IMPACT OF E-WOM CREDIBILITY ON PURCHASE INTENTIONS IN KARACHI, PAKISTAN

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Abstract

Electronic - Word of Mouth (E-WOM) brought in, by using Web 2.0 technology. Opinion leaders may influence consumer's purchase decisions by using E-WOM. Opinion leaders have ability to convey their point of views about service, product and brand on social media platforms through E-WOM in this digital era. Social media platforms; Facebook, Twitter, Instagram, and YouTube are expanding over internet day by day. Opinion leaders are availing this opportunity to share their suggestions and reviews about a service or a product. Opinion leaders show their efforts to influence the consumers in Karachi to take decision about purchasing the product or brand. E-WOM statements from opinion leaders and customer's purchase intention in Karachi are the primary goal of this research thesis. The significance of E-WOM credibility, perceived value of the product or brand, and consumer purchase intention can be included in order to scrutinize. Hypothesis of this study are tested by using the quantitative research method. 208 effective questionnaires have been responded using an online survey for data analysis. The results of this research made it feasible for the E-WOM credibility of opinion leader to influence consumer's desire to buy in a favorable way. This thesis also shows the positive mediating effect of perceived value of the product or brand between the credibility of E-WOM and the purchase intention of customers in Karachi.

Key words: Social media, Opinion leaders, E-WOM credibility, Product/ brand perceived value, Purchase Intentions.

Introduction

The changing communication systems in the world today, brought about by the digital revolution, have had a serious effect on how individuals interact and communicate with each other through the internet. Stephen in Pakistan, the younger generation is the most tech-savvy compared to the older generation and is thus at the forefront of adopting digital technologies, including e-commerce (Farooq, 2018). Nevertheless, the rate of internet penetration in Pakistan is still very low, with only 36.8 percent of the population online in comparison to other countries (Nepal) such as Nepal, at 80.3 percent (Amin, 2019). Nevertheless, the use of the internet and social media is growing in Pakistan as the country has more than 195 million cellular subscribers and 122 million internet users as of July 2022 (Pakistan Telecommunication Authority, 2022). The rise in the use of the internet which is increasing at 5.4 percent between 2022 and 2023 shows how the internet is increasingly being used to shape consumer behavior particularly via the social media platform (Kepios, 2023).

The use of social media is another useful tool in communication and consumer influence (Facebook, Instagram, Twitter, and YouTube). Electronic Word of Mouth (e-WOM) with opinion leaders is important in influencing the buying decision of the followers. These opinion leaders have a high influence on purchasing intentions, particularly among young people since 92.06% of the Pakistanis use Facebook on a regular basis (Sidra, 2019). With the increasing number of individuals consulting the internet to get product recommendations, e-WOM has become a powerful force upon which e-commerce runs. Internet feedback and opinions of opinion leaders are also influencing consumers, especially the youngsters, greatly changing how they make purchases (Farooq, 2018). The growing online shopping and consumer decision-making in Pakistan is being defined by the increasing internet penetration, as well as the growing influence of e-WOM.

Research Questions

1. Does E-WOM credibility of opinion leader affect the purchase intention of customers?
2. Does E-WOM credibility of opinion leader affect Product/ brand perceived value?
3. Are opinion leaders influenced customers towards purchase intention by the use of Product/ brand perceived value as mediator?

Research Objectives

Main research objective of this paper is to comprehend the impact of E-WOM credibility of opinion leader on the purchase intentions of customers in Karachi. The role of perceived value of product/ brand is also investigated in this dissertation, based on previous researches; following are the most important objectives:

1. To examine the effect of E-WOM credibility of opinion leader on product/ brand perceived value.
2. To explore the affiliation between E-WOM credibility and purchase intentions of consumers in Karachi.
3. To investigate the mediating effect of consumer's perceived value towards product/ brand on E-WOM credibility and purchase intentions of consumers in Karachi.

Literature Review

The concept of opinion leaders was conceived by Paul Lazarsfeld and Elihu Katz in 1944 in their book titled Personal Influence and suggests the two step flow of communication style. They hypothesized that opinion leaders receive media messages and in turn pass them to other people, which affected the opinion of the people. The opinion leaders become channel persons, relaying the information on the mass media to those people who usually look on them to provide directions. Their contribution is not merely passive spreading but rather an active filtering and interpreting of information especially interpersonal form of communication like the social media where they have a strong influence. People believe in opinion leaders as they are viewed to be more credible than the traditional media, and can influence the choice and action of people. Different scholars have described the opinion leaders as those who start the word of mouth (WOM) communication to get ideas and influence people with their knowledge (Arndt, 1967; Cartano et al., 1962; Kotler, 2001). They can do it by E-WOM, when their views on the products or services have major effects on the behavior of followers (Lazarsfeld et al., 1944; Rogers, 2014; Haron et al., 2016). Research has revealed that opinion leaders are credible sources, as they are more trustworthy than marketing campaigns, and their impact is more significant in such a platform as social media (Solomon, 2017; Turcotte et al., 2015; Chen et al., 2018; Puriwat, 2022).

Online Opinion Leaders

The so-called online opinion leaders have employed online platforms to propagate word-of-mouth messages and shape the thoughts and actions of their followers, which has been made possible by the advent of the digital realm (Nisar, et al., 2025; Basharat, et al., 2023; Naz, et al., 2020). They do not share information on traditional opinion leaders, which is why they use blogs, social networks, forums, and virtual communities to share their knowledge, which influences consumer choice, especially regarding product or brand selection (Babu, 2023). Unlike the traditional leaders, these leaders give justification toward the acceptance of the brand without having any particular segment of the product line to be restricted to. They have gone beyond the close circles of their followers to many online followers (Nunes et al., 2022). It has been demonstrated that credibility of such leaders is a major factor of E-WOM acceptance, and the trust of consumers in the information stream of an opinion leader influences consumers in their buying behavior (Zeng, 2019; Sohaib et al., 2022). To classify the influence of online opinion leaders and their impacts, researchers propose comprehending the traits of such participants like loyalty and proficiency:

Proficiency: Source proficiency and loyalty are two personality traits that impact the E-WOM credibility of an opinion leader (Rong, 2019). First, proficiency of opinion leaders is to admit the professional knowledge of opinion leaders about products or services (Teng. et al., 2021). Proficiency throws into outward appearance of information feature perceived and finally, the orders of opinion leaders are accepted (Ismagilova, 2019). The source proficiency has an optimistic effect on E-WOM credibility according to previous studies (Ismagilova, 2019).

Loyalty: One of the characteristics of opinion leaders is loyalty. It elaborates the extent and level of information recipient has in the opinion leader (Teng. et al., 2021). Previous studies investigated that source loyalty directly improves the credibility of the E-WOM as like as proficiency of opinion leaders (Rong, 2019). By raising the understanding of E-WOM credibility, Wang Rong's work from 2019 illustrates an approaching into the level of significance of loyalty.

Online opinion leader contributes a vital part in sending E-WOM messages to the followers. The E-WOM messages delivered by online opinion leader can connect the pre and post-Purchase behaviors of customers (Nunes. et al., 2022). Lazarsfeld (1944) believe that one of the qualities of an opinion leader is favorable knowledge. He also mentioned in his research that online opinion leaders are responsive for the features of prices, quality, and performance of the products or brands. Opinion leaders are enduring involvement in products and services and have professional knowledge. Rachma suggested the presence of digital influencers as online opinion leaders has been proven to influence brand value perception and encourage consumer purchase intention (Rachma. et al., 2022).

Electronic – Word of Mouth (EWOM)

The classic concept of the word of mouth (WOM) has been developed into electronic word of mouth (E-WOM) (Puriwat, 2022), and this factor plays a significant role in consumer purchase intentions. WOM is a non-formal interaction between the consumer and other consumers in which the former talks about brands, products, and services, which is a vital part of marketing (Wang, 2016). As web 2.0 level technology emerges, the credibility of E-WOM will have a significant influence on consumer behaviour prior to a purchase (Saleem and Elahi, 2017). In 1955, Deutsch and Gerard developed the dual-process theory that emphasizes the influence of persuasive factors, informational and normative influences, on the credibility of E-WOM messages and the consequent influence on consumer behavior (Cheung, Luo, and Sia, 2009). Such models as the Elaboration Likelihood Model (ELM) and the Heuristic Systemic Model (HSM) are used to discuss the strength of arguments and credibility of those who present them in terms of their influence on attitudes and behaviors in response to E-WOM.

E-WOM Credibility

Credibility of electronic word of mouth perceives a recommendation/ periodical as credible, bona fide or factual (Cheung, Luo, & Sia, 2009). Long-established word of mouth occurs in a stand-facing feature style, between the opinion leaders and their followers. E-WOM occurs in a meandering shared message atmosphere with fragile attachment (RONG, 2019). E-WOM credibility, in simple terms, refers to how loads of customers believe the information acquired through E-WOM to be reliable and dutiful. The internet does not hold back any person from rearrangement remarks, reviews, or commentary about harvest and services on common networking sites. Moreover, many explicit or excessively greatly harmful explanations posted online are not painstakingly credible by patrons as overly confirmed does not dialect about the inadequacy and toxic description may stretch from narrow-mindedness or out of sight private interests (Rasheed, et al., 2025; Shahzadi, et al., 2025; Naz, et al., 2022). E-WOM credibility is of principal consequence lone what time it is perceived credible and leads towards helpful leverage intentions (Ahmed & Abdul Hameed, 2019). The effect of E-WOM credibility convinced the customer's behavior, the E-WOM communication and the public media platforms. A customer feels pleasure as the E-WOM messages are useful and manipulate the acceptance of E-WOM credibility (RONG, 2019).

Product/ Brand Perceived Value

The perceived value as defined by Zeithaml (1988) is a general evaluation of the consumer of a service, which involves what is recognized and what is accepted. With respect to virtual communities, Souter and Sweeney (2001) perceive value as a multi dimensional concept that can be divided into traditional value, emotional value, price value, and the class value. Kotler and Armstrong (2015) emphasize the value that a consumer has due to the comparison of rewards and services. According to Afridi et al. (2021), consumers will accept a product upon having their expectations satisfied. A study conducted by Sweeney and Souter also investigates the effect of perceived value, where social media, in particular, Instagram, made a considerable change in brand perception (Kyuree et al., 2023).

Purchase Intention

With the help of knowledge base system, the performance of digital influence demonstrated the link between choices connected to the factors and decision criteria of variables, demonstrated the beneficial effect of digital influence in molding customer purchase intention (Sherbaz. et al., 2023). Purchase intention is the condition of customers willing to buy products or brands in the market and the possibility of purchasing these items. Purchase intention is directly associated to a brand's stance and fondness for a product. Consumer Purchase intention is a parcel of the consumer cognitive deeds that reveal the approach a consumer is estimated to asset a particular product/ brand (Amal & Barkat, 2020). The Purchase intention is careful to be strongly interconnected to the buy deeds of the consumer, which refers to the chance of importing one merchandise or brand. The Purchase intention of consumers is dynamic for forecasting their proceedings and advantage of the companies to formulate the programs of marketing. Purchase intention actually elaborates the intrinsic behaviour of customers with the help of eWOM (Puriwat, 2022).

Interrelationship between Variables

The impact of E-WOM credibility on Purchase Intentions

Online reviews are available on internet, are supportive for the followers because online evaluation make the consumers convinced in the decision making process for purchasing products. E-WOM is an essential message tool that can form the purchasing desires of the opinion leaders (Rong, 2019) . Source proficiency and loyalty drastically and certainly influence Purchase intention (Ismagilova, 2019). Besides the E-WOM credibility, numerous investigations have scrutinized the interrelationship between Purchase intention and E-WOM credibility (Yan. et al., 2022) (Bataineh, 2015) . Yan (2022) stated that purchase intention is controlled by E-WOM credibility positively. Bataineh (2015) confirmed that purchase intention is significant and optimistic effected by E-WOM credibility. Miao et al. (2012) explained the credibility of E-WOM would persuade recognition of electronic – world of mouth. So, the credibility has a positive effect on purchase intention. The research of Fan and Miao also verify the credibility of customers on E-WOM credibility when taking purchasing decisions. Present study is directed to establish the involvement of E-WOM credibility and the purchase intention of customers in Karachi, Pakistan.

The impact of E-WOM credibility on product/ brand perceived value

First proposed model by Mehrabian and Russell in 1974 was Stimulus-Organism-Response (SOR) model (Mehrabian, 1974). It takes into account that evaluation of a machine and a human body is different in nature. Different environmental stimulus (S), such as olfactory, illustration, and auditory stimuli, will alter an internal emotional state and organism mechanism (O), which will subsequently result in the response (R). As described in Figure 2.1:
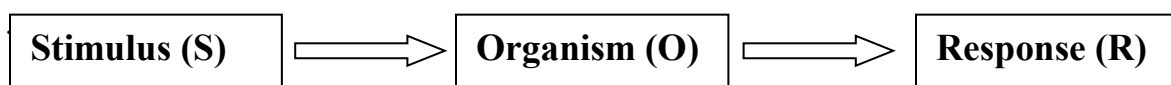
| Stimulus (S) | ⟹ | Organism (O) | ⟹ | Response (R) |

Figure 1: **Mehrabian and Russell S-O-R model** (Mehrabian, 1974).

The S-O-R model was first applied by Donovan and Rossiter to the shopping field for conventional purchasing (Qiu, 2021) . However, the S-O-R model was first introduced in online shopping platforms by Eroglua to explore the cognitive behavior and influence of preference on online shopping consumption.

The S-O-R model mainly include the online shopping platforms for PI of consumers as discussed in previous studies According to several researchers, consumers or visitors' behavior approached or avoid the atmosphere of the websites (Qiu, 2021). Online stores' perceived quality and purchase intention will be influenced by the website's appearance and the performance of the website (security, usability, entertainment) (Qiu, 2021). According to

Zhang Beijia's (Zhang, 2017) analysis of e-commerce services, purchase intention of customers cannot be influenced by perceived shopping risk as a mediator variable. Instead, stimulus (S) variable is perceived shopping risk that has a negative effect on purchase intention of consumers through the mediator effect of perceived commodity quality. Consumer's online store image influenced purchasing behaviour through the interest of customers, flow experience, and perceived value. So, this study will examine the gap in perceived value to judge consumers' purchase intention.

Product/ brand Perceived Value mediates among E-WOM credibility and Purchase Intention

According to Kotler and Armstrong (2015), the Stimuli-Organism-Response (S-O-R) model contains three components namely stimulus, organism, and response. The stimulus is the external environmental factors, which have an impact on the inner experiences or organism of an individual. The reaction may lead to different behaviors, including aggressive, avoidant behaviors. The S-O-R model was originally used to the physical store setting, although it has since been established that it can also be applied to the e-commerce and e-service setting, as illustrated by Babu (2023). This model can be used to explain the influence of motivational factors, emotions, attitudes, and perceptions on the consumer behaviors and results in a search, evaluation, or buying action (Rong, 2019). Halim et al. (2023) and Cooper et al. (2022) are some of the studies that have used the S-O-R model to investigate consumer attitudes.

Researchers have also identified the interdependence between the credibility of E-WOM and the perceived value (PV) (Chen et al., 2018). E-WOM generates more value in products or services, which are not easily assessable because it contains trustworthy information that aids the consumer in making a valid decision (Wang et al., 2018). According to the study of Tsai et al. (2014), the perceived value has a close connection with purchase intentions because a consumer is more likely to buy a good or service when they see value in it (Lien et al., 2015). According to this study it is proposed that E-WOM credibility has an impact on purchase intentions by moderating product/brand perceived value, which is a mediating variable. The applicability of the S-O-R model in studying the purchase intentions can again be confirmed based on the past studies showing that the model has been effective in explaining consumer behavior.

Conceptual Framework

The Stimulus-Organism-Response (SOR) model is a model created by Mehrabian and Russell in 1974 and it examines how the external factors like the odor, sight, and sound can influence the inner emotional state of the person (organism), which will generate a response. It was first used in relation to physical stores, but it was modified by Donovan and Rossiter to the shopping setting (Qiu, 2021) and by Eroglua to online shopping sites. Armstrong et al. (2015) noted that stimuli and responses are essential factors, and the responses depend on

what is going on within a person. The model subsequently was extended to both physical and e-environment impacting the study of consumer behavior, including Afridi et al. (2021) and Lee and Yun (2015). This paper suggests a model in which E-WOM credibility will affect purchase intentions based on perceived value of products/brands and this is according to the approach of Baron and Kenny (Kenny, 1986).
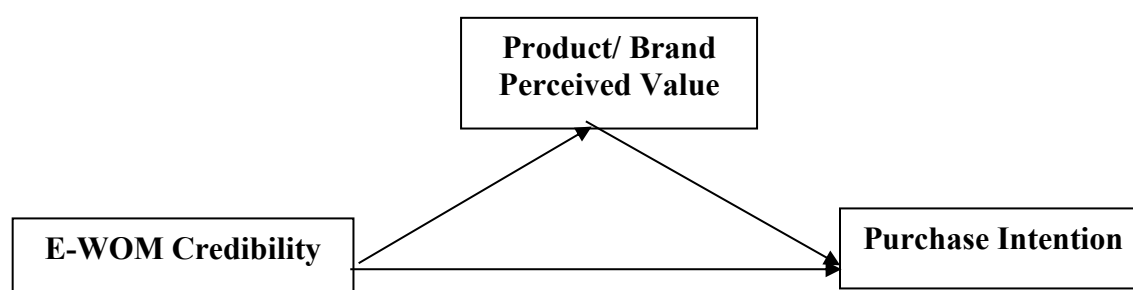

Figure 2:   Conceptual Framework

Figure 2.2 shows the model that involved product/ brand perceived value as a mediating variable. A mediating variable investigates the relationship between criterion variable i.e. dependent variable and predictive variable i.e. independent variable. A mediator elaborates why and how impressive works are to be done. The mediator is assumed as an intervening variable which investigates the affiliation between independent variable (IV) and a dependent variable (DV) (Kenny, 1986). By using the mediating model, it is hypothesized that E-WOM credibility has a direct relationship with product/ brand perceived value. Then product/ brand perceived value has a direct relationship with purchase intentions. Mediating model establishes a chain of affects where E-WOM credibility influences product/ brand perceived value and product/ brand perceived value influences purchase intentions.

Hypotheses Development

The testing of mediation hypotheses is disseminated by an analysis strategy of Baron and Kenny method. There are two paths or ways towards dependent variable i.e. purchase intentions in this mediation method. Andrew F. Hayes method in linear regression is suitable to test these two paths to examine the relationships between E-WOM credibility, Product/ brand perceived value, and purchase intentions. The dependent variable i.e. purchase intentions must be predicted by the independent variable i.e. E-WOM credibility, and the independent variable must predict the mediating variable i.e. product/ brand perceived value. Variables were tested through three linear regressions:

1.   Dependent variable is predicted by independent variable.
2.   Mediating variable is predicted by independent variable.

3.   Dependent variable is predicted by the independent variable and Mediating variable.

Research Hypotheses

H1:   E-WOM credibility direct influence purchase intention.

H2:   E-WOM credibility direct influence product/ brand perceived value.

H3:   Product/ brand perceived value mediates between E-WOM credibility and purchase intentions.

Where, E-WOM credibility is independent variable, purchase intentions is dependent variable, and product/ brand perceived value is mediator or intervening variable. According to Baren and Kenny, it is pertinent to mention that this is complex research model where meditating effect is also involved to analyze the effects on Purchase intention through E-WOM credibility and Product/ brand perceived value.

Research Methodology

The study also uses a causal research design to study the cause and effect relationship between variables i.e. it looks at how the E-WOM credibility, and product/brand perceived value causes consumer purchase intentions. The research is quantitative in character and the research method used is a survey with a structured questionnaire. The target population is 208 social media users in Karachi which was chosen by non-probability convenience sampling. This survey method would be suitable due to the huge population size and time constraint. The research tool consists of measurement scales that have been validated to measure E-WOM credibility (Fang, 2014), product/brand perceived value (Sweeney et al., 2001), and purchase intention (Elseidi, 2016) on a Likert scale. Data will be collected through primary data collection through the administration of questionnaires in addition to secondary data through online journals and scholarly articles. The data are analyzed with the help of the IBM SPSS Version 25 and the statistical methods are used to test hypotheses and to compare the relationships between the variables. This method would allow examining the impact of E-WOM credibility and perceived value on the purchase intentions in detail.

FINDINGS

It is pertinent to mention that 208 respondents filled out the questionnaire. Among 208 respondents, there are 133 male and 75 female respondents. Related to the question "Are you using social media?" all respondents are using social media. Due to the condition, put in a questionnaire; skip the survey, if you do not use social media. Because of the requirements mentioned above, the author considered only those respondents as a sample of the research, which used social media. Finally, table 1 described the target sample of 208 respondents. Table 1 explains the respondent's characteristics as gender, age, education level, occupation,

income level, and marital status. There are 133 males and 75 females. The questionnaire has five groups of ages. Mostly, samples are from the ages of 20 and 30 with 42.3%, and those from 31 and 40 with 32.2%. So we can conclude that most of the sample comprises youngsters. As the education level, 73 respondents have a master's degree with 35.1%, and 70 individuals have a graduate degree with 33.7%. So, the most of the sample consists of masters and graduates. When we talk about the occupation, most of the individuals are government employees (30.3%), students (28.8%), and private jobs (26.9%). About the monthly net income, the group of less than or equal to PKR 25,000, PKR 26,000 to 50,000, and 51,000 to 75,000 made up 85.5%. Most of the respondents are married (56.7%) by marital status.

Table 1: Sample Characteristics

Characteristics		N.	%
Gender	Male	133	63.9
	Female	75	36.1
	Total	**208**	**100.0**
Age	Less than 20 years	26	12.5
	20-30 years	88	42.3
	31-40 years	67	32.2
	41-50 years	19	9.1
	Above 50	8	3.8
	Total	**208**	**100.0**
Education level	Intermediate	47	22.6
	Diploma	12	5.8
	Bachelor	70	33.7
	Master	73	35.1
	PhD	6	2.9
	Total	**208**	**100.0**
Occupation	Student	60	28.8
	Entrepreneur	9	4.3
	Government Employee	63	30.3
	Private Job	56	26.9
	Unemployed	6	2.9
	Retired	14	6.7
	Total	**208**	**100.0**
Income level	Less than or equal to 25000	76	36.5
	26000 – 50000	50	24.0
	51000 – 75000	52	25.0
	76000 – 100000	18	8.7
	More than 100000	12	5.8
	Total	**208**	**100.0**
Marital status	Married	118	56.7
	Unmarried	90	43.3
	Total	**208**	**100.0**

Descriptive Analysis

The structure and elements could be analyzed by descriptive analysis. A characterize exemplary behavior and the conceptual model are organized by this analysis. Table 2 shows that 1 is the minimum value, and 5 is the maximum values in this constructs. It indicates that respondent may submit their opinions as strongly disagree, disagree, neutral, agree and strongly agree. All values of mean are range from 3.75 – 4.00. It indicates that the participants felt optimistic about the three constructs. It has been observed that data normality is an important factor that needs to ensure.

Table 2: **Statistics of Descriptive Analysis**

		N	Minimum Value	Maximum Value	M	SD
E-WOM credibility	EW1	208	1.00	5.00	3.7500	.77709
	EW2	208	1.00	5.00	3.8702	.76612
	EW3	208	1.00	5.00	4.0096	.54720
	EW4	208	1.00	5.00	3.9471	.59959
	EW5	208	1.00	5.00	3.9856	.52455
Product/ brand perceived value (PV)	PV1	208	1.00	5.00	3.9471	.48364
	PV2	208	1.00	5.00	3.9712	.46014
	PV3	208	1.00	5.00	3.9663	.48536
	PV4	208	1.00	5.00	3.9712	.44951
	PV5	208	1.00	5.00	3.8990	.57685
	PV6	208	1.00	5.00	3.8702	.61186
	PV7	208	1.00	5.00	3.7933	.75537
	PV8	208	1.00	5.00	3.9423	.55302
Purchase Intentions (PI)	PI1	208	1.00	5.00	3.9471	.54026
	PI2	208	1.00	5.00	3.9135	.63109
	PI3	208	1.00	5.00	3.9808	.56433
	PI4	208	1.00	5.00	3.9038	.65966

Table 2 shows the mean statistics of three main variables; E-WOM credibility is 4.00, Product/ brand perceived value is 3.97, and Purchase Intention is 3.98. Data normality is an important portion that needs to be checked. The highest mean value of the question (The contacts on my social networking site will do everything with their capacity to help others) is ($\overline{X}$ = 4.0096, SD = 0.54720). The question (Most contacts on my social networking site can be trusted) has highest standard deviation and the lowest mean value ($\overline{X}$=3.7500, SD=0.77709), exploring this answer to vary more than other variables. If the Skewness and Kurtosis values are between -2 to +2, the data is standard (Field, 2013) (Trochim. et al., 2006). The value of Negative skewed is < -1 and positive skewed value is > 1. According to the situation, the data is also skewed. And kurtosis is used to find outliers in our data. The expected value of

kurtosis is 3. The kurtosis value greater than three will indicate positive kurtosis. Negative kurtosis values are start from -2 to infinity. Therefore, the spread and height of normal distribution of the data is explained by values of skewness and kurtosis.

Table 3: Values of Skewness and Kurtosis

	N	Skewness		Kurtosis	
	Statistic	**Statistic**	**Std. Error**	**Statistic**	**Std. Error**
EW	208	-0.928	.169	2.095	.336
PV	208	-1.265	.169	3.354	.336
PI	208	-1.542	.169	3.501	.336
Valid N (list wise)	208				

Principal Component Analysis

PCA reviews variables in sense of homogeneity. Two tests are run in PCA: The Bartlett test and the Kaiser-Meyer-Olkin (KMO) test. These tests assess the interrelationship between items (Rong, 2019). Table 4 shows the KMO test's results, since all KMO values are above 0.6, the sampling satisfaction of all variables ranged from average to very good. Sampling adequacy of product/ brand PV is very good with KMO value 0.807. E-WOM credibility and PI show KMO values of 0.718, and 0.749 in an average level of adequacy. Each construct explained more than 28% of the variance. Bartlett's test of Sphericity observed that the overall adequacy of variables is significantly good (P < 0.001). Only one component was extracted for each variable except product/ brand PV, which is divided into four components.

Table 4:   PCA – Principal Component Analysis

Constructs	Items	KMO's values	Approximately Chi-Square test	df	Sig.	% Variance explained	Component Matrix
			Bartlett's Test of Sphericity				
E-WOM Credibility	EW-1						0.274
	EW2						0.532
	EW-3	0.718	125.378	10	0.000	28.006	0.509
	EW-4						0.459
	EW-5						0.532
Product/ brand Perceived value	PV-1						0.494
	PV-2						0.614
	PV-3						0.465
	PV-4	0.807	286.020	0.28	0.000	37.361	0.504
	PV-5						0.394
	PV-6						0.655
	PV-7						0.466

	PV-8						0.571
	PI-1						0.648
Purchase Intention	PI-2	0.749	209.403	6	0.000	46.053	0.455
	PI-3						0.629
	PI-4						0.639

Reliability Analysis

The Cronbach's Alpha or coefficient alpha is developed by Lee Cronbach's in 1951 and denoted by (α). It measures the internal consistency and reliability of a set of scales or test items. Mooi et al. (2011) explained that the acceptable values of α range between 0 to 1 and 0.60 is the acceptable value of α. Table 4.5 shows that all values of α are above 0.60. In this analysis, observed that the internal consistency and the reliability of all components are good.

Table 5   Reliability and Internal Consistency Analysis

Constructs	Cronbach's Alpha (α)	No. of Components
eWOM Credibility	0.607	5
Product/ Brand perceived value	0.736	8
Purchase intentions	0.764	4

As a result, there are three artificial indices; i.e. E-WOM credibility, product/brand perceived value and purchase intentions. In the research model, correspondence for each construct was created using the arithmetic mean of the items.

Correlation Analysis

Correlation analysis demonstrates the nature and the potency of the relationship between the two variables. This analysis ranges are between +1 and -1. If r=0, it represents that there is no relation exist between two variables. If r=1, then linear relationship between variables is perfect. Table 4 verifies a positive and moderate relation among E-WOM credibility and product/ brand perceived value, i.e. R value is 0.608, and significant value is 0.000. According to table 4 the correlation between E-WOM credibility and purchase intentions is positive (r = 0.401, P value = 0.000). There is another positive and strong relationship among product/ brand perceived value and purchase intentions (r = 0.771, P value = 0.000).

Table 6 Correlation Analysis (Pearson R)

		E-WOM Credibility (IV)	Product/ brand PV (MV)	PI (DV)
E-WOM Credibility (IV)	Pearson Correlation	1	0.608**	0.401**
	Significance level (2-tailed)	0.000	0.000	0.000
	N	208	208	208
Product/ brand Perceived Value (MV)	Pearson Correlation	0.608**	1	0.771**
	Significance level (2-tailed)	0.000	0.000	0.000
	N	208	208	208

Purchase Intentions (DV)	Pearson Correlation	0.401**	0.771**	1
	Significance level (2-tailed)	0.000	0.000	0.000
	N	208	208	208

** Level of significance shows correlation of variables at the 0.01 level (2-tailed).

Test of Hypothesis
The Relationship among E-WOM Credibility and Purchase Intention

Model-1 The hypothesis H1 was a simple linear regression analysis that E-WOM credibility has significant positive effect on purchase intention. The value of R-Squared of 0.29 implies that E-WOM credibility is used to account 29 percent of the difference in purchase intention. The statistical results of ANOVA indicate that the p-value of 0.00 is below the 0.05 significant level, which proves the existence of a significant relationship between the variables. F-test (F = 79.30; p-value = 0.00) is a confirmation of the suitability of the model. The value of the coefficient beta of 0.53 indicates that an increase in E-WOM credibility by one unit will result in a 0.53-point rise in purchase intentions that confirms that H1 is true.

Table 7 Simple Linear Regressions – (Model 1)

Model	Variables	R²	ANOVA			Stand. Error of the Estimate	Unstandardized (B)	Standardized Coefficients (β)	t	Sig.
			Df	F	Sig.					
1	(Constant)	0.29	1	79.30	0.00	2.26	6.58		6.98	0.00
	E-WOM Credibility						0.45	0.53	8.91	0.00

a. Dependent Variable: Purchase Intention
b. Predictor: (constant), E-WOM Credibility

The Relationship between E-WOM Credibility and Perceived Value of Product/ brand

Model-2 hypothesis H2 (E-WOM credibility has significant positive impact on product/brand perceived value) is tested through simple linear regression analysis, where the dependent variable is product/brand perceived value and E-WOM credibility is independent variable. Table 4.8 shows the results that the E-WOM credibility elaborates about 37% variation in Purchase intention ($R^2 = 0.37$). Data fits in the model well as indicated in F-test, where model-2 is significant statistically (F = 120.64; P value = 0.00). S=3.49 is the standard error of estimate, which is low and indicating a well accomplished among the estimated values by the model and the observed values. It is investigated that the E-WOM credibility (Beta=0.61; t=9.44; Sig=0.00) has a significant effect statistically (Sig. < 0.05) on perceived

value of brand or product relative to the effect of independent variable on dependent variable. Thus, H2 was accepted because it was shown to be statistically supported.

Table 8   Simple Linear Regressions - (Model-2)

Model	Variables	R-Square	ANOVA			Std. Error of the Estimate	Unstandardized (B)	Standardized Coefficients (β)	t	Sig.
			Df	F	Sig.					
2	(Constant)	0.37	1	120.64	0.00	3.49	13.76		9.45	0.00
	E-WOM Credibility						0.86	0.61	10.98	0.00

a. Dependent Variable: Product/brand perceived value
b. Predictor: (constant), E-WOM Credibility

Product/ brand Perceived Value mediates among E-WOM Credibility and Purchase Intention

To analyze Hypothesis H3 (Product/ brand perceived value mediates between E-WOM credibility and purchase intentions) as shown in model-3, Andrew F. Hayes method in linear regression analysis was performed where the dependent variable is purchase intentions, E-WOM credibility is independent variable, and product/brand perceived value is mediating variable (MV). Table 4.9 shows the regression analysis results. For mediation analysis, Andrew F. Hayes, Ph.D. method (model 4) is used. Above table 4.9 shows the outcome values of product/ brand perceived value with E-WOM credibility values. The 0.37 is the value of R-square explaining that in product/brand perceived value, there change occurs due to E-WOM credibility is 37% at significance level of 0.05.

Table 9   Model Summary 1

Model	Variables	R	R-Square	F	df	P value	Coefficient Beta	T
3	Constant	0.61	0.37	120.64	1	0.00	13.76	9.45
	E-WOM Credibility						0.86	10.98

**Outcome Variable: Mediating variable (MV); Product/ brand perceived value (PV)

Therefore, findings of this model are accepted. The coefficient beta value investigates that one unit change in E-WOM credibility will come 0.86 changes in product/brand perceived value. P-value = 0.00 is less than level of significance (0.05), so, the regression coefficient is also significant.

Table 10   Model Summary 2

Model	Variables	R	R-Square	F	Df	P value	Coefficient Beta	T
	Constant						0.63	0.75
3	E-WOM Credibility	0.77	0.60	153.65	2	0.00	0.08	1.67
	Product/brand perceived value						0.43	12.84

**Outcome Variable: Dependent variable (Y); Purchase Intention (PI)

Table 10 of Model 3 is the second table which shows the impact of E-WOM credibility on purchase intentions. The value of R – square = 0.77 is acceptable. It has been investigated that 77% of the change in purchase intentions will come with a change in the credibility of E-WOM. Beta value or coefficient of regression of independent variable is 0.08 and it is also significant at level of significance 0.05. This means that a one-unit change in the credibility of E-WOM will bring 0.08 to the purchase intention. And the coefficient of regression or beta value of mediating variable is 0.43 and it is also significant at level of significance 0.05. This means that a one-unit change in the perceived valve of the product/ brand will bring 0.43 in the purchase intention.

Table 11   Total Effect Model

Model	Variables	R	R-Square	F	Df	P value	Coefficient Beta	T
3	Constant	0.53	0.29	79.30	1	0.00	6.58	6.98
	E-WOM Credibility						0.45	8.91

**Outcome Variable: Dependent variable (Y); Purchase Intention (PI)

Mediation analysis is showed in table 11 that is the third table of Model 3. The E-WOM credibility influence purchase intention with mediating effect of the perceived value of the product or brand. Therefore, the author used Andrew F. Hayes method for mediation analysis in SPSS (Bolin, 2014). The results indicated that R-square value is 0.29 meaning that E-WOM credibility and product/ brand perceived value both brings change of 28% in purchase intentions with P-value < 0.05. So, all stages show the significance of the model. It is also observed that the beta value is 0.4526 which means that 0.1874 units' change will occur in purchase intentions due to product/band perceived value and 2.6814 units' change will occur in purchase intentions due to E-WOM credibility. The results indicated that there is a partial mediation effect available of product/ brand perceived value between the E-WOM credibility and purchase intention relationship.

Discussion and Recommendations

The purpose of this paper is to investigate the effect of opinion leader's E-WOM messages on customer purchase intention in Karachi, with the mediating effect of product/ brand perceived value. Three hypotheses were proposed to perform analysis for these findings. The research hypotheses are tested and the final results are presented as follows (table 5.1):

Table 12   Analysis of Findings

Hypothesis	Findings
H1: E-WOM credibility influenced purchase intentions positively.	Accepted
H2: E-WOM credibility influenced product/ brand perceived value directly and positively.	Accepted
H3: Product/ brand perceived value mediates between E-WOM credibility and purchase intentions significantly.	Accepted

The idea of influencers which was introduced by Paul Lazarsfeld and Elihu Katz in 1944 accentuated the great contribution of such people to the flow of the communication process and the decision making. They noted that the use of personal pronouns and social support concerns especially by the media affects the decisions of people. Psychologists mediate this process to a greater extent with time widening the roles of the media and have an impact on the way society behaves. Traditionally, the world leaders have used personal contacts with influencers to make decisions and policies. With the current digital era, influencers have acquired new functions, and through online communication (blogs and forums and social media) they express opinions and inspire their followers. Influencers have become more skilled in dispensing information, influencing the actions and choices of their followers due to the emergence of digital platforms and the Internet 3.0. This is a digitalization that has made the influencers reach an unprecedented level of influence way beyond traditional media, emphasizing their increasing value in forming opinions (Nunes, 2018).

E-WOM (electronic word of mouth), also based on the theory of binary methods (Deutsch and Gerard, 1955) is very significant in shaping consumer choices in the digital era. E-WOM is dependent on the trust and communication between people, which influences the clarity and quality of information exchanged. The hypothesis proposes that the confidence in product recommending works as a booster in decision making by the consumer, which supports the role of opinion leaders. This does not only increase consumer awareness, but also enhances the consumer loyalty towards a product or a brand. In this respect, social media channels such as Facebook, Twitter, Instagram, and YouTube are effective instruments, because influencers can interact with their fan base. Facebook is the most popular social media in Pakistan, and the level of involvement among devoted users is very high (Sidra, 2019). These platforms are useful in influencing consumer behavior and making buying choices through building trust and engagement.

E-WOM Credibility Influences Purchase Intention

In relation, the independent variable influences the dependent variable, which can be verified through coefficient results beta value 0.527, meaning that the change in the independent variable i.e., E-WOM credibility by one unit, will bring about the change in the dependent variable i.e. Purchase intentions by 0.527 units. Furthermore, the beta value is positive, which indicates the significant relationship among E-WOM credibility and purchase intention. In other words, when E-WOM credibility increases by one unit, the Purchase intention will also increase by 0.527 units. Thus, H1 has been found to be statistically supported and was therefore accepted.

Effect of E-WOM Credibility on Product/ brand Perceived Value

To test hypothesis H2, a simple linear regression analysis was conducted using E-WOM credibility as an independent variable and product/brand perceived value as the dependent variable. The findings show that the E-WOM credibility accounts for a variance in

purchase intentions of 36.9% (R-square = 0.369). The data in model adjusted well and is significant statistically, according to the F-test. The model's estimated values are well matched to the observe values with low standard error of an estimate (S=3.491).

Regarding the effect of the independent variable on the dependent variable, results show that E-WOM credibility (Beta = 0.608; t = 9.448; Sig = 0.000) has a positive effect (Sig. < 0.05) on the perceived value of a brand or product statistically. Therefore, H2 was statistically supported and therefore accepted.

Mediating effect of Product/ brand Perceived Value among E-WOM Credibility and Purchase Intention

Andrew F. Hayes method in linear regression analysis was performed where the dependent variable is PI, E-WOM credibility is independent variable, and product/brand perceived value is mediating variable (MV) to analyze the mediation effect of hypotheses H3. The R-square value is 0.3693, meaning that in product/brand perceived value; a 37% change occurs due to E-WOM credibility and the level of significance is 0.05. Therefore, the model is significant based on the results. The beta's coefficient verifies that one unit change in E-WOM credibility will bring 0.8616 changes in product/brand perceived value. The p-value is fever than level of significance. So, the coefficient of regression is also significant.

The main objective of thesis is to analyze the impact of E-WOM credibility on purchase intentions with mediating effect of product/ brand perceived value. Therefore, the author used Andrew F. Hayes method for mediation analysis in SPSS (Bolin, 2014) . The investigation indicated that the value of R-square is 0.2780, meaning that E-WOM credibility and product/ brand PV both bring a 28% change in purchase intentions with a p- value < 0.05. So, the model is significant at all stages. The beta value showed 0.4526, which means that 0.1874 units will occur in purchase intention due to product/band perceived value and 2.6814 units will appear in purchase intention due to E-WOM credibility. The results revealed partial mediation effects of product/ brand perceived value between the E-WOM credibility and Purchase intention relationship.

Recommendations
The companies in Karachi should create a society

Many excellent examples of society building are there; depending on the industry, this can vary greatly from company to company. Consumer-centric brands must consider where consumers spend their time and build a society there. If it's Facebook, start a group and connect customers. Make it your society, a way to connect with like-minded people and build meaningful new relationships. If the business is a type of line of business, create your online community on LinkedIn or create a website or app that aims to provide meaningful communication, education, and information to potential customers.

The companies in Karachi should monitor their brand online

Not ready to talk? Ensuring that Karachi companies follow the brand dialogue and respond appropriately is very important in promoting good news via email. Be prepared to research this daily.

The companies in Karachi should create content they can share online

Existing of good internal marketing is the key to successful social and digital media marketing. Create content that encourages consumers to share your community online. Offering "shared" interiors will not only please everyone but will also increase femininity and push potential clients to represent the interests of your clients. That is the gold of digital marketing! The easiest way to do this is to view funny images, photos, memes, videos, and more.

The companies in Karachi should cheer User Generated Content (UGC)

To promote UGC is the one of the social benefits and digital media capabilities. An easy way to promote UGC is to run contents on social media. For example: if a business sells energy drinks, encourage customers to participate in photo contests on Instagram and Facebook to show how they benefit from their glass. The winner receives a free product of the year and, the company gets amazing freebies inside and tons of WOM.

Conclusions

It has been concluded that judgment and honesty are two aspects of E-WOM credibility. Competence is the knowledge of an opinion leader for a product or service. The competition sets the standard for viewing information about the appearance and strengthens the acceptance in practice by the program recipients (advice). Previous studies have shown that potential competitors are optimistic about WoM electronics. Opinion leader plays an essential role in communicating E-WOM messages to others. E-WOM sent by opinion leader may include pre-Purchase and after-sales systems. One of the leading representatives of the experienced brand also emphasized the need for professional knowledge and long-term involvement developing of Ideas products and services. The best managers think well than E-WOM credibility. Recipients of the information consider opinion leaders reliable and trustworthy, so their recommendations can help consumers evaluate product knowledge. Online surveys are available to consumers online because online surveys instill confidence in product shoppers. E-WOM is an essential means of communication that can make the accessibility needs of information recipients. In this study, control and integrity of the sauce are essential and strengthen the purpose of the purchasing. Building on this solid relationship, many studies have been examined the correlation between women's loyalty and intention to Purchase.

It has been concluded that E-WOM is reliable and may affect Purchase purposes. Confidence in E-WOM is essential and hopeful in purchasing goals. Trusting E-WOM

enables you to adopt E-WOM, thereby enhancing your Purchase intent. The study also found that retailers relied more on E-WOM when purchasing decisions than male retailers. Electronic WOM is associated with fair value. If a product/ brand is challenging to evaluate, E-WOM increases the visible value to the customer, as described in the online brochure. Electronic WOM that can provide reliable information about the product can help the customer to create reasonable value. The vital relationship between the estimated value and the purpose of the Purchase was written by an expert. In the case of seeding, the manufacturer's estimated value goes well with the intention of seeding. If we study about the case of hotel accommodation, the perceived value indicates the purpose of the Purchase: the buyer usually chooses the hotel's location if they obtain the value of the hotel. In addition, four measures (psychological, social, type and price) were reliable and effective in the pre-Purchase conditions. They are on their way to mediators and media users, explaining the importance of communicating with the media or satisfying local users. The opinion leader is usually a prisoner and highly respected by those who agree with his point of view. To be a national leader in a team, you must hire top-notch video editors or media clients to do the same. The influence and encouragement of influencers come from the elites designated by their followers.

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