can help potential customers who think or favor buying a particular product (Sen and Lerman, 2007; Yadav et al., 2024). Qaiser et al. (2021) studied the factors affecting purchase intention. They set

constructs such as product knowledge and promotion impacting the consumer's intention to buy through eWOM. At the same time, this research includes varying constructs such as source credibility, perceived risk, and group influence stimulating consumer purchase intention. Nevertheless, some researchers were short of time and lacked sufficient resources to obtain more accurate results.

H2: eWOM has a positive influence on PI

Kim et al. (2008) stated that the perceived hazard of the buyer is a serious barrier to potential shoppers who may be considering making an online purchase and described the perceived risk as a shopper's conviction of the expected uncertain adverse impacts of the electronic marketplace. (Jacoby & Kaplan, 1972), for example, distinguished seven types of risks: monetary, efficiency, physical, psychological, social, time, and cost risk of opportunity. The perceived risk of a buyer influencing their online choices is also identified (Antony et al., 2006; Phamthi et al., 2024).

Consumer-generated content (CGC) websites can lose the buyer's interest and intention to purchase if the people who create the content are unknown (Wagenknecht et al., 2016). According to some researchers, there is a significant association among source credibility components, specifically, trustworthiness and expertise with consumer risk perception, such as in virtual spending (Nepomuceno et al., 2014; Tseng, 2023) and nourishment risk (Hussain et al., 2018). Also, Yoo and Gretzel (2009) have mentioned connections between organized data and credibility, whereas material regarding an individual's identity has a specific influence on recipient belief (Reichelt et al., 2014).

Prior studies have reported that eWOM is considered highly beneficial in mitigating the perceived risk as consumers can get guidance from people through the internet (Hung & Li, 2007; Cheung et al., 2009; Schaue al., 2009; Phamthi et al., 2024). Hung and Li implied that eWOM plays an active role in intensifying the knowledge of the brand, which aids in reducing the customers' perceived risks related to the product. Moreover, (Wu, 2014) analyzed how purchasers utilize eWOM when booking facilities online, which helps eliminate the possible risk in the transaction.

In conformity with earlier studies (e.g., Ilyas et al., 2020; Widarto, 2017; Ashoer, 2016), perceived risk is examined to play a notable role as an independent or dependent variable

in shaping customer purchasing behavior. What distinguishes our research from past research is that perceived risk plays a mediator role between purchase intention, eWOM, and source credibility.

H3: PR mediates the relationship between MSC and PI

H4: PR mediates the relationship between eWOM and PI.

Since electronic word-of-mouth is a population-by-population social act (Alon & Brunel, 2006; Brown & Reingen, 1987; Liu et al., 2024), numerous people come into contact with each other, and they begin to communicate, i.e., eWOM to share product or service or brand experiences (Wojnicki, 2006). According to Brown and Reingen (1987) and Haq et al. (2024), eWOM can be observed in close relationships or strong bonds, such as in the home or close allies. On the contrary, electronic word-of-mouth can also exist outside of the person, such as in groups that help reach the common public. This study tests the effect of reference groups through intention to buy. This examination shows buyers use data from reference groups to decide buying choices. It is because shoppers accept that private groups are more solid than public groups. This forecast additionally bodes well, considering the work of Martin and Bush (2000).

Other past studies conclude the importance of group influence and indicate that it plays an independent or dependent role in the relationship between eWOM and consumer purchase intention (Romadhoni et al., 2023). According to Madahi and Sukati (2012), different factors affect the eWOM towards purchase intention, such as the characteristics of the primary and public groups. Secondly, the research examined the respondent's response based on the limited information regarding the EWOM, group influence, source credibility, and perceived risk, which may limit their response to risk associated with the purchase intention. Besides, all the researchers backed the group's mediating position in shaping the EWOM and how it influences consumers' buying intent. Nonetheless, group influence in this research moderates a connection between eWOM and willingness to buy.

H5: Group influence moderates the relationship between eWOM and PI.

Hypotheses

H1: MSC positively influences consumer PI.

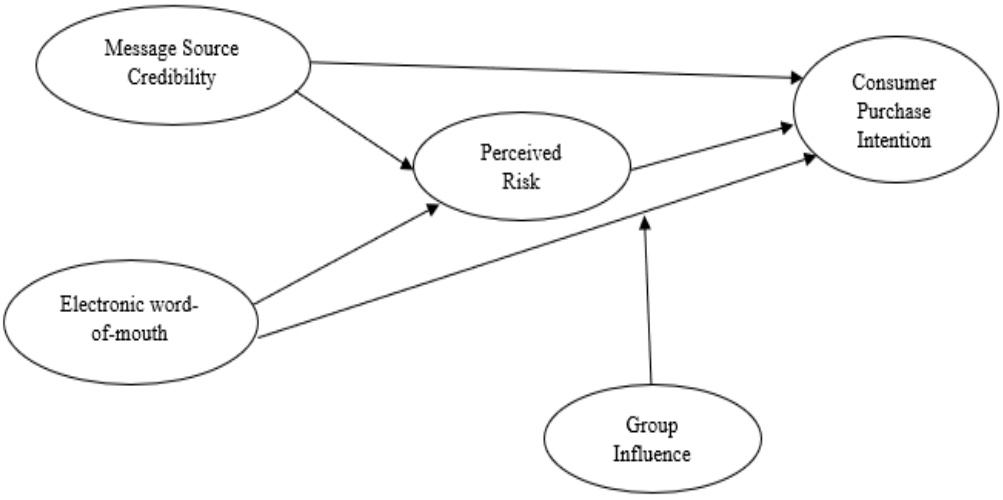
H2: eWOM has a positive influence on PI.

H3: PR mediates the relationship between MSC and PI

H4: PR mediated the relationship between eWOM and PI

H5: Group influence moderates the relationship between eWOM and PI.

Figure 1 Illustrates the Conceptual Model of the Study along with the Hypotheses



3 Research Methodology

Positivism works under the concept of rationality, which excludes political opinions and prejudice while working on a specific subject. It means you have a strong knowledge of the topic to create a better content standard for your work. Thousands of scientists readily acknowledge and follow work in the context of the philosophy of positivism. Because of the quantitative nature of our analysis, our work is needed to integrate positivism and its objectivity. Many ideologies that do not contribute to our study also have their meaning; for example, pragmatism is another theory that essentially states that all work will be allowed to see the practicality if it is satisfactory or obviousness of it evolved afterward and then just the more realistic component (Shusterman, 2016). Realism theory is described by Andrews

(2023) as ideas that apply to factual possible world circumstances, i.e., nature is related to everything that happens in the cosmos that produces the result that we experience in turn, which essentially comes down to stating that there is one fact in the universe that is exempt from the researcher's effects.

Kuhn (1970) has claimed that the study model can be the foundation of an individual's social attitudes, beliefs, and behaviors. Kolakowski (1993) and Maretha (2023) stated that various positivist methods are objectively focused and require an evaluation of the variable. Using quantitative research to represent and describe the utility of a given study is consistent with the empiricist model.

The work that we lead is a quantitative and explanatory inquiry. Quantitative analysis is the compilation and interpretation of statistical data collected from the survey to explain a specific trend represented by the evaluation, focused on empirical data and assumptions, i.e., concentrating primarily on what is occurring in the environment as opposed to what will happen (Cohen, 1980; Fischer et al., 2023). In comparison, causal analysis is the test performed to determine the Statistical correlation of two factors and then describe known correlations. The subjects we've selected for our study are students, working citizens, and graduates. Our work has identified moderators, mediators, and independent and dependent variables, hence why we are subject to causal analysis. The data collection tool is a structured questionnaire that would be shared throughout the population.

The research approach adopted in this study is deductive. It suggests that deductive scientists run from top to down, from theory to hypothesis to facts to support or refute concept". We have opted for non-probabilistic sampling architecture because the research model is inaccessible to us and thus accessible to all (Brick, 2014).

We applied purposive and snowball sampling techniques while collecting our results. Purposive sampling is simply the deliberate exclusion of any respondents based on a specified criterion to collect only valid data from the correct respondents that illustrate a defined trend. However, snowball sampling gets a small but random sample size in a specific community, where more appropriate respondents may be redirected to gather data.

We also restricted the respondents to only Pakistan's working class and, as such, served as a sample pool. The sample size was determined by previous literature and using G-power, a statistical software that determines the optimum number of respondents needed. According to (Kline, 2023), there has to be at least ten respondents for each item/question. The statistical technique used in our research is Partial Least Square Structural Equation Modeling, or PLS-SEMM, which was chosen for its accuracy in addressing inquiries in different fields. Table 1 is the source document that indicates construct names, item codes, items, and respective citations.

Table 1 Source Document

Construct	Sub- Dimensions	Item Code		Source
Electronic word-of-mouth (**eWOM**)	-	eWOM1	I received positive information regarding Daraz.	**Temaja et al. (2019)**
		eWOM2	I will definitely recommend it to others.	
		eWOM3	I received helpful information through eWOM.	
		eWOM4	The eWOM greatly influenced me.	
		eWOM5	Positive feedback from others affects my product preferences.	
Purchase Intention (**PI**)	-	PI1	I would use Daraz over other services.	**Temaja et al. (2019)**
		PI2	I like the variety of offerings on Daraz.	
		PI3	I intend to use the Daraz app in the near future.	
		PI4	I do not hesitate to use Daraz services.	**Gefen et al. (2000)**
		PI5	I plan to take reviews before using Daraz services.	**Venkatesh et al. 92003)**
Source Credibility (**SC**)	Trustworthiness (**TRU**)	TRU1	Reliable	**Ohanian (1990)**
		TRU2	Honest	
		TRU3	Trustworthy	
		TRU4	Sincere	
	Expertise (**EXP**)	EXP1	Experienced	**Ohanian (1990)**
		EXP2	Experts	
		EXP3	Qualified	
		EXP4	Skilled	
Perceived Risk (**PR**)	Performance Risk (**PRP**)	PRP1	I think using Daraz service would lead to disappointment.	**Stone et al. (1995)**
		PRP2	Daraz's performance may not meet my expectations.	
		PRP3	Poor service of Daraz may turn into embarrassment.	
		PRP4	I think Daraz's service is satisfactory.	
	Financial Risk (**PRF**)	PRF1	Buying from Daraz may lead to an efficient use of money for me.	**Stone et al. (1995)**
		PRF2	Shopping from Daraz would prove to be a quality time for me.	

	PRF3	I would get my money's worth if I were to avail myself of Daraz services.	
	PRF4	Purchasing from Daraz would provide value for the money I spent.	
Group Influence (GI)	GI1	Friends influence my purchase intention.	**Jang et al. (2008)**
	GI2	I ask my relatives for advice before online shopping.	
	GI3	I often utilize services that my reference group avails.	
	GI4	My colleagues greatly influence me.	

3.1 Results & Discussion

Table 2 is the demographic profile of the respondents who participated in the study, indicating their frequency, percentage, and cumulative percentages. Data informative statistics have greater monitoring and interpretation of simple properties such as mean, mode, median, skewness, and kurtosis to interpret data for their initial skills (Kaushik & Mathur, 2014). As stated earlier, this research data is analyzed using PLS-SEM methodology, better suited for data of this nature (marketing). The outcomes and observations shall continue in the following phase, explaining the analysis process.

Table 2: Demographics

		Frequency	Percent	Cumulative Percent
Gender	Male	135	46.6	46.55
	Female	155	53.4	100.0
Age	Under 20	55	19.0	19.0
	21 – 30	175	60.3	79.3
	31 – 40	49	16.9	96.2
	41 – 50	9	3.1	99.3
	51 – 60	2	0.7	100
Education	High School or Lower	55	19.0	19.0
	Diploma/Certification	21	7.2	26.2
	Bachelor degree	120	41.4	67.6
	Postgraduate degree	94	32.4	100.0
Monthly spending on online shopping	<5000	148	51.0	51.0
	6000 – 10000	85	29.3	80.3
	11000 – 15000	32	11.0	91.4
	>15000	25	8.6	100
Frequency of Purchase	Once	127	43.8	43.8
	Twice	84	29.0	72.8
	Thrice	43	14.8	87.6
	More than thrice	36	12.4	100

Any data whose skewness and kurtosis persist within +3 are assumed to be in standard parameters (Bryne, 2010; Hair et al., 2012). Data normality can be extracted from the table

3 below. All the data collected from the sample in this research (see Table 3) is normally distributed based on the above criteria. Table 3 shows the statistical descriptive analysis of all the items used in the study. The univariate skewness and kurtosis values are within the prescribed range of +3 and -3, indicating the presence of univariate normality in the data set.

Table 3

		Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
eWOM1	290	1	5	3.87	0.892	-1.679	0.143	3.554	0.285
eWOM2	290	1	5	4.12	0.946	-1.329	0.143	2.099	0.285
eWOM3	290	1	5	4.05	0.93	-1.323	0.143	2.22	0.285
eWOM4	290	1	5	4.11	1.012	-1.287	0.143	1.417	0.285
eWOM5	290	1	5	4.23	0.922	-1.516	0.143	2.512	0.285
PI1	290	1	5	4.02	0.9	-1.046	0.143	1.368	0.285
PI2	290	1	5	4.11	0.883	-1.166	0.143	1.809	0.285
PI3	290	1	5	4.21	0.955	-1.457	0.143	2.24	0.285
PI4	290	1	5	4.15	1.003	-1.483	0.143	2.073	0.285
PI5	290	1	5	4.26	0.993	-1.597	0.143	2.376	0.285
TRU1	290	1	5	3.9	0.95	-1.205	0.143	1.774	0.285
TRU2	290	1	5	4.02	0.917	-1.038	0.143	1.201	0.285
TRU3	290	1	5	4.06	0.902	-1.049	0.143	1.348	0.285
TRU4	290	1	5	4.09	0.994	-1.287	0.143	1.641	0.285
EXP1	290	1	5	3.89	0.944	-0.927	0.143	0.93	0.285
EXP2	290	1	5	3.93	1.037	-0.893	0.143	0.26	0.285
EXP3	290	1	5	3.89	1	-1.064	0.143	1.071	0.285
EXP4	289	1	5	4.07	1.03	-1.072	0.143	0.64	0.286
PRP1	290	1	5	3.99	0.952	-1.173	0.143	1.516	0.285
PRP2	290	1	5	4.12	0.919	-1.447	0.143	2.593	0.285
PRP3	290	1	5	3.96	0.962	-1.279	0.143	1.699	0.285
PRP4	290	1	5	4.25	0.93	-1.5	0.143	2.358	0.285
PRF1	290	1	5	4.09	0.899	-1.328	0.143	2.222	0.285
PRF2	290	1	5	4.07	0.952	-1.247	0.143	1.624	0.285
PRF3	290	1	5	4.12	0.934	-1.442	0.143	2.419	0.285
PRF4	290	1	5	4.14	0.966	-1.29	0.143	1.502	0.285
GI1	290	1	5	3.89	1.033	-1.047	0.143	0.873	0.285
GI2	290	1	5	3.88	1.137	-1.006	0.143	0.345	0.285
GI3	290	1	5	3.99	1.027	-1.098	0.143	0.86	0.285
GI4	290	1	5	3.93	1.149	-1.029	0.143	0.304	0.285
Valid N	290								

3.2 Measurement Model

The measurement model is the ultimate goal of any quantitative study utilizing SEM techniques in the data processing phase.

3.2.1 Outer Loadings

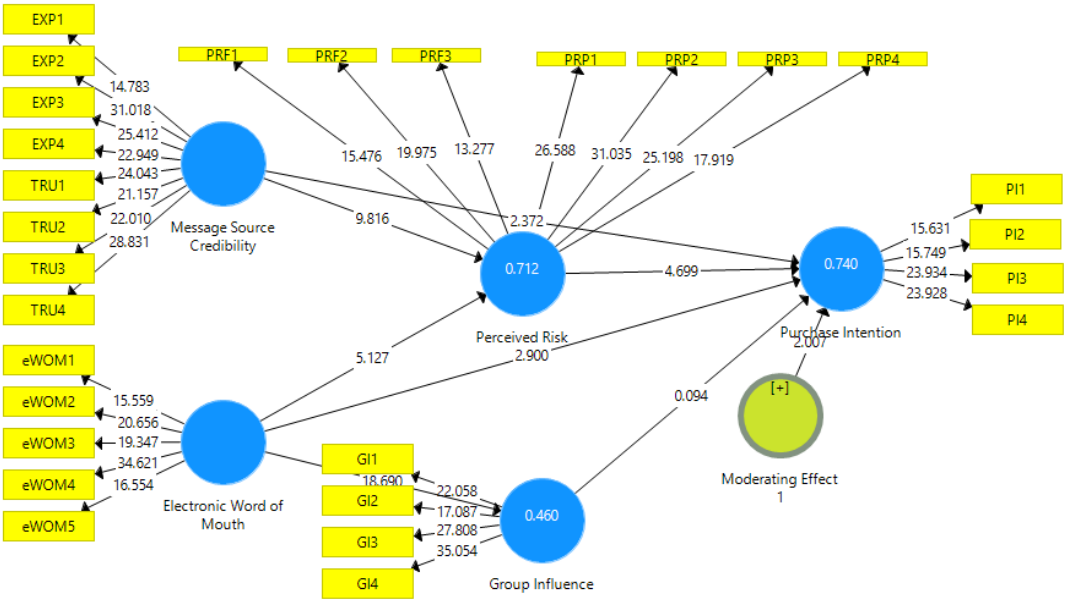
The outer loadings assess the indicator efficacy of all testing structures with a desired range of 0.7, and beyond that, all outer loading indicators below 0.7 should be excluded (Hair et al., 2012). Hence, PRF4 and PI5 are eliminated as these constructs could not meet the criteria. (Refer to Table 4). Figure 2 depicts the values in the measurement model after running the PLS-SEM algorithm.

Table 4 Outer Loadings

	Electronic Word of Mouth	Group Influence	Message Source Credibility	Perceived Risk	Purchase Intention
EXP1			0.728		
EXP2			0.775		
EXP2			0.771		
EXP4			0.754		
GI1		0.791			
GI2		0.77			
GI3		0.816			
GI4		0.835			
PI1					0.738
PI2					0.727
PI3					0.795
PI4					0.776
PRF1				0.712	
PRF2				0.731	
PRF3				0.709	
PRP1				0.776	
PRP2				0.804	
PRP3				0.796	
PRP4				0.758	
TRU1			0.771		
TRU2			0.75		
TRU3			0.754		
TRU4			0.797		
eWOM1	0.752				
eWOM2	0.76				
eWOM3	0.757				

eWOM4	0.82
eWOM5	0.743

Figure 2 PLS-SEM Model after PLS Algorithm



3.3 Composite Reliability

Reliability relates to the research's accuracy for as many data retests in various situations/times as required (Hussain et al., 2018). In the thumb law, the composite reliability of the data is tested for data to be deemed accurate when its composite reliability is > 0.7 (Fornell & Larcker, 1981; Gorai et al., 2024). The reliability of the composite establishes internal integrity and creates durability—table 5 and Figure 3 shows that the composite reliability of all the constructs is greater than 0.7.

Table 5 Composite Reliability

	Composite Reliability
Electronic Word of Mouth	0.877
Group Influence	0.879
Message Source Credibility	0.918
Moderating Effect 1	0.962
Perceived Risk	0.903
Purchase Intention	0.845

3.4 Convergent Validity

Validity is the significance and reliability of the indicators and constructs (Hussain et al., 2018). Convergent validity explains when all the indicators converge to form the concept in its real sense, and therefore, all indicators must have AVE (Average Variance Extracted) >0.5 (Fornell & Larcker, 1981; Jumani & Muhamad, 2023). All the indicators in this study have AVE values >0.5, as seen in Table 6.

Table 6 Convergent Validity

	Average Variance Extracted
Electronic Word of Mouth	0.588
Group Influence	0.645
Message Source Credibility	0.582
Perceived Risk	0.571
Purchase Intention_	0.577_

3.2.4 Discriminant Validity.

Discriminant validity specifies the difference or uniqueness quotient of all the constructs in the model, and only certain constructs with a distinguishing validity value of 0.85 or less are deemed accurate (Fornell and Larcker, 1981; Gorai et al., 2024). All constructs in this research are valid. (see Table 7)**.**

Table 7 Discriminant Validity

	GI	MSC	PI	PR
GI				
Me	0.845			
PI	0.842	0.814		
PR	0.798	0.755	0.816	
eWOM	0.819	0.833	0.847	0.769

4 Structural Model Evaluation

The conceptual model establishes the predictive validity of the internal model and the interaction between the proposed structures, and all suggested hypotheses are evaluated and confirmed based on the findings of that method. All hypotheses with a P value of less than 0.05 are admitted in quantitative terms, and all the others are dismissed (Hussain et al., 2018; Wicaksono et al., 2024). It highlights findings and all accepted hypotheses based on data from this study. The mediation relationship is calculated using the path coefficient and

bootstrapping relevant indirect effects; the findings suggest that all hypotheses are accepted. All results appear on table 8. Through the outcomes of this model, all hypotheses were accepted. A mediation relationship was measured via path coefficient and the specific indirect effects of the bootstrapping that all hypotheses be accepted. (see Table 8).

Table 8 Hypotheses Testing

	Original Sample	Standard Error	T Stat	P Values	Decision
eWOM -> PI	0.229	0.08	2.871	0.002	Supported
MSC -> PI	0.211	0.089	2.372	0.009	Supported
eWOM -> PR -> PI	0.127	0.036	3.524	0.000	Supported
MSC -> PR -> PI	0.224	0.055	4.052	0.000	Supported
eWOM*PI -> PI	-0.087	0.043	2.017	0.022	Supported

Note: The hypotheses are supported when the P value is less than 0.05, and the T statistic is greater than 1.69.

5 Conclusion

The study focuses primarily on understanding the effects of eWOM on purchasing intention and message source credibility, and it aims to understand the mediating effect of perceived risk and the moderating effect of group influence on purchasing intention. However, this study was confined mainly to Pakistan's online industry. Previous studies have examined the impact of conventional word of mouth on consumer behavior; with the comprehensive production of electronic word of mouth, marketers need to understand better and evaluate how eWOM could affect the intention of customers to buy certain things. The multiple regression analysis results suggest that the independent variable eWOM has a favorable and vital effect on the purchase intention dependent variable. As well as the perceived risk, the relationship between the independent and dependent variables was found to mediate. Data shows that all the study hypotheses were agreed upon, presenting proof of this positive connection that eWOM and message source credibility impact customers' purchase intention. The results confirmed the eWOM literature, which advocates that confidence in people on the contact list, the ease of interpreting the message (reviews/comments), and the message volume via social networking sites may attract and influence prospective customers' purchase intention.

The study highlights that eWOM (electronic word of mouth) and message source credibility positively influence purchase intentions. This implies that consumers increasingly rely on online reviews, comments, and recommendations from credible sources

before making a purchase. As a result, fostering trustworthy online environments can enhance consumer confidence, especially in regions with developing e-commerce infrastructures like Pakistan. The positive effect of eWOM in influencing purchasing intentions suggests that social media platforms and online reviews are critical in shaping consumer perceptions. Companies can leverage this by engaging more actively on social platforms to maintain credibility, address consumer concerns, and ensure quality interactions, thus impacting consumer choices and preferences.

In this inquiry, the knowledge collection was investigated using SMARTPLS programming. In previous tests, the Smart PLS technology was not included. The Smart PLS offers us a superior interpretation of the knowledge that we have obtained. AMOS was used to break down the knowledge in the previous exam (Erkan & Evans, 2016).

5.1 Limitations and Future Research Direction

The study is restricted to users who have already used Daraz.pk and live in Karachi, Pakistan. Individuals who have not persisted with Daraz.pk will have varying views of the network and may have various interactions with Daraz.pk, either with the hosts or with the business Daraz.pk. The findings can also be viewed as describing just the plurality of customers in Daraz.pk, rather than all people. Second, the findings may have been affected by widespread prejudice. While studies have been performed to check for this bias, the respondents also have an inherent bias in the study design.

Third, this analysis focuses only on a few aspects of the model, while multidimensional structures are known. Future research may quantify various measurements and evaluate the variations with this model and other regional areas to expand the model's generalizability.

Lastly, forthcoming research should also acknowledge a comparatively higher level of posting encounters with Daraz.pk users on social networking sites. It can be contrasted with other categories of customers, e.g., Ali Express customers in the exact location. This research will be fascinating because they prefer to show off on their social networks while people enjoy a memorable encounter. Discovering these trends may offer valuable resources for online business marketing practitioners.

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