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THE IMPACT OF EWOM, TRUST INCLINATION, AND INFORMATION ON READER'S INTENTIONS IN AN EVOLVING DIGITAL MARKETING CONTEXT OF PAKISTAN WITH MODERATING ROLE OF ICO

Corresponding & Author 1: Madiha Suboor, Research Scholar, Karachi University Business School, University of Karachi, Pakistan, Email: suboormadiha@gmail.com

Author 2: Dr. Sarah Anjum, Assistant Professor, Karachi University Business School, University of Karachi, Pakistan, Email: anjum.sar@uok.edu.pl

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Abstract

This research focused on the online communication landscape, which has grown rapidly in Pakistan. Customers have been introduced to a huge amount of deception and true information because of social media networks. Electronic word-of-mouth (eWOM) contributed as a key player in the spectrum of online shopping due to the ease with which customers can start communication online, eWOM has been shown to increase the likelihood of retransmission. Employing Structural Equation Modeling (SEM) and the eWOM reader's adopted culture, this research predicts moderating role of the eWOM reader's adopted individualism-collectivism cultural orientation (ICO) between eWOM core antecedents and their trust inclination (Trt) perspective in an evolving digital marketing context of Pakistan. Followed by the mediation of trust inclination and information adoption (IA) between eWOM antecedents and eWOM reader's purchase intentions (PI). The authenticity of this research was examined through a sample of 251 respondents who shopped online in Karachi using a close-ended Likert scale questionnaire. The reason for choosing only Karachi is that Karachi is essential to the rest of the nation, producing the highest 20% of the GDP, 50% of total income, and roughly 47% of direct tax revenue. The outcome suggests 3 important hypothetical contributions to the field of research that individualism-collectivism cultural orientation significantly moderates the relationship between information quality (IQ) and trust inclination, information usefulness (InUse) and trust inclination, and argument quality (AQ) and trust inclination. These results support the need and significance of considering eWOM readers' adopted cultural norms in the context of eWOM.

Keywords: electronic word-of-mouth, information quality, information usefulness, argument quality,

INTRODUCTION

Background of the study

In marketing literature, the value of social influence in the customer decision-making process has been well established (Bearden & Etzel, 1982). The progressing role of online activities and social connections in recent years has led to an increase in customer-to-customer and customer–brand engagements (Popp, Wilson, Horbel, & Woratschek, 2016). In consumer psychology, modern marketing efforts create considerable impact resulting in increasing internet sales that appeal to firms (Yao, Shanoyan, Peterson, Boyer, & Baker, 2019). Due to the technology boom, conventional word-of-mouth (WOM) has been modified by electronic word-of-mouth (eWOM) which is referring to online comments about the products/services that are generated by current or past customers (Hennig-Thurau, Gwinner, Walsh, & Gremler, 2004). Individuals are increasingly turning to social networks to learn about new startups and these platforms are adequate for eWOM (Farzin & Fattahi, 2018). Customers attained via a variety of eWOM platforms are becoming an essential target for ad campaigns and marketers (Cheung, 2014).

EWOM information has the ability to profoundly modify a reader's behaviour and cognitive performance, assessing the trust in eWOM information is now the most valuable study argument as a trust in information reliability is a major predictor of eWOM reader's later actions (Sia et al., 2009). Several pieces of research have been undertaken in the context of eWOM that mentioned different kinds of predictors that can influence the eWOM reader's perspective of information reliability (Chu & Kamal, 2008). Moreover, culture has been perceived to influence an individual's communication behaviour and thoughts (Choi & Kim, 2019). Sia et al., (2009) mentioned that the culture of online consumers will strongly moderate the effectiveness of various trust building techniques on their trusting perceptions. Mazaheri et al., (2011) investigates that online customers cultural orientation will moderate the impact of website involvement on purchase intentions. Culture has been regarded to effect individual's communication behaviors, researchers in the discipline of cultural studies have acknowledged culture as a factor for effecting eWOM throughout other countries (Gudykunst et al., 1996). Therefore, to examine adopted culture's viability in eWOM context, the author used one dimension of culture from Hofstede (1980) study among four cultural dimensions in the current study, which is the individualism-collectivism orientation (ICO) because it has been regarded as the most important aspect in explaining cultural diversities (Sia et al., 2009); (Triandis, 2001), and the author used culture as a potential moderator to study.

Problem Statement

Electronic word-of-mouth (eWOM) company-generated and customer-created dimensions in various ways have been focused on in past studies (Poulis, Rizomyliotis, & Konstantoulaki, 2019); (Yang et al., 2019). However, it is essential to examine what antecedents of eWOM formed eWOM readers' trust that ultimately convince them to accept information, and hence, as a result, they purchase products of the company.

Moreover, individual-level cultural values vary greatly due to their occupations, races, religious beliefs, and other aspects, influencing and modifying their cultural beliefs. The intra-culture diverse concept using extensive field data from different countries and showing that individual-level culture can perform as an important moderator in affecting people's cognitive behaviour is proven by different research (Straub, Loch, Evaristo, Karahanna, & Srite, 2002). Considering this perspective, the

author thinks that in the context of eWOM, a culture of individual or collective level may also greatly impact the eWOM reader's knowledge and cognitive mode. Thus, according to the intra-culture diverse concept and deeply influenced by moderating effects of culture on people's cognitive behaviour, this study aims to test how ICO moderate the core eWOM antecedents and its relation with eWOM reader's trust inclination (Trt) perspective & to find how eWOM reader's trust would be built by eWOM's progressing role with exploring its aspects.

Research Objectives

1. To study the influence of eWOM antecedents on eWOM reader's PI in an evolving digital marketing context of Pakistan.
2. To examine the moderating role of eWOM readers' adopted ICO between eWOM antecedents and their Trt perspective in an evolving digital marketing context of Pakistan.
3. To study the influence of eWOM antecedents with mediating role of Trt and IA on eWOM reader's PI in an evolving digital marketing context of Pakistan.

Research Questions

1. What is the concept of eWOM, its core antecedents and its impact on eWOM reader's purchase intentions (PI)?
2. How eWOM readers adopted ICO moderate the eWOM core antecedents and its relation with their trust inclination (Trt) perspective in an evolving digital marketing context of Pakistan.
3. How do eWOM readers' trust inclination (Trt) and information adoption (IA) influence their purchase intentions (PI) in the evolving digital marketing context of Pakistan?

Significance of the Study

This study would be helpful for marketers to successfully develop their strategies of marketing according to market situations and hence, interact with customers in a genuine way and consider culture's moderating role between eWOM antecedents and eWOM readers' Trt perspective.

The outcomes of this research will tell how eWOM readers' cognitive behaviour was influenced by eWOM antecedents when they adopted distinct cultural norms. The author assures that exploring the moderating role of adopted culture with the relationship between eWOM antecedents and eWOM reader's Trt perspective will contribute to the theoretical studies that are significant for other researchers.

LITERATURE REVIEW

Theoretical Background

Electronic Word-of-Mouth (eWOM)

Conventional word-of-mouth (WOM) has been modified into electronic word-of-mouth (eWOM) by the advent of Web 2.0 and new media social platforms. Remarks by consumers about particular products or services of the company on social sites are called eWOM communication (Hennig-Thurau et al., 2004). Consumers can acquire information through other persons on social sites with the development of Web 2.0 (Barreto, 2014).

In the evolving marketing environment, the importance of eWOM is an appealing variable to investigate. Hence, different phases of the customer decision-making process have been affected by eWOM (Davis & Khazanchi, 2008). Purchasing environment has been altered by eWOM and consumers can obtain critical reviews about product features on the internet (Varadarajan & Yadav, 2002). The strength of social sites over other internet channels provides two-way interactions, which is not only reviews from strangers about product/service (Kala & Chaubey, 2018) but also gives the chance to connect with other persons, which is appealing to customers whom they can only obtain through social media platform,

therefore, these engagements make eWOM substantial (Chu & Kim, 2011).

(Rao & Rao, 2019) mentioned that information quality (IQ), information usefulness (InUse), and argument quality (AQ) are eWOM's core antecedents according to modern studies.

Hofstede culture theory and adopted culture

According to Hofstede (1980), theory "Culture is the collective programming of the mind that distinguishes the members of one group or category of people from others". Hofstede also found national cultures are diverse and it has four criteria, which he called dimensions; i.e. Individualism-collectivism cultural orientation (ICO), power-distance, masculinity-femininity, and uncertainty avoidance (Hofstede & Bond, 1988). Culture's dimensions are compared with the dimensions of personality to get insight into it, which is used when depicting the behaviour of individuals (Hofstede, 1980).

ICO among culture's four dimensions has obtained the most attention and has been connected to various determinants of human behaviour since then (Singelis, Triandis, Bhawuk, & Gelfand, 1995). In ICO, individualism refers to one side as contrasted with collectivism on the other orientation of it. Every individual is obliged to take care of oneself or his/her immediate family member in societies is referred to as the individualist side. In contrast, societies in which people from early stages of their life are intermixed into powerful and united groups, their extended families are typically among them, is referred to as collectivist orientation (Hofstede & Bond, 1988).

Culture could be also used on an individual level to define the cognitions and behavioural patterns of an individual (Srite & Karahanna, 2006); (Straub, Keil, & Brenner, 1997). People's cognitions and behavioural patterns are affected by individual-level ICO in the direction of the challenge they are dealing with means person with different adopted ICO will use different signs to direct their cognition patterns and thoughts (Lim, Leung, Sia, & Lee, 2004); (Sia et al., 2009).

HYPOTHESES

Impact of Information Quality on Trust Inclination through the moderating role of ICO:

The quality of the contents of a customer review from the perspective of information attributes is referred to as IQ (Park, Lee, & Han, 2007). According to Zhang et al. (2014), on social sites, the IQ must be of great value and worth. Referring to the literary foundations, it is expected that the IQ given on social sites develops trust.

H1a: ***Information Quality has a significant impact on Trust Inclination.***

The current research predicts that the eWOM reader's adopted ICO will moderate the Information Quality's effect on the Trust Inclination perspective. Culture study acknowledged that people who adopted individualistic culture (highest ICO) will have inclined to be more self-sufficient (Hofstede, 1984), they have their own opinions that influence their cognitive behaviour (Srite & Karahanna, 2006), and they will use their inbuilt cognition to analyze issues (Hsu, 1983), therefore, the current research assumes that eWOM readers who adopted individualistic culture will consider the eWOM information on their own assessment, they will accept the opinion if the quality of the eWOM information is strong and reasonable, whereas, people with collectivistic culture attitude (lowest ICO), will go after for social norms (Earley, 1993), they follow the opinions of others (Bond & Smith, 1996), thus, eWOM readers who adopted collectivistic culture, make their viewpoints regarding eWOM information based on others opinion and they will accept others judgment on IQ.

H1b: ***ICO significantly moderates the relationship between Information Quality and Trust Inclination.***

Impact of Information Usefulness on Trust Inclination through moderating role of ICO:

Though it gives chance to marketing people to generate adequate sales of products and effectively target potential customers the impact of eWOM as compared to conventional WOM is hard to control (Ek Styvén & Foster, 2018). EWOM remains one of the strong marketing tactics, however, it has also the tendency to adversely show an image of the company on social media (Kala & Chaubey, 2018). It has been a source of concern for the customers whether useful information has spread or not. Customers make decisions on whether they purchase a product or not depending on the message's core. The message is regarded as having no worth and value if it does not have any information that is authentic and trustworthy (Zhang et al., 2014).

H2a: ***Information Usefulness has a significant impact on Trust Inclination.***

The eWOM reader's perception of the InUse in relation to a certain eWOM message can be strongly influenced by the IQ and source credibility (Sussman & Siegal, 2003). Since the eWOM is a communication process, involving the receiver and sender, hence, communication's source and its useful information is the crucial aspect when analyzing eWOM information. Therefore, the current research predicts that eWOM readers' adopted ICO will moderate the Information Usefulness's effect on the Trust Inclination perspective. Accordingly, current research anticipates that persons who adopted individualistic culture will make their decisions regarding eWOM information on their own cognition power and will believe the eWOM information if they find it useful regardless of what others think, while persons with a collectivistic culture approach express higher levels of conformity and will open to accept the opinions shared by many others on InUse.

H2b: ***ICO significantly moderates the relationship between Information Usefulness and Trust Inclination.***

Impact of Argument Quality on Trust Inclination through the moderating role of ICO:

EWOM has been pointed out in previous research to help companies increase their product and service sales. A company's marketing and sales people's direct interactions with consumers on a larger scale a further key aspects to address (J.-J. Wang, Wang, & Wang, 2018). Researchers have recognized that company's future sales dependent on the reviews being posted by the customers on the company's social media sites or websites, hence, if customers posted lots of negative comments about the products, the sales of the company will surely drop (Poulis et al., 2019). In situations when consumers only posted positive comments about the products and no neutral comments, this makes consumers doubtful sometimes as well (Abedi, Ghorbanzadeh, & Rahehagh, 2019).

H3a: ***Argument Quality has a significant impact on Trust Inclination.***

The current research predicts that eWOM reader's adopted ICO will moderate the Argument Quality's effect on the Trust Inclination perspective. As previously mentioned that eWOM readers who adopted individualistic culture will make their decisions on cognitive analysis of eWOM information, accordingly, they will accept the opinion if they believe the eWOM information's argumentation to be strong and rational, as (Bhattacherjee & Sanford, 2006) mentioned that the persuasive power of arguments included in an informational message is referred to as AQ, on the other

side, because of the dependency and in-group traits of the eWOM readers who adopted collectivistic culture, they will believe in other's people viewpoint on argumentation.

H3b: ***ICO significantly moderates the relationship between Argument Quality and Trust Inclination.***

Impact of Trust Inclination on Information Adoption:

Babic Rosario et al (2016) emphasized that it is greatly valued by the customers when the company shares full information about the product and service. The authenticity of the information is cross-checked by the customers by examining other customers' comments on social media. Individuals are likely to adopt information and trust it if there is harmony between information offered by the company and consumers posted on social sites regarding products.

H4: ***Trust Inclination has a significant impact on Information Adoption.***

Impact of Information Adoption on Purchase Intentions:

Erkan & Evans (2016) mentioned that the fundamental level of information is being transmitted in eWOM marketing. However, some customers receive the information casually while other customers become anxious about similar content which means the influence of the information will vary among customer-to-customer (Khwaja, Jusoh, & Nor, 2019).

Pradhan et al. (2016) and Erkan & Evan (2018) emphasizes that when eWOM content on social media is created by well-known individuals, has a strong effect on internet buyers' PI. (Tariq, Nawaz, Nawaz, & Butt, 2013) proposed that customers' PI could be affected by the quantity of eWOM. Customers on social media platforms are encountered a larger quantity of eWOM information and past research has explained that this sort of eWOM information tends to influence customers' PI (See-To & Ho, 2014); (X. Wang, Yu, & Wei, 2012). Marketing people acknowledged PI as a major factor in the customer's purchase decision, as mentioned in past findings (Raza, Ahad, Shafqat, Aurangzaib, & Rizwan, 2014).

H5: ***Information Adoption has a significant impact on Purchase Intentions.***

RESEARCH METHODOLOGY

Research Approach

This research followed the quantitative survey approach based on the research process to test the proposed research model, and the research model describes the relationship between all the variables (Fig. 1). Furthermore, as per the aim of this research and by observation to examine the relationship between all the variables, the explanatory study type was applied with using the logic of the deductive approach.

Population and Sample

The target population for this research to collect data was the Pakistani eWOM readers who live in Karachi and are involved in online shopping and engaged in eWOM communications on social media regarding product reviews. Further, according to (Lowry & Gaskin, 2014), a sample size of more than 200 is advisable for Structural Equation Modeling (SEM), and the statistical technique used in this research was based on SEM. Henceforth, to obtain an accurate and statistically meaningful result for this study, the sample size of 251 responses was taken into consideration for data analysis.

Sampling Technique

The stratified sampling technique was employed and according to this technique, the total population is divided into sub-groups. Therefore, Karachi city is divided into 6 sub-groups which are 6 districts namely Central, East, South, West, Malir and Korangi districts. Accordingly, in this research 10% area was taken from each district. Hence, the Central District has 34 areas, of which 10% is 3.4, so taken 4 areas from there; the East

District has 22 areas, of which 10% is 2.2, so taken 3 areas from there; the South District has 14 areas, which 10% is 1.4, so taken 2 areas from there; the West District has 7 areas, which 10% is 0.7, so taken 1 area from there; the Malir District has 10 areas, which 10% is 1, so taken 1 area from there; and lastly the Korangi District has 15 areas, which 10% is 1.5, so taken 2 areas from there. On that account, 13 areas were taken from Karachi for this research survey and among these 13 areas, collected 251 responses randomly from eWOM readers (online shoppers). Besides, convenience sampling technique was also applied since areas which were selected from each district were selected on the basis of convenience. Moreover, the amount of time available for data collection was short, and in a short span of time convenience sampling was the best option**.**

Data Collection Technique

The technique of an online questionnaire survey had been applied, which was created on Google Docs. A survey questionnaire was written in English. A 5-point Likert scale, from strongly disagree to strongly agree was used. EWOM readers (Online Shoppers) from Karachi were invited to fill out a questionnaire by email, social media and LinkedIn platform.

Questionnaire Design

The construct items for the questionnaire were adopted from previous studies, i.e., information quality (Park et al., 2007), information usefulness (Bailey & Pearson, 1983), argument quality (Hussain et al., 2018), individualism-collectivism cultural orientation (ICO) (Srite & Karahanna, 2006), trust inclination (Corritore, Marble, Wiedenbeck, Kracher, & Chandran, 2005), information adoption (M. Y. Cheung, Luo, Sia, & Chen, 2009); (Filieri, 2015), and purchase intentions (Lu, Fan, & Zhou, 2016). There were a total of 28 items in the present study; including IQ (3), InUse (3), AQ (5), ICO (5), Trt (3), IA (5), and PI (4) indices

Figure 1: *Research Model*

(Annexure A)

Figure 1: *Research Model*

(Annexure A)

Statistical Technique

This research had been conducted through two software. The demographic profiling of the data had been done by SPSS 20 software. Later, data analysis and hypothesis testing had been done by SmartPLS 4 and this software is based on SEM.

Demographic Profiling Analysis

The demographic results of the sample are shown in (Table 1). The SPSS 20 was used to code the collected data of 251 respondents.

Table 1 (Annexure B)

Sample Demographics (N=251)

DATA ANALYSIS AND RESULTS

Data Analysis

The statistical data analysis and hypotheses testing on 251 respondents followed by the primary data screening procedure were done by using SmartPLS 4. Initially, assessed through a measurement model, and then, structural model assessment was applied.

Measurement Model Assessment

The measurement model is also referred to as the outer model in PLS-SEM. The measurement model was examined to determine the constructs' reliability and validity. PLS-SEM technique was used to test said model in SmartPLS 4.

Factor Loadings Significant

First, each of the constructs with its particular indicators and their loadings was calculated, and (Vinzi, Chin, Henseler, & Wang, 2010) mentioned, factor loading over 0.7 is recommended. Therefore, all the loadings are greater than 0.70, so this means the items are representing the underlying construct pretty well (Table 2).

Construct Reliability and validity analysis

The reliability test was evaluated using Cronbach's alpha, rho_a, and Composite reliability (rho_c), statistics for alpha and (rho_c) are higher than the suggested value of 0.70 (Wasko & Faraj, 2005) (Table 2). The (rho_a) value obtained is between Cronbach's alpha and (rho_c). Additionally, it was reported to be greater than 0.70, indicating high reliability (Henseler, Hubona, & Ray, 2016) (Table 2). Hence, the outcome demonstrates that all reflective paradigms have higher degrees of internal consistency reliability.

Table 2 (Annexure C)

Reliability and Validity Analysis

The construct validity test was evaluated using convergent validity and discriminant validity. The test of convergent validity can be performed using Average variance extracted (AVE). In a reflective model, AVE represents the average communality for each latent variable. A good model should have an AVE value greater than 0.5 (Fornell & Larcker, 1981). The result shows that all the values of AVE are greater than 0.5 (Table 2). It concludes that convergent validity is established. Each construct that differs from the model's other construct is considered to have discriminate validity. Results for discriminate validity are adequate when the constructs had an AVE loading greater than 0.5, which indicates that the constructs captured at least 50% of the variance. To determine whether unrelated concepts or measurements are unrelated or not, discriminant validity tests were carried out. Discriminant Validity was evaluated by analyzing the correlations among the latent variables with the square root of AVE (Fornell & Larcker, 1981).

Table 3 (Annexure D)

Discriminant Validity (Fornell-Larcker Criterion)

Note. The square roots of the AVE are shown in italicized form. The off-italicized values are the correlations between the values of the construct. *The discriminant validity was also measured using the HTMT ratio. The values of the HTMT ratio are less than 0.85 (Table 4), which confirmed the criteria for verifying a discriminant validity* (Henseler, Ringle, & Sarstedt, 2015).

Table 4 (Annexure E)

Discriminant Validity (Heterotrait-Monotrait Ratio)

Measurement Model

The latent variables or constructs are measured by a measurement model which is calculated through PLS-SEM in SmartPLS 4 (Fig. 2).

Figure 2 (Annexure F)

Measurement Model (PLS-SEM Algorithm)

Structural Model Assessment

The structural model, also referred as inner model in PLS-SEM, represents the relation between the latent variables and the measurement model (Hair et al., 2021). Bootstrapping technique was used to test said model in SmartPLS 4.

Explanatory Power

The effectiveness of each structural path is assessed using the R^2 value for the dependent variable to determine the model's adequacy (Briones Peñalver, Bernal Conesa, & de Nieves Nieto, 2018). Moreover, (Falk & Miller, 1992) suggested that for an endogenous variable to be considered to have a significant value of variance, the R^2 values should be equal to or greater than 0.10 and the result shows that all the R^2 values of endogenous variables are above 0.10 and therefore, the predictive capability is confirmed (Table 5).

The endogenous variables' predictive relevance is established by Q-square. A Q^2 value greater than 0 indicates that the model has predictive relevance. Hence, the result shows that the Q^2 values for the endogenous

variable are above 0 for the present research model, hence, predictive relevance is established (Table 5). Q^2 values were calculated by the PLSpredict technique in SmartPLS.

Table 5 (Annexure G)

Explanatory Power

Hypothesis Testing

The hypotheses were tested to determine the significance of relationships in order to further evaluate the goodness of fit. Bootstrapping was used in SmartPLS 4 to test the hypotheses. The results of hypotheses testing showed that IQ has a positive impact on Trt. The effect is significant at (β = 0.187, p = 0.005, t = 2.560). Similarly, InUse has a positive impact on Trt. The effect is significant at (β = 0.156, p = 0.002, t = 2.782). Following that, AQ has a positive impact on Trt. The effect is significant at (β = 0.165, p = 0.006, t = 2.428). Moreover, ICO has a positive impact on Trt. The effect is significant at (β = 0.187, p = 0.001, t = 3.088). Further, Trt has a positive impact on IA. The effect is significant at (β = 0.559, p = 0.000, t = 12.265). In the same manner, IA has a positive impact on PI. The effect is significant at (β = 0.660, p = 0.000, t = 15.871). Hence, all the hypotheses of direct relationships are accepted. The results of the hypotheses testing are reported in (Table 6).

Table 6 (Annexure H)

Research Hypotheses Testing

Moderation Analysis

This research has predicted eWOM readers' adopted ICO will moderate the three eWOM core antecedent's effects on the perception of their trust inclination. Accordingly, the research model has a categorical moderator that has two groups (i.e., people who adopted individualistic culture = group 1; people who adopted collectivistic culture = group 2). Therefore, the path coefficient with a positive sign means the category is group 1 has a lower impact in comparison to another category, and the path coefficient with a negative sign means the category that is group 2 has a lower impact in comparison to another category, this approach is in accordance with (Ramayah, Cheah, Chuah, Ting, & Memon, 2018)

The results of moderating effects showed that ICO moderates the relationship between IQ and Trt, and the moderating effect is significant at (β = 0.263, p = 0.001, t = 3.867). The higher Collectivistic Culture the eWOM readers adopted, the stronger the information quality affects their perception of trust inclination. In the same way, ICO moderates the relationship between InUse and Trt, and the moderating effect is significant at (β = -0.169, p = 0.003, t = 2.685). The higher Individualistic Culture the eWOM readers adopted, the stronger information usefulness affects their perception of trust inclination. Lastly, ICO moderates the relationship between AQ and trust Trt, and the moderating effect is significant at (β = -0.146, p = 0.030, t = 1.989). The higher Individualistic Culture the eWOM readers adopted, the stronger the argument quality affects their perception of trust inclination. Hence, all three hypotheses are accepted. The results of moderating effects are reported in (Table 6).

CONCLUSION AND DISCUSSION

Discussion

This research adopted SEM for statistical analysis of collected data and testing hypotheses. The study found a significant impact of eWOM core antecedents (IQ, InUse, AQ) on Trt. These findings were from prior research that has shown a significant impact of eWOM antecedents on Trt (Khwaja, Mahmood, & Zaman, 2020). Afterwards, three important hypothetical contributions to the field of research were made by this study (H1b, H2b, H3b); and the results showed that ICO significantly moderates the relationship between IQ and Trt at (β = 0.263,

p = 0.001, t = 3.867). Similarly, ICO significantly moderates the relationship between InUse and Trt at (β = -0.169, p = 0.003, t = 2.685). Moreover, ICO significantly moderates the relationship between AQ and Trt at (β = -0.146, p = 0.030, t = 1.989). There has not been any past research on the moderating role of ICO between eWOM antecedents and Trt. Hence, the current findings provide a significant theoretical contribution to the literature. Lastly, the results showed that Trt has a positive impact on IA, and IA has a positive impact on PI. The results coincide with those of (Khwaja et al., 2020).

In a nutshell, including the moderator in the study has contributed to identifying the contexts in which ICO could enhance eWOM reader's Trt perspective, therefore, it is demonstrated that in the Pakistani marketplace, the moderating role of ICO over purchase intentions has been regarded to have a substantial impact because Pakistani eWOM reader's take the ICO into account when using an online platform to make purchase intentions (PI).

Conclusion

The findings indicate that the information usefulness' and argument quality's stronger effect on the eWOM reader's perception of trust inclination is strengthened since the eWOM readers adopted individualistic culture, whilst the information quality's stronger effect on the eWOM reader's perception of trust inclination is strengthened since the eWOM readers adopted collectivistic culture.

Following that, the study demonstrates that in the Pakistani marketplace eWOM readers (with the highest ICO) are making their decisions regarding eWOM information's usefulness upon their own perspective, and they believe the eWOM information available on social media is valuable when they find it useful based on their own cognitive behavioural pattern, as well as they accepted the eWOM information's argumentation when they believe it is strong and rational on the basis of their own cognition and opinions, therefore, they are strongly inclined to use information usefulness and argument quality to develop their trust on the eWOM information while using an online platform to make purchase intentions, as opposed to eWOM readers (with lowest ICO), they are following social norms when deciding about eWOM information's quality instead of their personal views and they accept other's people judgments on information quality within a social media. These findings highlight the importance of considering eWOM readers' adopted culture when assessing their cognitions throughout the eWOM information process. It is also indicating that the culture has a considerable impact on the use of online shopping in Pakistan when assessing eWOM to build trust in the information.

Limitations

To conduct the said research successfully and efficiently, the author encountered a few limitations. The initial and most notable limitation that the researcher encountered was the author's choice to collect data for this research from only 13 areas of Karachi, it excludes other people of Karachi who are involved in online shopping, and eWOM reader's attitudes and behaviours vary depending on cultural and trust related factors according to different areas. Moreover, the research model only includes one cultural dimension, ICO, to study its moderating effects on the relationship between the eWOM core antecedents and eWOM reader's Trt, however, it does not mean that other cultural dimensions cannot influence the cognition of eWOM readers, this depicted another significant constraint.

Future Research Recommendations

Future researchers might have benefited from using this strategy. Besides, the research model should also be studied in various cultural contexts to enhance its generality. Furthermore, this study focused on culture's one dimension ICO; future research could also consider other dimensions like power-distance, masculinity-femininity, and uncertainty avoidance from (Hofstede & Bond, 1988) work and evaluate the impact of other three dimensions on eWOM core antecedents that could influence eWOM reader's Trt perspective in an adequately successful way.

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(Annexure A)

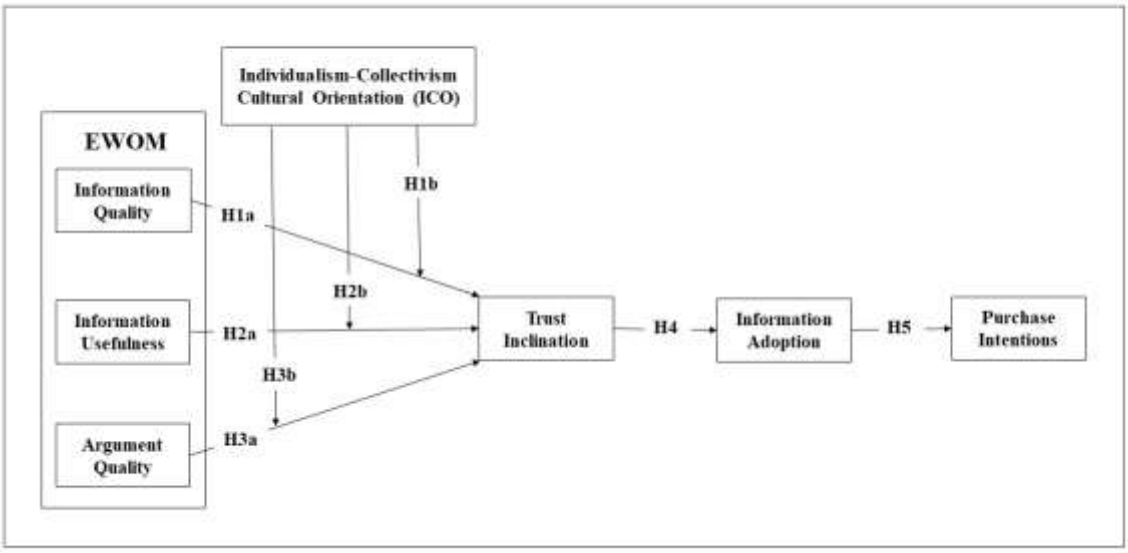


Table 1 **(Annexure B)**

Sample Demographics (N=251)

Demographics	Category	Frequency	Percent
Age Group	18 years and below	37	14.7%
	19–28 years	58	23.1%
	29–39 years	90	35.9%
	Above 40 years	66	26.3%
Gender	Male	117	46.6%
	Female	134	53.4%
Education Level	High School	52	20.7%
	Bachelors	96	38.2%
	Master's	87	34.7%
	Doctorate	16	6.4%
Current Status	Full-Time Employment	106	42.2%
	Part-Time Employment	28	11.2%
	Self-Employed	35	13.9%
	Unemployed	9	3.6%
	Housewife	30	12%
	Student	34	13.4%
	Retired	9	3.6%
Social Media Usage	Facebook	76	30.3%
	Twitter	43	17.1%
	Snapchat	25	10%
	Instagram	79	31.5%
	Other Social Networking Sites	28	11.2%

District of Karachi	Karachi Central District	82	32.7%
	Karachi East District	53	21.1%
	Karachi South District	38	15.1%
	Karachi West District	36	14.3%
	Korangi District	26	10.4%
	Malir District	16	6.4%
Area of Residence	Federal B. Area	23	9.2%
	North Nazimabad	23	9.2%
	Shadman Town	25	10%
	Gulberg	17	6.8%
	P.E.C.H.S	20	8%
	Gulshan-e-Iqbal	13	5.2%
	Gulistan-e-Jouhar	17	6.8%
	Defence	19	7.6%
	Saddar	19	7.6%
	Orangi Town	29	11.6%
	Malir	17	6.8%
	Korangi	17	6.8%
	Landhi	12	4.8%

Table 2 **(Annexure C)**

Reliability and Validity Analysis

Construct	Item	Loading	Alpha	rho_a	rho_c	AVE
AQ	AQ1	0.768	0.830	0.833	0.880	0.595
	AQ2	0.801				
	AQ3	0.783				
	AQ4	0.773				
	AQ5	0.729				
IA	IA1	0.708	0.815	0.820	0.871	0.575
	IA2	0.749				
	IA3	0.754				
	IA4	0.825				
	IA5	0.750				
ICO	ICO1	0.803	0.900	0.904	0.926	0.714
	ICO2	0.847				
	ICO3	0.873				
	ICO4	0.885				
	ICO5	0.815				
IQ	IQ1	0.884	0.828	0.845	0.897	0.744
	IQ2	0.898				
	IQ3	0.802				
InUse	InUse1	0.843	0.799	0.807	0.882	0.713
	InUse2	0.872				
	InUse3	0.817				
PI	PI1	0.735	0.842	0.856	0.894	0.678
	PI2	0.854				
	PI3	0.872				

	PI4	0.826				
Trt	Trt1	0.840	0.811	0.814	0.888	0.726
	Trt2	0.891				
	Trt3	0.824				

Abbreviation. AVE: Average Extracted Variance

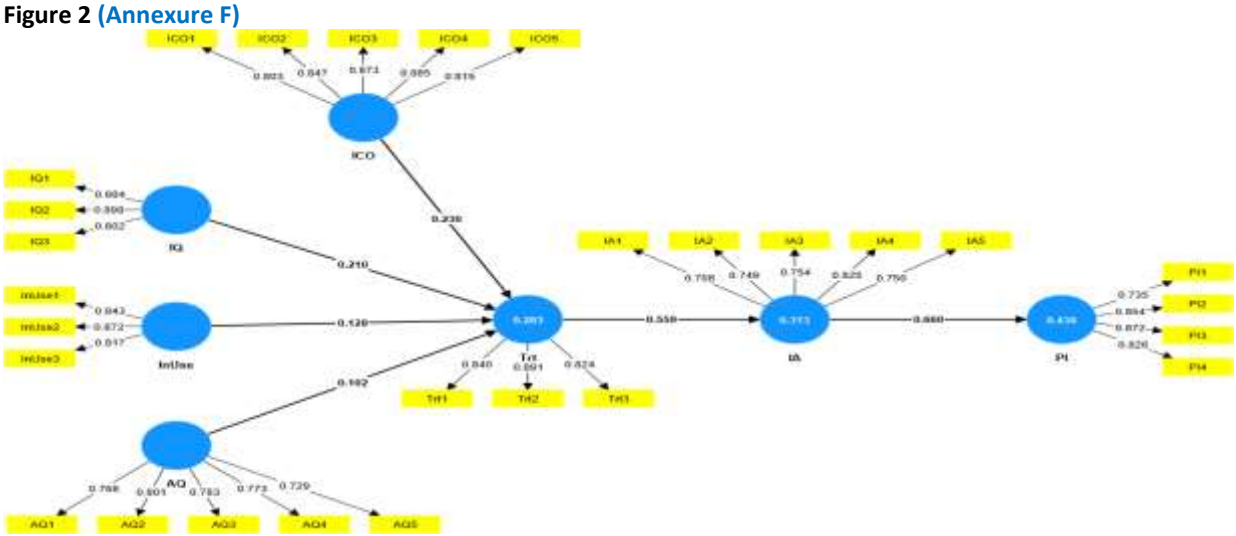
Table 3 **(Annexure D)**
Discriminant Validity (Fornell-Larcker Criterion)

	IQ	InUse	AQ	ICO	Trt	IA	PI
IQ	*0.862*						
InUse	0.569	0.844					
AQ	0.528	0.620	0.771				
ICO	0.432	0.446	0.444	0.845			
Trt	0.437	0.414	0.395	0.424	0.852		
IA	0.525	0.486	0.476	0.556	0.559	0.758	
PI	0.507	0.544	0.572	0.571	0.605	0.660	*0.824*

Table 4 **(Annexure E)**
Discriminant Validity (Heterotrait-Monotrait Ratio)

	IQ	InUse	AQ	ICO	Trt	IA	PI
IQ							
InUse	0.703						
AQ	0.631	0.757					
ICO	0.498	0.524	0.507				
Trt	0.527	0.512	0.476	0.492			
IA	0.629	0.592	0.562	0.645	0.683		
PI	0.606	0.655	0.684	0.654	0.731	0.782	

Figure 2 **(Annexure F)**



Measurement Model (PLS-SEM Algorithm)

Table 5 **(Annexure G)**
Explanatory Power

Construct	*R* - square	*Q* - square
Trust Inclination	R^2 Trt = 0.310	Q^2 Trt = 0.244
Information Adoption	R^2 IA = 0.313	Q^2 IA = 0.311
Purchase Intentions	R^2 PI = 0.436	Q^2 PI = 0.232

Table 6 (Annexure H)
Research Hypotheses Testing

	Path coefficient	*SD*	*T*- value	*P* values	Result
IQ -> Trt	0.187	0.073	2.560	0.005	Accepted
InUse -> Trt	0.156	0.056	2.782	0.002	Accepted
AQ -> Trt	0.165	0.067	2.428	0.006	Accepted
ICO -> Trt	0.187	0.061	3.088	0.001	Accepted
Trt -> IA	0.559	0.046	12.265	0.000	Accepted
IA -> PI	0.660	0.042	15.871	0.000	Accepted
ICO x IQ -> Trt	0.263	0.068	3.867	0.001	Accepted
ICO x InUse -> Trt	-0.169	0.062	2.685	0.003	Accepted
ICO x AQ -> Trt	-0.146	0.074	1.989	0.030	Accepted

Abbreviation. SD: Standard Deviation