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**Title:** Impact of Emotion and Social-Commerce Factors Affecting Intention to Purchase Healthcare Products: The Mediating Effect of Trust

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**Conflict of Interest**

The author (s) declared no conflict of interest and have not received any funds for the project.

# Impact of Emotion and Social-Commerce Factors Affecting Intention to Purchase Healthcare Products: The Mediating Effect of Trust

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## Abstract

TR and PI are essential factors for the growth and sustainability of both online and offline vendors. PI not only affects purchasing behaviors but also brings several positive outcomes. These include actual purchase, trial purchase, repeat purchase, and loyalty. This study examined the mediating role of TR between emotional and informational antecedents and PI. Given the importance of the research, it also explored the effects of EP, EPRD, WOM, RRS, and SC on PI. Using a quantitative approach, we gathered data from 245 participants within the target population and analyzed it with Smart PLS. The results showed that all proposed hypotheses were supported, except Hypothesis 3: the effect of WOM on PI. While this effect was significant, its direction was negative, contrary to the hypothesized direction. The study also found that EPR, EPRD, and online RRS have a positive influence on TR. Based on these findings, we argue that TR in a brand enhances consumer perceptions, which in turn lead to behavioral intentions. This study makes valuable contributions to the literature by integrating emotional, social, and security-related dimensions into a unified trust-based model of consumer decision-making. The study also offers several marketing and theoretical insights. The

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recommended marketing strategies will help online vendors improve their marketing efforts to enhance value propositions for their target segments.

**Keywords:** *Word of Mouth (WOM), security Concerns (SCs), rating and reviews (RRs), trust (TR), and purchase intention (PI).*

## Introduction

The healthcare products segment is dynamic, and consumers demand new products with innovative features, which poses a challenge to healthcare manufacturers (Song et al., 2023). As a result, they must make extra efforts to increase consumers' purchase intention. Prestby (2025) asserts that healthcare practitioners and marketers may find it beneficial to understand the factors influencing purchase intention, particularly regarding healthcare commodities, where reliability and reputation are key considerations. Several variables influencing purchase intention have been extensively studied in previous research. For example, Ngo et al. (2024) emphasized the importance of perceived value, while Nguyen et al. (2025) focused on how utility and convenience affect online purchase intentions. However, more research is needed to understand how specific product features and social commerce elements influence customers' purchasing decisions in the digital age. To address this gap, we explore how emotional factors, such as product, price, and WOM, impact purchase intention. These factors offer a comprehensive view of the decision-making process used by consumers. Perceptions are shaped by social influences such as word-of-mouth, reviews, ratings, and communication, while emotional pricing and product offers cater to consumers' emotional reactions.

Understanding the mediating component in our study, trust, is crucial for grasping the relationship between the traits mentioned earlier and purchasing intention. TR plays a key role in online transactions because it affects customer perceptions, decreases perceived risks, and links the gap between PI and social commerce needs (Prestby, 2025). In the healthcare industry, customer purchasing decisions are heavily influenced by trust, since product efficacy and safety are vital factors (Patton & Wickens, 2024). This study provides deeper insight into customer decision-making by examining how TR moderates the effect of social and emotional commerce elements on purchase intention. No study has examined these factors related to consumer PI within social commerce. Our research expands the existing literature and provides deeper insights into the factors that influence purchase intention in social commerce settings, as well as how security concerns moderate the effects of various product and social commerce attributes on trust in the purchasing environment. The study's "findings have significant implications for

health marketers, policymakers, and researchers,” providing insight into the rational and emotional factors that drive consumer behavior in the digital age.

## Literature Review

### Purchase Intention (PI)

PI is “consumers’ willingness to buy goods and services shortly” (Nguyen et al., 2025). Extending this argument to healthcare products, we assert consumers’ “willingness to purchase specific health-related products shortly” (Duarte et al., 2024). Several factors influence intention, particularly for health-related products, including perceived benefits, TR, credibility, personal health goals, and values (Alwan & Alshurideh, 2022). Researchers have documented that various factors influence the PI of healthcare products (Jung & Baloglu, 2025). For example, if doctors have TR in a product and recommend it to consumers, its PI would increase significantly (Zhang et al., 2025). Moreover, consumers’ perception of healthcare products deeply affects their PI. If they believe healthcare products will improve their well-being, their PI would rise (Limbu et al., 2024)

### Security Concern (SC)

In today’s digital age, it is becoming easier for consumers to find information about healthcare and other products on social media platforms (Atadoga et al., 2024). Additionally, before making purchases, they often check reviews of healthcare products (Lu & Yi, 2023). Itodo and Ozer (2024) suggest that although social media is a convenient way to seek information about goods and services, it also presents several security risks. Therefore, researchers state that consumers have a high level of SC with those social media, who tend to protect their personal information and refrain from sharing it with others (Adeusi et al., 2024).

### Trust (TR)

Besides other factors, trust (TR) is a crucial element, especially in online shopping (Patton & Wickens, 2024). When customers believe that online vendors will fulfill their promises, their likelihood of repurchasing increases (Patton & Wickens, 2024). Conversely, a consumer’s low trust perception can lead to a decreased chance of buying goods and services again (Choung et al., 2023). Thus, many researchers, including Itodo and Ozer (2024), noted that positive reviews. Social media promotes TR. Thus, we argue that vendors who display a clear and detailed description of their product line would benefit from increased consumer TR.

### **Emotional Price (EPR)**

EPR is an effective strategy for attracting consumers and increasing PI. There are many emotional pricing strategies (Cicek et al., 2025). Some of the common ones include appealing pricing, where they display their prices as Rs. 99.99 instead of Rs. 100. Moreover, Liu et al. (2025) highlighted that marketers, when developing pricing strategies, may emphasize emotional benefits rather than functional benefits. Additionally, researchers believe that emotional attachment and feelings motivate consumers to buy products rather than their functional benefits. Therefore, we argue that emotional pricing appeals to consumers' emotional part of the brain, leading to a positive perception of their products and brands (Lombardi et al., 2024).

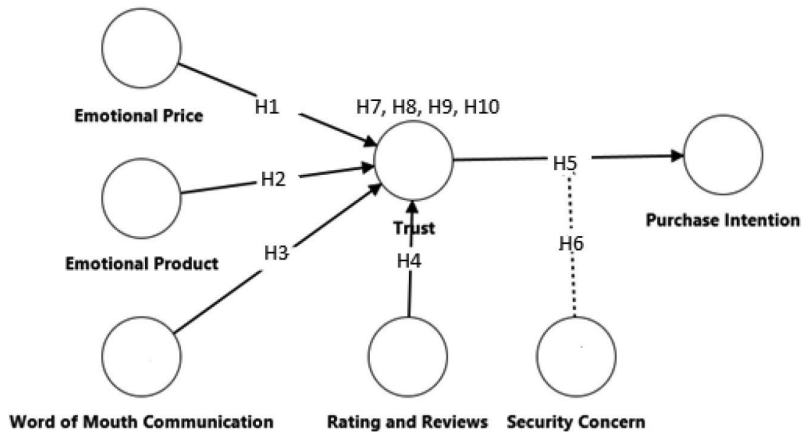
WOM communication has long been a focus for marketers and researchers. Katz and Lazarsfeld's influential work in the 1950s emphasized the importance of personal influence and opinion leaders in shaping consumer choices. Troiville (2024) asserts that in WOM communication, consumers share their experiences about goods and services orally or on social media. If they have a positive experience, consumers tend to share positive WOM. Conversely, if consumers have a bad experience, they are likely to share negative views about the goods and services. Troiville (2024) believes that WOM communication is more effective than official messages from firms, as WOM messages come from neutral consumers rather than official sources.

### **Rating and Reviews (RRS)**

In the current digital era, consumers rate and review products and services, sharing their experiences on social media (Bayerl et al., 2024). Conversely, before purchasing goods and services, consumers read the ratings and reviews. Suppose consumers find the ratings and reviews positive, their intention to buy and repurchase increases (Arzaghi et al., 2023). Conversely, if they are negative, their purchase intention decreases significantly. There are several benefits of RRS, including increased credibility, improved customer insights, and competitive advantages (Kuo & Li, 2023). Additionally, firms must respond to consumers' feedback and encourage them to continue sharing reviews. Zhou et al. (2025) suggest that RRS enables firms to enhance their goods and services, resulting in a strong brand reputation and increased repurchase intentions (Sällberg et al., 2023). However, the rise of fake reviews poses a significant challenge. Abas et al. (2024) highlight that the prevalence of fraudulent reviews can distort consumer TR and undermine the reliability of review platforms.

### **Conceptual Framework**

The study developed a conceptual framework in light of the above discussion (see Figure 1). It has six direct links with one moderator."



**Figure 1: Conceptual Framework**

## Hypothesis Development

### Emotional Price (EPR) and Purchase Intention

Price can have both positive and negative effects on purchase intention, indicating that consumers have been price-sensitive since the initial conceptualization of the concept, particularly for non-essential goods (Zafar et al., 2025). Guzmán-Martínez et al. (2024) noted that the product's price aligns with the benefits gained since perceived value is vital. It will enhance purchase intention; however, if it is too high, it may be considered unreasonable and risky, deterring potential buyers. However, price is not the only driving factor. In their paper, Abdullah et al. (2023) stated that the health value is more significant than other aspects of the price and will exert a greater positive effect on PI (Wells & Tan, 2024). The TR and quality of product information from online retailers will have a remarkably positive effect on PI (Samoggia et al., 2025). The perception of the reasonableness of the price must be dependent and situational. For example, heightened health concerns during the pandemic may make people "willing to pay a higher price for hygiene products" (Afendi, 2023).

Research has consistently demonstrated that emotional pricing can significantly influence consumers' purchasing decisions. For instance, Zheng and Xu (2024) successfully demonstrated that consumers' purchase intentions can be enhanced through emotion pricing by intensifying consumers' perceived values and the emotions generated by products. Similarly, Ghali (2025) confirm that "consumers' perceived emotional value of the product has a positive and significant influence on their willingness to buy."

*H1: EPR positively affects PI.*

### **Emotional Product (EPRD) and Purchase Intention**

Product features consistently influence purchase intent as consumers assess them to make informed buying decisions. The quality of product features, innovativeness, and functionality are key factors in shaping consumer attitudes and intentions (Jily et al., 2025). Many previous studies support that EPRD positively affects PI (Romadhoni et al., 2023). Numerous studies have shown that emotional connections with brands or products positively influence consumer purchasing decisions (Garg et al., 2023). Additionally, researchers believe that 95% of these decisions are made subconsciously (Cicek et al., 2025). Zheng and Xu (2024) demonstrate that companies can build trust through emotional interaction, thereby increasing PI through affective and cognitive trust (Chen, 2024). Furthermore, researchers think that marketers and social media influencers can foster emotional bonds with consumers, leading to greater engagement and PI (Jily et al., 2025). Additionally, researchers contend that product design evokes consumers' emotions, which can be positive or negative. Positive emotions boost purchase intention, while negative emotions diminish it (Garg et al., 2023).

*H2: EPRD positively affects PI.*

### **Word of Mouth (WOM) Purchase Intention (PI)**

Numerous past studies have shown a strong link between word-of-mouth (WOM) communication and purchase intention. Satisfied customers often share their experiences with family, friends, and on social media (Falah et al., 2025). As a result, this builds TR and credibility, leading to increased PI (Romadhoni et al., 2023). In contrast, researchers argue that consumers who have had negative experiences with goods and services tend to share negative comments. Consequently, this hurts PI (Setiawan et al., 2025). Researchers also believe that consumers pay more attention to word-of-mouth WOM than official business messages (Kojongian et al., 2024). Furthermore, studies suggest that consumers see WOM communication as more authentic because it comes from trusted sources like family, friends, and peers (Emad et al., 2023). These arguments indicate that WOM influences PI both directly and indirectly through trust; therefore, we assert that TR mediates the relationship between WOM and purchase intention.

*H3: EPRD positively affects PI.*

### **Rating and Reviews (RRS) and Purchase Intention(PI)**

Many past studies in different cultures have documented that RRS promotes PI (Arzaghi et al., 2023). Additionally, researchers believe that positive reviews are social proof that

motivates consumers to make informed decisions and increase PI (Bayerl et al., 2024). Moreover, researchers assert that the quality, quantity, and valence of reviews directly and indirectly affect PI. For example, positive ratings and reviews enhance consumers' PI, whereas negative ratings and reviews decrease consumers' purchase intentions (Kuo & Li, 2023). Furthermore, past studies noted that firms that monitor ratings and reviews can improve their value proposition (Kovács, 2024). Subsequently, this will enhance consumers' satisfaction and PI. Furthermore, firms that provide feedback on ratings and reviews can engage consumers, resulting in positive PI.

*H4: RRS positively affects PI.*

### **Trust and Purchase Intention**

Trust refers to a consumer's confidence that both traditional and online sellers will fulfill their promises (Zafar et al., 2025). When the value provided aligns with what consumers expect, it often strengthens their loyalty and willingness to buy. On the other hand, if the experience does not meet expectations, trust tends to decline noticeably (Ghali, 2025). This loss of trust can harm a company's credibility and decrease the likelihood of future purchases (Wells & Tan, 2024). Moreover, researchers assert that by commanding consumers' trust, firms can achieve sustainable growth and a competitive advantage.

*H4: TR positively affects PI.*

### **Security Concern, Trust (TR), and Purchase Intention (PI)**

Several studies suggest that security concerns play a key role in shaping how trust influences purchase decisions. For instance, research indicates that when individuals are more concerned about security, the relationship between their trust in a vendor and their intention to purchase becomes stronger (Kim et al., 2008; Li & Yeh, 2010; Shin, 2010). A U.S.-based study emphasized that strong security features significantly impact consumers' trust in online transactions, urging e-commerce businesses to adopt robust security practices and communicate them clearly (Kim et al., 2008). Likewise, findings from Taiwan and South Korea highlight that both security and visual design are critical in earning user trust in mobile commerce and social platforms (Li & Yeh, 2010; Shin, 2010).

Taken together, these insights highlight the importance for online businesses to prioritize security, transparency, and user-friendly design to foster trust and encourage purchases. This view is also supported by theoretical models, such as the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), which emphasize the impact of perceived security on consumer trust and intention (Ajzen, 1991; Davis,

1989). By addressing these concerns thoughtfully, vendors can create a safer online

*H6: SC positively moderates the relationship between TR and PI.*

### **Emotional Price (EPR), Trust(TR), and Purchase Intention (PI)**

TRt plays a crucial role in influencing how emotional purchase risk (EPR) affects consumers' purchase intentions, especially when it comes to healthcare products, where the consequences of a poor decision can be significant. Consumers who have a strong sense of trust are generally more inclined to trust the product as well (Zafar et al., 2025). Research has shown that trust often acts as a bridge between perceived emotional risk and the intention to buy, helping to explain how consumers make decisions in emotionally charged purchasing situations (Guzmán-Martínez et al., 2024). EPR refers to the emotional weight a consumer attaches to a purchase—it includes feelings of uncertainty, emotional attachment, and the perceived value of the product (Ghali, 2025). When a product carries strong emotional meaning, the buyer's decision often hinges on how much they trust both the product and the seller (Wells & Tan, 2024). Morgan and Hunt's (1994) Commitment-Trust Theory supports this, arguing that in high-risk contexts, such as healthcare, trust can reduce perceived risk and thus increase the likelihood of making a purchase. Similarly, Zeng and Kim (2025) observed that while perceived risk tends to lower purchase intent, trust can soften this negative impact.

*H7: TR mediates the EPR and PI.*

### **Emotional Product(EPRD), Trust (TR), and Purchase Intention(PI)**

In today's market, emotional attachment to products plays a significant role in shaping how consumers relate to brands and make purchasing decisions. This attachment reflects a strong emotional bond a consumer develops with a product or brand, often grounded in personal experiences, shared values, or symbolic associations (Islam et al., 2021). Although emotional attachment can influence purchase intention on its own, its effect is often channeled through trust, which acts as a key psychological factor in consumer decision-making. Recent research suggests that when consumers feel emotionally connected to a product, they are more likely to trust the associated brand (Elbedweihy et al., 2021). That trust helps reduce uncertainty, reinforces belief in the brand's reliability, and increases the chances of making a purchase (Nguyen et al., 2020). In this way, trust mediates the relationship between emotional attachment and actual consumer behavior. These findings are consistent with the work of Kim et al. (2020), who found that whether online or offline, emotional brand connections tend to foster trust, ultimately influencing future buying decisions.

*H8: TR mediates the relationship between EPRD attachment and PI.*

### **WOM Trust (TR and Purchase Intention (PI))**

TR plays a central role in shaping consumer-brand relationships, particularly in situations where there is uncertainty or limited direct experience with a product. When consumers trust a brand, they are more likely to engage with and rely on word-of-mouth (WOM), especially through digital platforms, which often serve as key sources of social proof and information that influence purchase decisions (Abubakar et al., 2021). Research shows that trust not only enhances a consumer's intent to buy but also encourages behaviors such as sharing recommendations, writing reviews, and endorsing products—all of which can influence the decisions of other potential customers (Rather et al., 2022). In today's digital environment, electronic word-of-mouth (e-WOM) has become particularly influential, as consumers increasingly turn to peer feedback and trusted voices online to reduce perceived risk before making purchases (Ismagilova et al., 2020).

The idea that trust boosts the credibility of shared content is well-supported. When consumers view a source as trustworthy, they are more likely to find the message persuasive, making WOM more effective in influencing purchase intent (Sharif et al., 2023). In this way, WOM functions as both a social behavior and a communication tool, helping convert the psychological influence of trust into tangible buying actions.

*H9: WOM Mediates the EPRD and PI*

### **Rating and Reviews (RRS) and Purchase Intention(PI)**

Numerous studies have demonstrated that positive ratings and reviews have a significant impact on consumers' purchase intentions (PI) for health-related products (Kumar et al., 2025). On the other hand, there is also considerable evidence indicating that negative reviews can significantly reduce PI (Nguyen et al., 2023). These findings suggest that favorable reviews not only encourage purchase behavior but also enhance consumer trust, which in turn strengthens the intent to buy. In contrast, negative feedback tends to erode trust, resulting in a lower likelihood of purchase (Sun et al., 2025).

This relationship aligns with key principles from the Theory of Reasoned Action (TRA) and the Theory of Planned Behavior (TPB), both of which propose that a person's intention to engage in a particular behavior is shaped by their attitudes toward the behavior and the perceived social pressures around it (Zhou et al., 2025). In the context of online shopping, consumers often rely on the information available to them—such

as reviews and ratings—to form these attitudes and norms (Ahn & Lee, 2024)

Consequently, consumers' attitudes and subjective norms are largely influenced by reviews and ratings (Khan et al., 2023). Positive reviews and high ratings establish social approval, indicating the quality and reliability of the product, and thereby foster positive attitudes and intentions to purchase (Pramudita, 2024). The above arguments suggest that ratings and reviews directly affect PI and, through trust, influence purchasing decisions.

*H10: WOM Mediates the EPRD and PI*

## Methodology

### Research Design

According to Casteel and Bridie (2021), research design is the “overarching plan or strategy that supports researchers throughout their study, from inception to the point of data analysis.” Selecting the appropriate sampling procedure, determining the minimum sample size, and identifying the target population are all crucial components of a robust study design. It also involves creating and implementing a “survey that aligns with the research goals” (Aburumman et al., 2022). All the aforementioned research elements are covered in the following sections. Both qualitative and quantitative research are possible. This study is quantitative as it collected quantitative data and empirically tested the hypotheses (Casteel & Bridie, 2021).

### Instrumentation

All of the constructs used in the study were taken from earlier research. Table 1 provides an overview of the instrumentation.

**Table 1 Instrumentation**

Variables	Sources	Items
Emotion Price (EPI)	Lee and Tsai (2014).	3
Emotion Product (EPR)	Guzmán Martínez et al. (2024)	3
Communication (COM)	Weber (2021)	3
Word of Mouth (WOM)	Rosário et al. (2021)	3
Rating and Reviews (R&R)	Nurillah et al. (2022)	3
Trust (TRU)	Alsaid et al. (2023)	3
Security Concern (SC)	Ara et al. (2022)	5
Purchase Intention (PI)	Wang et al. (2023)	4

## Population and Sample

A population "is the total number of individuals or components within a sampling frame" (Casteel et al., 2021). The whole group of persons the researcher is interested in is called the "target population." Data for the study was gathered from social media commerce consumers in Karachi. Many experts believe that Karachi is a representation of Pakistan because it is home to people from every ethnic background. The study's sample size of 135 was considered suitable for statistical analysis by many researchers using Smart PLS (Aburumman et al., 2022). "The data for the study were gathered using the snowball sampling approach, which researchers advise in cases where the sample frame for the intended population is not available"

## Demographic Profile

The sample's demographics include age, gender, marital and job status, education, and pay. Table 2 summarizes the responder profile.

**Table 2 Demographics**

<b>Demographics</b>	<b>Category</b>	<b>Percentage</b>
Gender	Male	29%
	Female	71%
Age	<20	9%
	21-30	62%
	31-40	20%
	41-50	7%
	51-60	1%
	>60	2% (0)
Education	Higher School	48% (66)
	Bachelors	28% (38)
	Masters	18% (25)
	MPhil/PHD	6% (8)
Employment	Government Officer	38% (52)
	Corporate Officer	2% (3)
	Freelancing	15% (20)
	Student	40% (55)
	Other	5% (7)

Salary	<5000	42% (58)
	5,001-10,000	1% (2)
	10,001-20,000	2% (3)
	20,001-30,000	7% (9)
	30,001-40,000	4% (6)
	40,001-50,000	12% (17)
	50,001-70,000	9% (13)
	70,001-100,000	8% (11)
	>100,000	13% (18)

Table 2 shows that the total number of participants was 137. The sample was comprised of 29% males and 71% females. (97). 9% (12) were less than 20 years old, 62% (85) were from 21 to 30 years, 22% (30) were from 31 to 40 years, 7% (10) were from 41 to 50 years, 0% (0) were from 51 to 60 years and 0% (0) were older than 60 years. Forty-eight % (66) had a high school degree, 28% (38) had a bachelor's degree, 18% (25) had a master's degree, and 6% (8) had an MPhil/PhD qualification. Thirty-eight percent (52) were working as government officers, 2% (3) were working as corporate officers, 15% (20) were freelancers, 40% (55) were students, and 5% (7) were in other roles. Forty-two percent (58) earned less than 5000, 1% (2) earned between 5,001 and 10,000, 2% (3) earned between 10,001 and 20,000, 7% (9) earned between 20,001 and 30,000, 4% (6) earned between 30,001 and 40,000, 12% (17) earned between 40,001 and 50,000, 9% (13) earned between 50,001 and 70,000, 8% (11) earned between 70,001 and 100,000, and 13% (18) earned more than 100,000.

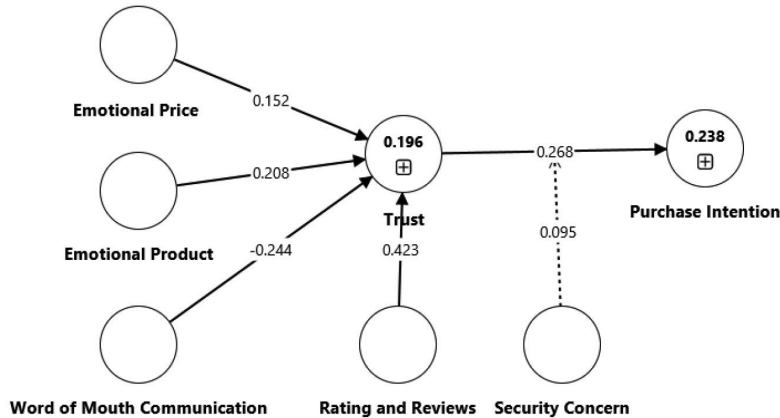
### **Statistical Analysis**

We chose Smart PLS for the results because the relationships in our investigation are complex. As recommended by several scholars, including Wong (2013), we used a two-step process. The first step involves creating a measurement model that evaluates reliability, validity, predictive power, and fit indices. The second step involves constructing a structural model to determine the relationships between endogenous and exogenous variables.

## **Results**

### **Measurement Model**

For outcomes, the study “employs a two-step approach.” As a result, “we first created a measurement model that illustrates the relationship between latent variables and indicators” (Wong, 2013). The sections that follow cover the findings on fit indices, composite reliability, discriminant validity, and internal consistency. Figure 2 shows the measurement model.



**Figure 2: Measurement Model**

### Descriptive Analysis

Descriptive analysis summarizes the data, enabling researchers to analyze, predict, or infer patterns in large datasets (Zikmund, et al. 2020). Table: 3 depicts results related to “Cronbach’s Alpha, mean, standard deviation, and kurtosis.” These results have been used for ascertaining internal consistency and univariate normality.”

**Table 3: Descriptive Analysis**

Constructs	Cronbach's Alpha	Mean	Std. Dev.	Skewness	Kurtosis
Emotional Price	0.899	3.672	1.327	1.305	1.013
Emotional Product	0.780	4.215	1.859	2.011	1.879
Purchase Intention	0.900	3.888	1.124	1.774	2.057
Rating and Reviews	0.864	4.092	2.007	1.129	1.224
Security Concern	0.649	3.547	1.476	1.982	1.746
Trust	0.843	3.961	1.998	1.645	0.926
WoM	0.872	4.123	1.213	1.058	2.101

Sekaran et al. (2020) suggest that, for internal consistency, the construct values must exceed 0.700, and for univariate normality, the skewness and kurtosis values should be within  $\pm 3.5$ . Our results align with these researchers, “suggesting the constructs have acceptable internal consistency and univariate normality.”

### Convergent Validity

Convergent validity refers to the extent to which different indicators of the same construct correlate or agree. It confirms that the instrument accurately measures the

intended concept (Bryman & Bell, 2015). Table 4 shows that composite reliability and Average Variance Extracted (AVE) are above 0.70, indicating adequate Convergent validity of the constructs.

**Table 4: Convergent Validity**

<b>Constructs</b>	<b>Rho_A</b>	<b>Composite Reliability</b>	<b>(AVE)</b>
Communication	0.806	0.881	0.712
Emotional Price	0.346	0.752	0.603
Emotional Product	0.768	0.896	0.811
Security Concern	1.000	1.000	1.000
Purchase Intention	0.840	0.891	0.672
Rating and Reviews	0.729	0.853	0.744
Trust	0.554	0.811	0.683
WoM	0.800	0.875	0.700

### **Discriminant Validity**

The study employed Fornell and Larcker (1981) and the HTMT ratio (Henseler, 2021) to assess discriminant validity. Table 5 shows that the “square root of AVE values is greater than the Pearson Correlation values.” Similarly, Table 6 shows that HTMT ratios are greater than 0.8500. Thus, the study has established the discriminant validity by both methods.

**Table 5: Discriminant Validity: Fornell and Larcker (1981)**

<b>Constructs</b>	<b>EPR</b>	<b>EPRD</b>	<b>PI</b>	<b>RRS</b>	<b>SC</b>	<b>TR</b>	<b>WoM</b>
Emotional Price	0.912						
Emotional Product	0.205	0.781					
Purchase Intention	0.322	0.532	0.913				
Rating and Reviews	0.543	0.537	0.590	0.845			
Security Concern	0.515	0.429	0.406	0.563	0.712		
Trust	0.279	0.341	0.356	0.393	0.281	0.826	
Word of Mouth	0.598	0.518	0.566	0.922	0.615	0.345	0.850

**Table 6: Discriminant Validity (HTMT Ratio)**

Constructs	EPRD	EPR	PI	RR	SC	TR	WOM
Emotional Price							
Emotional Product	0.270						
Purchase Intention	0.358	0.651					
Rating and Reviews	0.623	0.671	0.666				
Security Concern	0.719	0.583	0.504	0.748			
Trust	0.323	0.441	0.408	0.466	0.413		
Word of Mouth Communication	0.675	0.649	0.639	1.059	0.800	0.405	

### Model Fit

Model fit refers to the extent to which a theoretical model aligns with the observed data. It assesses whether the proposed relationships between variables are supported by empirical evidence. Radomir and Ringle. (2022) state that for a good model fit, SRMR values should be less than or equal to 0.08. Additionally, d\_ULS and Chi-square values should be low, and the Normed Fit Index (NFI) should be at least 0.90. The study's fit indices, as shown in Table 7, are within the recommended range, indicating that the model fits adequately (Ringle & Sarstedt, 2022).

**Table 7: Fit Indices**

	Saturated model	Estimated model
SRMR	0.081	0.106
d_ULS	2.321	3.955
d_G	384.001	380.004
Chi-square	1023.090	1013.087
NFI	0.902	0.901

### Q-Squared Value

The  $Q^2$  value measures the model's ability to predict data for endogenous constructs (Hair et al., 2022). It is calculated using a blindfolding procedure (Kock, 2022). Table 8 shows that the model has five and two medium predictive relevance.

**Table 8: Q-Squared Value**

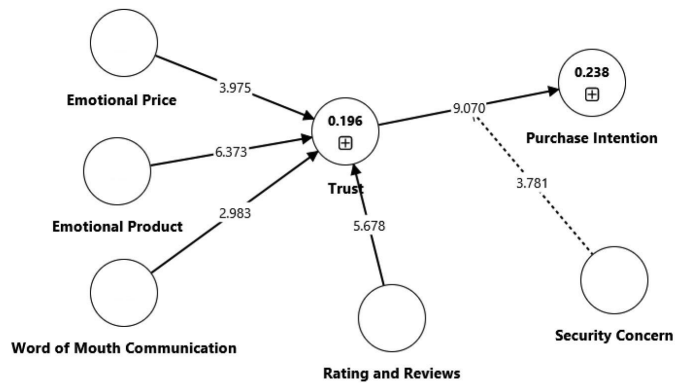
Construct	Purchase Intention	Trust	Predictive Relevance
Emotional Price		0.018	Small Predictive Relevance
Emotional Product		0.037	Medium Predictive Relevance
Rating and Reviews		0.032	Medium Predictive Relevance
Security Concern	0.134		Small Predictive Relevance
Trust	0.087		Small Predictive Relevance
Word of Mouth Communication		0.010	Small Predictive Relevance
Security Concern x Trust	0.013		Small Predictive Relevance

### R Squared Values

The coefficient of determination indicates the proportion of variance in an endogenous (dependent) variable that is explained by its predictor (independent) variables in the model (Radomir & Ringle, 2022). The R-squared value for PI is 0.238, and for TR is 0.196, which are adequate.

### Structural Model

The structural model illustrates the hypothesized relationships between latent variables or constructs, expressed in terms of t-values or p-values (Radomir & Ringle, 2022). Unlike the measurement model, which focuses on how well indicators measure the construct, the structural model illustrates these relationships. Figure 3 depicts the structural model.



**Figure 3: Structural Model**

## Hypothesis Results

Table 9 depicts the empirical results of the ten proposed hypotheses.

**Table 9: Hypothesis Results**

Hypothesis	B	T stat.	P values	Results
Emotional Price -> Trust (H1)	0.152	3.975	0.000	Accepted
Emotional Product -> Trust (H2)	0.208	6.373	0.000	Accepted
Word of Mouth Communication -> Trust (H3)	-0.244	2.983	0.001	Rejected
Rating and Reviews -> Trust (H4)	0.423	5.678	0.000	Accepted
Security Concern -> Purchase Intention (H5)	0.268	9.070	0.000	Accepted
Security Concern x Trust -> Purchase Intention_H6	0.907	3.701	0.000	Accepted
Trust -> Emotional Price ->Purchase Intention (H7)	0.145	2.685	0.000	Accepted
Emotional Product -> Trust->Purchase Intention (H8)	0..205	5.474	0.000	Accepted
Word of Mouth -> Trust-> Purchase Intention (H9)	0.343	4.387	0.003	Accepted
Security Concern ->trust Purchase Intention (H10)	0.256	8.777	0.000	Accepted

The results indicate that the strongest effect was for Hypothesis 4 ( $\beta = 0.423$ ), followed by Hypothesis 9 ( $\beta = 0.333$ ), Hypothesis 5 ( $\beta = 0.268$ ), Hypothesis 10 ( $\beta = 0.256$ ), Hypothesis 3 ( $\beta = 0.244$ ), Hypothesis 2 ( $\beta = 0.208$ ), Hypothesis 8 ( $\beta = 0.205$ ), Hypothesis 1 ( $\beta = 0.152$ ), Hypothesis 7 ( $\beta = 0.145$ ), and Hypothesis 6 ( $\beta = 0.095$ ).

## Discussion and Conclusion

### Discussion

We found that all the hypotheses are significant, except Hypothesis 3, which is significant but has a negative direction contrary to the direction proposed in this hypothesis.

The study documents that EP has a positive effect on TR ( $\beta = 0.152$ ,  $t = 3.975$ ,  $p < 0.05$ ). This finding aligns with Islam et al. (2021), who emphasized that emotionally appealing value propositions foster consumer confidence and trust in brand offerings. Similarly, EPRD significantly enhances TR trust ( $\beta = 0.208$ ,  $t = 6.373$ ,  $p < 0.001$ ), consistent with the findings of Elbedweihy et al. (2021), who demonstrated that emotional connections with products lead to stronger trust in the related brand. The study noted that WOM communication significantly affects TR ( $\beta = -0.244$ ,  $t = 2.983$ ,  $p < 0.05$ ), contradicting the findings of Rather et al. (2022), who found that interpersonal recommendations are a vital source of trust in both online and offline environments. Additionally, we document that the effect of RRS on TR was statistically significant ( $\beta = 0.423$ ,  $t = 5.678$ ,  $p < 0.001$ ),

confirming the meta-analysis by Ismagilova et al. (2020), which found that online consumer feedback directly boosts perceived trustworthiness. SC was also found to be a significant predictor of PI ( $\beta = 0.268$ ,  $t = 0.070$ ,  $p < 0.05$ ), aligning with the conclusions of Nguyen et al. (2020), who argued that privacy and data protection measures increase consumers' willingness to buy.

The interaction effect of SC and TR on PI ( $\beta = 0.095$ ,  $t = 3.781$ ,  $p < 0.05$ ) was also significant, indicating that trust moderates and amplifies the effect of perceived security, consistent with the findings by Sharif et al. (2023).

The study further confirms that mediation analysis supports trust as a key pathway through which emotional and cognitive factors influence consumer decisions. For example, TR mediates the relationship between EPR and PI ( $\beta = 0.268$ ,  $t = 9.070$ ,  $p < 0.05$ ). This aligns with Kim et al. (2020), who found that emotional cues enhance TR, which in turn motivates purchasing behavior. Similarly, we demonstrate that TR mediates the effect of EPRD on purchase intention ( $\beta = 3.701$ ,  $t = 5.657$ ,  $p < 0.05$ ), supporting Islam et al. (2021), who showed the indirect role of trust in the relationship between brand attachment and consumer action. Additionally, we found that TR significantly mediated the relationship between WOM communication and PI ( $\beta = 2.003$ ,  $t = 2.983$ ,  $p = 0.003$ ). This aligns with the findings of Abubakar et al. (2021), who demonstrated that WOM builds trust, which then encourages consumers to make purchases. Finally, we found TR also mediated the relationship between SC and PI ( $\beta = 0.256$ ,  $t = 8.777$ ,  $p < 0.05$ ), echoing the findings of Rather et al. (2022), who argued that consumer concerns about security impact trust, which ultimately shapes intention to buy. Collectively, these results underscore the central role of trust as both a direct and mediating factor in transforming emotional and rational cues into purchase behavior.

## Conclusion

PI is a key behavioral outcome in digital and competitive markets where emotional engagement, social validation, and perceived trustworthiness heavily influence consumer decisions. Using a quantitative survey method, we collected a sample of 311 participants through an online survey. The results show that all proposed hypotheses were supported, except for hypothesis 3, which was significant but had a negative direction, contrary to our expected outcome. EPR, EPRD, and online RRS significantly enhance TR. SC concern was found to influence PI and also interact positively with TR. Mediation analysis confirmed that TR significantly mediates the relationships between emotional and cognitive factors (e.g., EPRD, EPR WOM, and SC) with PI. Based on these results, we have inferred that TR plays a crucial role in translating consumer perceptions into behavioral intentions within online environments. The results contribute to the

body of knowledge by thoroughly explaining how emotional and informational elements work through TR to enhance PI.

### **Implications**

The study shows that emotional, cognitive, and security-related factors significantly influence trust restoration (TR) and subsequent behaviors, supporting and expanding the proposed model. Furthermore, the strong effect highlights this importance. We found that EPR and product perception are crucial in building trust, an area that has been underrepresented in the model used. The negative impact of WOM on trust indicates that not all WOM communication enhances consumers' TR. Therefore, firms need to focus on and address this issue. Based on the results, we offer the following recommendations for marketers.

The firms, while developing their marketing strategy, must focus on the emotional aspects of pricing and product design. Besides other factors, it includes “such as value, fairness, and aesthetic appeal.” These aspects enhance TR in consumers.

In today's technological era, consumers evaluate and review (RRS) goods and services on various social media platforms before making a purchase. If they have a positive experience with the products or services, they tend to leave positive ratings and reviews. Conversely, if they have an unpleasant experience, they share negative feedback. Companies need to dedicate their marketing efforts to monitor and respond to ratings and reviews. They can communicate their perceptions of negative ratings and work to enhance product quality and services.

Despite the popularity of online shopping, consumers continue to worry about transaction security and data safety. Firms must prioritize these issues. Therefore, they should use clear, visible features such as value, fairness, and aesthetic appeal. These aspects in the presentation of TR can significantly boost consumer purchase intention.

In contrast to other studies, we found that WOM hurts PI. Perhaps the reason could be that many online firms fail to deliver on their promises. Thus, we argue that firms must closely monitor public narratives on all social media forums. Addressing the complaint transparently would help mitigate such communication issues.

### **Limitations and Future Research Directions**

We collected data using cross-sectional surveys, which have many inherent limitations. Future studies could adopt a longitudinal approach, enabling them to observe how trust and purchase intentions evolve. Additionally, our focus on digital consumers may not

reflect offline buying behavior. Our study measured all constructs using a rating scale; future research may employ qualitative or mixed-methods approaches. We focused on five variables, but other studies may also consider variables such as brand loyalty, perceived value, or cultural factors. By incorporating these variables, researchers might gain deeper insights into the phenomenon of purchase intention.

## Annexure: 1

### Construct and Items used in the Questionnaire

#### Emotional Price

EPI1. The product price aligns with my psychological price point in online shopping.

EPI2. I will pay attention to the promotions and discounts information in online shopping.

EP3. I can discuss the product price with the seller in online shopping.

#### Emotional Product

EPR1. The packaging and design of online products have a strong sensory impact on customers

EPR2. The packaging and design of online products deliver the value of the brand.

EPR3. The packaging and design of online products make me feel healthy.

#### Communication

COM1. This s-commerce firm keeps me informed of new developments.

COM2. Travel information is acquired by messages and comments in social media.

COM3. This s-commerce firm listens to my feedback on its service.

#### Word of Mouth

WOM1. My referral sources encourage me to purchase online from this site

WOM2. My referral sources recommend that I purchase online from this site.

WOM3. My referral sources share with me their positive opinions of purchasing online from this site.

#### Rating and Reviews

R&R1. I feel my friends' ratings and reviews are generally frank.

R&R2. I feel my friends' ratings and reviews are reliable.

R&R3. Overall, my friends' ratings and reviews are trustworthy

#### Trust

TRU1. In general, people do care about the well-being of others. (benevolence)

TRU2. Generally, most people keep their promises. (Integrity)

TRU3. The performances of s-commerce always meet my expectations. (competence)

#### Security Concern

SEC1. Confidentiality

SEC2. Integrity

SEC3. Availability

SEC3. Authentication

SEC4. Non-Repudiation

#### Purchase Intention

PI1. I am likely to purchase products/services on this s-commerce site.

PI2. Given the opportunity, I would consider purchasing products on this site in the future.

PI3. It is likely that I will actually purchase products on this site in the near future.

PI4. Given the opportunity, I intend to purchase products on this site.

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