

The Effect of Online Reviews on Purchase Intention: The Mediating Role of Customer Trust in Pakistan

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Abstract

The purpose of this study is to investigate the impact of online reviews on customers' online purchase intention, with a particular focus on the mediating role of customer trust. While extensive research has explored the influence of online reviews on consumer behavior, most prior studies have primarily examined developed countries and specific industries such as retail and tourism, with limited attention given to the online purchasing behavior of students in developing countries like Pakistan. Furthermore, the underlying mechanism through which online reviews shape purchase intention—specifically, the role of customer trust—remains underexplored in the local context. To address these gaps, this study collected data through a structured questionnaire from 150 undergraduate students enrolled in various departments at the University of Malakand. Regression analysis revealed that online reviews have a significant positive effect on online purchase intention and that customer trust plays a crucial mediating role in this relationship. These findings provide valuable insights for online retailers and marketers, highlighting that fostering trust through authentic and credible online reviews is essential to enhance consumers' purchase intentions. The study also offers practical implications for e-commerce platforms in Pakistan to develop effective review management strategies to build customer trust and encourage repeat online purchasing. Limitations and directions for future research are discussed to guide scholars and practitioners in this evolving field.

Keywords: Online Reviews; Customer Trust; Online Purchase Intention; University Students

Introduction

The digital revolution has transformed how people shop worldwide — and Pakistan is no exception. Over the past decade, Pakistan’s e-commerce market has witnessed significant growth due to increased internet penetration, affordable smartphones, and the proliferation of online marketplaces like Daraz.pk, Foodpanda, and OLX. According to the State Bank of Pakistan (2023), e-commerce transactions reached PKR 96 billion in FY 2022–23, reflecting the steady adoption of online shopping. However, despite this growth, many Pakistani consumers remain skeptical about online transactions. Concerns about product authenticity, delivery delays, low service quality, and a lack of trust in sellers are common barriers (Saeed et al., 2023). In the absence of physical product inspection, Pakistani consumers increasingly rely on **online reviews** — comments, ratings, and feedback shared by other buyers — to assess product quality and seller reliability. International and local studies confirm that online reviews shape consumers’ attitudes and purchase intentions (Cheung & Thadani, 2012; Purnawati, 2024). However, in emerging markets like Pakistan, where consumer trust in online sellers is still fragile, the effectiveness of online reviews depends heavily on whether they genuinely build trust (Saeed et al., 2023; Malik et al., 2024). Fake reviews, lack of review moderation, and paid endorsements often erode this trust. Consequently, understanding how online reviews influence purchase intentions through the mediating role of customer trust in Pakistan is both timely and practically significant. It can help local e-commerce firms develop strategies to foster trust and enhance conversion rates.

Problem Statement

Despite the boom in online shopping in Pakistan, many retailers struggle with high cart abandonment rates and low repeat purchases. While online reviews are assumed to boost buyer confidence, this is not always the case when trust in the seller or the platform is weak. Issues such as counterfeit products, misleading reviews, and a lack of regulatory oversight worsen consumer skepticism (Malik et al., 2024). Moreover, although global literature confirms that trust mediates the impact of reviews on purchasing behavior (Filiari & McLeay, 2014; Ahn & Lee, 2024), there is limited empirical evidence for this mechanism in the Pakistani context. Understanding this relationship can help businesses better manage customer perceptions and increase their competitiveness in Pakistan’s digital market.

Research Objectives

This study aims to:

1. Examine the effect of online reviews on purchase intentions.
2. Investigate how online reviews influence customer trust.
3. Examine the influence of customer trust on online purchase intention.

4. Analyze whether customer trust mediates the relationship between online reviews and purchase intention.

Research Questions

The study will address:

1. To what extent do online reviews affect purchase intention?
2. How do online reviews build customer trust?
3. How customer trust affect online purchase intention?
4. Does customer trust mediate the relationship between online reviews and purchase intention?

Contributions of the Study

This study holds substantial significance for both academic scholars and industry practitioners in the rapidly expanding Pakistani e-commerce market. From an academic perspective, it contributes to the limited body of knowledge on how online reviews influence purchase intentions through the lens of customer trust in an emerging economy context, addressing a notable research gap where cultural and infrastructural factors often moderate trust dynamics differently from developed markets. By empirically validating trust as a mediating variable, the study extends existing eWOM theories and offers nuanced insights into consumer psychology in Pakistan's digital retail environment. Practically, the study provides actionable guidance to online retailers and e-commerce platforms on how to harness the power of authentic and credible customer reviews to build trust and boost purchase conversions. Insights from this research can inform strategies such as implementing verified reviews, enhancing transparency, adopting AI-driven fake review detection, and designing trust-building policies that align with local consumer expectations. Ultimately, this research aims to support sustainable e-commerce growth in Pakistan by equipping businesses with evidence-based practices to overcome trust barriers and enhance customer satisfaction and loyalty.

Significance of the Study

This study is significant because it deepens our understanding of the crucial role that customer trust plays in transforming online reviews into actual purchasing behavior, especially in the context of Pakistan's evolving e-commerce industry. While online reviews have become a primary source of information for consumers, their effectiveness largely depends on whether they successfully build trust in sellers and platforms — a factor that is often overlooked in local research. By exploring this mediating role of trust, the study not only fills an important gap in the existing literature but also provides practical insights for Pakistani online retailers struggling with consumer skepticism and low repeat purchase rates. The findings will help businesses develop more robust trust-building mechanisms, such as promoting authentic and verified reviews, responding transparently to customer feedback, and implementing effective review moderation policies. Additionally, this research can guide policymakers in drafting consumer protection regulations that curb fake or misleading reviews, thereby strengthening

public confidence in digital transactions. Overall, the study aims to support the sustainable growth of Pakistan's online retail sector by offering evidence-based strategies to enhance trust, encourage online shopping, and improve customer retention.

Literature Review

Online Reviews

Online reviews, as a form of electronic word-of-mouth (eWOM), have emerged as a critical source of information for online shoppers (Cheung & Thadani, 2012). They provide potential buyers with first-hand experiences from other consumers, thus reducing uncertainty and perceived risk (Filieri, 2015). Reviews can be positive or negative, and both valence and credibility strongly shape consumer attitudes (Zhang et al., 2024). Several studies have shown that the presence of credible and detailed reviews significantly influences consumer decision-making. For example, Park, Lee, and Han (2007) found that review quality and quantity positively impact consumers' perceived usefulness of information, which in turn influences purchase intentions. In the Pakistani context, Malik and Hussain (2024) highlighted that authentic online reviews significantly affect consumer trust and purchase decisions on local platforms such as Daraz.pk.

Customer Trust

Trust plays a pivotal role in online transactions due to the absence of physical interaction (Hajli, 2015). It refers to consumers' confidence in the online seller's honesty, reliability, and ability to deliver products as promised (Gefen, Karahanna, & Straub, 2003). Research has consistently shown that high levels of trust lower perceived risk and increase the likelihood of engaging in online purchasing (Kim, Ferrin, & Rao, 2008). In a study on B2C e-commerce in Pakistan, Ameen and Ahmad (2021) found that website design, secure payment systems, and positive reviews significantly enhance customer trust. Similarly, Tahir and Khan (2020) emphasized that trust mediates the relationship between online reviews and purchase intention, underscoring its central role in driving e-commerce growth in developing countries.

Online Purchase intention

Online purchase intention is defined as a consumer's plan or willingness to buy products or services via the internet (Pavlou, 2003). It is influenced by various factors including perceived usefulness, perceived risk, trust, and online reviews (Zhang et al., 2024). A meta-analysis by Floyd et al. (2014) concluded that online reviews significantly boost purchase intention, especially when reviews are perceived as credible and informative. In Pakistan, Rehman et al. (2022) found that online reviews, trust, and product information quality collectively influence online buying behavior among young consumers.

Hypotheses Development

Online Reviews and Online Purchase Intention

Extensive research supports the positive effect of online reviews on purchase intention. Floyd et al. (2014) found a strong correlation between positive review valence and increased purchase likelihood. Cheung, Lee, and Rabjohn (2008) also confirmed that review credibility and perceived diagnosticity influence consumers' behavioral intentions. In an emerging market context, Malik and Hussain (2024) demonstrated that reviews play a vital role in reducing

perceived risk and increasing consumers' confidence to make online purchases in Pakistan's retail sector.

H1. Online Reviews positively influences Online Purchase Intention.

Online Reviews and Customer Trust

Online reviews help build trust by providing transparent information and reducing information asymmetry (Filiari, 2015). Park et al. (2007) noted that credible reviews increase trust in the product and the seller. Tahir and Khan (2020) found that in Pakistan, online reviews significantly enhance trust, which in turn impacts purchasing decisions. Similar findings were reported by Lee, Park, and Han (2008), who showed that trust acts as a mediator between online review information and consumer buying behavior. Thus the following is hypothesised;

H2. Online Reviews positively influences customers trust.

Customer Trust and Online Purchase Intention

Trust is one of the strongest predictors of online purchase intention (Hajli, 2015; Gefen et al., 2003). Kim et al. (2008) demonstrated that trust reduces perceived risk and directly boosts consumers' willingness to buy online. In Pakistan, Ameen and Ahmad (2021) confirmed that trust significantly predicts both initial purchase and repurchase intentions.

H3. Customer trust positively influences online purchase Intention.

Mediating Role of Customer Trust

The relationship between online reviews and online purchase intention has been extensively examined in prior research, with a consistent finding that online reviews positively influence customers' willingness to buy products online (Floyd et al., 2014; Zhang et al., 2024). However, emerging studies suggest that this relationship is not always direct; rather, it is often mediated by other psychological factors, among which *customer trust* plays a crucial role (Hajli, 2015; Kim et al., 2008). Customer trust can be understood as a pivotal mechanism through which the persuasive power of online reviews is translated into actual purchase intentions. This is because online shopping environments inherently lack face-to-face interactions and physical product inspections, which heightens perceived uncertainty and risk (Gefen et al., 2003). In this context, trustworthy and credible reviews help reduce such uncertainties by providing consumers with authentic and relatable information. As consumers perceive reviews as credible and unbiased, their trust in the seller or the platform strengthens (Filiari, 2015; Park et al., 2007). This trust then acts as a psychological assurance, motivating consumers to proceed with the purchase. Empirical evidence supports this mediating role. For example, Tahir and Khan (2020) investigated Pakistani online shoppers and found that customer trust partially mediates the relationship between online reviews and purchase intention, indicating that while reviews have a direct influence, their indirect influence via trust is significant and substantial. Similarly, Anjaya and Dwita (2021) confirmed this mechanism in the Indonesian context, demonstrating that trust fully mediates the impact of online reviews on purchase decisions in some product categories. Lee, Park, and Han (2008) also argued that the diagnosticity and credibility of online reviews foster consumer trust, which in turn encourages purchase intention. Therefore, drawing from this body of evidence, the present study posits that customer trust mediates the relationship between online reviews and online purchase intention in the context of Pakistan's online retail sector. By empirically testing this mediation effect, this research contributes to a deeper understanding of *how* and *why* online reviews influence purchasing behavior, offering

practical insights for marketers aiming to build consumer trust and drive sales through effective online review management.

Thus, the following is hypothesized;

H4. Customer Trust mediates the relationship between Online reviews and Online purchase intention.

Conceptual Framework

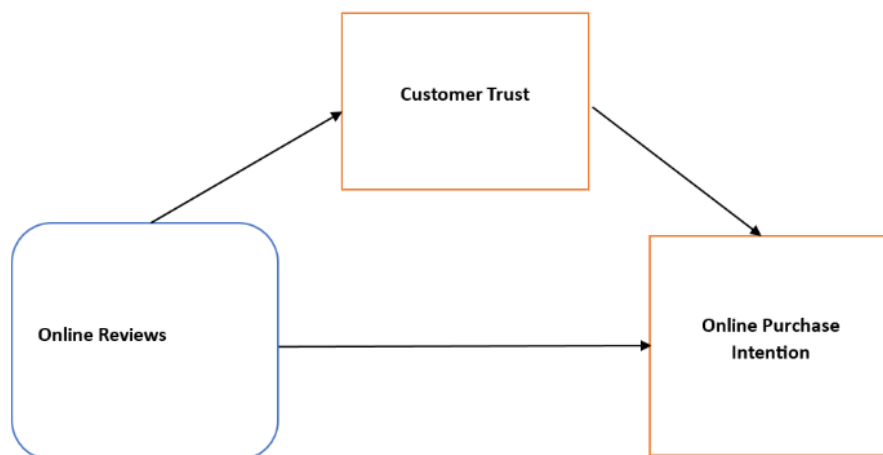


Figure 2.1 Conceptual Framework of the Study

Research Methodology

Introduction

This chapter provides an overview of the research methodology adopted for this study. It begins with the research philosophy, followed by the research strategy and approach. The subsequent sections describe the population and sampling design, measurement scales used in the study, the data collection procedure, and the data analysis techniques employed to examine the research hypotheses.

Research Approach

An inductive approach develops theory from data, moving from specific observations to general conclusions (Saunders et al., 2009). In contrast, a deductive approach begins with existing theory and hypotheses, which are then tested with empirical data (Creswell & Plano Clark, 2007). Researchers adopting the deductive approach use a structured process to validate or refute theoretical assumptions (Saunders et al., 2009). Given the objective of this study—to test the hypothesized relationships between online reviews, customer trust, and online purchase intention—a **deductive approach** was deemed most suitable.

Research Strategy

Considering the deductive nature of this research, the survey strategy was selected for data collection. According to Saunders et al. (2009), surveys allow researchers to collect quantifiable data from a sizable sample, facilitating generalization to the broader population. Cohen et al. (2000) also highlight that surveys are advantageous for inferring population characteristics and allow the application of various statistical analyses. Therefore, using a survey aligns with the study’s positivist stance and supports the rigorous testing of hypotheses.

Population and Sampling Design

Population

According to Trochim et al. (2016), a population encompasses the entire group about which the researcher seeks to draw conclusions. For this study, the target population consisted of undergraduate students at the University of Malakand who have prior experience shopping online for footwear. These students were appropriate respondents given their familiarity with online shopping platforms and exposure to online reviews.

Sampling Design

Purposive sampling was used to select respondents who have shopped online for footwear from various popular brands. Participants were asked to indicate their preferred brands by ticking from the following list:

1. Bata
2. Servis Shoes
3. Stylo
4. Borjan
5. Hush Puppies
6. Ndure
7. ECS (Ehsan Chappal Store)
8. Unze London
9. Metro Shoes
10. Shoe Planet
11. Other: _____

This ensured that only relevant and experienced respondents participated in the study. A total of 180 questionnaires were distributed among students in various departments at the University of Malakand. After screening for completeness, 150 valid responses were retained for analysis, yielding a response rate of 83.3%.

Measurement Scales

This study utilized previously validated scales to measure the study constructs. The scales were slightly adapted to fit the context of online footwear shopping in Pakistan. Respondents rated their agreement using a five-point Likert scale.

Online Reviews

Measured using a 5-item scale adapted from Filieri (2015), with responses ranging from 1 (*Strongly Disagree*) to 5 (*Strongly Agree*).

Sample item: "The online reviews of this brand are helpful in making a purchase decision."

Customer Trust:

Measured with a 10-item scale adapted from McKnight et al. (2002), using a five-point Likert scale ranging from 1 (*Very Unlikely*), 2 (*Unlikely*), 3 (*Neutral*), 4 (*Likely*), to 5 (*Very Likely*).

Sample item: "I trust the online store to deliver what it promises."

Online Purchase Intention:

Measured using a 4-item scale adapted from Pavlou (2003), with responses ranging from 1 (*Strongly Disagree*) to 5 (*Strongly Agree*).

Sample item: "I intend to purchase footwear from this online store in the future."

Data Analysis

The analyses that have been used in this research include: (1) descriptive statistics, (2) frequency analysis, (3) reliability test, (4) correlation analysis and (5) regression analysis. This research calculates the frequency, percentage, mean and standard deviation by using the elements such as gender, races, age, income, money spent and respondent visit toward food trucks in descriptive analysis. The internal consistent and quality of the items used in the questionnaire was tested using the reliability analysis. The association between variables has been measured using correlation analysis, and regression analysis was used to check the influence of independent variable on dependent variable. This study takes customer delight as mediator on the perceived restaurant innovativeness and customer loyalty link. The mediation effect was tested using the procedure outlined by Judd and Kenny (1981, cited in Casimir et al., 2014). This procedure involves meeting the following three conditions: (1) the independent variable significantly predicts the dependent variable (i.e. Condition 1);

(2) the independent variable significantly predicts the mediator variable (i.e. Condition 2);
and

(3) when the dependent variable is regressed on both the mediator and the independent variable, the mediator significantly predicts the dependent variable, while the predictive utility of the independent variable is reduced (i.e. Condition 3).

If both the mediator and the independent variable are significant in this regression, then there is partial mediation. Furthermore, if the mediator is significant and the independent variable is not significant in this regression, then there is full mediation.

Only Condition 2 and Condition 3 are essential for demonstrating mediation effects because a correlation between the mediator and the dependent variable is not sufficient evidence of mediation because both may be caused by the independent variable (Kenny et al., 1998).

Analysis and Discussion

Introduction

Chapter four of the study outlines analysis of the collected data. The chapter begins with discussion on demographic analysis (Gender, Age and Education) of respondents. The proceeding sections provide the reliability statistics followed by correlation and regression analysis of the data. The next section highlights the mediation analysis performed and followed by discussion on the results of the study.

Demographic Profile of the Respondents

Regarding gender of the study, it was found the male respondents constituted 30%, while, the share of female respondents was 70. The respondents of the study who were ranged from the age bracket of 17-19 years constituted 30 % of the total respondents. The respondents whose age ranged from 18-20 years contributed 40% to the sample pool, while, with age group of 21-23 were found to be 50% and above 23 years represented 25 of the total sample.

Respondents represented various departments like Management Sciences, Tourism, Chemistry, Sociology and Biological Sciences .

Descriptive Statistics and Correlation Analysis

Pearson Correlation analysis was performed to ascertain the relationship between variables of the study. Results of the correlation analysis provided that variables of the current study are correlated. The correlation between Online Review and purchase intention was found to be $r =$

0.613 ($p < .01$) and between the customer satisfaction and purchase intention was $r = 0.83$ ($p < .01$) The results are provided in Table 4.1.

Table 4.1 Descriptive Statistics and Correlation Analysis

No.	Variables	1	2	3
1	Online Review	1		
2	Customer Trust	0.812**	1	
3	Purchase Intention	0.720**	0.838**	1

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

Regression Analysis

Regression analysis was performed to check that to what extent the independent variable effects the dependent variable of the study. For the current study simple linear regression and hierarchal regression analysis were used. Linear regression reported the influence of independent variable of Online reviews on the dependent variable of purchase intention, The mediation effect of customer trust was tested using the procedure outlined by Judd and Kenny (1981, cited in Casimir et al., 2014). This procedure involves meeting the following three conditions: (1) the independent variable significantly predicts the dependent variable (i.e. Condition 1);

(2) the independent variable significantly predicts the mediator variable (i.e. Condition 2);

and (3) when the dependent variable is regressed on both the mediator and the independent variable, the mediator significantly predicts the dependent variable, while the predictive utility of the independent variable is reduced (i.e. Condition 3).

Influence of Online Reviews on Purchase Intention

Table 4.2 highlights the results of the regression analysis between Online review and customer trust. The R value was found to be .613 indicating a relationship (61.3%) between online review and purchase intention. R Square value was found to be .376, indicated that 37.6% variance in purchase intention is caused by online review. F statistic is 89 at 5% significance level shows that the model is significant. The Beta coefficient value of .450 explains that one unit change in online review causes 45% change in the purchase intention. This supports the first hypothesis of the study that online review positively influences purchase intention.

Table 4.2 Regression Analysis, Dependent Variable: Purchase intention, Independent Variable: Online Review

	Beta	T	Sig.
Constant		.006	.000
Online Review	.504	19.852	.000`
R	.613		
R Square	.376		
Adjusted R Square	.372		
Standard Error of the Estimate	2.476		
F		394.102	.000

Influence of Online Review on Customer Trust

Table 4.3 indicated that regression results on the influence of online review on customer trust.

The R value of .627 which reveals a strong positive relationship between online review and

customer trust. R Square value was found to be .393, indicated that 39.3% variance in customer trust is caused by online review. F statistic is 95.804 at 5% significance level shows that the model is statistically significant. The Beta coefficient value of .378 explains that one unit change in online review causes 37.8 % change in the customer trust. This supports the second hypothesis of the study stating that online review positively influences customer trust.

Table 4.5 Regression Analysis, Dependent Variable: Customer Trust, Independent Variable: Online Review

	Beta	T	Sig.
Constant			.000
Customer Trust	.378		.000`
R	.627		
R Square	.393		
Adjusted R Square	.389		
Standard Error of the Estimate	3.327		
F		95.806	.000

Influence of Customer Trust on Purchase intention

Results on the regression analysis regarding the influence of perceived customer trust on purchase intention are provided in Table 4.4. The results provided that R value here is .883 which reveals a strong positive relationship between restaurant innovativeness and customer loyalty. R Square value was found to be .780, indicated that 81.8% variance in purchase intention is caused by customer trust. F statistic is 524.672at 5% significance level shows that the model is statistically significant. The Beta coefficient value of .391explains that one unit change in customer trust causes 26.7% change in the purchase intention. This supports the third hypothesis of the study stating that customer trust positively influences purchase intention.

Table 4.4 Regression Analysis, Dependent Variable: Purchase Intention, Independent Variable: Customer Trust

	Beta	T	Sig.
Constant		1.794	.000
Purchase Intention	.391	14.781	.000`
R	.883		
R Square	.780		
Adjusted R Square	.778		
Standard Error of the Estimate	1.470		
F		524.672	.000

Mediating Role of Customer Delight

This study looks into the mediating effect of customer trust on the relationship between online reviews and purchase intention. The results of the regression analysis are reported in Table 4.7. This procedure involves meeting the following three conditions: (1) the independent variable significantly predicts the dependent variable (i.e. Condition 1); (2) the independent variable significantly predicts the mediator variable (i.e. Condition 2);

and (3) when the dependent variable is regressed on both the mediator and the independent variable, the mediator significantly predicts the dependent variable, while the predictive utility of the independent variable is reduced (i.e. Condition 3).

Model 01 of the mediating analysis show that the Beta value of online review (reported in Table 4.2) as independent variable is .504 (P=000, t= 14.781) indicating a direct effect online review with purchase intention (dependant variable). Thus condition 1 meets.

Conclusion

This study explored the impact of online reviews on customer trust and online purchase intention within the context of Pakistan's growing e-commerce sector, using data collected from 150 university students.

The findings indicate that online reviews significantly influence customer trust among Pakistani online shoppers. In a developing digital market like Pakistan's, where concerns about product authenticity and seller credibility are common, customer reviews play a vital role in building consumer confidence.

Moreover, the results reveal that customer trust strongly drives online purchase intention. Pakistani consumers are more likely to make online purchases when they trust the information provided by other buyers, demonstrating that trust acts as a bridge between online word-of-mouth and actual buying decisions.

The study also confirms a direct positive relationship between online reviews and online purchase intention, highlighting that good reviews can directly encourage purchase behavior even without the trust factor. However, when trust is included in the model, the effect of online reviews on purchase intention reduces but remains significant. This shows that customer trust partially mediates this relationship, emphasizing its critical role in Pakistan's e-commerce environment.

Overall, the study underscores that for Pakistani e-commerce businesses, authentic, positive online reviews and proactive trust-building strategies are essential to attract and retain online customers. Companies should ensure transparent review systems, address customer complaints promptly, and encourage satisfied customers to share genuine feedback.

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