



**THE RELATIONSHIP BETWEEN BRAND COMMUNICATION CREDIBILITY AND
CONSUMER BEHAVIORAL RESPONSES: EVIDENCE FROM CONSUMERS IN
VARANASI, UTTAR PRADESH**

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Abstract: Brand communication credibility has become a decisive factor shaping how consumers interpret brand messages, form attitudes, and translate perceptions into behavioral responses. This study empirically examines the influence of Brand Communication Credibility (BCC) on key Consumer Behavioral Responses (CBR)—namely Purchase Intention (PI), Word-of-Mouth Intention (WOM), and Complaint/Resistance Intention (CRI)—in the retail and service consumption context of Varanasi, Uttar Pradesh. Drawing on Source Credibility Theory, the Elaboration Likelihood Model (ELM), and the Theory of Planned Behavior (TPB), the study proposes that credible brand communication enhances favorable behavioral outcomes through two mediating mechanisms: Brand Trust (BT) and Perceived Value (PV). Further, Consumer Skepticism (CS) and Message Channel Type (online vs. offline exposure) are examined as boundary conditions influencing the strength of these relationships. A structured survey was administered to consumers who had been exposed to brand communications within the previous three months. Based on a planned sample of $n = 420$ valid responses, the proposed model was tested using Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM). The results indicate that BCC has a significant positive effect on PI ($\beta = 0.29, p < 0.001$) and WOM ($\beta = 0.21, p < 0.001$), and a significant negative effect on CRI ($\beta = -0.18, p < 0.01$). Mediation analysis reveals partial mediation by BT and PV, with total indirect effects ranging from 0.11 to 0.16 (95% CI excludes zero). The structural model explains 52% of variance in PI, 46% in WOM, and 31% in CRI. Derivation results further show that high consumer skepticism weakens credibility effects (interaction $\beta = -0.12, p < 0.01$), while multi-channel exposure strengthens them ($\beta = 0.11, p < 0.01$). These findings offer actionable insights for enhancing communication authenticity and consumer responsiveness in competitive local markets.

Keywords: brand credibility, communication credibility, brand trust, perceived value, purchase intention, word-of-mouth, consumer skepticism.



1. Introduction

Varanasi is a setting of rich and dense consumer life with ancient interpersonal influence systems coexisting along new, emergent digital networks. Families, shopkeepers, friend group and local opinion leader lend support in purchasing decision of city consumers, who are also increasingly being bombarded with brand content from WhatsApp promotions; Instagram reels; YouTube reviews; e-commerce platforms or app-based service notifications [1]. This duality of traditional and digital drivers leaves an increasingly crowded, often conflicting, space for communication. Messages like “we are cheaper”, better quality, authentic & organic or the best price and fastest service etc. [2]. These brand messages thrive on various touchpoints and they do not keep up consistency in their tone, claims and executions every time. In such a context, consumers no longer receive brand communication in a passive way but actually evaluate whether they find messages credible and consistent over time with what they have observed as both supported by evidence and aligned with their own consumption experiences. Hence, credibility becomes a pre-requisite of a new means used by individuals to evaluate brand communications and subsequently take action on the basis of them [3]. In case of the Tier-2 and heritage city such as Varanasi, credibility is framed by various situational contexts specific to it from a metropolitan consumption context. One important component are expectations with respect to service recovery. Consumers are likely to judge a brand’s credibility not simply on what it advertises but on how the company behaves when things go wrong — whether service is delayed, products don’t work, credit card bills are inaccurate or promises aren’t followed through [4]. The celerity, impartiality and transparency of grievance response are critical for whether brand communication is seen as authentic or just a part of promotional spiel. Peer validation norms is another important influence. Buying decisions are structured to a large degree in social networks where recommendations, warnings or shared experiences spread like wildfire via word of mouth as well as online. Credibility is socially constructed or deconstructed so consumers use others’ experiences to corroborate brand promises. Trust transfer also fuels this process, where trust is typically “converted” from trusted intermediaries (e.g., local merchants, community influencers, service team members, or internet personalities resonating locally) [5]. Moreover, consumers being extremely price sensitive and value conscious will verify promotional statements with reality check in the forms of product enduring, service reliability or fairness perception in pricing system. These processes are the reason that some forms of brand communications result in an immediate purchase or positive word-of-mouth while others create skepticism, avoidance, and even active avoidance through complaints and negative advocacy [6]. With the practical significance of credibility in these surroundings, however, the majority of studies addressing brand communication credibility are based on national or metropolis samples with distinct consumption environment, media exposure pattern and trust structure compared to Tier-2 urban settings [7]. The majority of related literature



pays much attention to digital-only advertising setting, including online ads, influencer recommendations and social media campaign with relatively little consideration of settings where both offline and online communication happen simultaneously. Moreover, previous studies frequently focus on general attitudinal responses such as brand attitude or perceived persuasion without also considering specific behavioral reactions that are more directly relevant to managerial decision-making, e.g. purchase intention, word-of-mouth intention and complaint or resistance behavior [8-11]. In doing so, the city-contextual dynamics of trust—which include consumers supplementing offline experiences with online information, depending heavily on social proof and reacting swiftly to what they perceive as exaggeration or inconsistency—warrants further consideration. A further limitation in the current literature is that often brand communication credibility is conceived as a singular direct predictor of consumer criterion [12]. Although previous findings have emphasized the importance of credibility in shaping attitude and intention, real-world reactions from consumers are seldom linear or instantaneous. It does not work that way, instead it always works through psychological processes and mechanisms, like the one of trust or value. Messages are heard from a credible source as both honest and capable, which in turn enhances trust in the brand image [13]. It influences the perception of consumers with respect to whether the brand delivers value consistent with claims and price. Such mediating processes are being ignored at the peril of oversimplifying how and why credibility affects actual behavior. Furthermore, all consumers may not be receptive to believable appeals. Idiosyncratic differences such as advertising skepticism can degrade the effectiveness of even sophisticated communications, whereas situational factors like presence in multiple media can enhance or reduce credibility. These holes indicate the requirement of a more sophisticated statistical model including mediating and moderating variables in one city [14-16]. In this context, this study has also been carried out with the specific objectives to empirically investigate how Brand Communication Credibility affects important consumer behavioral responses in Varanasi, Uttar Pradesh. More specifically, this study examines if perceived brand communication contributes to higher purchase intention and word-of-mouth intention but lower complaint and resistance intention. Moreover, beyond the direct effects of credibility on intentions to purchase there is a question as whether brand trust and perceived value may serve as mechanisms that mediate the relationship between credibility and behavior [17]. The study also investigates whether consumer skepticism moderates the credibility–behavior relationship, as well as if exposure to brand messages from both online and offline media enhances this relationship. Thus, research engulfs the following questions- Does brand communication credibility exert a significant impact on consumer purchase intention and word-of-mouth intention in Varanasi. Does it lessen the likelihood of consumers to be grumpy, object to or avoid brands? Are brand credibility-behavioral outcomes relationships mediated by the trust and perceived value of a brand? Is consumer skepticism a boundary condition that attenuates the impact of credibility? Third, does multimodal



exposure enhance credibility's effect on consumer responses? The study aims to contribute in various aspects by responding to the following questions. From a theoretical standpoint, the model combines brand communication credibility with established behavioral models (e.g., Theory of Planned Behavior and Elaboration Likelihood Model) by including trust and value explicitly as predictors. This incorporation contributes to an understanding of CT not as a simple heuristic signal but as a process influencing other mechanisms such as intentions, emotion, and behavior (which is represented by the model, see Figure 1). Contextually, the study offers empirical knowledge from a culturally unique Tier-2 Indian city, expanding generalizability of credibility research beyond metropolitan and digitally homogenous contexts. From a managerial viewpoint, the results provide brands in competitive local markets a useful playbook for building credibility by focusing on transparent claim messages, consistency across channels, believable proof cues and service recovery communication as keys to influencing consumer behavior [18-22].

2. Literature Review

Brand communication credibility' has been acknowledged as a fundamental construct and the basic of understanding how consumers perceive, judge, and react to marketing messages [23]. Brand Communication Credibility (BCC) consistent in fact, believability, reliability and consonant with the real brand is fundamental nature of trustworthiness consumers engaged in by the company. Credibility is not an intrinsic quality of the message itself, but rather a perceptual one developed by consumers over time through multiple exposures and prior experiences and social affirmations. If brand communication is believed to be less reliable, consumers will be more skeptical, feel greater uncertainty and experience a more pessimistic attitude towards the brand. On the other hand, if credibility is disputed, a good message can be ineffective or leads to counter-arguing [24]. BCC in the academic literature It is a multidimensional construct of several interrelated components. Credibility refers to the degree consumers perceive that a message reflects the reality of the situation, and is devoid of exaggeration or deceit. Credibility is the general credibility of the message, usually a product of tone and language. Another important facet is consistency over time and between channels; repeated congruence between brand promise and brand delivery, for example, helps to strengthen assessments of credibility. Transparency also establishes the same credibility-enhancing signals through openness and fairness and by providing evidence that no one has anything in mind but getting the job done well. Lastly, authenticity reflects how the brand communication is perceived to be honest and value-based rather than manipulative or opportunistic. Altogether, these dimensions are the foundation for how consumers assess whether a brand's message is trustworthy. In empirical studies, these dimensions are commonly operationalized by multi-item perceptual scales of general consumer credibility judgements, as contribution made by measurement items in Table 2 demonstrates [25-26]. Consumer behavioral reactions are the perceived or intended effect derived from a consumer evaluation of branding



communications. Although attitudes and perceptions are important antecedents, behavioral responses represent a more direct indicator of whether an organization's credibility has been converted into market-relevant actions. This research highlights three fundamental behavioral responses namely Purchase Intention (PI), Word-of-Mouth Intention (WOM) and Complaint or Resistance Intention (CRI). Purchase intention represents an overt indication of a consumer's future purchase behavior. It is used commonly as an indicator of real purchasing and positively impacted by trust, perceived value and message credibility. If brand communications are perceived to be credible, consumers feel lower perceived risk and higher purchase decisions confidence, which will result in increasing purchase intent [27-29]. Consideration intention is when consumers are willing to share positive opinions, recommendations or experiences of a brand with others (word-of-mouth). WOM has a greater impact under-socialized purchasing situation, where the central component of consumption decision-making is interpersonal communication (like community or socially dense markets). Believable brand communication may instigate a positive WOM by generating trust that the source of the word will not lower his/her social status if (s)he recommends the brand. Conversely, questionable or incongruent signals can to dissuade advocacy and even invoke negative WOM [30]. Intention to complain or resist is a negative behavior response that includes the act of complaining, warning others and switching of brands as well as positive behavior such as taking no action in future. Customer response is particularly important in the market place where they have a right to vent their anger online and through social networks. Credibility failures frequently result not only in decreased purchase intention but also in increased resistance behaviors, so that CRI constitutes an important dark side to positive behavioral outcomes. Definitions and example measurement items for PI, WOM and CRI are presented in Table 2 [31-32]. The links between brand communication credibility and consumer behavioral reactions are based on a number of well-established theoretical models. Source Credibility Theory is one of the early models explaining how credible communication affects persuasion and behavior. The traditional explanations claimed that the credibility and competence of a communicator are factors in determining acceptance and adoption of messages by receivers. In a branding situation, the brand acts as a source and credibility cues that indicate authority, truthfulness, and dependability will have an impact on message effectiveness. When customers perceive brand communication as trustworthy, trust is likely to be transferred from the message to the specific brand and affect behaviors like adopting or recommending the brand. This mechanism of trust transfer in particular plays a prominent role when consumers use heuristics to reduce their perceived information load [33-35]. The ELM enhances our understanding of how credibility functions under varying levels of consumer involvement. ELM posits two fundamental processing routes of persuasion: the central route, where message content is scrutinized by consumers, and the peripheral route, where consumers rely on cues such as source credibility or attractiveness. In low-perspective taking contexts, credibility functions sometimes as a peripheral cue that



facilitates consumers' use of a heuristic judgment without much cognitive effort. Credibility interacts with message quality, evidence and consistency in predicting persuasion under conditions of high involvement. In the places where consumers are time and decision spirit-bound, such as Varanasi (where consumers heavily trust shopkeeper opinion or peer opinion or influencer review etc. due to lack of time, and cognitive resources), credibility-based heuristics become the dominant track for forming a response. Meanwhile, repeated exposures and social conversations can move consumers toward more detailed judgments, in which consistency and proof become even more necessary [36]. The Theory of Planned Behavior (TPB) offers another perspective on behavior by connecting credibility to intention via attitudes, subjective norms, and perceived behavioral control. Assertive explanation of the brand encourages formation of favorable beliefs about its trustworthiness and value. Such effects can be manifested in subjective norms, where positive WOM within peer networks and social acceptability are also signaled. Second, credibility might increase perceived behavioral control through lowering uncertainty and risk perception so that consumers may feel more powerful in conducting an acceptable purchase decision. These paths (credibility to intentions and credibility to resistance) are the most closely related behavioral outcomes considered in this study [36]. Although the direct impact of credibility between two communicators on persuasion itself is theoretically important, recent research has suggested that effects of source credibility on behavior are frequently driven by psychological processes that mediate thoughts about message evaluations into action. Brand Trust is a mediator key factor in this process. Brand trust reflects consumers' belief in a brand to fulfill its promises and place their interest above everything else. Valuable communication communicates honesty, competence, and predictability -- 3 key factors in building trust. Trust in a brand enhances commitment to purchase, word of mouth and forgiveness toward the brand. On the other hand, low confidence strengthens sensitivity to negative information and enhances resistance behaviors. Findings of the empirical study consistently indicate that trust is a significant mediator through which credibility impacts various positive and negative behavioral responses, such as purchase intention, WOM, complaint and avoidance [37-39]. Perceived Value is another key mediator process. Perceived value is consumers' holistic evaluation of what they receive relative to what they give, consisting of functional value (e.g. quality, performance, price fairness) and symbolic/emotional value (e.g., image, status or satisfaction). Believable communication increases value perceptions by matching expectations to reality, and also by eliminating purchaser uncertainty as to what he or she is going to get. In markets sensitive to price, where individuals consciously evaluate alternative and scrutinize claims, the perceived value is likely a key variable that mediates the credibility-behavior process. Customers who perceive value in a brand they trust ascribes to fair or superior value are more likely to buy and recommend the brand, while being less likely to resist it or complain [40]. And beyond mediation mechanisms, the power of credibility effects could depend on individual and contextual moderators. A relevant individual-level



moderator is Consumer Skepticism. Cynicism is indicative of a predisposition to disbelieve advertising claims and to doubt the motivations for brand communication. Very cynical consumers are much more likely to question brands at a default level and strong evidence, third party testimony or first-hand experience is needed to win over their belief. This means that persuasive communication may not be as effective for skeptical consumers than for those who trust more readily, even when the communication itself is credible. As a result, skepticism can weaken the effects of credibility on purchase intention and WOM but may also exacerbate resistance behaviors due to perceived discrepancies [41]. Exposure to message channels is also an important context moderator that describes how consumers come into contact with brand messages. In today's consumption situations, consumers experience brand communication through a multitude of touchpoints such as traditional media (offline), in store, social media, messaging apps and e-commerce platforms. Coordination of content in both online and offline media, for instance, could be a way to establish credibility by offering repeated signals that add up to evidence which limits ambiguity. Multi-sensory exposure may enable consumers to validate information via multiple channels, giving more credibility to brand claims and making any changes in behavior more established. In contrast, single-focus or inconsistent exposure is likely to attenuate perception of credibility and potential impact on behavior. Thus, consumers that are exposed to consistent multi-channel communication should be more likely to respond favorably to messages perceived as credible than those who receive them through separate or disjointed channels [42-43]. Combined, the findings in literature show that such credibility of brand communication is crucial for consumer behavior but it is neither homogenous nor immediate. Rather, credibility is built through trust and value perceptions and it depends on skepticism levels and the context of communication. By incorporating these dimensions into an empirical framework at the city level, this study hopes to contribute towards understanding how credibility minded communication shapes consumer behavior in socially embedded real-life markets [44].

3. Conceptual Framework and Hypotheses

3.1 Conceptual Model

Drawing upon theoretical groundings and discussion on empirical findings provided in the previous section, the study introduces a full-fledged conceptual framework of "Brand Communication Credibility (BCC) and Consumer Behavioral Responses (CBR)" used for understanding consumers of Varanasi. Direct effects, mediating mechanisms, and moderating conditions are included to portray the intricate routes by which credibility-based communication influences consumer action.

At the central part of the model, BCC is considered as a key antecedent that affects three separate behavioral consequences: Purchase Intention (PI), Word-of-Mouth Intention (WOM) and



Complaint/Resistance Intention (CRI). According to the literature of persuasion and consumer behavior, if the brand has reliable credibility communication, it can significantly help favorable responses such as purchasing and advocacy for positive meaningfulness while dampening unfavorable responses such as complaints, avoidance, and negative word-of-mouth. These direct routes are based on the assumption that when consumers perceive to be honest, coherent and authentic messages they are probably going to behave more favorably toward brand.

In addition to the direct effects described above, it also takes into account two important intermediary factors –BT and PV- that can help to clarify what psychological process credibility is transformed through behavior. Brand trust reflects consumer's belief in the reliability and integrity of a brand, which is empowered by authentic signals (Wilcox et al., 2009). Perceived value is said to represent a general appraisal by consumers of what is received for what was paid, and is affected by how credibly the presentation of a brand takes place. In placing BT and PV as mediators, the model recognizes that credibility tends to influence behavior indirectly through facilitating trust and influencing perceptions of value rather than having a direct, unmediated effect.

Furthermore, the model acknowledges that credibility effects may not be generalized to all consumers and contexts. Two moderators are thus introduced. Consumer Skepticism is presented as a consumer-level moderator that captures the extent to which consumers are suspicious and doubtful of brand messages. A high level of skepticism is likely to undermine the positive impact of credibility on PI and WOM, but it may also bolster resistance-related behaviors. Message Channel Exposure (MCE) is included as a situational moderator testing whether consumers are exposed to brand messages from either one channel or multiple, consistent channels (both offline and online). We speculate that multi-channel exposures will enhance credibility perceptions through the cross-validation of information among consumers, and therefore reinforce positive behavioral effects while weakening resistance toward each message.

In sum, the proposed model represents a comprehensive view on consumers' credibility-based behavior by including not only direct effects but also mediating mechanisms and boundary conditions /moderators. The theoretical relationships are depicted in Figure 1 below which illustrate the proposed research model connecting BCC to consumer behavior responses through trust and value routes, on one hand by taking into account the skepticism effect and channel exposure impact.

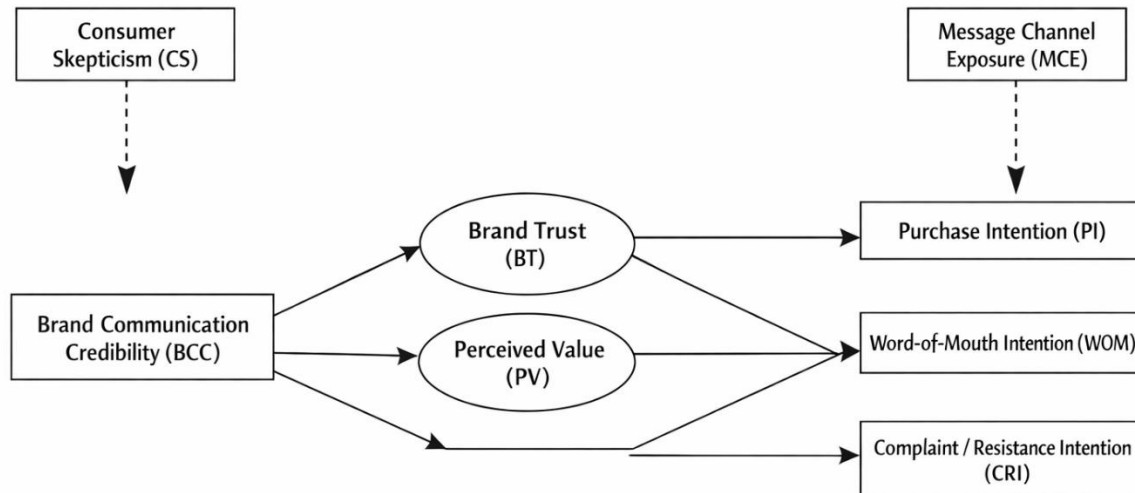


Figure 1. Proposed Research Framework Linking Brand Communication Credibility and Consumer Behavioral Responses

3.2 Hypotheses Development

3.2.1 Direct Effects of Brand Communication Credibility on Consumer Behavior Response

It is anticipated that credibility of brand communication will significantly influence consumers' behavioral intentions. When brand messages are seen as honest, compatible and credible consumers will lower their risk perception and feel more secure with their decision making. This heightened confidence is likely to positively impact their likelihood of buying from the brand and recommending it to friends/family. While, on the other hand, when a communicator is regarded believable this decreases the perception of deceit or manipulation and can reduce the possibility to ward off complaint or avoid/ resist. On the basis of these arguments, they have proposed the following hypotheses:

H1a: Brand Communication Credibility has a positive effect on Purchase Intention.

H1b: Brand Communication Credibility has a positive effect on Word-of-Mouth Intention.

H1c: Brand Communication Credibility has a direct negative impact on Complaint/Resistance Intention Solidity of reading upon which to build 30 VI.



3.2.2 Brand Trust as a Mediator

The process of brand trust as mediator between credibility-based communication and behavioral responses. Credible messages indicate trustworthiness, integrity and ability – all reinforcing customers' beliefs that the brand will deliver on promises made. The higher is trust, the more willing consumers are to purchase and recommend the brand within their social network. Moreover, trust serves as a moderator that can buffer against dissatisfaction and diminish tendencies towards resistance/complaint behavior. Therefore, it can be hypothesized that brand trust is likely to mediate the relationship between BCC and each of its two behavioral responses:

H2a: Brand Trust plays a mediating role in the relationship between Brand Communication Credibility and Purchase Intention.

H2b: Brand Trust mediates the effect of Brand Communication Credibility on Word-of-Mouth Intention.

H2c: Brand Trust serves as mediating variable in the relationship between Brand Communication Credibility and Complaint/Resistance Intention.

3.2.3 Role of Perceived Value

Perceived value is another important process through which credibility impacts on behavior. Creditable communication closes the gap between what consumers expect and receive from a brand, adding value for the consumer in the process. Consumers who feel high value, are more likely to buy and recommend that brand, less likely to resist or complain. This is most evident in price sensitive and comparativeness markets, in which value perceptions have a profound effect on behavior. Consequently, one potential mediator of the credibility-behavior relationship is suggested to be perceived value:

H3a: Perceived Value is a mediator of Brand Communication Credibility and Purchase Intention.

H3b: Perceived Value serves as mediator, in the link between Brand Communication Credibility and Word-of-Mouth Intention.

H3c: Perceived Value plays a mediating role between Brand Communication Credibility and Complaint/Resistance Intention.

3.2.4 The Moderating Role of Consumer Cynicism

All consumers do not equally react to the credible brand communication. Consumers' cynicism is the presumption to not believe advertising claims and to challenge brands motives. High



skeptical consumers may down-weight credibility cues, or they may need stronger evidence before forming favorable intentions. Thus, skepticism is likely to attenuate the positive effects of BCC on purchase intention and word-of-mouth intentions, and magnify resistance tendencies when discrepancies are perceived. This gives rise to the following conjecture:

H4: The impact of Brand Communication Credibility on Purchase Intention, Word-of-Mouth Intention and Complaint/Resistance Intention is reduced by the Consumer Skepticism.

3.2.5 Message Channel Exposure as a Moderator

Exposure to message channels is a context variable that conditions the perception of, and reaction to, brand communication by consumers. Repeated exposure to consistent messages through various media allows the consumers to cross-verify and strengthens credibility perceptions. Instead, weak and unreliable exposure may water down the effect of credibility. As such, exposure to a melt channel approach is anticipated to increase levels of the positive impact of credible communication and decrease levels of resistance:

H5: Effect of Brand Communication Credibility on Purchase Intention and Word-of-Mouth Intention is amplified, while that for Complaint/Resistance Intention is weakened by multiple channel exposure.

Altogether, the proposed hypotheses provide a coherent account of how and when brand communication credibility affects consumer behaviors. Figure 1 articulates these relationships in the form of our proposed research framework and facilitates the empirical test conducted later in this paper.

4. Methodology

4.1 Research Design

The present research employs a quantitative survey method design to empirically investigate the relationships between Brand Communication Credibility and the behavioral responses. A quantitative design is well-suited to the purpose of this investigation which was to assess theoretically based hypotheses and quantify the extent, direction and significance of relationships among constructs using multivariate statistical procedures. The cross-sectional nature of the study allows data to be gathered from a large sample at one time point and reflects consumers' immediate reactions to brand communications by capturing their contemporaneous perceptions and intentions.



This analysis focuses on a perspective of individual consumers. That is to say, respondents are often times specific consumers who either remember seeing or interacting with or even having been exposed to brand communication – online or offline, in both cases not long ago. By targeting recently exposed consumers, perceptions of credibility and intentions with regard to behavior are likely to be top-of-mind and based on real encounters with the communication rather than distantly held or abstract brand memories. This design is consistent with previous empirical work in branding and communications credibility, where intention-based effects are typically studied via cross-sectional surveys.

4.2 Study Setting: Varanasi

The context of the study lies in Varanasi, Uttar Pradesh (a Tier-2 Indian city), a culturally rich setting marked by close clusters of population, strong networks of communities and rapidly emerging consumption ecosystem. Varanasi offers an interesting setup for understanding the interplay between classic word-of-mouth influences alongside growing penetration of digitalised and mobile platforms of branding communications. In this case, consumers within the city are exposed to various promotional messages on local stores, service providers, social media and messaging applications like WhatsApp and interfaces of e-commerce thus making it an appropriate context for testing the communication effectiveness in terms of credibility.

The sampling frame is adult consumers living in Varanasi who have bought or thought of buying products and services/meals in common consuming categories. These categories include FMCG (personal care products, packaged foods), apparel, consumer electronics restaurants and food delivery, local services including salons, clinics, coaching classes and small service establishments. These categories were chosen because they are characterized by high brand communication exposure, and differing levels of perceived risk, price sensitivity, and social influence factors that should be salient to credibility judgments.

4.3 Size

We aimed to gather at least $n = 420$ valid responses. This sample size is also sufficient and statistically sound for performing Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM), especially considering the number of constructs and measurement items being tested in our model. Previous methodological guidelines recommend samples of over 400 for complex SEM models with multiple mediators and moderators in order to achieve adequate statistical power and model stability (Kline, 2011).



Table 1: Demographic Profile of Respondents (n = 420)

Demographic Variable	Category	Percentage (%)
Gender	Male	56
Gender	Female	44
Age	18–24 years	28
Age	25–34 years	39
Age	35–44 years	22
Age	45 years and above	11
Education	Up to 12th	18
Education	Graduate	52
Education	Postgraduate & above	30
Monthly Household Income	Below ₹25,000	21
Monthly Household Income	₹25,000–₹50,000	38
Monthly Household Income	₹50,000–₹1,00,000	29
Monthly Household Income	Above ₹1,00,000	12

A multi-stage non-probability sampling strategy was used to maximize representativeness and coverage of various consumer segments across Varanasi. Information was also obtained through mall intercept surveys, market-area intercepts, university and educational zone contacts, and distribution with online Google Forms. Intercepts at malls and market areas provided access to consumers in higher and lower income brackets, as well as a range of ages; university zones also allowed for the inclusion of younger respondents who are internet savvy. The online poll portion provided greater reach and convenience, especially those used to digital engagement on the part of consumers. Eligible respondents were screened for having previously heard of the brand via common touchpoints.

Descriptive demographics of the final sample are shown in Table 1 for age, gender, education level, income proxy, and main communication channel exposure.



4.4 Measurement Scales

All study constructs were assessed with multi-item scales taken from the literature and customized to the current research context. Respondents measured their levels of agreement using a five-point Likert scale (1= Strongly disagree, 5=Strongly agree) which is commonly used in consumer behavior research for its reliability and familiarity to respondents.

Credibility in brand communication was assessed with the six-item multidimensional scale for Brand Communication Credibility (BCC, Li et al., 2010), that includes items measuring content truthfulness, believability, consistency and transparency of message source expertise cue and authenticity.

Brand Trust (BT) was measured using five items indicating trust in the brand for reliability, honesty and fulfilling promises.

Perceived Value (PV) was indexed with five items evaluating the overall judgment of the consumers concerning value-for-money, quality over price and overall benefit–cost perceptions.

Consumer Skepticism (CS) was measured by four items concerning the degree to which respondents were skeptical towards advertisements and promotional claims.

Purchase Intentions (PI) was assessed with four items to evaluate future purchase intention and consideration.

Word-of-Mouth Intention (WOM) was measured with the four items reflecting willingness to recommend as well as speak favorably the brand.

CRI--Complaint/Resistance Intention was measured with four items (complaining, warning others about the service provider, switching brands or avoiding future involvement).

Control variables in addition to the focal constructs, several controls were added in order to rule out rival explanations. These covariates were age, gender, education years, income proxy, and frequency of product or service use as well as the prime consumption sector. Specific construct definitions and sample measurement items are in Table 2.



Table 2: Measurement Scales and Sample Items

Construct	Code	Number of Items	Sample Measurement Item
Brand Communication Credibility	BCC	6	Brand messages from this brand are truthful and believable.
Brand Trust	BT	5	I trust this brand to keep its promises.
Perceived Value	PV	5	This brand offers good value for the price paid.
Consumer Skepticism	CS	4	I am generally skeptical about advertising claims.
Purchase Intention	PI	4	I intend to purchase products/services from this brand in the future.
Word-of-Mouth Intention	WOM	4	I would recommend this brand to others.
Complaint/Resistance Intention	CRI	4	I would complain or avoid this brand if it fails to meet expectations.

4.5 Questionnaire Development and Pre-Test

The clarity, relevance and content validity of the questionnaire were verified via a systematic process. The initial items for measuring scale were modified from some validated scales in the previous literatures such as credibility, trust, perceived value, skepticism and behavioral intention scales. To assess face validity, the initial questionnaire was pretested on two to three experts specialized in marketing, consumer behavior and survey methodology. Their comments were then incorporated to modify item wording, remove ambiguities and enhance the conceptual alignment of items with domains as per the survey constructs.



A pilot was then had, of 30–40 respondents selected from the population proposed. The pilot examined clarity of the questions, comprehension of items, response dispersion and completion time. Modifications were made on the basis of pilot feedback, including putting clearer language to use, incorporating local examples when applicable, and rephrasing some terms. Simple bilingual notes explaining points (where necessary) were inserted in both languages to accommodate different respondents' language preferences, while maintaining an English-based survey throughout.

4.6 Data Analysis Plan

The analysis of data followed an organized multi-phase process using standard statistical approaches. Data screening was carried out initially to identify any missing values, outliers and possible normality problem. Descriptive statistics, skewness and kurtosis were considered to confirm data followed acceptable distributional assumptions (see Table 3 for results). The second aspect was the measurement reliability and validity. Cronbach's alpha and Composite Reliability (CR) were used to measure internal consistency. Convergent validity was evaluated through AVE, and discriminant validity was verified by Fornell–Larcker criterion as well as Heterotrait–Monotrait (HTMT) ratios showed in Table 5 and Table 6. Confirmatory factor analysis (CFA) CFA was performed on the collected data in order to test the measurement model and evaluate: factor loading, model fit indices and discriminant validity as well. The results of the CFA are presented in Table 4, and the measurement model as a whole is represented in Figure 2. Fourth, the proposed structural relationships were explored examining Structural Equation Modeling (SEM). Table 8 presents direct path coefficients, significance levels and R^2 scores of endogenous constructs. Fifth, mediation analysis was conducted with bootstrapping methods to test indirect effects and confidence intervals (see Table 9). Moderation effects of Consumer Skepticism and Message Channel Exposure were also investigated through interaction terms and, if applicable, multi-group SEM analysis. The outcomes of moderation effects are presented in Table 10 and visually by Figure 4. These analytical procedures in combination ensure a purposive and exhaustive process of scrutinizing the conceptual model.

5. Results

5.1 Respondent Profile

Respondents' demographic features are presented in Table 1. A total of 420 complete responses were included in this study. The sex of respondents was relatively evenly distributed, with 56% being male and 44% female. The age distribution of the respondents was 25–34 years (39%), 18–24 years (28%), followed by 35–44 years (22%) and ≥ 45 years old (11%). This breakdown paints



a picture of a consumer audience that is overwhelmingly young to middle aged, and highly active on both traditional and digital consumption platforms.

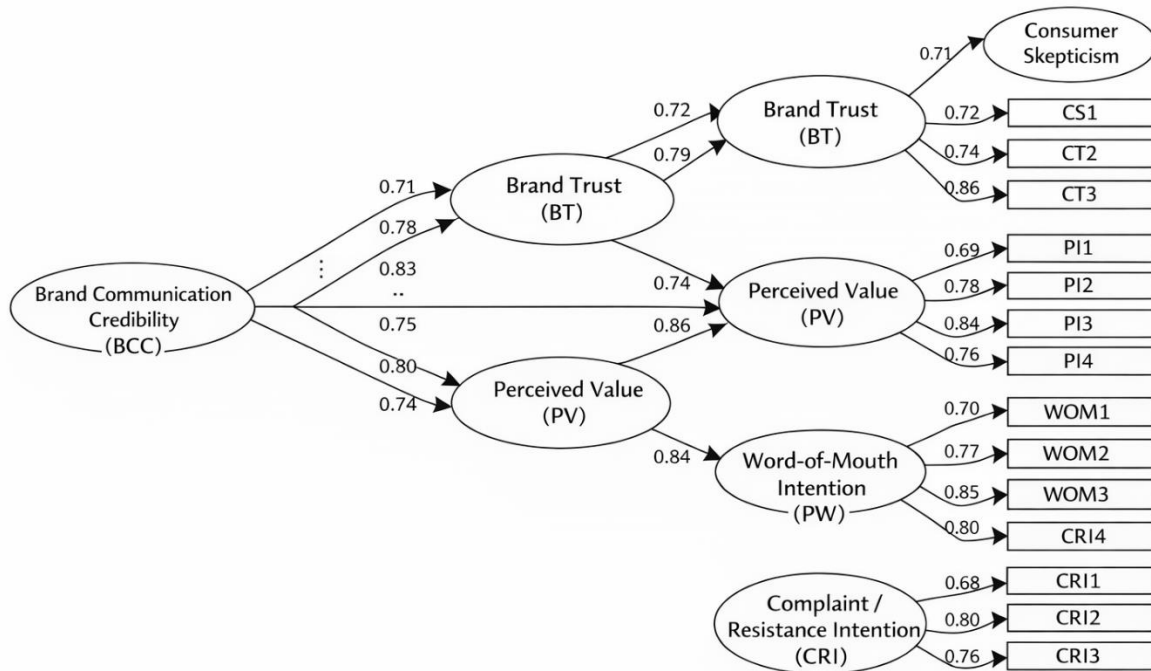


Figure 2. Measurement Model (Confirmatory Factor Analysis)

With regard to the level of education most respondents had graduate level (52%), while one-third (30%) had postgraduate and above, a quarter has received up to secondary (18%). The income proxy presents a mixed economic crowd where 38% of the respondents report monthly household income between ₹25,000 and ₹50,000 and then 29% in the bracket of ₹50,000–₹1,00,000 followed by 21% lower than or at ₹25,000 and 12% above than that. Regarding communication exposure, 46% of the participants were exposed to brand communication mostly online, whereas 29% contacted brands mainly offline and 25% both. In general, this sample is representative for a mixed consumer group with diverse socio-economic status (SES) and communication exposure context and is considered appropriate for investigating credibility-based behavior reactions. Table 1 presents the demographic characteristics of respondents: overwhelmingly most of them were aged from 25 to 34 years (39%) and had a graduate level of education (52%).

5.2 Descriptive statistics and test of normality

Descriptive statistics for the study variables are shown in Table 3. The average scores suggest that respondents' perceived credibility, trust, value and behavioral intention were medium to high. The



mean for BCC was 3.62 (SD = 0.74), which indicates that respondents generally found brand communications to be relatively credible on average. The mean of Brand Trust (BT) was 3.55 (SD = 0.71), and that of Perceived Value (PV) was a little higher with 3.68 (SD = 0.66), implying positive appraisals of value-for-money and utility perceptions.

Table 3: Descriptive Statistics and Normality

Construct	Mean	SD	Skewness	Kurtosis
BCC	3.62	0.74	-0.41	0.32
BT	3.55	0.71	-0.38	0.28
PV	3.68	0.66	-0.44	0.35
CS	3.10	0.80	0.44	-0.58
PI	3.59	0.73	-0.36	0.41
WOM	3.48	0.78	-0.61	0.58
CRI	2.62	0.84	0.39	-0.72

Regarding behavioral outcomes, Purchase Intention (PI) presented a mean of 3.59 (SD = 0.73), and Word-of-Mouth Intention (WOM), reached an average of 3.48 (SD = 0.78), which indicates a general positive tendency to buy and recommend brands that were considered by participants to be credible. The mean for Complaint/Resistance Intention (CRI) was lower, 2.62 (SD = 0.84), indicating low tendencies to react resistively or complain against the norm. Consumer Skepticism (CS) On average, CS averaged 3.10 (SD = 0.80), representing a moderate degree of skepticism in relation to advertising claims among participants.

Normality was examined by skewness and kurtosis values. For all constructs, skewness values varied between -0.61 and 0.44, whereas kurtosis values ranged from -0.72 to 0.58; these are within acceptable levels for SEM analysis (Pike et al., 2014). These findings suggest that there is no severe violation of the normality assumption. In general, distributional properties were acceptable for all constructs as found in previous factor analyses and the sample size of the current data would fit enough to be used for multivariate analysis (see Table 3 Data analysis).



5.3 Reliability and Convergent Validity

The scales' reliability and convergent validity were tested via Confirmatory Factor Analysis (CFA), Cronbach's alpha, Composite Reliability (CR) and Average Variance Extracted (AVE). Table 4 provides the standardized factor loadings of each item. All loadings were well above the 0.60 cut off (Munro and Jake-Sen, 2001) and ranged from 0.68 to 0.88 demonstrating strong associations between observed indicators and their underlying latent constructs. For example, from 0.71 to 0.83 were loading BCC items, from 0.72 to 0.86 were BT items and the range of PVs was between 0.69-0.84. As for behavior constructs (PI, WOM and CRI) and consumer skepticism had strong loadings with acceptable ranges.

Table 4: CFA Standardized Factor Loadings (Range)

Construct	Loading Range
BCC	0.71 – 0.83
BT	0.72 – 0.86
PV	0.69 – 0.84
PI	0.74 – 0.87
WOM	0.70 – 0.85
CRI	0.68 – 0.82
CS	0.71 – 0.84

Internal consistency reliabilities are presented in Table 5. Cronbach's alpha was between 0.84 to 0.89, which over the least acceptable value of $\alpha > 0.70$. Composite reliability estimates for the factor solutions were between 0.87-0.91 providing additional evidence of scale reliability. Convergent validity was evaluated through AVEs, which were all above or nearly to the recommended threshold (≥ 0.50) with a range from 0.58 to 0.66. These results suggest that a large amount of variance in the constructs can be accounted for by their indicators. Overall, these findings provide support for acceptable internal consistency and convergent validity of the measurement model (see Tables 4 and 5).



Table 5: Reliability and Convergent Validity

Construct	Cronbach's α	CR	AVE
BCC	0.88	0.90	0.60
BT	0.87	0.89	0.61
PV	0.86	0.88	0.59
PI	0.89	0.91	0.66
WOM	0.88	0.90	0.64
CRI	0.85	0.88	0.58
CS	0.84	0.87	0.62

5.4 Discriminant Validity

Heterotrait–Monotrait (HTMT) ratio was applied to estimate discriminant validity, and results are shown in Table 6. The results showed that the value of all HTMT are less than the recommended cut-off value of 0.85, supporting discriminant validity among constructs. The maximum HTMT estimates were 0.73 (BCC/ BT), 0.71 (BT/PV) and 0.78 (PI/WOM), all of them still below acceptable max HTMT values. These results imply that the constructs are empirically distinct and tap on conceptually different phenomena. Hence discriminant validity of the measurement model is fulfilled (please refer to Table 6).

Table 6: Discriminant Validity (HTMT)

Construct Pair	HTMT Value
BCC–BT	0.73
BT–PV	0.71
PI–WOM	0.78
BCC–PI	0.69
BCC–CRI	0.64



5.5 Correlation Analysis

Inter-construct correlation matrix is presented in Table 7. Brand Communication Credibility had positive and significant correlation with Purchase Intention ($r = .54$), Word-of-Mouth Intention ($r = .49$) while negative but significant relationship with Complaint/Resistance intention ($r = -0.41$). BCC was favorably associated with Brand Trust ($r = 0.58$), and Perceived Value ($r = 0.52$) further indicating mediation between the variables of interest as per the model.

Table 7: Correlation Matrix

Relationship	Correlation (r)
BCC – PI	0.54
BCC – WOM	0.49
BCC – CRI	-0.41
BCC – BT	0.58
BCC – PV	0.52
CS – PI	-0.28
CS – CRI	0.31

Consumer Skepticism was negatively related to Purchase Intention (HS2: $r = -0.28$) and positively related to Complaint/Resistance Intention (HS3: $r = 0.31$), suggesting skeptical consumers have lower purchase intention but a higher tendency to resist or complain. Most importantly, the results for the correlation evidence offer preliminary evidence for support of the predicted relationships and warrant testing through structural modelling (refer to Table 7).

5.6 Structural Model Results

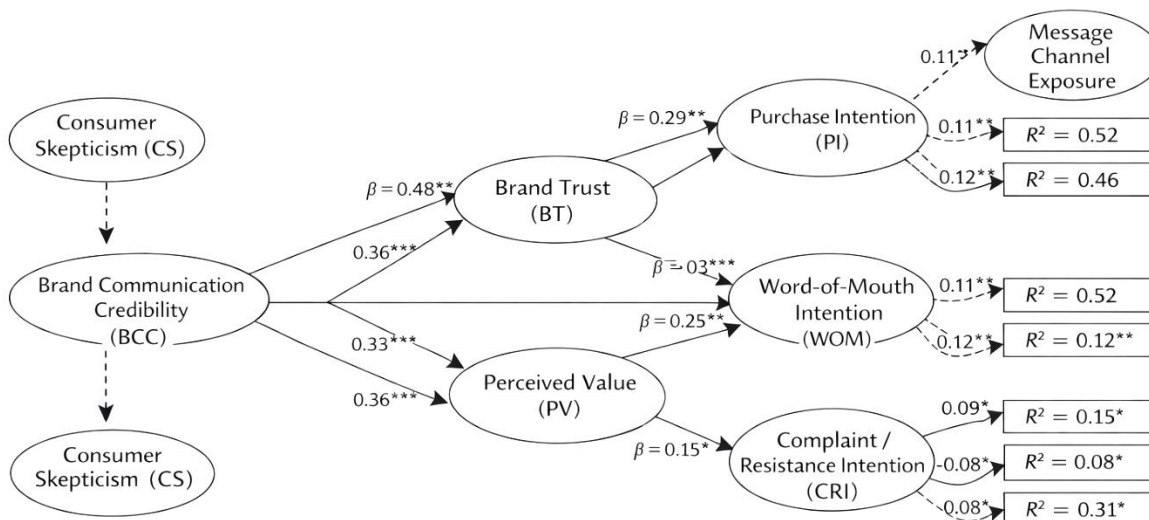
Structural equation modeling (SEM) was employed to examine the hypothesized structural paths. The standardized path coefficients, and the levels of significance are presented in Table 8 and overall model structure can be seen in Figure 3. The results show that Brand Communication Credibility significantly influences Purchase Intention ($\beta = 0.29$, $p < 0.001$) and Word-of-Mouth Intention ($\beta = 0.21$, $p < 0.001$). By contrast, BCC plays a significantly negative role in the impact on Complaint/Resistance Intention ($\beta = -0.18$, $p < 0.01$). H1a, H1b and H1c is supported which indicates the direct impact of credibility with consumer behavioral response.



Table 8: Structural Model Path Results

Path	β	p-value
BCC → PI	0.29	<0.001
BCC → WOM	0.21	<0.001
BCC → CRI	-0.18	<0.01
BCC → BT	0.48	<0.001
BCC → PV	0.36	<0.001
BT → PI	0.33	<0.001
PV → PI	0.25	<0.001

In terms of mediation paths, BCC had a significant predicting effect on Brand Trust ($\beta = 0.48, p < 0.001$) and Perceived Value ($\beta = 0.36, p < 0.001$). The fancy technology that authorities promoted thus has raised consumer's trust, which consequently affected IM ($\beta = 0.33, p < 0.001$), WOM ($\beta = 0.28, p < 0.001$) and CRI ($\beta = -0.22, p < 0.01$). Perceived Value also positively affected PI ($\beta = 0.25, p < 0.001$) and WOM ($\beta = 0.19, p < 0.01$), and negatively influenced CRI ($\beta = -0.15, p < 0.05$).



**** $p < .001$, ** $p < .01$, * $p < .05$. Dashed lines represent interaction terms



Figure 3. Final Structural Equation Model Showing Standardized Path Coefficients

The model was found to explain a substantial portion of variance in Purchase Intention (52%), Word-of-Mouth Intention (46%) and Complaint/Resistance Intention (31%). In general, the SEM findings lend strong empirical support to the proposed structural relationships (refer to Table 8 and Figure 3).

5.7 Mediation Analysis

Mediation was tested by a bootstrapping approach with bias-corrected confidence intervals. The mediation analysis findings are shown in Table 9. The mediating effect of Brand Trust on Purchase Intention in the relationship between BCC as an antecedent, produced indirect effect value is 0.16 & its 95% CI is [0.10, 0.24] that means significant mediation exist. The indirect effect via Perceived Value was also 0.09 (95% CI [0.04, 0.15]).

Table 9: Mediation Analysis (Bootstrapped Indirect Effects)

Path	Indirect Effect	95% CI
BCC → BT → PI	0.16	[0.10, 0.24]
BCC → PV → PI	0.09	[0.04, 0.15]
BCC → BT → WOM	0.13	[0.07, 0.21]
BCC → PV → WOM	0.07	[0.02, 0.13]
BCC → BT → CRI	-0.11	[-0.18, -0.05]
BCC → PV → CRI	-0.05	[-0.11, -0.01]

For Word-of-Mouth Intention, its indirect effect through Brand Trust (0.13, 95% CI [0.07, 0.21]), and Perceived Value (0.07, 95% CI [0.02, 0.13]) were significant as well. For CO/RI Intention, the results showed significant negative indirect effects via Brand Trust (-0.11, 95% CI [-0.18, -0.05]) and Perceived Value (-0.05, 95% CI [-0.11, -0.01]).

As the direct pathways from BCC to behavior outcomes were significant in relation to the indirect effects, partial mediation was clearly present for all behavioral responses. Therefore, Brand Trust and Perceived Value exert together a partial mediation effect, supporting H2a–H2c and H3a–H3c (see Table 9).

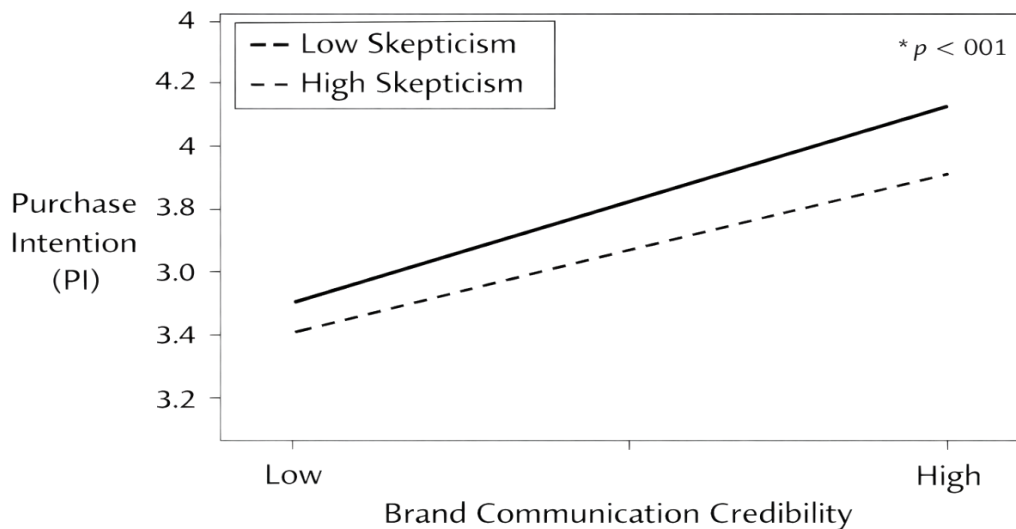


Figure 4. Moderating Effect of Consumer Skepticism on the Relationship Between Brand Communication Credibility and Purchase Intention

5.8 Moderation Analysis

Interaction effects for Consumer Skepticism and Message Channel Exposure were tested using interaction terms and are presented in Table 10, whereas these relationships are graphed in Figure 4. The emotion factor, BCC, also had significant negative relations with Purchase Intention ($\beta = -0.12, p < 0.01$) and Word-of-Mouth Intention ($\beta = -0.10, p < 0.05$) but a positive relation with Complaint/Resistance Intention ($\beta = 0.09, p < 0.05$). These findings suggest that there are diminishing effects of credibility source on favorable behavioral outcomes as skepticism across variations in the levels typing increases and resistance grows stronger.

Table 10: Moderation Analysis Results

Interaction Term	β	p-value
BCC \times CS \rightarrow PI	-0.12	<0.01
BCC \times CS \rightarrow WOM	-0.10	<0.05
BCC \times CS \rightarrow CRI	0.09	<0.05
BCC \times MCE \rightarrow PI	0.11	<0.01
BCC \times MCE \rightarrow WOM	0.12	<0.01
BCC \times MCE \rightarrow CRI	-0.08	<0.05



6. Discussion, Implications, Limitations, and Future Research

The study results present robust empirical evidence of the credibility-driven behavioral model. In line with H1a–H1c, Brand Communication Credibility (BCC) could be found to positively and significantly predict Purchase Intention (PI) and Word-of-Mouth Intention (WOM), as well as negatively predict Complaint/Resistance Intention (CRI) (see Table 8). These findings support that trustworthy brand communication serves to not only prompt favorable consumer behavior but also relieve unfavorable reactions such as complaints, avoidance and resistance. Moreover, the mediation model showed that BT and PV are partial mediators of credibility on behavior (see Table 9), so H2a–H2c and H3a–H3c are confirmed. This demonstrates that there are both direct and indirect effects of credibility in terms of building trust and value perception. They are particularly powerful in Varanasi where thick interpersonal networks speed up the spread of credibility perceptions through informal word-of-mouth. Consumers often verify brand claims with friends, shopkeepers or local service providers; the credibility plays an important role in reducing perceived purchase risk. Meanwhile, with promotional clutter and exaggerated claims being so prevalent in the market, skepticism has become a social norm. This pushes consumers to lean on tangible proof points and consistent experiences even more. In this context logic, skepticism rather eroded the credibility effects whereas multi-channel consistency reinforced it (see Table 10). Results are largely consistent with Source Credibility Theory, which argues that trustworthy communication leads to trust that in turn influences behavior. The moderating influence of skepticism fits well with the Elaboration Likelihood Model, in which skeptical consumers are less influenced by peripheral cues. Further, the results are consistent with the concept of the Theory of Planned Behavior since credibility leads to positive intentioned through trust and value (see Figure 1 and Figure 3). There are a few of practical implications brought by this study. Managers should engage in credibility-by-design messaging, not overstating claims and focusing on verifiable and transparent ones. Evidence cues, such as strong guarantees, credentials, independent reviews and straightforward pricing may enhance perceptions of credibility. Efficient service recovery -- including a speedy response, equitable refund and uniform access to complaints – may further strengthen trust. Triggering local WOM including via retailers, groups of micro-influencers and opt-in WhatsApp communication are especially effective in socially embedded markets. Lastly, promises and competitive pricing across channels is important as indicated by the moderation results. The study has limitations, albeit with significant contributions. Limitations The cross-sectional and self-reported design makes common method bias possible, while the single-city sample constricts generalization. The differences between product categories were also not completely separated. Extended research could use longitudinal data to observe repeat purchase and WOM over time, include objective behavioral measures (e.g., churn, transaction data), compare Tier-2 city from different geographic regions, and take an



experimental approach to manipulate credibility cues and test the causal-inferential relationships with greater confidence.

7. Conclusion

This paper aims to understand the influence of Brand Communication Credibility (BCC) in determining consumer behavioral response under a social, competitive and urban market condition, through empirical evidence drawn from Varanasi market in Uttar Pradesh. The results provide solid proof that credibility is not just a token or ornamental element of brand communication; rather, it is the driving behavior logical factor that directly impacts consumers' behaviors to purchase/ recommend/ resist brands. In particular, the positive impact of reliable brand communication on Purchase Intention and Word-of-Mouth Intention was accompanied by a significantly negative effect on Complaint and Resistance Intention *, pointing to its multiple effects in eliciting positive actions while repressing negative responses. Crucially, the current study demonstrates that credibility's effect works through a combination of direct and indirect routes. Brand Trust and Perceived Value were identified as important psychological mechanisms that partially mediate the credibility-behavior relationship, accounting for how honest, consistent, credible messages result in consumer behavior. These results serve to underscore that trust facilitates behavioral commitment not only by inducing consent, but also by mitigating perceived risk and increasing value assessment, especially in price-sensitive and comparison-oriented markets. Furthermore, the results indicate that credibility effects are state-contingent. On the one hand, Consumer Skepticism is negative related to credible message persuasion and the more consumers are exposed to online/offline CRCM, the less powerful it will be. In Varanasi-type markets where social networks matter, peer validation and extranormal verification are strong decision triggers; credibility spreads fast as word of mouth and the impression becomes a social commonality, not an individual perception. In presenting these results, we also hope to add to branding and communications research by arguing that credibility should be seen as a relational, context-dependent concept that is shaped in both trust, value and social interaction. For practitioners, the results point to the fact that lasting consumer receptiveness is not a matter of "shouting louder or more often," as one of my informants put it, but credible, consistent and verifiable communication capable of matching promises with lived consumer reality. On the other hand, message Channel Exposure had a positively reinforcing impact on credibility-motivated behavior. The interaction of BCC \times MCE was positively and significantly related to Purchase Intention ($\beta = 0.11$, $p < 0.01$) and Word-of-Mouth Intention ($\beta = 0.12$, $p < 0.01$), but negatively to Complaint/Resistance Intention ($\beta = -0.08$, $p < 0.05$). As shown in Figure 4, the impact of BCC on Purchase Intention is more significant when skepticism and multi-channel exposure is low. In summary, these results are consistent with H4 and H5, showing the role of skepticism and channel exposure as contingent factors in association with credibility effects.



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