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Online Purchase Intention of Personal Luxury Goods and the Mediating Role of Consumer Trust

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Abstract
Consumer trust is crucial in online purchase decisions, particularly for luxury goods. The study analyses how brand reputation and online reviews influence consumer trust and the intention to purchase personal luxury goods online. Based on 214 responses from consumers in Malaysia, the study investigates the influence of brand reputation and online reviews on consumer trust and consumers' online purchase intention. The results from PLS-SEM show a significant impact of these factors on consumer trust in online purchases. However, direct effects on purchase intention are not significant. Meanwhile, consumer trust confirms its role as a mediator.

Keywords: Luxury goods; Online purchase intention; SOR model; Signaling theory

1.0 Introduction
The extent to which luxury brands offer online purchasing varies. Data from 2020 indicates that 40% or more of luxury brands refrain from engaging in online sales (Mu, Lennon & Liu, 2020). Some luxury brands have established user-friendly online stores where consumers can browse and purchase products directly from the brand's official website. In contrast, others sell through certified e-commerce platforms or authorised online retailers. As a result, consumers may face challenges in identifying websites that market authentic luxury goods. Coupled with the widespread issue of counterfeiting, this can threaten consumer trust in purchasing luxury goods online. However, due to shifts in the luxury market, Bain and Company (2020) predicted that online channels would dominate luxury goods sales by 2025. Therefore, authentic luxury marketers must distinguish themselves from those selling counterfeit products by providing specific marketing signals that build consumer trust and ultimately encourage online purchases. This study focuses on examining the influence of relevant marketing signals that can foster consumer trust and drive online purchase intentions for personal luxury goods among consumers in Malaysia.

Previous research has proposed signaling theory as a foundational concept to understand how consumers make purchase decisions in the face of information asymmetry (Punyatoya, 2019). However, this theory alone may not fully capture the complexities of purchasing luxury goods online. Hence, this study adopts an integrated approach, combining the Stimulus-Organism-Response (S-O-R) model with signaling theory to examine how marketing signals influence consumer trust and online purchase intentions for personal luxury goods. This integration allows for investigating cognitive elements, such as marketing signals, and emotional factors, such as trust, that shape consumer behaviour.

In particular, the study's objective is to analyse how brand reputation and online reviews influence consumer trust and the intention to purchase personal luxury items online. It also explores the mediating role of consumer trust in the relationship between brand reputation, online reviews, and online purchase intention.

2.0 Literature Review

2.1 Purchase Intention
Purchase intention refers to consumers' inclination or readiness to purchase (Dodds, Monroe, & Grewal, 1991). It reliably predicts actual purchasing behaviour (Ajzen & Fishbein, 1975). In the context of e-commerce, online purchase intention signifies consumers' readiness to use the internet for purchasing products or services (Close & Kukar-Kinney, 2010) as well as for comparing product prices (Close & Kukar-Kinney, 2010). Moreover, consumers' online purchase intention is intricately linked to their trust in the online retailer (Bhattacharya, Sharma, & Gupta, 2022).

2.2 SOR Model
The S-O-R model, developed by Mehrabian and Russell in 1974, is widely employed in understanding consumer behaviour, particularly in shopping contexts, as it aids in predicting individuals' thoughts and actions in online settings (Zhu et al., 2020). This framework illustrates the interconnectedness of external stimuli, internal states, and subsequent behaviours (Mehrabian & Russell, 1974). It suggests that external factors (S), such as our surroundings and the information we receive, can influence our thoughts (O), perceptions, and feelings (Lin & Lo, 2016), which then influence our actions (R). Based on the literature, this model has the potential to explain the factors contributing to consumers' preference for online shopping, particularly when they have established trust in the seller, an aspect influenced by the effectiveness of the seller's marketing strategies. However, the S-O-R model alone may not suffice to determine the scope of choosing external stimuli. Therefore, another concept known as signaling theory will be integrated as the basis for selecting the relevant marketing signals as stimuli. In the context of this study, the S-O-R model can explain the relationship between marketing stimulus, consumer trust, and online purchase intention for personal luxury goods. However, the downside of this model is that the scope for selecting the stimulus is too broad. Therefore, integrating signaling theory into the model as the basis for selecting marketing signals as external stimuli is deemed appropriate.

2.3 Signaling Theory
Signaling theory, developed by Spence in 1973, explains how sellers can effectively communicate information to consumers. When consumers shop online for luxury goods, they may face problems like being unable to see or feel the product, not knowing enough about it, and worrying about its quality or if it is real. These make them feel unsure and less likely to trust and purchase online. To deal with this, consumers look for signals to help them decide whether a product is good before buying it online. For instance, they might trust a product more if it has quality labels or certifications or the well-known brand offers warranties or price matching (Oghazi et al., 2018). Signaling theory focuses on how companies use marketing strategies to show they are trustworthy to consumers. However, each consumer might react to these signals differently. Thus, selecting the right marketing signals is important to gain consumers' trust and increase online purchase intention of luxury goods. In this study, brand reputation and online reviews have been selected to address the issue of lack of trust due to doubt of authenticity and information asymmetry.

2.4 Brand Reputation and Consumer Trust
In the context of e-commerce, a seller's reputation is defined as the perception of how much the online retailer prioritises the interests and well-being of its customers (Punyatoya, 2019). Researchers suggest that a positive website reputation serves as a signal of product quality (Li et al., 2020) and diminishes uncertainty for new users (McKnight et al., 2002). Thus, it plays a pivotal role in establishing consumer trust for online transactions. Based on the empirical evidence from the literature, hypothesis one (H1) is proposed.
H1: Brand reputation has a positive influence on consumer trust.

2.5 Online Reviews and Consumer Trust
Recent research indicates that consumers increasingly rely on online reviews when making purchasing decisions (Zhu et al., 2020). Scholars suggest that online reviews significantly influence consumer purchasing behaviour, impacting up to 20–50% of online purchase decisions by reducing information uncertainty (Le & Ha, 2021). Potential luxury online buyers often rely on online reviews from other customers with firsthand product experience, as they tend to place greater trust in such reviews (Xia Liu, 2013). Based on the empirical evidence from the literature, hypothesis two (H2) is proposed.
H2: Online reviews have a positive influence on consumer trust.

2.6 Brand Reputation and Purchase Intention
Previous research has found strong links between brand reputation and purchase intentions (Gounaris & Stathakopoulos, 2004). Furthermore, reputation is also argued to be a significant predictor of repurchase intention (Fang et al., 2014). Furthermore, another scholar supported the same idea, identifying image and reputation as predictors of satisfaction and purchase intention (Seo et al., 2020). Based on the arguments from the literature and supported by signaling theory, brand reputation acts as an effective marketing signal to promote purchase intention. Therefore, hypothesis three (H3) of this study is proposed as follows:
H3: Brand reputation has a positive influence on purchase intention of personal luxury goods online.

2.7 Online Reviews and Purchase Intention

Online reviews are argued to be the primary source of information for consumers when making an online purchase decision (Zhu et al., 2020). Furthermore, scholars believe that in Asian societies, social influence is important in the purchase intention of luxury brands (Rehman et al., 2022). Based on the arguments from the literature and supported by signaling theory, online reviews act as an effective marketing signal to promote purchase intention. Thus, hypothesis four (H4) is proposed as follows:

H4: Online reviews positively influence purchase intention of personal luxury goods online.

2.8 Consumer Trust and Purchase Intention

Trust is a crucial component in various e-commerce research as consumer purchasing intention may be significantly influenced by consumer trust (Wang et al., 2022). It was found that trust is a key predictor of an individual's attitude and intention to purchase (Ashraf et al., 2014) since it can minimise consumers' uncertainty and significantly influence buying intention (Zhu et al., 2020), especially for online purchases (Bhattacharya et al., 2022). Based on the empirical evidence from the literature, hypothesis five (H5) is proposed as follows:

H5: Consumer trust positively influences purchase intention of personal luxury goods online.

The conceptual framework in the study is developed based on integrating two underpinning theories, namely the S-O-R model and the signalling theory. The S-O-R Model lays the groundwork for describing online purchase intention as the outcome of consumer trust, which is influenced by marketing signals. Meanwhile, signalling theory gives the basis for selecting brand reputation and online reviews as the independent variable. Based on the theories, the influence of marketing signals on online purchase intention of personal luxury goods will be influenced by consumer trust. The framework of this study is illustrated in Figure 1.
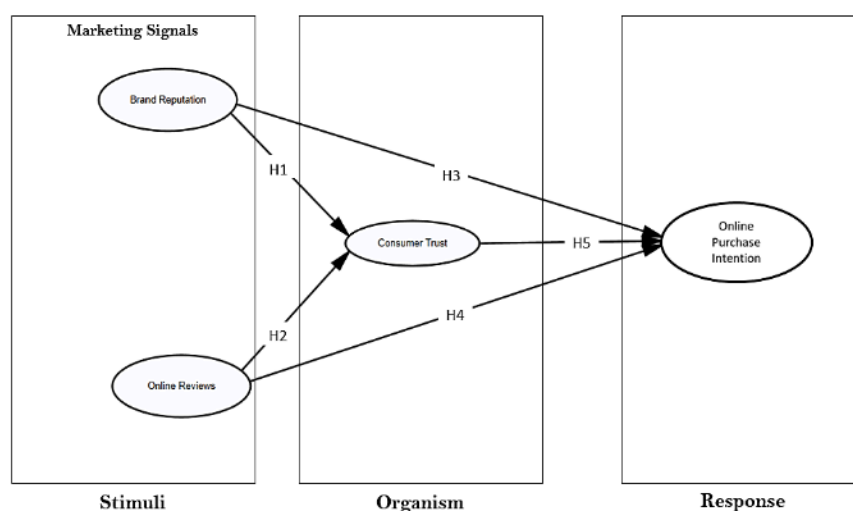

Figure 1: Conceptual Framework of the Current Study

3.0 Methodology

The study is quantitative, where a non-probability sampling technique, specifically the purposive sampling method, was employed in the study since the exact number of consumers in Malaysia who purchase personal luxury goods online is unknown. Primary data was collected from respondents who represent consumers in Malaysia who have either bought or planned to purchase personal luxury goods from official brand websites, third-party platforms, or social commerce sites. A self-administered online questionnaire in Google Forms was distributed through social media. In this study, a total of 226 samples were collected. The data collected in the study were analysed using SPSS and SmartPLS. There was no missing data in the study. However, 12 data were detected as outliers using the boxplot method. The boxplot method is used because of its simplicity, in which the outliers can be identified graphically, apart from its advantage of not using extreme outliers to calculate dispersion (Thanwiset & Srisodaphol, 2023). Outliers were removed from the database, leaving 214 clean data for analysis.

4.0 Findings

4.1 Descriptive Statistics

A total of 214 responses were analysed, with 77.6% female and 22.4% male, suggesting a gender imbalance possibly influenced by varying participation tendencies. Individuals aged 21-30 constituted the largest group at 44.9%, indicating a higher inclination for younger generations to engage in online surveys and luxury online shopping. Most respondents were Malay (93%), potentially influenced by the researcher's background and limited network diversity. Regarding income, 33.6% reported earning between RM 5500 and RM 10,500 monthly, while 15% earned less than the Malaysian minimum wage of RM 1500. Third-party online platforms were the preferred channel for luxury purchases

(46.3%), while only 27.6% favoured official luxury brand websites or apps. Overall, 72.4% of respondents preferred not to buy luxury goods directly from official luxury brand online platforms. Table 1 illustrates the demographic profile of the respondents in the study.

Table 1: Demographic Profile of Respondents

	Demographic Variables	Frequency (n = 214)	Percentage (%)
Gender	Female	166	77.6
	Male	48	22.4
Age Group	21-30	96	44.9
	31-40	40	18.7
	41-50	46	21.5
	51-60	32	15.0
Race	Malay	199	93
	Chinese	4	1.9
	Indian	-	-
	Others	11	5.1
Monthly Income	Below RM 1500	32	15
	RM 1500- RM 3500	51	23.8
	RM 3500- RM 5500	41	19.2
	RM 5500- RM 10,500	72	33.6
	RM 10,500 and above	18	8.4
Online Shopping Channel	Luxury brand official website/mobile app	59	27.6
	Reseller's website/app	31	14.5
	Third-party e-commerce platforms	99	46.3
	Social commerce platforms	25	11.7

4.2 Measurement and Structural Model

Convergent Validity
In measuring convergent validity (CV), there are three values to be assessed: indicator loadings, average variance extracted (AVE), and composite reliability (CR). The CV evaluates whether the items represent the same underlying construct. This study showed all loadings to be above 0.7; CR were all higher than 0.7, and the AVE were greater than 0.5. Item BR1, BR2 and BR6 were deleted due to low loading: <0.7.

Discriminant Validity
The hetrotrait—monotrait ratio of correlations (HTMT) is used to test for discriminant validity (Henseler et al., 2015). All the HTMT values are lower than 0.85 (Franke & Sarstedt, 2019), thus supporting the measures' discriminant validity, as shown in Table 2.

Table 2: Heterotrait-Monotrait Ratio (HTMT)

	Brand Reputation	Consumer Trust	Online Reviews	Purchase Intention
Brand Reputation				
Consumer Trust	0.694			
Online Reviews	0.642	0.514		
Purchase Intention	0.186	0.417	0.116	

Structural Model
The study analyses how brand reputation and online reviews influence consumer trust and the intention to purchase personal luxury items online. Following this, the path coefficient is assessed to examine the significance of hypotheses using the bootstrap re-sampling technique (5000 re-sample), as shown in Figure 2 below.
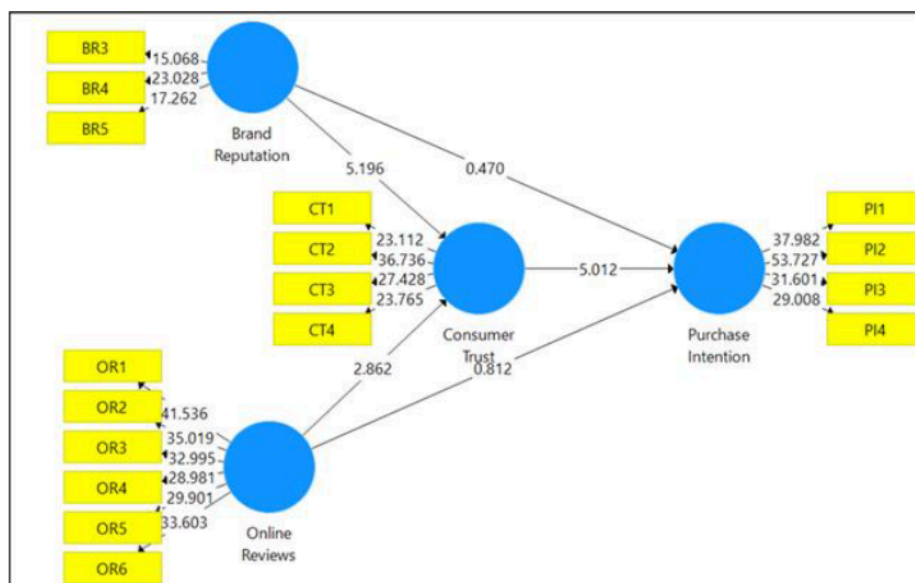
Figure 2: Path Coefficient

4.3 Hypothesis testing

Further data analyses were then undertaken to test the relationship between independent, mediator and dependent variables. The result revealed that three out of five tested hypotheses were accepted, as shown in Table 3. In determining the relationship of consumer trust, brand reputation shows the strongest relationship (B=0.417, P<0.05), followed by online reviews (B=0.241, P<0.05). Next, the relationship of purchase intention was further analysed with H3, H4 and H5. The result indicated that only consumer trust was significant towards purchase intention (B=0.427, P<0.05). Meanwhile, brand reputation (B=-0.045, P<0.05) and online reviews (B=-0.072, P<0.05) were insignificant. The R^2 values were above the 0.26 value suggested by Cohen (1988), indicating a solid model of consumer trust (R2=0.336). Meanwhile, the R2 value of purchase intention is 0.144, indicating moderate predictive power.

Table 3: Hypothesis Testing

Hyp	Path	Beta	SE	T-Value	R2	p Values	Result
H1	Brand Reputation > Consumer Trust	0.417	0.080	5.196	0.336	0.000	Supported
H2	Online Reviews > Consumer Trust	0.241	0.084	2.862		0.004	Supported
H3	Brand Reputation > Purchase Intention	-0.045	0.097	0.0470	0.144	0.638	Rejected
H4	Online Reviews > Purchase Intention	-0.072	0.088	0.812		0.417	Rejected
H5	Consumer Trust > Purchase Intention	0.427	0.085	5.012		0.000	Supported

Mediation Analysis

Consumer trust significantly mediates the impact of purchase intention on brand reputation and online reviews as shown in Table 4. The results show that consumer trust mediates the relationship between purchase intention and brand reputation (B=0.178; P<0.05) and online reviews (B=0.103; P<0.05) with full mediation.

Table 4: Mediation path (Specific Indirect Effects)

Path	Beta	SE	T-Value	p Values	Mediation
Brand Reputation > Consumer Trust > Purchase Intention	0.178	0.054	3.294	0.001	Full
Online Review > Consumer Trust > Purchase Intention	0.103	0.042	2.446	0.014	Full

5.0 Discussion

The results indicate a significant and positive influence of brand reputation on consumer trust. This finding aligns with prior literature, which highlights brand reputation as a signal of product quality (Li et al., 2020) that can diminish uncertainty for new users (McKnight et al., 2002) and establish consumer trust (Wang et al., 2022).In line with signaling theory, brand reputation emerges as a highly credible marketing signal for marketers to build consumer trust, as evidenced by the study's findings regarding its influence on consumer trust in purchasing personal luxury goods online. Thus, H1 is supported. Furthermore, the results also reveal that online reviews significantly influence consumer trust, aligning with the assertions of other scholars (Huang et al., 2019) regarding consumers' increasing reliance on online reviews for purchase decisions. Thus, H2 is supported. On the other hand, previous studies have consistently highlighted the significant association between brand

reputation and purchase intentions (Seo et al., 2020). However, the findings of this study indicate a non-significant influence of brand reputation on the online purchase intention of personal luxury goods, rejecting H3. This lack of significance may be attributed to the intricate decision-making process of buying expensive luxury goods online, as consumers face numerous risks. Therefore, consumers may require more than a brand reputation to instil confidence in purchasing personal luxury goods online.

The mediation analysis results reveal that brand reputation can foster purchase intentions if mediated through consumer trust. Similarly, according to previous research, online reviews serve as the primary information source for consumers when making online purchase decisions (Zhu et al., 2020), thus exerting a significant impact on online purchase intentions (Cheong et al., 2020). Scholars assert that the purchase intention of luxury brands is positively associated with social influence, particularly in Asian societies where the bandwagon effect remains prominent (Rehman et al., 2022). However, the findings of this study reveal a non-significant influence of online reviews on the intention to purchase personal luxury goods online, rejecting H4. Consequently, marketers need to ensure the credibility of online reviews to bolster purchase intention, underscoring the importance of building trust for online reviews to influence purchase intentions effectively. In addition, the study findings indicate a significant and positive influence of consumer trust on online purchase intention of personal luxury goods. The result aligns with previous research highlighting trust as a fundamental element in e-commerce investigations (Wang et al., 2022), as it profoundly influences consumer purchasing intentions (Ashraf et al., 2014). Scholars have emphasised that trust plays a vital role in reducing uncertainty (Zhu et al., 2020), and its absence may lead consumers to abandon their shopping carts and retract their purchase intentions during electronic transactions (Sullivan & Kim, 2018). Thus, H5 is supported.

Besides, the investigation of the direct influence of brand reputation on purchase intention indicates a lack of significant influence. However, upon investigating the indirect effect through mediation analysis, with consumer trust acting as the mediator, the results unveil that consumer trust fully mediates the relationship between brand reputation and purchase intention. It underscores the pivotal role of trust in determining the efficacy of brand reputation in bolstering Malaysian consumers' online purchase intentions for personal luxury goods. The findings align with prior research indicating that a high brand reputation fosters consumer trust and motivates purchase intentions (Seo et al., 2020), particularly within online transactions (Li et al., 2020). Similarly, this study reveals a non-significant influence of online reviews on purchase intention. Upon introducing the mediator, consumer trust, the results demonstrate a significant indirect effect, indicating that consumer trust fully mediates the relationship between online reviews and purchase intention. The results support arguments by scholars suggesting that online reviews can influence a substantial portion of online purchase decisions, reducing information uncertainty (Le & Ha, 2021). Additionally, scholars have noted that positive online reviews can boost purchase intention, while negative reviews may diminish it (Cheong et al., 2020).

The practical implications provide valuable insights for luxury marketers aiming to reposition and re-segment their luxury goods. Meanwhile, policymakers and regulatory bodies can review this study's findings to amend consumer protection, advertising, or market competition regulations that can safeguard consumers' rights in Malaysia and guarantee that businesses abide by these policies. Furthermore, this study aligns with several rising trends in consumer behaviour in the online luxury market.

6.0 Conclusion& Recommendations

This paper aims to contribute to the body of knowledge on consumer decision-making in the context of online luxury purchases by analysing the influence of brand reputation and online reviews on consumer trust and online purchase intention of personal luxury goods. The study has provided significant insights for all luxury marketers, especially local businesses that sell luxury goods, to develop effective marketing strategies to build profitable consumer relationships. The study found that trust is an essential component influencing consumers' online purchase intention of personal luxury goods. To build trust, marketers need to build a strong brand reputation and gain the respect of consumers by acting in a trustworthy manner, which includes practising transparency by making truthful product promises and assuring a commitment to quality. Furthermore, marketers should also consider providing online reviews section on their online stores because it has been discovered that it can influence consumer trust. Furthermore, marketers should also consider providing online reviews in their online stores because it has been discovered that it can influence consumer trust. Alternatively, marketers can collaborate with influencers or other third parties with high authority to review their products or services.

This study is limited by a small, demographically narrow sample, mainly young Malay women, which may affect the generalizability of the findings. It also did not examine what makes online reviews credible despite their influence on purchase intention. Additionally, site aesthetics was used to represent the luxury experience, but other variables may better capture this aspect. Future research could consider validating the model through qualitative methods or applying it to a larger, more diverse sample to assess its robustness. Researchers may also explore how consumers' perceptions and prior knowledge influence online luxury purchases. Additionally, investigating what makes online reviews credible, preferably through qualitative approaches, could provide valuable insights for consumers and marketers. Future studies might also examine alternative marketing signals that enhance the online luxury experience, such as personalisation, artificial intelligence and virtual reality.

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