INFLUENCE OF SOCIAL MEDIA ON PURCHASE INTENTION AND CUSTOMER LOYALTY OF GENERATION Y WITH THE MEDIATING EFFECT OF CONVICTION: A CASE OF PAKISTAN

Shaista Kamal Khan  
Ph. D Scholar, Assistant Professor  
Jinnah University for Women  
Karachi – Pakistan  
shaistakamalkhan@gmail.com

Dr Sabir Ahmed  
Associate Professor  
Head of the Mass Communication & Media Studies  
Greenwich University  
Karachi – Pakistan  
drsabir@greenwich.edu.pk

Dr Aamir Rashid  
Associate Professor  
Head of Business Administration  
Greenwich University  
Karachi – Pakistan  
qaboola10@yahoo.com

Abstract  
The major aim of this research is to examine the concept of conviction in internet business, e-word of mouth and usage of social media and what are the relationships between them and how these affect generation Y. After extensive review of the literature in a particular context five constructs are developed such as usage of social media, e-word of mouth, conviction, customer loyalty and purchase intention. The quantitative approach is applied and data is collected from 389, those are belonging to generation Y, after that realizability and validity of the questionnaire were tested through smart PLS software. Findings revealed that the influence of
social media and electronic word of mouth both have a strong influence on customer loyalty and purchase intention by mediating the strong effect of Conviction. All hypotheses are accepted and consistent with the earlier studies in the same context. The present study has an exclusive and valuable contribution because it confirms or validates the notion of conviction in digital business and then through conviction defines purchase intention and consumer loyalty.

**Keywords:** usage of social media, e-word of mouth, conviction, customer loyalty and purchase intention

**Introduction:**

In recent years, shopping has digitized considerably and its advancement still goes on (Frey & Osborne, 2017; Oksa, Saari, Kaakinen, & Oksanen, 2021). Generally, young consumers are more likely to have a more positive outlook towards technology (Frey & Osborne, 2017). Pakistan's fashion industry is growing rapidly and branded clothing is growing in the marketplace. Nowadays everyone wants to be recognized by the use of branded and famous clothing brands. The economy of Pakistan in the development phase where people are like to wear modern clothes at reasonable prices, they buy clothes from modern Pakistani brands. Pakistan is well-known all over the world for its textiles and stitch clothing (Munir, Humayon, Ahmed, Haider, & Jehan, 2017). The use of the Internet has encouraged people to prefer online shopping methods and the number of online shoppers is growing rapidly around the world (Laumer, Maier, Eckhardt, & Weitzel, 2016; Oksa et al., 2021). For clothing businesses, social media becomes an important tool, but social media can harm businesses if it is not used correctly (Ghorfi & Hatimi, 2020). Therefore, the brand is responsible to maintain good relationship with customers through social media and that will create positive e word of mouth (Balakrishnan, Dahnil, & Yi, 2014; S. Prasad, Garg, & Prasad, 2019).

The well-established Pakistani brands are offering online social media services to their customers and generally, people prefer to buy from them as Nishat Linen, is the famous women clothing brand in Pakistan. Nishat, Khadi, Gul Ahmed, Junaid Jamshed, Akram Studio, Sana Safina, and Dinner etc. each brand strives to build confidence in its customer's online shopping and meet their needs (Shafiq, 2019). They all recognize the importance of information technology in the business Pakistan they have launched its websites which informs buyers about their products and also takes their valuable response and recommendations. Furthermore, they are continuing to open their digital doors to different countries. The only reason is to attract the customers and give them a better experience. As a brand, all are trying to represent the highest quality with the latest styles
and successfully builds their brand value year by year. (Javed & Khan, 2014; UKEssays, 2017).

Generally, loyalty development enables higher future purchase intention so it has been aimed by managers as an objective traditionally. As a result, loyalty has been taken into consideration as a key factor to obtain sustainability and company success over the years and it is proposed by numerous authors that loyalty likewise favours higher intensity in positive word of mouth (Flavián, Guinalíu, & Gurrea, 2006; Xiao, Yang, & Iqbal, 2018). By using social media or by internet information about products or companies gathered by consumers or E-WOM is an important tool. E-WOM is “any statement whether negative or positive related to companies product made by the former, actual or potential customer, for a product review or customers opinion E-WOM become a vital platform (Bickart & Schindler, 2001; Moore & Lafreniere, 2020; S. Prasad et al., 2019) or due to high reach or accessibility ease in comparison of offline WOM it is more efficient (Chatterjee, 2001; S. Prasad et al., 2019).

The consumer’s purchase intention is shaped by the search for pre-purchase information that is available online consumer reviews, This may be positive or negative consumers’ reviews (S. Prasad et al., 2019; Zhu & Zhang, 2010). Conviction is the gradual and consistent progress of online trust. Over time, the degree of trust gained is referred to as conviction. With the constant occurrence of belief or trust, the conviction becomes advocacy and complacency. This can develop the situation where there is no chance to breach of trust and consequently, efforts should be devoted to safeguarding the mechanism which creates conviction rather than the reclamation of trust (S. Prasad et al., 2019; Rapp, Beitzelspacher, Grewal, & Hughes, 2013). Other studies findings also indicating about generation Y that conviction is sustained and constant advancement of trust by social media usage with the time that leads toward purchase intention (Doyle, Heslop, Ramirez, & Cray, 2012; S. Prasad et al., 2019). The generation Y is usually known as “Millennials”, “The Net Generation” and “Generation M” or “Echo Boomers” born in the 1980s to 1990s also called digital citizens (Hockly, 2011) other defines they born in 1979 to 1994 (Oksa et al., 2021). Generation Y (millennials) are independent, have high buying power or are independent. Generation Y (millenials) also called modernizers they are less loyal; they always attempt to purchase new services or products without any reluctance. They easily use technologies or devices because they digital natives. They are brand conscious and self-confident (Ladhari, Gonthier, & Lajante, 2019). On daily basis, they use technology in search of information, entertainment, and updates about society or for numerous further reasons (Dabbous & Barakat, 2020).
Significance

The current study is helpful to identify the effect of social media marketing practices and E-word of mouth on generation Y in Pakistan and what is their impact on behavioural intention. This study will be also helpful for the retailer, marketer, policymaker, and companies to understand and identify the impact of social media websites. The current research will also demonstrate how social media marketing practices influence consumer’s behavioural intentions and how conviction builds consumer loyalty and positive behavioural intention.

Research Objectives

The following objectives are developed for this research:

• To find out the influence of social media usage and e-word of mouth on purchase intention.
• To examine the impact of social media usage and e-word of mouth on conviction.
• To examine the mediating effect of conviction among social media usage and customer loyalty.
• To examine how conviction mediates the relationship between E word of mouth and purchase intention.
• To investigate the influence of social sensitivity theory on the conceptual framework.

Research Gap

According to the previous study, people from Generation Y were taken as a respondent and belong 19-24 age groups, but only 50 respondents were in the 24-29 age groups. Therefore, future research should be conduct on 24 to 29 age brackets with a significant sample size, and the respondent's keep in mind any product or related brand that they are purchased. It was further suggested that future research will be helpful as the generalizability of earlier studies the results can be generalized with different industries (S. Prasad et al., 2019). One more previous study also recommended that future research could add further determinants to find out more accurately impact on purchase intention and also suggested use mediating variables other than e satisfaction and trust. The previous study also suggested that future studies should also look into the testing of these relationships. Consistent outcomes of the previous study must be verified and test in different countries and cultures related to other age levels of groups and professionals within the same research design (Trivedi & Yadav, 2020). Another study also suggested that subsequent studies could be extent model, the sample size should increase and data should collect 25–40-years age group that will alleviate sample bias gap. Hence, further
research can be conducted other than in China with the different cultures which will help to increase the accuracy of the previous study (Li & Jaharuddin, 2021).

**Social Sensitivity Theory**

The conceptual framework is based on the theoretical underpinning of social sensitivity theory, according to this a person’s keen anxiety for other people’s reactions and opinions to themselves (Isohätälä, Näykki, Järvelä, Baker, & Lund, 2021; Krejci-Manwaring, Kerchner, Feldman, Rapp, & Rapp, 2006). High social sensitivity directs towards a sensitive reaction to social signs for example vocal tone, eye gaze, body language and remarks about brands and social sensitivity has been researched for many years in the interpersonal communication’s field (DiTommaso, Brannen-McNulty, Ross, & Burgess, 2003; Harb, Heimberg, Fresco, Schneier, & Liebowitz, 2002; Pickett, Gardner, & Knowles, 2004). Other user’s comments and posts on social media have been examined to enhance social sensitivity (Chua & Chang, 2016; Weiser, 2015). Normally, individuals with a significant degree of social sensitivity will in general have a quicker response time. In this manner of sharing and taking of comments, it is supposed that individuals who post comments and selfies via social media would be more sensitive about social interaction in the shape of E-word of mouth (Harb et al., 2002; Kardinasari, Iskandar, Nugraha, & Jatnika, 2019; Mogg, Philippot, & Bradley, 2004; Pishyar, Harris, & Menzies, 2004). Those individuals who present themselves on many different web based social media platforms to build up their strong self-concept and react quickly toward e-word of mouth and further these reaction influence on purchase intention. According to earlier studies if people are sensitive or influence by other user’s social media comments, posts and if their experiences are positive, they will become brand loyal. According to this research theory, it is proposed that individuals who take selfies of clothes and sharing of comment have a positive impact on social sensitivity level of other individuals (Farahani, Aghamohamadi, Kazemi, Bakhtiavand, & Ansari, 2011; Kardinasari et al., 2019; Oldmeadow, Quinn, & Kowert, 2013).

**Theoretical Background and Hypothesis Development**

This section has explained the hypotheses and their relationships which are based on the following conceptual framework figure-1. The conceptual framework of this study is adopted from earlier studies and based on dependent, independent and mediating variables (Andrei, 2013; Fang, Chiu, & Wang, 2011; Goyette, Ricard, Bergeron, & Marticotte, 2010; Harris & Goode, 2010; S. Prasad et al., 2019; Rapp et al., 2013; Weisberg, Te’eni, & Arman, 2011; Zeithaml, Berry, & Parasuraman, 1996). The independent variables are social media usage and E word of mouth, mediating variable is
conviction and dependent variables are customer loyalty and purchase intention.

**Conceptual Framework**

![Conceptual Framework Diagram]

**Generation Y and Social Media Usage**

Millennial’s also called “digital natives” because they brought up in an advanced technological environment where it is so easy for them to get every information within a seconds by just one click, they don’t need to go to the library to get any information and have the opportunity to utilize the internet-based services from their earlier stage of life. (Holicza & Fehér-Polgár, 2017). While millennials have good technical knowledge and are used for time and effort saving also play an active part in work and social life (DeVaney, 2015). Generation Y is responsive to the new trends with the help of the internet. Generation Y is highly influenced by social media. Usually, people from Generation Y are called “fashion innovators” (Holicza & Fehér-Polgár, 2017). Organizations such as Apple or Whole Foods use social media sites for gathering information related to marketing. Market intelligence is a great source served by social media. Social media encourages consumers to engage with brands by strengthening their relationship with customers (Van Doorn et al., 2010) and online brand communication or provides opportunities to promote consumer communities. Usage of social media by millennials, organizations develop engagement, relationships and motivate their Gen Y clients to create value partners for being able to earn good rewards.

When organizations carry on to build trust through the conviction process this will gives strength to the consumer in the decision making of online purchasing. There will be no doubt if the conviction is developed in the online environment. Conviction outcome
reinforces the behaviour or decision of an existing online customer. Online trust helps the e-seller to retain the online customers (Liu & Tang, 2018). There is a need to build customers’ conviction for the sustainability of the organization in long term. One’s experimental learning must be followed or the courage provided by the conviction to move forward or repurchase. When convictions are done it become complacency, rigidity, and advocacy. when the required amount of conviction is missing, for seeking safety consumer has no other choice to switch offline purchasing or try another brand. User’s confidence about social media is associated with the previous experiences they have in such an environment (Doyle et al., 2012; Srikantia & Pasmore, 1996). Trust is required in online research; continuous development is needed for the conviction that is belief and trust in the environment of online (the increasing degree of trust or belief consistently with time) so online trust can be built and restoration issues can be solved and there is no scope of breach of trust.. Virtual organization is called online environment; this reduces or eliminates the gap between the customer and the seller (Peronard & Brix, 2019).

**Purchase Intention:**

The conviction concept is given by organizational learning theory and it is valuable in online purchase behaviour. Several steps involve in the customer-retailer exchange relationship, such as online order to delivery. It was also revealed according to an earlier study on millennials that conviction is used as a mediator between the purchase decision and usage of social media, which is a strong mediation effect (S. Prasad et al., 2019). The purchase intention means, the consumer is willing and planning to purchase a particular brand in future. In the context of social media marketing earlier literature indicates that e-word of mouth is a powerful tool that influences purchase intention as well as helpful in a conviction for the development of trust (Chetioui, Benlafqih, & Lebdaoui, 2020; Erkan & Evans, 2018). therefore, it is hypothesized:

**H1:** There is a significant impact of social media usage on purchase intention  
**H2:** Conviction mediates the relationship between usage of social media and purchase intention.

**Electronic word of mouth**

The e-word of mouth is important means for knowing consumer opinion about a particular brand (Hennig-Thurau, Gwinner, Walsh, & Gremler, 2004; Riama, 2021). The e-word of mouth has greater approachability and a high range to understand the consumer insight for the marketer and new consumers as compare to offline e-word of mouth.
Influence of Social Media on Purchase... (Chatterjee, 2001; Sampat & Sabat, 2021). In customer communication, EWOM plays a significant role (Kulmala, Mesiranta, & Tuominen, 2013). The most essential ways of online WOM communication are the product reviews of the customers posted by them on the internet (Sampat & Sabat, 2021; Sen & Lerman, 2007). It is usual for customers to search for product opinions while obtaining information about products before purchase or buying intention (Moore & Lafreniere, 2020; Zhu & Zhang, 2010). The consumer with the evolution of internet technologies and e-word of mouth has increased the utilization of the internet for obtaining knowledge regarding goods and services. E-word of mouth has a significant impact on consumers’ decision-making. The EWOM on social media is a type of forums that are supporting to new and old customers influence on the acceptance and usage of products and services (Moore & Lafreniere, 2020; Subramani & Rajagopalan, 2003).

**H3.** Electronic Word of Mouth has an impact on purchase intention.

This impact of e-word of mouth on purchase intention is mediated by the trust that is build up by conviction (S. Prasad, Gupta, & Totala, 2017). The constant incremental development of this trust over time is conviction according to a previous discussion about conviction.

**H4.** The conviction mediates the relationship between the E-word of mouth and purchase intention.

**Customer Loyalty**

The intention of a consumer to be attached to the organization is classified as loyalty, and also called attitudinal and emotional elements (Zeithaml et al., 1996). Loyal customers eliminate the competition as they feel so strongly about the firm. A psychological urge that directs to Word of Mouth which repeats purchases and is positive is known as “true loyalty”(Shankar, Smith, & Rangaswamy, 2003). Retailers who use web-based media and are keen to adjust customer needs, customers are more loyal to them, (Yim, Tse, & Chan, 2008). Only one-way communication doesn’t work effectively the social media provides two ways to communicate between the customers and seller. Therefore vendors, give immediate responses to their complaints and guide them about their customized offers. That means, the more the retailers interact with their customers the higher are the chances that retailers will create a feeling of excitement and affection. It was declared that online customer loyalty is connected to the degree of trust that online customers have with the service provider (Guping et al., 2021; Harris & Goode, 2010; Rapp et al., 2013). Customer satisfaction helps the company in getting success in a way that customers buy...
from a company that shows loyalty and commitment. After the first purchase, loyalty is generated between the company and customers. Several studies have tried to explore the major variables for the formation of customer loyalty, (Oliver & Swan, 1989; Panda et al., 2020; S. Prasad et al., 2019). Therefore, the following hypothesis has been developed:

**H5:** Purchase intention has a significant impact on customer loyalty.

**H6.** Conviction has a mediating effect between social media and customer loyalty.

**H7.** Conviction has a mediating effect between E-word of mouth and customer loyalty.

**Measurement Scale**

The self-administrative questionnaire was developed for primary data collection and based on a seven-point Likert scale, which is divided into two parts: The first part is related to five constructs and the second is related to demographic variables. The following table 1, shows the variables, their items, sources and reliabilities of the constructs and all are consistent with earlier studies. To measure the usage of social media multi-item scale is adapted from previous studies and according to the context of this research. The content validity was confirmed by industry and academic experts and then minor changes were done in the instrument as per the recommendation of both experts. At the initial stage of data gathering, a pilot study was conducted with 30 respondents to confirm questions of the scales could be understood by respondents, and then data is collected as per sample size 389. Used a seven-point Likert scale for the estimation of all items.

**Table 1: Summary of Measurement Scales**

<table>
<thead>
<tr>
<th>Measures</th>
<th>Authors</th>
<th>No of Items</th>
<th>Reliability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Media Usage</td>
<td>(S. Prasad et al., 2019; Rapp et al., 2013)</td>
<td>4</td>
<td>0.846</td>
</tr>
<tr>
<td>E-Word of Mouth</td>
<td>(Goyette et al., 2010; S. Prasad et al., 2019; Rapp et al., 2013)</td>
<td>5</td>
<td>0.897</td>
</tr>
<tr>
<td>Conviction</td>
<td>(Harris &amp; Goode, 2004, 2010; S. Prasad et al., 2019; Weisberg et al., 2011)</td>
<td>3</td>
<td>0.909</td>
</tr>
<tr>
<td>Customer Loyalty</td>
<td>(Fang et al., 2011; S. Prasad et al., 2019; Rapp et al., 2013)</td>
<td>4</td>
<td>0.939</td>
</tr>
<tr>
<td>Purchase Intention</td>
<td>(Harris &amp; Goode, 2010; S. Prasad et al., 2019; Zeithaml et al., 1996)</td>
<td>4</td>
<td>0.945</td>
</tr>
</tbody>
</table>
Collection of Data:

In this research for the collection of data, the main target is social media users. The sample was based on teachers and students and non-teaching staff of four universities of Karachi who have high social media engagement. The non-probability judgmental sampling method was used in this study as a sampling technique as this research required to analyze the buying decision of generation y in a digital environment. The email addresses list of post-graduate university students, teachers and non-teaching staff was taken as a sampling frame. The questionnaire was sent through email to 487 people. For encouraging participation, continuation e-mails and WhatsApp messages to respondents after a week. At last, after continuous follow-up during two months, 323 filled questionnaires were collected through email in which, 389 questionnaires were considered for data analysis.

Reliability and Validity Testing

The following table 2 shows the reliability and validity of the outer model and the internal consistency of the constructed measure through reliability. The internal validity is measured by convergent and discriminant validity (Aksak, Ferguson, & Duman, 2016; Khan, Ahmed, & Najmi, 2019). According to threshold criteria outer of loading should be > 0.7, this proved the convergent and discriminant validity of the data because all value is > 0.7. The composite reliability range between 0-1 and closer to 1 or >0.7 indicates the internal consistency that is mentioned in the following table, all constructs are > 0.8. It meaning data is highly consistent.
The above table 2 also shows convergent validity by AVE results and all values are AVE > 0.5 according to criteria. The value of AVE must be greater than 0.5 and the value of factor loading of all constructs must be greater than 0.7 and in the above-given table value of all constructs having AVE greater than 0.5 and value of factor loading of all variables are greater than 0.7 and hence it matches the standard (Khan et al., 2019). The variance inflation is a crucial test that is helpful to investigate the multicollinearity issue in data. If this issue exists in data that will reduce the reliability and validity of the data. As per threshold VIF values must be <10 (O’brien, 2007). The following table3 shows that all values are lower than 10. Furthermore, there is no multicollinearity issue between the items because all VIF values are less than 10.
Table 3: Collinearity Statistics (Variance Inflation Factor)

<table>
<thead>
<tr>
<th>Items</th>
<th>VIF</th>
</tr>
</thead>
<tbody>
<tr>
<td>PI-1</td>
<td>3.389</td>
</tr>
<tr>
<td>PI-2</td>
<td>3.650</td>
</tr>
<tr>
<td>PI-3</td>
<td>3.239</td>
</tr>
<tr>
<td>PI-4</td>
<td>3.519</td>
</tr>
<tr>
<td>EWOM-1</td>
<td>2.012</td>
</tr>
<tr>
<td>EWOM-2</td>
<td>1.957</td>
</tr>
<tr>
<td>EWOM-3</td>
<td>3.608</td>
</tr>
<tr>
<td>EWOM-4</td>
<td>3.392</td>
</tr>
<tr>
<td>EWOM-5</td>
<td>2.313</td>
</tr>
<tr>
<td>SMU-1</td>
<td>2.628</td>
</tr>
<tr>
<td>SMU-2</td>
<td>2.439</td>
</tr>
<tr>
<td>SMU-3</td>
<td>2.745</td>
</tr>
<tr>
<td>SMU-4</td>
<td>1.422</td>
</tr>
<tr>
<td>CON-1</td>
<td>3.170</td>
</tr>
<tr>
<td>CON-2</td>
<td>3.566</td>
</tr>
<tr>
<td>CON-3</td>
<td>2.662</td>
</tr>
<tr>
<td>CL-1</td>
<td>4.327</td>
</tr>
<tr>
<td>CL-2</td>
<td>4.801</td>
</tr>
<tr>
<td>CL-3</td>
<td>2.662</td>
</tr>
<tr>
<td>CL-4</td>
<td>3.896</td>
</tr>
</tbody>
</table>

Discriminant Validity

The discriminant validity estimates that how much contracts are changed from further constructs or high discriminant validity is ideal and shows in table 4 that a particular contract and has a higher inter construct correlation from the other constructs (Hair Jr, Sarstedt, Hopkins, & Kuppelwieser, 2014). It is finding out through Fornell & Larcker criterion, Heterotrait-Monotrait ratio and cross-loading amongst the indicators (Heneseler, Ringle & Sarstedt, 2015).
As per the criteria of Fronell Larcker that specific variable must show higher variance as compared to the further constructs (Hair et al., 2014). Hence, the following table shows the diagonal values of square root AVE and confirms the discriminant validity of the all contracts such as CON 0.920, CL 0.919, EWOM 0.842, PI 0.927 and SMU 0.830 because all are greater than the correlation with other variables and the condition is met.

<table>
<thead>
<tr>
<th>Fronell Loacker Criterion</th>
<th>CON</th>
<th>CL</th>
<th>EWOM</th>
<th>PI</th>
<th>SMU</th>
</tr>
</thead>
<tbody>
<tr>
<td>CON</td>
<td>0.920</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CL</td>
<td>0.808</td>
<td>0.919</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EWOM</td>
<td>0.777</td>
<td>0.633</td>
<td>0.842</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PI</td>
<td>0.796</td>
<td>0.898</td>
<td>0.666</td>
<td>0.927</td>
<td></td>
</tr>
<tr>
<td>SMU</td>
<td>0.773</td>
<td>0.675</td>
<td>0.798</td>
<td>0.662</td>
<td>0.830</td>
</tr>
</tbody>
</table>

HTMT is another way to measure the discriminate validity. The value of HTM should be less than 0.9, if it will so discriminate validity will be established. In the above table 5 , the results show that all values are less than 0.9 and hence match the standard set by (Henseler, Hubona, & Ray, 2016).

<table>
<thead>
<tr>
<th>Table 5: Heterotrait Monotrait (HTMT)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CON</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>CON</td>
</tr>
<tr>
<td>CL</td>
</tr>
<tr>
<td>EWOM</td>
</tr>
<tr>
<td>PI</td>
</tr>
<tr>
<td>SMU</td>
</tr>
</tbody>
</table>

Table 6: Predictive relevance of the model:

<table>
<thead>
<tr>
<th>Construct</th>
<th>R Square</th>
<th>Q Square</th>
</tr>
</thead>
<tbody>
<tr>
<td>Convection</td>
<td>0.668</td>
<td>0.527</td>
</tr>
<tr>
<td>Customer loyalty</td>
<td>0.830</td>
<td>0.654</td>
</tr>
<tr>
<td>Purchase intensity</td>
<td>0.592</td>
<td>0.392</td>
</tr>
</tbody>
</table>
The inner model is measured by R square and Q square. R square is the coefficient of determination and Q square is cross-validated redundancy. If the value of R square > 0.60 and Q square > 0, it means the model has the power to predict the variance (Hair, Ringle, & Sarstedt, 2011). The above-given table shows that the value of R square is moderate and Q square is > 0, the model can explain 55% variance in conviction, 58% variance in customer loyalty and 59% in purchase intention. These values show that the purchase decision of generation Y in a digital environment is complex. Therefore, each construct has an important role in the research model.

Path Coefficient and Hypothesis testing

Table 7 shows the result of the hypotheses which were tested. According to the threshold, the value of p must be significant at 0.0000 or less than 0.05 then the alternative hypotheses will be accepted and vice versa (Janadari, Sri Ramalu, & Wei, 2016). H1 is accepted because it having an original sample of 0.753, standard deviation 0.069, t-value 10.904 and p-value 0.000.

<table>
<thead>
<tr>
<th>Hypotheses Testing</th>
<th>Original Sample</th>
<th>Standard Deviation</th>
<th>T Statistics</th>
<th>P-value</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1: SMU→ PI</td>
<td>0.753</td>
<td>0.069</td>
<td>10.904</td>
<td>0.000</td>
<td>Accepted</td>
</tr>
<tr>
<td>H2: SMU→ C→ PI</td>
<td>0.133</td>
<td>0.078</td>
<td>1.694</td>
<td>0.045</td>
<td>Accepted</td>
</tr>
<tr>
<td>H3: EWOM→ PI</td>
<td>0.037</td>
<td>0.022</td>
<td>1.710</td>
<td>0.044</td>
<td>Accepted</td>
</tr>
<tr>
<td>H4: EWOM→ C→ PI</td>
<td>0.039</td>
<td>0.029</td>
<td>1.690</td>
<td>0.034</td>
<td>Accepted</td>
</tr>
<tr>
<td>H5: PI→ CL</td>
<td>0.697</td>
<td>0.070</td>
<td>10.017</td>
<td>0.000</td>
<td>Accepted</td>
</tr>
<tr>
<td>H6: SMU→ C→ CL</td>
<td>0.525</td>
<td>0.081</td>
<td>6.466</td>
<td>0.000</td>
<td>Accepted</td>
</tr>
<tr>
<td>H7: EWOM→ C→ CL</td>
<td>0.147</td>
<td>0.048</td>
<td>3.058</td>
<td>0.001</td>
<td>Accepted</td>
</tr>
</tbody>
</table>

H2: is accepted because it having β=0.133, σ =0.078, t= 1.694, P= 0.045, H3: is accepted because it having β=0.037, σ =0.022, t= 1.710, P= 0.044, H4: is accepted β=0.039 σ =0.029, t= 1.690, P= 0.034, H5: is also accepted because it having β=0.697, σ =0.070, t= 10.017, P= 0.000, H6: is supported β=0.525, σ =0.081, t= 6.466, P= 0.000, it shows significant mediating effect among social media and consumer loyalty by mediating effect of conviction. H7:is also consistent with earlier studies β=0.147, σ =0.048, t= 3.058, P= 0.001, it shows e-word of mouth has strong impact on customer loyalty by mediating effect of conviction.
Discussion

The current research was examined how social media and e-word of mouth impact consumer loyalty and purchase intention by mediating the effect of convection. The finding of the research stipulates Consumers uses EWOM communications to exchange ideas and seek other consumers’ opinions about a particular brand. These opinions are helpful for decision making, confirm or change in previously formed decisions. The time spent on social media sites is increased by 82% in 2010 according to Harvard Business Review such as Facebook, YouTube and Twitter have been used to effectively distribute information about brands to a wide range of people, especially to young middle age group people. Sociologists believe that social change begins with changes in the population of young people (such as the experimental group’s social, educational, and historical events) that spread across the population (with common experiences) (Chu & Kim, 2011; Ruiz-Equihua, Casaló, & Romero, 2021; Ryder, 1985).

The results are supported by all the proposed hypotheses and good contributions in the literature of social media to motivate and deliver new comprehensiveness information to different stakeholders that have belonged to social media. The use of social media and the effects of EWOM on purchasing decisions are moderated by conviction. This theory also refers to the social sensitivity that mediates the use of social media and the effect of EWOM on involvement in trust purchasing decisions (S. C. Prasad, Velayudhan, & Reghu, 2021). This is trust in this study that is becoming conviction with time. Online trust significantly influences buyers' intentions (Wallace et al., 2020). Trust is an important factor for websites to succeed in the markets (Dorai, Balasubramanian, & Sivakumaran, 2021), and lasting long-term relationships with consumers meets high customer expectations and satisfies transactions and consumer retention. (Eneizan, Alsaad, Abdelbaset Alkhawaldeh, & Rawash, 2020).

Trust is an important factor for websites to succeed in the markets (Dorai et al., 2021), and lasting long-term relationships with consumers meets high customer expectations and satisfies transactions and consumer retention. (Eneizan et al., 2020). However, the break of trust needs to be avoided. It builds trust, which ensures certain and permanently growing confidence. Like rational behaviour/practice theory, trust also creates positive attitudes for web retailers that can reduce retailers’ fear of opportunism and reduce infrastructure concerns. Therefore, continuous and sustain trust (which is conviction) is essential in the online environment. One of study is also find out that the use of social media has a direct impact on purchase intentions (Hennink, Hutter, & Bailey, 2020). Another study also points out that EWOM notably influenced consumer purchasing intent.
towards clothing brands (Shah & Unnithan, 2020). The results indicated that such online communication.

**Theoretical and Managerial Implications**

For nurturing the conviction and organization’s reputation as a brand through various ways alongside with spreading of information or just communication, such sort of strategy needs to be focused. For directing online trust of millennials, retailer advice and feedback mechanism are necessary (Obal & Kunz, 2013). The imputations of this study are significant for the managers and researchers. The effectiveness of the methodology for electronic communication and web-based media is explained in this model and if it is guaranteed that the brand reputation of the firm is approving and conviction is developed in this context which will guarantee that there is no extent of disappointment because of penetration of online trust.

The expansion of conviction alongside customer communication or information distribution via web-based media should be ensured through this strategy. Because web-based media has an influence on individuals’ behaviour extensively and in various areas with both positive and negative feedbacks for society, clients, firms, employees and customers that’s why service organizations, managers, policymakers and researchers are interested to gain knowledge about the social media usage of Generation Y. In terms of management and hiring of employees, social media usage of Gen Y has an important impact. Because of the usage of Generation Y’s social media, social norms and behaviour might change that affects behaviour and attitude of customers toward clothing styles, clothing brands and public safety among the individuals.

**Limitations and Future Scope of Research**

The experimental model used in this study showed that the selected independent variables (using social media and e-word of mouth) have good explanatory power to explain loyalty and purhaser intention. Future research could incorporate other variables in the current model, such as security, ease of use, and availability of information to more accurately predict purchase intention and loyalty. In addition, the study focuses on the role of conviction as mediators; Other mediators can be analyzed and tested. The study was conducted in the Karachi area of Pakistan, but since Pakistanis have different social backgrounds in their region, it would be valuable to examine samples from other regions in the same empirical setting. Because the study was limited to millennials, future research could examine other age groups and working professionals within a single
research design, which could also analyze the effects of social media and EWOM on other age groups. The results can be generalized in any other industry.
Reference:
Chatterjee, P. (2001). Online reviews: do consumers use them?


Ghorfi, T., & Hatimi, I.-e. (2020). Impact of Social Media Usage on MENA Countries Economy *Business and Social Media in the Middle East* (pp. 77-99): Springer.


Harris, L. C., & Goode, M. M. (2004). The four levels of loyalty and the pivotal role of trust: a study of online service dynamics. *Journal of retailing, 80*(2), 139-158.


Ryder, N. B. (1985). The cohort as a concept in the study of social change *Cohort analysis in social research* (pp. 9-44): Springer.


