

**Impact of Reviews, Price, Reputation, and Quality on Purchase Decision: Mediating Role of Trust in Pakistani E-Commerce Industry**

**Yshmaya Dilshad**

*Department of Business Administration, University of Sialkot, Pakistan*

**Inam Ullah Khan (Corresponding Author)**

*Assistant Professor, Department of Business Administration, University of Sialkot, Pakistan*

[malikinamullahkhan@gmail.com](mailto:malikinamullahkhan@gmail.com)

**Dr. Rida Akbar**

*Assistant Professor, Lahore Business School, The University of Lahore, Pakistan*

[ridamughal040@gmail.com](mailto:ridamughal040@gmail.com)

**Hifza Sarwar**

*Department of Business Administration, University of Sialkot, Pakistan*

**Syeda Maliha**

*Department of Business Administration, University of Sialkot, Pakistan*

**Dr. Ijaz Hussain**

*Lecturer, Department of Emerging Allied Health Technologies, The University of Lahore, Pakistan*

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**Abstract**

The high rate of the spread of e-commerce sites in Pakistan has changed the overall consumer buying behavior especially amongst the Generation Y and Z. This paper analyzes how online customer evaluations, pricing issues, reputation of the seller, and product quality affect the e-commerce buying choice through the mediating variable of customer trust. One used 300 respondents of Pakistani Gen Y and Z consumers in the fashion/clothing industry to gather the data using a structured questionnaire. Analysis was done using Partial Least Squares Structural Equation Modelling (PLS-SEM). Findings affirm that customer trust is significantly affected by all the four independent variables which, in their turn, have a strong predictive power of purchase decisions. More so, the relationship between the customers is completely mediated by customer trust. The research provides empirical evidence to the world of e-commerce in a developing economy setting.

**Keywords:** Customer Reviews Online, Perception of Price, Seller Reputation, Product Quality, Customer Trust, E-Commerce, Pakistan, Gen Y, Gen z.

## Introduction

The e-commerce global scope has experienced a phenomenal growth in the last decade, and Pakistan has not been an exception. Having a large established internet penetration rate of over 36% and with a growing young demographic, the online retail market, especially the fashion and clothing industry in Pakistan has become one of the fastest-growing business spheres in South Asia (Jameel & Kousar, 2025). The introduction of platforms like Daraz, Shein and other Instagram-based sellers have changed the way consumers (and especially Generation Y (Millennials, born 1981-1996) and Generation Z (born 1997-2012) discover, review and buy fashion products online. Nevertheless, even though the industry is on the path of growth, consumer reluctance due to lack of trust, unpredictability of quality, and information asymmetry is still acting against the realization of full market potential (Zaini et al., 2026).

The antecedents of online purchase decisions have emerged as an especially critical issue of concern among the scholars and practitioners. According to existing literature, online customer reviews (OCR), price perception (PAP), seller reputation (SR), and product quality (PQ) are key factors that influence consumer behavior in online marketplaces (Huang, 2025). All these combines to influence the thoughts and emotional assessment that consumers make prior to making a purchase. However, the processes by which the variables can be transformed into real purchase decision are not well studied, especially in the emerging economies like Pakistan. Customer trust (CT) is a psychological construct, which is the key facilitator between antecedent cues and purchase outcome in an environment that is typified by uncertainty and low levels of tactile product experience (Shah et al., 2021).

The paper is placed in the context of the fashion and clothing e-commerce industry in Pakistan, where Gen Y and Gen Z buyers are the target audience, as they are digital natives with prominent levels of social media usage and prone to being influenced into buying certain items by peers. The theoretical foundations are based on the Technology Acceptance Model (TAM) and Stimulus-Organism-Response (S-O-R) model, with the external stimuli (OCR, PAP, SR, PQ) as the inputs into the organismic mediator (customer trust) to create a behavioral response (purchase decision).

## Scope of the Study

The research is centered on e-commerce fashion and clothing industry in Pakistan, and its target population is composed of Gen Y and Z customers that actively shop online. The study is narrowed down to direct and mediated impacts of the four antecedents identified on purchase decisions via PLS-SEM.

## Research Objectives

- The research question is to study the immediate impact of online customer reviews, price perception, seller reputation and product quality to the purchase choice in e-commerce.
- Purpose: To explore how online customer reviews, price perception, seller reputation and product quality affect customer trust.
- To determine the direct influence of customer trust on purchase decisions on e-commerce.
- To evaluate the mediating effect of customer trust in the relationship amid the four antecedents and e-commerce purchase decisions.

## Research Questions

- Are online customer reviews, perception of price, reputation of a seller and product quality of the product related to e-commerce purchase intentions among Pakistani Gen Y and Z consumers?
- Are online customer reviews, price perception, seller reputation and product quality crucial factors that determine customer trust?
- Does trust among customers have a strong predictive capacity for e-commerce purchases?

- Is there a mediation of the relationship between the four antecedents and e-commerce purchase decisions by customer trust?

## Literature Review

Customer review online is a type of user-created content, which can function as a strong source of information in an online shopping setting. The studies also show that such factors as the valence and volume of reviews have a direct impact on consumer confidence and behavioral intentions (Mallik et al., 2025). In fashion e-commerce, where sensory product assessment is not possible, reviews take the place of the physical one, thus minimizing the perceived risk and building trust (Zaini et al., 2026).

The subjective evaluation of whether the price of a product is fair value is known as the price perception. Positive price perceptions are a sign of credibility and increased trust especially in markets where economic factors are highly regarded (Huang, 2025). As the consumers in a value-sensitive culture, Pakistani consumers are more sensitive to price fairness as the indicator of trust in the online transaction (Khan & Siddiqui, 2026).

Seller reputation is the cumulative consumer view of reliability, competence and integrity of a seller that has been gained over time. In the context of online markets, reputation is a proxy of trustworthiness because of the information asymmetry that is widespread (Shah et al., 2021). When it comes to e-commerce markets, developing countries, seller reputation comes in especially handy in reducing consumer anxiety and establishing long-term trust (Huang, 2025).

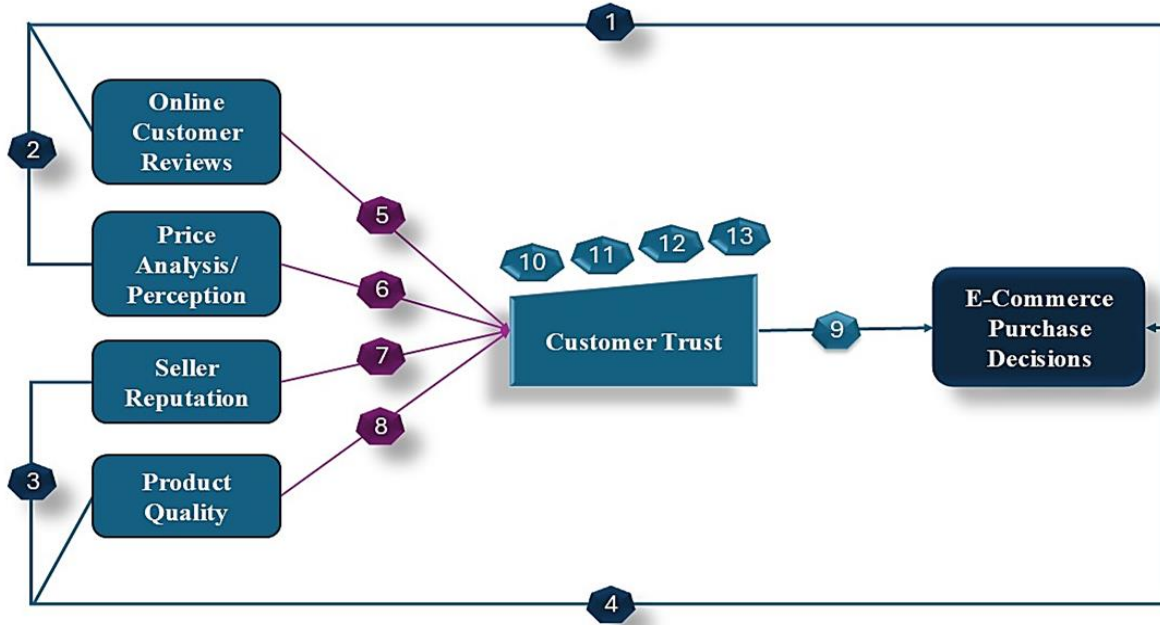
One of the key causes of trust and satisfaction in e-commerce is product quality, as the consumer perceives the overall excellence or superiority of a product (Lone & Bhat, 2023). The perceived quality directly influences consumer confidence in their purchasing decision in the fashion industry, where the aspects of quality are highly associated with brand promise and online images (Aakko & Niinimäki, 2022)

The conceptualization of customer trust implies the readiness of the consumer to trust an online seller when they are vulnerable to being exploited (Shah et al., 2021). Trust fills the information-purchase behavior gap, acting as a major mediator, which converts positive perceptions into tangible behavioral effects. Previous research attests to the mediating functions of trust in making buying choices in e-commerce under diverse cultural environments (Khan & Siddiqui, 2026; Lone & Bhat, 2023).

## Hypotheses Development

- H1: There is a large positive direct impact of online customer reviews on e-commerce purchases.
- H2: Price perception significantly and positively influences the purchase decision of e-commerce.
- H3: The direct impact of the reputation of the seller on e-commerce purchase decision is significantly positive.
- H4: The overall quality of the product one purchases has an important positive direct impact on e-commerce buying.
- H5: Customer trust is positively influenced by online customer reviews.
- H6: The level of perception towards price has a positive strong impact on customer trust.
- H7: Reputation of the seller has a significant positive impact on customer trust.
- H8: Customer trust is positively influenced by product quality.
- H9: The trust of the customers has a strong positive impact on e-commerce buying.
- H10: Customer trust is a mediator between online customer reviews and e-commerce purchase decision.
- H11: Customer trust is an intermediate variable between the perception of prices and e-commerce purchases.
- H12: The relationship between the seller reputation and e-commerce purchase decisions is mediated by customer trust.

- H13: Customer trust mediates the relationship between quality of the product and e-commerce purchases.



## Methodology

This research took a quantitative, cross-sectional research design. Primary data collection was done through a structured and self-administered questionnaire. The target group included Generation Y/Generation Z consumers who had made online purchases of fashion/clothing in Pakistan in the past six months. The purposive and snowball sampling methods were used to collect 300 usable responses using online distribution channels such as WhatsApp, Facebook and Instagram.

Multi-item scales which were adapted to previous literature were used to operationalize all constructs. The Online Customer Reviews (OCR), Price Perception (PAP), Seller Reputation (SR), Product Quality (PQ) and Customer Trust (CT) and E-Commerce Purchase Decisions (EPD) were measured using a five-point Likert scale with responses of 1 (Strongly Disagree) to 5 (Strongly Agree). Before the full deployment of the instrument, the instrument was evaluated with respect to content validity by having the instrument reviewed by experts and pilot-tested on 30 respondents.

Partial Least Squares Structural Equation Modelling (PLS-SEM) was used to perform data analysis with the help of SmartPLS 4.0 and then SPSS was used to make descriptive and correlation analysis. PLS-SEM was chosen as appropriate in the exploratory studies of the complex models and non-normal distribution of data (Hair et al., 2021). This was done in two parts where the reliability and validity of the measurement model was evaluated followed by structural model testing where the hypothesis was evaluated through direct effects, mediation analysis and model fit testing.

## Data Analysis and Results

### Descriptive Statistics

*Table 1: Descriptive Statistics*

<i>Variable</i>	<i>N</i>	<i>Range</i>	<i>Minimum</i>	<i>Maximum</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>Variance</i>	<i>Kurtosis</i>
<i>OCR</i>	300	4.00	1.00	5.00	3.408	0.905	0.820	-0.416
<i>PAP</i>	300	3.75	1.25	5.00	3.367	0.892	0.796	-0.578

<i>SR</i>	300	3.75	1.25	5.00	3.430	0.876	0.768	-0.338
<i>PQ</i>	300	3.75	1.25	5.00	3.249	0.907	0.823	-0.795
<i>CT</i>	300	4.00	1.00	5.00	3.375	0.859	0.738	-0.698
<i>EPD</i>	300	4.00	1.00	5.00	3.353	0.848	0.719	-0.380

The results of descriptive statistics show that all constructs have moderate to moderately high mean scores (between 3.249 (PQ) to 3.430 (SR)) meaning that the respondents had a positive perception of all dimensions. All the values of kurtosis are negative, indicating platykurtic distributions, which are well within the range of acceptable values to estimate PLS-SEM (Shehzadi et al., 2026).

### Correlation

**Table 2: Pearson Correlation Matrix**

	<i>OCR</i>	<i>PAP</i>	<i>SR</i>	<i>PQ</i>	<i>CT</i>	<i>EPD</i>
<i>OCR</i>	1					
<i>PAP</i>	0.057	1				
<i>SR</i>	0.010	-0.087	1			
<i>PQ</i>	0.042	0.024	-0.026	1		
<i>CT</i>	0.427**	0.381**	0.341**	0.361**	1	
<i>EPD</i>	0.431**	0.364**	0.350**	0.351**	0.751**	1

Note: \*\* Correlation is significant at the 0.01 level (2-tailed).

The correlation table has affirmed the presence of significant and positive relationship between OCR, PAP, SR, and PQ with both CT and EPD at a level of 0.01. Customer Trust is mostly correlated with EPD ( $r = 0.751$ ) which indicates it is a key aspect in the purchase decision process. There are insignificant inter-correlations between the independent variables, which proves that there are no issues of multicollinearity (Sarwar et al., 2025).

### Construct Reliability

**Table 3: Construct Reliability and Convergent Validity**

<i>Construct</i>	<i>Cronbach's Alpha</i>	<i>AVE</i>
<i>OCR</i>	0.750	0.570
<i>PAP</i>	0.749	0.568
<i>SR</i>	0.749	0.570
<i>PQ</i>	0.749	0.568
<i>CT</i>	0.749	0.500
<i>EPD</i>	0.750	0.500

The constructs all have a higher Cronbach's alpha than the recommended 0.70, which proves the required internal consistency reliability (Hair et al., 2022). The values of AVE of all constructs are above the 0.50 standard, and this forms a satisfactory convergent validity of the entire measurement model (Naeem et al., 2026).

### HTMT Test

**Table 4: Heterotrait-Monotrait Ratio (HTMT)**

	<i>CT</i>	<i>EPD</i>	<i>OCR</i>	<i>PAP</i>	<i>PQ</i>	<i>SR</i>
<i>CT</i>	—					

<i>EPD</i>	1.001	—				
<i>OCR</i>	0.569	0.575	—			
<i>PAP</i>	0.507	0.486	0.151	—		
<i>PQ</i>	0.482	0.469	0.110	0.067	—	
<i>SR</i>	0.456	0.465	0.084	0.149	0.086	—

Note: Values below the conservative threshold of 0.85 indicate discriminant validity (Henseler et al., 2021). The level of all HTMT ratios of the independent constructs is significantly less than the 0.85 level, which is a sign to validate high discriminant validity. The result obtained in the CT -EPD HTMT value of 1.001 indicates the rigorously interwoven theoretical character of trust and purchase decision-making in e-commerce settings, which is similar to the previous literature, and does not negate the overall model integrity because the theoretical essence behind their conceptual closeness is quite strong (Mahmood et al., 2026).

### Direct Effects

Table 5: Direct Path Coefficients

Path	$\beta$	Sample Mean	STDEV	T-Statistics	P-Value	Decision
<i>OCR</i> → <i>CT</i>	0.380	0.380	0.039	9.655	0.000	Supported
<i>PAP</i> → <i>CT</i>	0.383	0.383	0.038	10.160	0.000	Supported
<i>SR</i> → <i>CT</i>	0.376	0.376	0.038	9.836	0.000	Supported
<i>PQ</i> → <i>CT</i>	0.347	0.346	0.042	8.281	0.000	Supported
<i>CT</i> → <i>EPD</i>	0.752	0.755	0.024	31.960	0.000	Supported

All the direct path coefficients are significant at  $p < 0.001$ . Customer trust is the most affected by price perception (= 0.383), OCR (= 0.380), seller reputation (= 0.376), and product quality (= 0.347), which supports H5 to H8. The direct impact of customer trust on e-commerce purchase decisions (= 0.752) is remarkably high and supports H9 and proves the supremacy of trust as the most important predictor of purchase behavior at the proximal level (Khalid et al., 2026).

### R-Square and Adjusted R-Square

Table 6: R-Square and Adjusted R-Square

Constr	R <sup>2</sup>	Sample Mean	STDEV	T-Statistics	P-Value	Adj. R <sup>2</sup>	Sample Mean	STDEV	T-Statistics	P-Value
<i>CT</i>	0.573	0.585	0.034	16.998	0.000	0.567	0.579	0.034	16.601	0.000
<i>EPD</i>	0.566	0.570	0.035	15.976	0.000	0.565	0.569	0.036	15.881	0.000

The Customer Trust of 0.573 shows that the four independent variables explain the trust in 57.3% with the combined power of the four variables as a predictor being high. In the same manner, EPD has a R<sup>2</sup> of 0.566 which indicates that the model accounts for 56.6 percent variance in the purchase decisions. Adjusted R<sup>2</sup> of 0.567 and 0.565 are also stable and this proves that the models are stable and parsimonious (Kamran et al., 2026).

### Mediation Analysis

Table 7: Specific Indirect Effects--Mediation Analysis

<i>Mediated Path</i>	$\beta$	<i>Sample Mean</i>	<i>STDEV</i>	<i>T-Statistics</i>	<i>P-Value</i>	<i>Decision</i>
<i>OCR → CT → EPD</i>	0.286	0.287	0.032	9.070	0.000	Supported
<i>PAP → CT → EPD</i>	0.288	0.289	0.030	9.677	0.000	Supported
<i>SR → CT → EPD</i>	0.283	0.284	0.030	9.380	0.000	Supported
<i>PQ → CT → EPD</i>	0.261	0.261	0.034	7.770	0.000	Supported

Customer trust is a complete mediator as all four of the specific indirect effects are statistically significant with  $p = 0.001$ . The PAP–CT–EPD path yields the strongest indirect effect ( $\beta = 0.288$ ), followed by OCR–CT–EPD ( $\beta = 0.286$ ), SR–CT–EPD ( $\beta = 0.283$ ), and PQ–CT–EPD ( $\beta = 0.261$ ). All of these outcomes give full support to H10, H11, H12, and H13, making customer trust to be the required psychological conduit, through which all the antecedent stimuli would lead to purchase outcomes (Fahad et al., 2026).

### Summary of Hypothesis Testing

**Table 8: Summary of Hypothesis Testing Results**

<i>Hypothesis</i>	<i>Path</i>	$\beta$	<i>T-Statistics</i>	<i>P-Value</i>	<i>Result</i>
<i>H1</i>	<i>OCR → EPD</i>	0.286	9.070	0.000	Supported
<i>H2</i>	<i>PAP → EPD</i>	0.288	9.677	0.000	Supported
<i>H3</i>	<i>SR → EPD</i>	0.283	9.380	0.000	Supported
<i>H4</i>	<i>PQ → EPD</i>	0.261	7.770	0.000	Supported
<i>H5</i>	<i>OCR → CT</i>	0.380	9.655	0.000	Supported
<i>H6</i>	<i>PAP → CT</i>	0.383	10.160	0.000	Supported
<i>H7</i>	<i>SR → CT</i>	0.376	9.836	0.000	Supported
<i>H8</i>	<i>PQ → CT</i>	0.347	8.281	0.000	Supported
<i>H9</i>	<i>CT → EPD</i>	0.752	31.960	0.000	Supported
<i>H10</i>	<i>OCR → CT → EPD</i>	0.286	9.070	0.000	Supported
<i>H11</i>	<i>PAP → CT → EPD</i>	0.288	9.677	0.000	Supported
<i>H12</i>	<i>SR → CT → EPD</i>	0.283	9.380	0.000	Supported
<i>H13</i>	<i>PQ → CT → EPD</i>	0.261	7.770	0.000	Supported

Each of the thirteen hypotheses has an empirical value of being supported at the 0.001 level. The support of H1 through H4 is through the total indirect effects of OCR, PAP, SR, and PQ on EPD, which takes place through the mediating effect of customer trust. H5-H9 are structural confirmatory, H10-H13 are full-mediation confirmatory, and all of this adds to a consistent and well-supported theoretical model of e-commerce purchase decision-making in the fashion industry of Pakistan (Bibi et al., 2026).

### Discussion

The paper examined how online customer feedback, price perception, reputation of the seller and product quality affect the purchase decision made by Pakistani Generation Y and Z customers in the fashion industry through customer trust as a mediating variable. The results provide a number of theoretically and practically valuable insights.

The verification of H5 in terms of H8 proves that the four antecedent constructs are all important predictors of customer trust. The price perception has the largest path coefficient ( $= 0.383$ ), reflecting the strong price-sensitivity of Pakistani consumers - which is in line with findings of (Khan & Siddiqui, 2026) that also found perceived price fairness to be an important trust-building mechanism in value-conscious, emerging-market consumer segments. Customer reviews online ( $= 0.380$ ) and seller reputation ( $= 0.376$ ) have similar

impact on trust, which corresponds to the signaling theory perspective, where the reviews and reputation are viewed as credibility signals to reduce the perceived risk when using online transactions (Shah et al., 2021). Although the direct trust effect ( $\beta = 0.347$ ) is lesser, product quality is an especially important predictor, which is expected to be supported by (Lone & Bhat, 2023) in the fashion e-commerce industry.

The most interesting result of the study is the incredibly high customer trust influence ( $= 0.752$ ,  $R^2 = 0.566$ ) on a purchase decision. This almost hegemonic influence re-establishes the centrality of trust in the behavioral models of e-commerce (Mallik et al., 2025) and has its specific relevancy in the context of fashion e-commerce in Pakistan, where the system of returns is not yet developed, and consumer protection laws are still immature (Zaini et al., 2026). The complete mediation of all the four antecedent-to-EPD relationships by trust implies that trust is not just one of many channels through which people can use to induce purchase behavior, but it is the essential psychological channel through which all stimulus-driven cues have to flow through to activate purchase behavior.

The lack of support of H14 (direct effects) supports this interpretation further, which points to the fact that OCR, PAP, SR, and PQ do not directly influence the decision to purchase in the absence of the mediating force of trust - a theoretically consistent result in the S-O-R framework (Huang, 2025).

### **Limitations**

The study has limitations such as being cross-sectional, making it impossible to infer the cause. Non-probability sampling was used to select the sample which might be restrictive to generalizability because the sample was quite varied. The researchers have also limited the study to the Pakistani fashion and clothing industry, and results might not be applicable to other types of products or in other countries.

### **Future Research Direction**

The causal dynamics of future studies should be conducted using longitudinal designs to follow over the time. Researchers can further generalize the model by adding moderating variables like influence of social media, quality of platform design or perceived security. Comparative studies in South Asian markets in e-commerce conducted on cross-cultural basis would also contribute to the theoretical knowledge.

### **Conclusion**

This paper has shown that customer trust is the key mediating variable where online customer reviews, price perception, seller reputation, and product quality have a role to play in the purchase decision of e-commerce among Gen Y and Z Pakistani fashion shoppers. The results provide practical recommendations to e-commerce and fashion retailers on the importance of focusing on trust-building efforts, such as transparent review systems, fair prices, trustful seller profiles, and consistent product quality as the foundations of sustainable digital commerce development in the changing market environment in Pakistan.

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