

# The Trust Effect: How Online Word-of-Mouth Drives Purchases in Personal Care Products

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## ABSTRACT

When discussing the personal care industry, Authenticity, credibility and trust are absolutely vital when it comes to the personal care industry to how consumers form their minds. In this research, I explored the influence of Electronic Word-of-Mouth (e-WOM) on consumer trust and buying intentions in the Indian personal care industry. They examined the use of three main e-WOM aspects: online reviews, verified purchase labels, and the authority of the influencers. It used a quantitative research design and gathered data on 250 participants (18-35 years old) who filled out an online survey. The study revealed that the degree of trust in online reviews and verified purchase tags was very different between consumer to consumers. The researchers found that consumers tend to rely much more on the dry, factual details, such as very detailed reviews, verified tags, and pictures uploaded by users, rather than the endorsements of celebrities and influencers. Well-known user-generated content, they found out, has a much greater effect on a consumer's faith in the product and their decision to buy it. Trust, as a mediator, plays a massive role in the relationship between e-WOM and consumer behavior, which can be best described as a dynamic balancing act. Coming across as real, verified, and clear, these three qualities, authenticity, are far stronger drivers of confidence and sales than celebrity marketing. Management takeaways for brands are to prioritise verified feedback, honest communication, and a fair split in the way they work with influencers, to build lasting faith in the minds of their customers. This research is limited to the Indian personal care market and is based on people's own words and deeds, and as such, could be used as a starting point for future studies in different countries and areas.

**KEYWORDS:** Electronic Word-of-Mouth (e-WOM), Consumer Behaviour, Personal Care Products, Online Reviews, Verified Purchase Tags, Trust, Purchase Intention, Influencer Credibility.

## 1. INTRODUCTION

As digital media rapidly evolves, consumer purchasing behavior has shifted towards greater dependence on online information and user-generated content. Electronic Word-of-Mouth (e-WOM), which includes opinions, reviews, and recommendations shared online, has become a key determinant of consumer choice because it is perceived as authentic and experience-based. In the personal care industry—where products directly relate to confidence, emotion, and self-image—the impact of e-WOM is even more prominent. Consumers increasingly rely on online reviews, verified purchase tags, and influencer recommendations across platforms like Amazon, Instagram, and YouTube. These touchpoints combine visual cues and personal experiences that shape perceptions of product quality and trust. While previous research has examined review credibility and influencer authenticity, limited work has explored how these factors collectively influence trust and purchase intention within the Indian personal care segment. This study addresses the gap by examining differences in trust across consumer groups and evaluating how online reviews, verified purchase tags, and influencer credibility interact to influence purchase intention. Findings show that consumers place higher trust in factual, user-generated cues—such as reviews and verified tags—than promotional endorsements. This highlights the importance of authenticity, transparency, and review verification in building digital trust in personal care markets.

## 2. REVIEW OF LITERATURE

**Anand et al. (2023)** conducted a study in the *International Journal of Economics and Business* and discovered that the personal care sector is heavily reliant on online reviews and the impact it has on consumer behaviour. In their recent article, the authors focused their quantitative survey-based research and saw that credibility of the reviewer, the relevance of the content of the review, and the number of reviews themselves have a great effect on the purchase decisions. They

pointed out that personal care products have subjective satisfaction and usage frequency, thus consumers have to be more reliant on online reviews. Their results underscored the importance of e-WOM in loyalty and that the reviewers seem to be knowledgeable or experienced, thus this research is very important in the field of personal care research.

**Keller and Fay (2007) conducted a study in the Journal of Advertising Research and discovered that** word-of-mouth communication is important in influencing consumer behaviour. They discovered that e-WOM is more convincing, persuasive and chatty than conventional marketing messages. Their theoretical framework emphasized the role of message relevance, communicator/consumer relationship, and context as some of the determinants of purchase. They suggested that online reviews are seen as being subjective and thus they have a great influence in consumer buying choices including in personal care products.

**Riaz and Rehman (2018), in the Journal of Consumer Behaviour, found** out that online reviews have a potent influence on consumer perceptions and intentions concerning beauty and personal care products. Their qualitative interviews and surveys indicated that the quality of reviews, emotional tone, and credibility of the reviewers are some of the factors that influence the interpretation of e-WOM. They also determined that emotionally-charged reviews like the experience they have shared or satisfaction stories are especially convincing. The authors also associated self-image and confidence with the influence of online reviews and therefore, the study can be applicable to the field of beauty-related purchasing behaviour.

**Almana and Mirza (2020) conducted a study in the article posted on Academia.edu revealed** that young Saudi Arabia consumers are highly dependent on e-WOM when making online purchases. They demonstrated that perceptions of online reviews are greatly influenced by cultural influences such as language, social norms, and presence of influencers in the region. Their findings highlighted the fact that the degree of trust in e-WOM is diverse among the demographic groups and societies. They based that effects of online reviews must be interpreted taking into consideration socio-cultural differences in personal care brands.

**Ghorbanzadeh et al. (2024) conducted a study in the International Journal of Pharmaceutical and Healthcare Marketing and discovered that** affiliate-generated e-WOM, the influencer endorsement type, and paid collaboration, have a strong and positive effect on the purchase intentions in the personal care industry. Through Structural Equation Modelling (SEM), the study found out that affiliate reviews are viewed as trustworthy, informative, and reflective of product quality and thus very convincing in influencing consumer behaviour. The authors also differentiated between consumer-created reviews and influencer-generated content and showed that each one has a distinctive implication on the purchase intention. The results also reveal the prevailing effect of influencer-based recommendations, especially in the beauty and personal care categories, where consumers need the advice of trusted online celebrities on the validation of their products.

**Trusov et al. (2012) conducted a study in the International Journal of Internet Marketing and Advertising and discovered that** e-WOM has a much greater effect on customer acquisition and retention over the long term than traditional marketing. They illustrated, through econometric modelling, that peer communication through the internet is more convincing and economical particularly in the economically advanced markets. Even though it is not confined to the personal care sector, the study still established that user generated reviews make a difference to the purchases made whereby consumers want to be assured that a product works, hence the need to share the experiences.

**Fakhri et al. (2021) in the International Journal of Sustainable and Applied Management discovered that** perceived credibility, message quality as well as interactivity on the social media had a significant impact on purchase intentions of Thai consumers. In a questionnaire-based approach, they wrote that the research was not confined to personal care products; however, the vast majority of the references mentioned beauty and skincare. They stressed that the two-way digital communication establishes a loop of trust and e-WOM is a powerful force of purchases in the personal care markets.

**Farzin et al. (2016), in the Journal of Asian Economics (ScienceDirect) discovered that** consumer reviews are more influential in influencing Millennial purchasing behaviour with regards to purchasing routine personal care products compared to expert recommendations. In their research, they found that brand attitudes rely on the value of the reviews and the feeling of perceived usefulness. They reasoned that e-WOM helps in closing trust gaps in online shopping particularly when the physical contact with products cannot be done. Their results highlighted the strength of customer ratings in young consumers.

**Puspa and Amalia (2023) conducted a study in Ekonomi dan Bis and discovered that** online reviews had a strong impact on consumer trust and intentions to make purchases in Indonesia. They found that their quantitative findings provide complete mediation between the content of reviews and purchase intention with the content of a review being fully mediated by the trust which indicates that authenticity is paramount to conversion. They further found out that visual evidence, e.g.

photos and videos, has a high influence on consumer confidence in their purchasing behavior of beauty and personal care. They highlighted the increased relevance of visual e-WOM on such platforms as Instagram and Tik Tok.

**Ina et al. (2014) conducted a study in the Journal of Travel and Tourism Marketing and discovered that the motivation of reading the reviews, source credibility and review content influence the decision-making process at various levels, including search and final purchase. Though they too are ethnographically oriented on the issue of holiday booking decision, their ethnographic findings are applicable to product category, such as personal care. They also focused their attention on the reasons why consumers want reviews, to whom they pay attention, and what kinds of content should affect their decisions at every stage of the purchase process.**

### **3. PROBLEM FORMULATION**

Electronic Word-of-Mouth is currently playing the key role in consumer decision making particularly in the personal care where products are experience-based and associated with confidence and self-image. Digital trust cues (reviews, verified purchase tags and influencer content) play a crucial role in influencing the Indian consumer, but there is a lack of combined evidence on the effects of these cues on trust and purchase intention. This paper compares trust in groups of consumers and assesses the roles of review credibility, verified purchase tags, and influencer reliability in purchase decisions. The results indicate that there is a strong discrepancy in trust among demographic segments, and consumers trust objective information such as verified tags and genuine reviews more than influencer recommendations. The research thus fills one important gap by determining what factors of e-WOM are the most influential ones when it comes to the trust and the purchase behaviour.

### **4. OBJECTIVES OF THE RESEARCH**

- To examine how e-WOM influences consumer trust and purchase intention for personal care products.
- To analyse how review credibility, valence, emotional tone, and volume impact trust.
- To compare the influence of consumer-generated content with influencer-created content.
- To study the role of ratings, number of reviews, and verified purchases as trust signals.
- To test the mediating role of consumer trust between e-WOM and purchase intention.
- To assess the moderating effect of demographic factors such as age, gender, and digital literacy.

### **5. RESEARCH METHODOLOGY:**

The analysis, which is grounded on the theoretical foundations of consumer behavior and e-WOM, is that trust is formed by the credibility of reviews, marks of verified purchases, and credibility of influencers. The structure encompasses emotional tone, verifiable purchase cues, and source of review type, and the latter is moderated by the demographic's factors with respect to e-WOM sensitivity. Structured Web-based questionnaires of 250 individuals between 18 and 35 years old and buying personal care products online regularly were used to collect primary data. Measures involved trust in reviews online, confirmed purchase tags, confidence in influencers and reliability on a 5-point Likert scale. Online review sites and journals were used as the sources of secondary data. The convenience sampling method was employed and a total of 250 valid responses obtained. Descriptive statistics, ANOVA, Chi-square, correlation, regression, and SEM of relationships and mediating effects were done using SPSS and SmartPLS.

#### **5.1 DATA ANALYSIS AND FINDINGS**

The section describes the findings of the statistical tests that were performed to investigate the connection between the Electronic Word-of-Mouth (e-WOM) factor and consumer trust and purchase decision of personal care products. ANOVA and Chi-square tests were used in order to find out differences and associations between the groups, as well as descriptive statistics were used to summarize perceptions among consumers about the critical e-WOM variables.

This section examines whether consumers differ in how much they trust online product reviews when buying personal care items. The null hypothesis ( $H_0$ ) states that trust levels do not vary across consumer groups, while the alternative hypothesis ( $H_1$ ) suggests that trust in online reviews does differ, meaning some groups rely more on reviews than others.

**TABLE 1: ANOVA for Differences in Trust Toward Online Product Reviews Across Consumer Groups**

	Sum of squares	Df	Mean Square	F	Sig.
Between Groups	42.097	4	10.524	8.264	<.001
Within Groups	311.999	245	1.273		
Total	354.096	249			

Source: Primary Data

**Interpretation:** According to the results, there is a significant and apparent difference in the level of trust in online reviews placed by various consumer groups,  $F(4, 245) = 8.264, p < .001$ . Due to this, null hypothesis is rejected and the alternative hypothesis is accepted. To put it in less complex words, online reviews are not trusted by all consumers equally well, as some tend to be over-influenced by online reviews and purchase personal care products, and other ones are less affected by them.

This part of the study looks at whether different categories of consumers show varying levels of trust in verified purchase tags when buying personal care products. The null hypothesis ( $H_0$ ) states that there is no significant difference in how these groups view the credibility of verified purchase tags. The alternative hypothesis ( $H_1$ ) suggests the opposite—that trust in verified purchase tags varies across consumer groups, meaning some consumers depend on these tags more strongly than others.

**TABLE 2: ANOVA for Differences in Trust Toward Verified Purchase Tags Across Consumer Groups**

	Sum of squares	Df	Mean Square	F	Sig.
Between Groups	21.986	3	7.329	6.345	<.001
Within Groups	284.114	246	1.155		
Total	306.100	249			

Source: Primary Data

**Interpretation:** The results of the ANOVA indicate the strong significant difference in the trust of consumer groups in verified purchase tags,  $F(3, 246) = 6.345, p = .001$ . Thus, the null hypothesis is discarded and the alternative hypothesis is adopted. This implies that not all groups of consumers would trust the verified purchase tags equally, some would rely on the verified purchase tags more whereas some would rely on the verified purchase tags less when making a judgment about a given product. Another question that is addressed in this section is whether two categorical variables between e-WOM and purchase behaviour are linked. In this case, the null hypothesis is that the relationship is not significant because the alternative hypothesis is that the relationship exists meaningfully between the two variables. This part of the study examines whether two categorical variables related to online word-of-mouth and consumer purchase behaviour are connected in a meaningful way. The null hypothesis ( $H_0$ ) states that there is no significant association between the two variables, while the alternative hypothesis ( $H_1$ ) suggests that a significant relationship does exist, indicating that changes in one variable may be linked to changes in the other.

**TABLE 3: Chi-Square Test of Association Between e-WOM Factors and Consumer Purchase Behaviour**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	25.742	8	.001
Likelihood Ratio	29.188	8	<.001

Linear-by-Linear Association	13.447	1	<.001
N of Valid Cases	250		

Source: Primary Data

**Interpretation:** The chi-square test indicates that there is significant association between the two variables,  $\chi^2(8, N = 250) = 25.742, p = .001$ . This causes the null hypothesis to be discarded and the alternative to be accepted. hypothesis. Simply put, the variables are not independent one other change is connected to another. in the other. This also implies that the responses of consumers vary among categories implying that online. Purchase decision on personal care product is affected by word-of-mouth factors.

### Research Focus

The descriptive statistics can be used to shed light on how consumers perceive various e-WOM cues and cues that are related to influencers in purchasing personal care products. The research looks at such important variables as trust in product images, trust in online review, dependence on verified purchase tags, trust in influencers, and perceived influencer reliability. These variables were measured on 5-points Likert scale which provided a vivid idea as to the degree to which these consumers agree or disagree with each factor when making their purchases.

The research question in this case centers on how much the consumers believe and depend on all these different e-WOM communicators and influencer credibility in their decision to use personal care products.

**TABLE 4: Descriptive Statistics for Trust and Influence Variables in e-WOM Context**

	N	Minimum	Maximum	Mean	Std. Deviation
Trust_Images	250	1	5	3.22	1.254
Trust_Reviews_code	250	1	5	3.30	1.193
Trust Verified Tag	250	1	5	3.26	1.109
ConfidenceInInfluencer	250	1	5	2.94	1.227
Influencer Reliable	250	1	4	2.46	.887
Valid N (listwise)	250				

Source: Primary Data

**Interpretation:** The descriptive findings indicate that the consumers trust objective information in terms of online reviews, verified purchase tags, and product pictures more than the influencer signals. The influencer credibility scores are significantly lower, meaning that the personal care purchase decisions are made under the influence of the user-generated content rather than the promotional endorsements. This underscores the importance of brands focusing on authentic reviews and confirmed purchase information as a way of creating confidence. It is also an indication that the influencers might not have sufficient credibility, and that the marketing strategies must moderate trustworthy information and content with influencer information.

### Summary of Findings

The research gives important regarding the interaction between e-WOM, consumer trust and online buying behavior, particularly in the case of personal care products. Consumer segments vary in how much they put their trust in online reviews ( $F(4, 245) = 8.264, p < .001$ ) and verified purchase tags ( $F(3, 246) = 6.345, p < .001$ ) in that some are highly influenced by these indicators, whereas others are not. The chi-square test ( $25.742, N = 250$ ) is significant, which means that the purchase behavior change is significantly associated with e-WOM elements, such as review credibility and verified

tags. Objective signals like real product pictures, verified tags, and reviews by the users are the things that consumers are more likely to believe than the advertisements by influencers. On the whole, the findings indicate that also consumer trust intermediates the effects of e-WOM on purchase intentions. Instead of concentrating on the engagement of influencers only, the brands need to work on authentic interaction, real reviews of users, and factual information because the personal care products rely on trust and authenticity.

## 6. DISCUSSION

The research attests that e-WOM factors play an important role in influencing consumer trust and purchase intention in personal care. Trust in online reviews and verified purchase tags differ by groups of consumers, which is consistent with the prior studies on focusing on reviewer credibility and authenticity. The findings also affirm that objective cues, i.e. verified tags, review ratings and pictures contribute more to the development of trust as compared to influencer endorsements. The results support the fact that e-WOM is mediated by consumer trust to define the purchase intention. Whereas the influencers bring awareness, the consumers do not depend on the facts as much in assessing personal care products. This emphasizes the importance of brands focusing on authentic review, authentication system and open communication in bolstering online trust.

### 6.1 CONCLUSION

Through this research, it is evident that e-WOM has a great impact on consumer trust, as well as purchase intention, of personal care products. The level of trust in reviews and verified purchase tags differs across consumer groups and objective informational signals have a more significant effect than the recommendations provided by influencers. The results validate the conclusion that trust is the mediator of the interrelation between e-WOM and purchase behavior and that authenticity and verification are significant in the digital context. The research provides practical implications that a brand should consider to enhance credibility and build trust among consumers.

### 6.2 RECOMMENDATIONS

- Emphasize verified purchase tags and authentic customer experiences to build trust.
- Encourage genuine user-generated reviews rather than relying solely on endorsements.
- Combine influencer promotions with factual information to avoid skepticism.
- Tailor communication to demographics, with younger users responding more to influencers and older users preferring verified cues.
- Strengthen systems that detect fake reviews to enhance platform credibility.
- Highlight visual e-WOM—photos and real product images enhance authenticity.

### 6.3 STUDY LIMITATIONS AND SCOPE

In this study, the convenience sample of 250 respondents aged 18-35 years reduces the generalizability. The data are self-reported and might be biased, and the target market is the Indian personal care; this limits applicability. This article examined only some of the e-WOM factors, omitting such emerging cues as AI-based reviews or micro-influencers. Future studies may investigate cross-cultural comparisons, longitudinal shifts in trust, emotional and psychological reactions to e-WOM, AI-based analysis of massive review sets, and the use of this paradigm on other types of products.

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