

Electronic Word of Mouth, Brand Image, and the Intention to Purchase Halal Cosmetics
on Instagram: Evidence from University Students in Karachi, Pakistan

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ABSTRACT

This paper aims at analysing the effects of electronic word-of-mouth and brand image on intention to purchase halal cosmetics products which are sold through Instagram. Moreover, this study further explores whether electronic word-of-mouth has any effect on the brand image, thus making brand image a pertinent explanatory variable besides electronic word-of-mouth. This is a quantitative and cross-sectional study. Data was collected from 121 participants who are residents of Karachi city and actively use Instagram, through a purposive sample selection technique. For the purpose of gathering data, a structured questionnaire based on Likert scale was administered and later subjected to various statistical tests including factor analysis, reliability test, classical assumptions, and multiple linear regression analysis through IBM SPSS Statistics Version 29. Mediation effect was tested by adopting bootstrap method through 5,000 re-samples and 95 percent bias-corrected confidence intervals through IBM SPSS AMOS Version 29. It can be seen from the results that both eWOM and brand image have a significant combined impact on the purchase intention towards halal cosmetics. Furthermore, the constructs individually also have a significant impact, and it is evident that eWOM affects brand image. From the bootstrapping analysis, it is evident that brand image partially mediates the relationship between eWOM and purchase intention, as there is significance for both indirect and direct effects. This study's findings align with previous studies done on eWOM and brand image within other countries. The current study adds value by applying an existing model for eWOM and brand image in relation to halal cosmetics being bought from Instagram in Pakistan's metro city. The current study contributes to the literature on halal consumption in South Asia.

Keywords: eWOM, brand image, purchase intention, halal cosmetics, Instagram, Pakistan

INTRODUCTION

The growing role played by social media sites as primary sources of information prior to making a buying decision means that firms cannot ignore the value of using social media sites as core marketing tools instead of auxiliary ones because of the richness of their user-generated content. Since commerce is now moving to the domain of such sites, the task of analyzing consumer behavior becomes increasingly important as well since a positive assessment of products can affect the buyer's intention to buy (Jalilvand & Samiei, 2012). With smartphone ownership and social media use increasing in the country, studying digital impact on consumer behavior appears timely.

The case of Pakistan is an interesting one with respect to such research questions. According to DataReportal, as much as 79.9 million social media accounts were registered in Pakistan by the end of 2025, amounting to 31.2% of the total number of people, with 117 million being active internet users in the

country (Kemp, 2026). The social networking website Instagram has established itself among such internet users as it is believed that there are as many as 24 million users on the platform as of early 2026, and those users between 18-24 years form the most sizable group (Kemp, 2026). Due to the tendency for youth to prefer certain brands over others, this constitutes an excellent opportunity for marketers.

In parallel with this digital trend, there has been the rise of the halal economy, and, specifically, halal cosmetics have gained considerable academic and business interest recently (Masood et al., 2023). In Pakistan, with its predominantly Muslim population, the halal certification of various products has become both religiously necessary and legally required after the formation of the Pakistan Halal Authority through Act No. VIII of 2016 (Pakistan Halal Authority Act, 2016). Halal certification applies not only to food but also to cosmetics that should not contain any forbidden components and cannot prevent performing ablutions. The high importance of being one of the top Muslim consumer markets in the world has been considered a driving factor in the demand for halal cosmetics, depending on consumer behavior and their halal literacy (Bhutto et al., 2023). In such conditions, there is an increasing number of Pakistani cosmetic brands competing for customers interested in their religious beliefs, and many of them use Instagram to promote products.

How these positive perceptions have been able to spread is something that should be looked into. People generally have faith in any kind of information received through personal communication, and word of mouth has made the transition to electronic word of mouth (eWOM), which is transmitted through social media channels such as comments and reviews (Hennig-Thurau et al., 2004). It has already been established from previous research that eWOM has a positive effect on purchasing intentions as well as on brand image in different industries and regions (Bataineh, 2015; Erkan & Evans, 2016; Jalilvand & Samiei, 2012). A good review enhances both the intention to purchase as well as the image of the brand, while a bad review has negative effects on both of them, making both of them related.

Notwithstanding an abundant international literature on the topic, however, the relationship between these constructs in the context of the Pakistani halal cosmetics industry has not yet been adequately explored. Previous research conducted into halal cosmetics usage focused on consumers from Southeast Asia and the Middle East and considered such constructs as religiosity, knowledge, and attitude (Hashim & Musa, 2014; Rahman et al., 2015). Most recently, Bhutto et al. (2024) have assessed the impact of eWOM on Generation Z's purchase intentions for halal cosmetics in Karachi using the theory of planned behaviour, proving that the former has a significant effect, whereas attitude and halal literacy have previously been established in the context of Pakistani users (Bhutto et al., 2023). The aspect that has not received attention in previous research is how the influence of eWOM on purchase intention through brand image can happen. In addition, no research has considered how the mentioned phenomenon takes place among the wider pool of university students in Karachi who regularly receive communication via social media like Instagram. The purpose of this research is to investigate if eWOM and brand image on Instagram can influence the purchase intention towards halal cosmetics among university students in Karachi. In order to conduct this research, a proven model (Wajdi et al., 2020) was adapted and modified to fit the topic and geographic area in question. Literature Review and Hypotheses Development

Theoretical Foundation

The relations studied in the paper are based on the Information Adoption Model, which suggests that adoption of information received via computer mediated communication and influencing attitude and behavior of an individual is explained by how useful the particular information is, with information being judged as such based on the quality of the argument and the source's credibility (Sussman & Siegal, 2003). It means that the adopted information and subsequent actions are dependent on the usefulness of the received message. As for eWOM, it can be classified as a piece of information, and credibility, quality, and

quantity of eWOM mentioned above are the key attributes of information usefulness according to the model. The link between information usefulness and purchase intention was proved by Erkan and Evans (2016), who argued that eWOM influences purchase intention.

As a complement to this viewpoint, according to the Theory of Reasoned Action, purchase intention is an immediate mental representation of consumer behavior which results from consumer evaluation of the existing beliefs about a particular good (Fishbein & Ajzen, 1975). From a combination of these two theoretical viewpoints, one may conclude that the adoption of eWOM contributes to beliefs and associations concerning a particular brand, that beliefs and associations determine brand image, and that brand image affects consumer purchase intention. This theoretical reasoning is behind the three research hypotheses that follow next.

Electronic Word of Mouth and Purchase Intention

Word of mouth advertising has traditionally been viewed as one of the most convincing ways of communication because it involves the communication of the intended message to potential consumers via personal interpersonal means rather than institutional control of information. Upon the creation of purchase intention on the part of the customer, an intention becomes a sign of trust towards the product in question and willingness to purchase the same, and purchase intention is commonly accepted as one of the proximate factors that precede purchase (Kotler et al., 2024).

With regards to the current digital economy, there is no longer the sole use of advertisements and word of mouth recommendations. There is also the use of opinions from other customers who post them online, referred to as electronic word of mouth. Goldsmith and Horowitz (2006) note that consumers seek opinions online prior to purchasing, and that these opinions determine future purchase intentions. This is supported by Cheung and Lee (2012), where they conclude that eWOM plays a substantial role in determining consumer behavior in the platform of online opinions. Erkan & Evans (2016), on the other hand, show that eWOMs from social media lead to higher purchase intentions based on an information adoption perspective. Evidence more recently presented further supports the trend among platforms and product groups, where eWOM has been found to enhance purchase intentions in the context of social media sites like Facebook (Al-Haddad et al., 2022), and even within the same city of Karachi, to affect the purchase intentions of Generation Z for halal cosmetics (Bhutto et al., 2024). The findings discussed by Jalilvand and Samiei (2012) similarly indicate both direct and indirect relationships between eWOM and purchase intention. In sum, there appears to be a positive relationship between increased credibility, quality, and quantity of eWOM and increased purchase intention, giving rise to the following hypothesis.

H1: Electronic word of mouth has a positive effect on the purchase intention of halal cosmetics.

Electronic Word of Mouth and Brand Image

Aside from affecting intention, eWOM also plays a role in the shaping of brand image. The formation of an effective brand image becomes easier through the presence of positive eWOMs, while the spreading of negative comments can tarnish the brand image, reducing the product's quality (Herr et al., 1991). According to Keller (1993), the brand image refers to the perceptions held in the minds of consumers, which continue to change based on what the consumers learn. As the users are constantly exposed to peers' opinions through social media, it makes social media fertile ground for changes in consumers' perceptions.

This correlation has been empirically proven. According to Jalilvand and Samiei (2012), there exists a statistically significant correlation between eWOM and brand image in the Iranian automotive industry, indicating that CGC plays a vital role in shaping consumers' perceptions. This correlation makes sense since the higher the consumers' level of engagement with information on the Internet, the more likely it is that their perception will be influenced by that information. In the case of halal cosmetics, the sum total of consumers' opinions found online can shape the image of the brand.

H2: Electronic word of mouth positively influences the brand image of halal cosmetics.

Brand Image and Purchase Intention

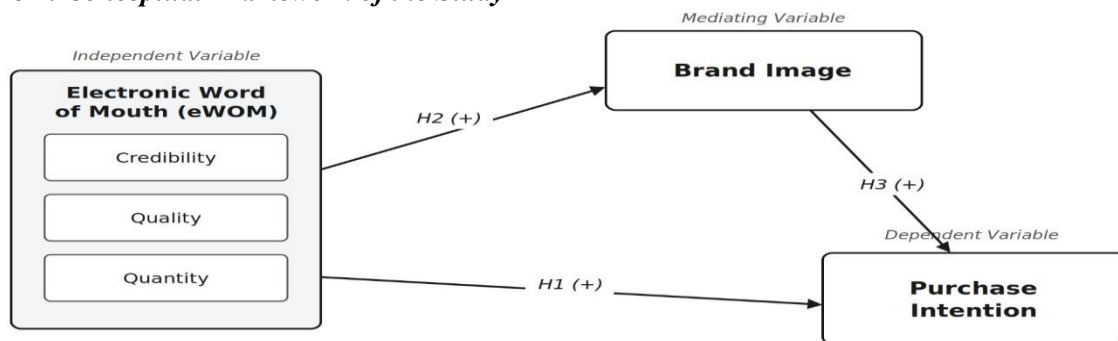
Once the image of a brand is developed, it acts as a heuristics process in determining buying behavior. According to Jalilvand & Samiei (2012), word of mouth has a greater influence on intention compared to several traditional media of communication, and both brand image and eWOM have a direct influence on purchase intention, with the latter partly mediated by brand image. When an image of the brand is positive and well-formed, it lowers the perceived risk, thus making the consumers more confident in purchasing. This will be particularly important in case of a halal cosmetics brand.

Such reasoning is in line with the existing theoretical brand equity research which states that positive associations contribute to an increased perception of value by consumers for a certain brand and, consequently, behavioral response towards that brand (Keller, 1993). In particular, brand-related perceptions and positioning influence the intention to buy in relation to the field of halal cosmetics (Khalid et al., 2021). Hence, in case a certain halal cosmetics brand is viewed positively on Instagram, trust implied by the positive perception can influence the intention to make purchases. This third hypothesis can be formulated as follows.

H3: Brand image positively influences the purchase intention of halal cosmetics.

Thus, the outlined three hypotheses form the conceptual framework underlying the research where electronic word of mouth can affect purchase intention in a direct and indirect way via brand image.

Figure 1: Conceptual Framework of the Study



Adapted from Wajdi et al. (2020) and Bataineh (2015).

Note: eWOM means electronic word of mouth. Electronic word of mouth, which consists of credibility, quality, and quantity, is the independent variable; brand image is the mediator; and purchase intention is the dependent variable. H1, H2, and H3 refer to the hypothesized relationships between these variables. Adapted from "Factors Affecting the Intention to Purchase Halal Cosmetics on Instagram: E-WOM and Brand Image," by M. F. Wajdi, H. M. Aji, and Suwarsono, 2020, Asian Journal of Islamic Management, 2(1), p. 4 (<https://doi.org/10.20885/ajim.vol2.iss1.art1>), and "The Impact of Perceived e-WOM on Purchase Intention: The Mediating Role of Corporate Image," by A. Q. Bataineh, 2015, International Journal of Marketing Studies, 7(1) <https://doi.org/10.5539/ijms.v7n1p126>

METHODS

The current study uses a quantitative, cross-sectional design with the aim of testing the hypothesized relationships using primary data. The research model used in this study is an extension of the theoretical framework of Wajdi et al. (2020) to the halal cosmetic industry in Karachi, while the questionnaire-based approach draws from previous research into halal cosmetics consumers in Karachi (Bhutto et al., 2024). This rationale for the hypotheses has now been extended into the discussion of how the constructs were measured and sampled.

Operational Definition and Measurement of Variables

Electronic Word of Mouth

E-word-of-mouth is described as any positive or negative remarks made by consumers about halal cosmetics, where the remarks are communicated using comment boxes and review features of social media, thus leading to discussions that others could see. E-WoM in this study was operationalized based on ten criteria that were derived from the research conducted by Bataineh (2015). These ten criteria are grouped under three main dimensions. First, the credibility dimension relates to the trustworthiness, reassurance, honesty, and helpfulness of halal cosmetics' reviewers. Second, the quality dimension pertains to the clarity, comprehensiveness, accuracy, and helpfulness of halal cosmetics' reviews available on Instagram. Third, the quantity dimension covers the number of reviews, the general positive tone of the reviews, and the recommendations they make.

Brand Image

The definition of brand image is an aggregate perception of the halal cosmetics brand which results in the consumer's mind. The more associations a particular halal cosmetics brand generates easily and can be recalled by consumers, the more brand images are created. To operationalize the concept of brand image, five indicators have been considered, namely how easily the brand can be identified, how easily it can be remembered, how well-established the brand is thought of, its range of products and the perceived favorable brand image of it.

Purchase Intention

The definition of purchase intention is that of the intention of the consumer to purchase halal cosmetics which is generated in the process of information collection and results in the consumer's willingness to purchase. Four measures of purchase intention drawn from Bataineh (2015) include an intention to purchase the product based on its reviews on Instagram, intention to make a purchase in the future, perceived probability of purchasing, and purchase intention if an opportunity arises.

Sampling Technique and Sample Size

Sampling was done through a nonprobability approach wherein purposive sampling was used to ensure that the respondents fit the criteria set for inclusion in the study. A respondent had to be a student at a university located in Karachi and should have been using Instagram actively, thereby ensuring that the participants had firsthand experience of the medium of eWOM being researched. According to the principle that a sample needs to contain multiple times as many people as measurement items, with twenty measurement items in the instrument, a sample of at least one hundred respondents needed to be taken into consideration (Hair et al., 2019; Sekaran & Bougie, 2020). In this study, a sample of 121 responses was achieved, more than fulfilling the minimum requirement.

Data Collection and Measurement Scale

The data collection process was conducted through a structured questionnaire distributed in two ways, one was an online survey using an internet-based form, while another was face-to-face at the campus and public places in Karachi city. The halal cosmetics considered to be objects of research were those fulfilling all of the following requirements: firstly, halal certification or approval in line with the framework for the halal system provided according to the act on the Pakistan Halal Authority, 2016; secondly, no forbidden ingredients, such as pork or any other animal products prohibited as well as alcohol content; thirdly, no formulation preventing water from washing the skin during ablution. According to these criteria, cosmetic brands, like Conatural, J. (Junaid Jamsheed), Saeed Ghani, Rivaj UK, Medora, Masarrat Misbah Makeup, Luscious Cosmetics, Christine, etc., could be considered relevant. All variables were evaluated using a five-point Likert scale, from one for a strongly disagree response to five for a strongly agree response. The direct effects were determined via multiple linear regression analysis using IBM SPSS Statistics software, version 29. The mediatory effect of brand image was determined using the bootstrap resampling technique with 5,000 resamples using bias-corrected 95% confidence intervals calculated using IBM SPSS AMOS, version 29. This method is in line with what has been recommended by Preacher and Hayes (2008). The analysis of the data generated is presented below.

RESULTS

Validity and Reliability

Validity of construct was measured via exploratory factor analysis using IBM SPSS Statistics version 29 where Kaiser Meyer Olkin (KMO) measure was used to verify sample adequacy. Overall value of KMO measure was 0.881, which is greater than the desired value of 0.50, while Bartlett's test was significant, meaning that data is appropriate for factor analysis (Hair et al., 2019). One item related to credibility had to be eliminated owing to insufficient loading, thus leaving nineteen valid items altogether. Next step was measuring the reliability by means of Cronbach's alpha where any value greater than 0.60 would qualify for sufficient internal consistency. According to Table 1 below, all the items demonstrated a factor loading above minimum standard and each construct met the criteria for reliability.

Table 1: Validity and Reliability of Measurement Items

Variable	Indicator	Loading factor	Description	KMO	Cronbach's alpha
Electronic word of mouth	CRED 1	0.641	Valid	0.881	0.901
	CRED 2	0.668	Valid		
	CRED 4	0.731	Valid		
	QUAL 1	0.742	Valid		
	QUAL 2	0.829	Valid		
	QUAL 3	0.715	Valid		
	QUAL 4	0.662	Valid		
	QUANT 1	0.673	Valid		
	QUANT 2	0.604	Valid		
	QUANT 3	0.557	Valid		
Brand image	IMG 1	0.864	Valid		0.887
	IMG 2	0.851	Valid		
	IMG 3	0.829	Valid		
	IMG 4	0.688	Valid		
	IMG 5	0.702	Valid		
Purchase intention	INT 1	0.612	Valid		0.842
	INT 2	0.704	Valid		
	INT 3	0.821	Valid		
	INT 4	0.769	Valid		

Note: CRED refers to credibility, QUAL refers to quality, QUANT refers to quantity, IMG refers to brand image, and INT refers to purchase intention. One question concerning credibility (CRED 3) was discarded in factor analysis. Source: Primary Data.

Common Method Bias

Since data on all the variables under study was obtained from one single source via a self-administered questionnaire, Harman's single factor test was used to test for the possibility of common method variance (Podsakoff et al., 2003). Items used in measuring all the constructs were entered into an exploratory factor analysis without rotation, and the largest factor loaded 31.6 percent of the total variance, much below the fifty percent level, at which point common method variance becomes a matter of great concern. The results suggest that common method bias will not be a threat to the validity of the results of the current study. On the other hand, procedural precautions were taken to minimize any method-related variance in data collection, such as ensuring anonymity and item randomization.

Respondent Profile

The last sample included 121 subjects who were selected using an online and offline questionnaire survey. As shown in Table 2 below, the sample had a strong prevalence of female subjects since they made up 90.1 percent of all participants while males only represented 9.9 percent, which can be attributed to the nature of halal cosmetics users being predominantly female. The sample being biased toward females is because halal cosmetics shopping has mainly been done by women. When considering age, the largest group of participants (47.9 percent) comprised individuals aged 22-25 years, while those aged 18-21 years formed 46.3 percent of the respondents, with individuals older than 25 making up 5.8 percent. All participants were regular users of Instagram, 99.2 percent of them, while more than half, 60.3 percent, followed at least one halal cosmetics brand. The university students constituted 92.6 percent of the sample, which aligns with the requirements of the sampling method, while the income distribution showed that most participants, 50.4 percent, earned less than PKR 25,000 per month, followed by participants who earned between PKR 25,001 and PKR 50,000, constituting 38.8 percent of the sample.

Table 2: Respondent Demographic Profile (N = 121)

Demographic variable	Category	Frequency	Percentage
Gender	Female	109	90.1
	Male	12	9.9
Age	18 to 21 years	56	46.3
	22 to 25 years	58	47.9
	Above 25 years	7	5.8
Instagram usage	Active	120	99.2
	Inactive	1	0.8
Follows a halal cosmetics brand	Yes	73	60.3
	No	48	39.7
Occupation	University student	112	92.6
	<u>Non student</u>	9	7.4
Monthly income (PKR)	Below 25,000	61	50.4
	25,001 to 50,000	47	38.8
	50,001 to 75,000	8	6.6
	Above 75,000	5	4.1

Note: Percentages are rounded off and do not add up to 100. Source: Primary Data.

Going further into the analysis of brand-level engagement, it can be noted that those consumers who have chosen to follow halal cosmetic brands on social media belong to various brands, as can be seen from the table below. The highest percentage of brand-level engagement was with Conatural, with 31.5 percent, followed by J (Junaid Jamshed) with 15.7 percent, and Saeed Ghani with 12.4 percent. The rest of the brand-level engagement belonged to Rivaj UK, Medora, Masarrat Misbah Makeup, Luscious Cosmetics, and Christine.

Table 3: Halal Cosmetics Brands Followed by Respondents on Instagram

No.	Brand	Respondents following	Percentage
1	Conatural	28	31.5
2	J. (Junaid Jamshed)	14	15.7
3	Saeed Ghani	11	12.4
4	Rivaj UK	9	10.1
5	Medora	7	7.9
6	Masarrat Misbah Makeup	6	6.7
7	Luscious Cosmetics	5	5.6
8	Christine	4	4.5
9	WB by Hemani	2	2.2
10	Hemani Herbals	1	1.1
11	Sapphire Beauty	1	1.1
12	YOU	1	1.1
	Total	89	100

Note. Numbers indicate the number of followers of each brand; multiple brand followings by one respondent are possible. Source: own research.

Descriptive Statistics and Correlations

Prior to conducting regression analysis, descriptive statistics and bivariate correlations among the three constructs were investigated, as shown in Table 4 below. For each of the constructs, mean values were above the scale midpoint of three, implying that there were positive responses on average, while standard deviations suggest the presence of moderate variation around the mean scores. All correlation coefficients turned out to be significant at the 0.01 level of significance. Specifically, in line with the proposed hypotheses, electronic word of mouth was positively correlated with brand image ($r = .68$), providing some initial evidence in support of their relationship. Both electronic word of mouth ($r = .57$) and brand image ($r = .60$) were positively correlated with purchase intention.

Table 4: Descriptive Statistics and Pearson Correlations

Variable	M	SD	1	2	3
1. Electronic word of mouth	3.82	0.59	1		
2. Brand image	3.68	0.63	.68**	1	
3. Purchase intention	3.71	0.61	.57**	.60**	1

Note: $N = 121$. $M = \text{Mean}$; $SD = \text{Standard Deviation}$. Variables were measured using a scale from 1 to 5. ** $p < .01$ (two-tailed). Source: Primary Data.

Classical Assumption Testing

With these constructs, the data underwent the screening process of meeting the classic assumptions before regression analysis. Normality was tested using the Kolmogorov Smirnov and Shapiro Wilk tests, giving significance levels higher than 0.05 (0.200 and 0.083 respectively). This means that the residuals were normally distributed. Multicollinearity test results obtained were from the tolerance and variance inflation factor (VIF) statistics. As presented in Table 5, the tolerance statistic was 0.539, which is greater than the accepted level of 0.10. In addition, the VIF statistic value of 1.856 was below the cut-off value of 10. This indicated the lack of multicollinearity problem. Finally, heteroscedasticity was checked through the Glejser test. The two predictor variables had significance levels above the critical level of 0.05 (eWOM = 0.226; Brand image = 0.173) meaning variance was constant.

Table 5: Classical Assumption Test Results

Model	Significance	Tolerance	VIF
(Constant)	0.029		
eWOM (X1)	0.002	0.539	1.856
Brand image (X2)	0.000	0.539	1.856

Note. The significance level refers to the regression coefficient t test, while the tolerance and VIF refer to the multicollinearity analysis. Source: primary data.

Multiple Linear Regression

The confirmation of the assumption being true led to the use of multiple linear regression analysis to predict the impact of eWOM and brand image on purchase intentions. According to Table 6, the predictors yielded significance levels less than 0.05, where eWOM had a significance of 0.002 and brand image of 0.000, implying that the two have a positive influence on purchase intentions. The regression equation is formulated as:

$$Y = 1.100 + 0.310 X1 + 0.387 X2 + e$$

From the regression equation, we see that for each unit increase in eWOM, the purchase intention increases by 0.310, but each unit increase in brand image results in an increase in purchase intention by 0.387. Purchase intention without eWOM and brand image stands at 1.100. The fact that the brand image coefficient is bigger, as well as having a higher t value, implies that the consumers' perceptions regarding the brand image of a halal cosmetic brand are more influential than eWOM in determining their intentions.

Table 6: Multiple Linear Regression Coefficients

Model	Coefficient (B)	t	Significance
(Constant)	1.100	2.214	0.029
eWOM (X1)	0.310	3.123	0.002
Brand image (X2)	0.387	4.163	0.000

Note: Dependent variable: purchase intention. Data source: primary data.

In order to test the joint effect of eWOM and brand image on purchase intention, an F test was performed, whose results are presented in Table 7. The F value was 41.512 with the level of significance being 0.000, which is lower than the 0.05 level, and hence, the null hypothesis is rejected in favor of acceptance of the hypothesis that the two independent variables have a joint effect on purchase intention. The coefficient of determination (R square) was 0.413, whereas the adjusted R square was 0.403, meaning that the two explanatory variables have a joint effect on purchase intention amounting to about 41 percent.

Table 7: F Test and Model Summary

Model	F	Significance	R square	Adjusted R square
Regression	41.512	0.000	0.413	0.403

Note: Predictor variables: eWOM, brand image. Dependent Variable: Purchase Intention. Source: Primary Data.

Mediation Analysis

As per the concept map, since brand image is considered as a mediator between eWOM and purchase intention, hence, mediation analysis was performed using bootstrapping with 5,000 resamples and bias-corrected 95 percent confidence intervals, as illustrated in Table 8 below. It was seen that the overall effect of eWOM on purchase intention is significant and positive ($c = 0.591$). Upon introducing the brand image as a mediator, the overall effect was seen to remain significant and positive ($c \text{ prime} = 0.310$), whereas the effect mediated via brand image was found to be significant ($a * b = 0.281$), where the confidence interval was calculated using bootstrapping, with the result coming up to be 0.143 to 0.430, not containing zero. Since both the effect of eWOM on purchase intention, when taken in its direct form, as well as the indirect effect, have been found to be significant and work towards enhancing purchase intention, therefore the result obtained can be interpreted as complementary partial mediation, accounting for nearly 48 percent of the total effect being mediated via the brand image.

Table 8: Mediation Analysis: Direct, Indirect, and Total Effects

Path / effect	Coefficient	Bootstrapped 95% CI	Result
a: eWOM to brand image	0.725	[0.584, 0.866]	Significant
b: brand image to purchase intention	0.387	[0.205, 0.569]	Significant
c: total effect (eWOM to purchase intention)	0.591	[0.430, 0.752]	Significant
c prime: direct effect (eWOM to purchase intention)	0.310	[0.114, 0.506]	Significant
a x b: indirect effect via brand image	0.281	[0.143, 0.430]	Significant

Note: CI = Confidence interval (Bias-corrected) from 5,000 Bootstrap Resamples. Confidence Interval not including zero indicates significance. Complementary partial mediation because of significant indirect effect as well as significant direct effect. Source: Original data.

DISCUSSION

Overall, the results support the model that was set out at the beginning, and match well with international literature, but are supplemented with evidence taken from the Karachi halal cosmetics industry in particular. The hypotheses will be dealt with individually before drawing out the larger conclusions.

The first hypothesis, suggesting that eWOM has a positive influence on purchase intention, is confirmed. According to the regression result, eWOM was significant at 0.002, which is under the significance level of 0.05, implying that the more credible and higher-quality online reviews there are about halal cosmetics, the more likely one will be to buy such products. This finding aligns with the findings of Jalilvand and Samiei (2012) and Erkan and Evans (2016) as well as more recent literature, which finds a correlation between eWOM and purchase intention via social media (Al-Haddad et al., 2022), and the results obtained by Bhutto et al. (2024), where eWOM turned out to be an influential factor for purchase intentions in the halal cosmetics market of Karachi. As for the importance of word of mouth, especially when purchasing halal cosmetics, there is evidence in other research (Fiandari et al., 2024). In this regard, the opinions of peers on Instagram seem to have persuasive power for Karachi University students' purchasing decisions.

The second research hypothesis which suggests that eWOM will have a positive effect on brand image is also empirically verified. The positive correlation coefficient calculated between the two variables ($r = .68$, $p < .01$) reconfirms the previous research done by Jalilvand and Samiei (2012), who state that consumer-generated communication influences the formation of the image of a brand. Indeed, when a respondent meets with good reviews about the use of halal cosmetics on Instagram, his/her cognitive perception of the respective brand becomes stronger.

Moreover, the third hypothesis stating that there is a positive impact of brand image on purchase intention also holds true in this case because of a significance level of 0.000, which is lower than the level of 0.05. Moreover, the size of this effect is greater among all predictors in this model. This finding is compatible with the work by Keller (1993) who described brand associations as the key drivers behind consumers' decisions. In addition, it is consistent with research which shows that a good image leads to a higher likelihood of purchasing. This is especially relevant to the case of halal cosmetics, where the brand promise of the product is aligned with religion, hence creating confidence about the brand image, leading to more purchases.

In addition to the hypotheses for each construct, bootstrapped mediation explains the interaction between all three constructs. The statistically significant indirect effect of eWOM on purchase intention via brand image, combined with a direct effect that is still statistically significant, suggests partial mediation in the sense outlined by Zhao et al. (2010). In other words, about half of the impact of eWOM on purchase intention flows through the formation of brand image by consumers, while the other half acts directly. Such findings reinforce the theoretical rationale derived from the Information Adoption Model and Theory of Reasoned Action, whereby the adoption of eWOM influences brand related beliefs that influence intention, and meets the research need to test a model of mediation.

One interesting thing about the research findings is that brand image played a more significant role in influencing purchase intention compared to eWOM. There are several reasons why this might be the case in the halal cosmetic products industry. For one, the mediation effect in itself explains some part of the difference because there is less direct influence from eWOM once much of it is mediated via the variable

of brand image. Another reason is that the brand in halal cosmetics represents an enduring source of information regarding whether the product conforms to religious practices and standards. Thus, having a reliable brand image provides the consumer with a strong heuristic cue that is difficult to match in power by individual reviews. In addition, brand image results from a combination of different types of interactions with the brand (e.g., advertising, experience, peers) and therefore exerts more influence on purchase intentions than any individual channel of eWOM.

When considered together, the above findings demonstrate that marketers of halal cosmetics in Pakistan would benefit more from developing a favorable eWOM and improving brand image on Instagram simultaneously than considering the two variables separately. This is because not only does brand image have a bigger impact on purchase intentions, but it also includes some of the impacts of eWOM. Thus, continuous efforts at creating coherence and authenticity of the brand through a consistent supply of consumer testimonials would bring the best results in this specific market.

CONCLUSION

In order to identify if electronic word-of-mouth and brand image affect the intention to buy halal cosmetics on Instagram, this research has used Karachi-based university students as participants. Results indicate an affirmative response regarding all three hypotheses in that eWOM influences purchase intention in a positive manner, eWOM influences brand image in a positive manner, and brand image influences purchase intention in a positive way. It is safe to say that the purchase intention of halal cosmetics is affected positively by electronic word-of-mouth and brand image.

Theoretical Contribution

The current research expands the scope of previous studies of eWOM and brand image to include a topic area that remains empirically underexplored; that is, halal beauty products available via Instagram marketing in a major South Asian urban area. In replicating the key relationships of the model in a new product and place, the study builds upon the existing body of knowledge concerning these associations and also contributes to the literature on halal consumerism in Pakistan, in particular, through its focus on consumers from Pakistan as opposed to other regions of the world like Southeast Asia and the Middle East (Hashim & Musa, 2014; Rahman et al., 2015). The current research is also a continuation of recent Pakistani research which has explored eWOM from a theory of planned behavior perspective (Bhutto et al., 2023, 2024), although it places more emphasis on brand image as the mediator of the relationship between eWOM and purchase intent.

Managerial Implications

From a practitioner's point of view, this study implies that the marketing strategy regarding halal cosmetics in Karachi must include the promotion of trustworthy, high-quality customer reviews alongside effective brand image building on Instagram. Encouraging happy customers to post testimonials, responding to customer comments, and creating an effective brand image would all help each other and contribute to increasing the intention to purchase. Considering that brand image appears to exert some additional power here, this variable might deserve special attention from companies working in this field.

LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

Several limitations exist that affect the conclusion and provide directions for future research. First, the sample used was limited to students enrolled in universities in Karachi, limiting the applicability of the results to other demographics and populations in Pakistan. A cross sectional design does not prove causality,

and response bias is possible due to using self-reported measures. In addition, 41 percent of the variability in the dependent variable is accounted for in this model, suggesting room for improvement through the inclusion of new factors. In terms of future work, researchers may expand the scope of the sample to include more representative segments of the Pakistani population. Other independent variables that can be included are religiosity, quality perceptions, price sensitivity, and trust. More complex designs may be considered, including longitudinal and experimental designs, while also expanding on the mediation model.

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