

International Journal of Research in Marketing Management and Sales



E-ISSN: 2663-3337
P-ISSN: 2663-3329
Impact Factor (RJIF): 5.95
www.marketingjournal.net
IJRMMS 2025; 7(2): 45-52
Received: 13-06-2025
Accepted: 16-07-2025

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The credibility nexus: Unveiling the influence of word-of-mouth on personal care purchase intentions among millennials and Gen Z

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DOI: <https://www.doi.org/10.33545/26633329.2025.v7.i2a.267>

Abstract

Rapid advancement in technology raises issues of trust and credibility among its users, making them doubt the benefits of technology and yearn for a return to the way life was before it. This study attempts to examine the relevance of WOM in a similar context of evolution from conventional WOM to eWOM. Is the conventional form of WOM still credible for the tech-savvy generation of today? Is the credibility of conventional WOM sources the same for the generation of today and yesterday? In accordance with these questions, this study collected primary data from actual and potential consumers of personal care products belonging to millennial and GenZ cohorts of generations. The data was analysed using multiple linear regression and an independent samples *t*-test. The results suggest that although trustworthiness serves as a crucial aspect for both generations in deciding on their purchase based on the credibility of a WOM source, expertise may or may not play a decisive role in it. As an original work by the authors, this study tries to re-analyse the existence and essentials of WOM-based product recommendations amongst the newer generations that are now a major part of the contemporary workforce.

Keywords: WOM, source credibility, purchase intention, GenZ, millennials, personal care products

Introduction

WOM communication, as a subject of research, has been studied for more than half a century (Becker *et al.*, 2024; Kundu & Rajan, 2016; Rashedi & Seyed Siahi, 2020; Shanhuyenzva *et al.*, 2016; Srivastava, 2017) [3, 14, 24, 25, 27-28]. As decades of research suggest, it is probably the oldest means of exchanging opinions on various goods and services offered by markets (Goyette *et al.*, 2010) [11]. This phenomenon of consumer-generated exchange of opinion is referred to as Word-of-Mouth (WOM) communication. As Mubeen (2015) [21] defines WOM, it is a "self-generating medium of informal advertising". The significance of WOM communication, as a potential research problem, arises from the notion that it is widely regarded as the most potent mode of communication in the marketplace (Shanhuyenzva *et al.*, 2016) [25]. The underlying belief is that word-of-mouth communication can significantly influence consumer's purchase decision. At times, it is observed to be more effective than the traditional marketing tools of personal selling and various types of advertising (Kundu & Rajan, 2016) [14].

These days consumers get inundated with multiple product choices, hence, they tend to overlook a constant deluge of push marketing efforts (Mubeen, 2015) [21]. Their acceptance of information and ideas is based in part on "who said it" (Berlo *et al.*, 1969) [4], while they typically search for a reliable consultant who operates free from the influence of the company and promotes the use of a product or service that they have personally used on an unbiased platform (Mubeen, 2015) [21]. WOM can get through such chaos and appears to the customer as a reliable source of information (Srivastava, 2017) [27-28].

The role of WOM source in communication effectiveness has been given many names: ethos, prestige, charisma, image, or, most frequently, source credibility (Berlo *et al.*, 1969) [4]. "Source credibility" being an intuitive concept (Eisend, 2006) [9], is often used to imply a communicator's positive attributes that impact the recipient's acceptance of the communication (Ohanian, 1990) [22]. WOM is believed to have valuable source credibility (Mubeen, 2015) [21]. The reason is that people are conditioned to trust the recommendations from family and friends (Meuter *et al.*, 2013; Mubeen, 2015) [18, 21].

They tend to value them higher than whatever the businesses themselves may say via other forms of promotion (Mubeen, 2015) [21]. Such a form of WOM is referred to as Organic WOM. Srivastava & Sharma (2017) [27-28] have disintegrated the source of WOM into two forms i.e., organic WOM and seeded/company-sponsored WOM. Organic WOM arises from a source independent of the market (Brown *et al.*, 2007; Srivastava & Sharma, 2017) [5, 27-28] such as friends, or, family or, acquaintances, while seeded WOM is planted by a company. Whether WOM is organic or sponsored impacts the perception of a receiver about source credibility (Srivastava & Sharma, 2017) [27-28]. This study deals with the organic form of WOM communication.

Research consistently has indicated that the more "source credibility" the communicator is perceived to have, the more likely the receiver is to accept the transmitted information (Berlo *et al.*, 1969) [4]. However, it remains unclear if the age-old method of information sharing and product recommendations i.e., conventional word-of-mouth communication, still holds the same relevance in the contemporary world. This question arises due to the reason that the literature related to WOM and its related constructs dates back to the last decade or more. Therefore, in the quest to establish the relevance of WOM in the current scenario, this study attempts to find answers to the following research questions:

1. How does WOM sources' credibility impact the purchase intention of the information receiver/recommendation seeker?
2. Does the credibility perception of different generations, specifically Millennials and Gen Z, create differences in their purchase intention?

Based on the research questions formulated, the following research objectives are developed for the study:

1. To understand the relevance of WOM and its credibility in the contemporary world;

2. To analyse the perception of Millennials and Gen Z towards the credibility of WOM;
3. To analyse the impact of WOM credibility on the purchase intention of Millennial as well as Gen Z consumers concerning personal care products;
4. To identify differences in the purchase intention of Millennials and Gen Z consumers based on their perception of the credibility of WOM sources.

The study en route to find answers to the above-mentioned research questions has been further structured into four sections *viz.*, theoretical background, research methodology, data analysis and findings, and conclusion.

2. Theoretical Background

2.1. Dimensions of Source Credibility

Credibility, in general, refers to an individual's perception of the truth of a piece of information (Eisend, 2006) [9]. Source credibility, in particular, is a term that is often used to imply a communicator's positive attributes that impact the recipient's acceptance of the communication (Ohanian, 1990) [22]. It is a multi-dimensional concept that serves as a means for the receiver of the information to rate the source or transmitter of the communication about the information (Eisend, 2006) [9]. The literature holds various multi-item scales that are developed to measure the construct of source credibility (Berlo *et al.*, 1969; Eisend, 2006; McCroskey, 1966; McGinnies & Ward, 1980; Ohanian, 1990; Whitehead, 1968) [4, 9, 16, 17, 22, 31]. The factors of source credibility, here, are interpreted as dimensions of credibility (Eisend, 2006) [9]. The identified dimensions of credibility can also function as clues for the enhancement of a source's credibility. This is of particular interest to marketers since source credibility has an impact on message receivers' attitudes, intentions, and behaviours (Eisend, 2006) [9]. The adjacent table (Table 1) provides a glimpse of these dimensions as validated by the literature related to source credibility.

Table 1: Source credibility dimensions as identified from the literature

Author(s)	Dimensions of source credibility			
Hovland & Weiss, (1951) [12]	-	**Trustworthiness	-	-
McCroskey (1966) [16]	*Authoritativeness	**Character	-	-
Whitehead (1968) [31]	*Competence	**Trustworthiness	Dynamism	Objectivity
Berlo <i>et al.</i> , (1969) [4]	*Qualification	**Safety	Dynamism	-
McGinnies & Ward, (1980) [17]	*Expertise	**Trustworthiness	-	-
Ohanian (1990) [22]	*Expertise	**Trustworthiness	Attractiveness	-
Eisend (2006) [9]	*Professionalism	**Sincerity	Attraction	-

Source: Compiled by author

*Given factors were either the same or had similar items as the expertise dimension of the model used.

**Given factors were either the same or had similar items as the trustworthiness dimension of the model used.

Ohanian (1990) [22] proposed a valid and reliable source credibility model as a scale for measuring celebrity endorsers' perceived source credibility in terms of their perceived expertise, trustworthiness, and attractiveness. However, the dimensions of expertise and trustworthiness only have been taken up for the study as they were found to be the most prominently established dimensions in the literature. As advocated by previous studies exploring the construct of source credibility, the dimensions as explored

in this scale serve as a reliable measure of the construct (Berlo *et al.*, 1969; Eisend, 2006; McCroskey, 1966; McGinnies & Ward, 1980; Whitehead, 1968) [4, 9, 16, 17, 31]. The Ohanian source credibility scale also has applications beyond celebrity spokespersons. The scale can be applied effectively in choosing the most appropriate "average consumer" as a spokesperson (Ohanian, 1990) [22], making it a suitable approach for studying the impact of WOM credibility on purchase intention.

Table 2: Dimensions of source credibility used in the study

Dimensions	Author(s)	Definition(s)
Trustworthiness	McGinnies & Ward (1980) ^[17]	Apparent honesty and integrity of the source.
	Ohanian (1990) ^[22]	The listener's degree of confidence in, and level of acceptance of, the speaker and the message.
	Whitehead (1968) ^[31]	The degree of confidence in the communicator's intent to communicate the assertions he considers most valid.
	Rashedi & Seyed Siah, (2020) ^[24]	The extent to which an individual's statements are believed to be genuine.
Expertise	McGinnies & Ward (1980) ^[17]	Competence and knowledge of the source.
	Whitehead (1968) ^[31]	The extent to which a communicator is perceived to be a source of valid assertions.
	Sigall & Helmreich (1969) ^[26]	The knowledge a communicator possesses about the topic he is discussing.
	Rashedi & Seyed Siah, (2020) ^[24]	The extent to which a source is believed to have a high degree of skill in or knowledge of a particular subject.

Source: Compiled by author

2.2. WOM and Purchase Intention

WOM communication, as a subject of research, has been studied for more than half a century (Becker *et al.*, 2024; Kundu & Rajan, 2016; Rashedi & Seyed Siah, 2020; Shanhuyenzva *et al.*, 2016; Srivastava, 2017) ^[3, 14, 24, 1, 27-28]. A plethora of studies has been conducted to examine how word-of-mouth (WOM) influences consumers' attitudes and purchasing decisions (Baker *et al.*, 2016; Bataineh, 2015; Becker *et al.*, 2024; Khanday, 2019; Prendergast *et al.*, 2010; Rashedi & Seyed Siah, 2020) ^[1, 2, 3, 13, 24]. In light of the literature reviewed in a related context, this study empirically tests the impact of source credibility dimensions (i.e., expertise and trustworthiness) on the purchase intention of Millennials and Gen Z consumers.

2.2.1. Source Trustworthiness

An integral, perhaps most vital, element of WOM is that its source can be trusted or viewed as impartial (Rashedi & Seyed Siah, 2020) ^[24]. Studies have proved that trustworthiness can significantly change the opinions of information receivers (Becker *et al.*, 2024; Hovland & Weiss, 1951; McGinnies & Ward, 1980; Rashedi & Seyed Siah, 2020) ^[3, 12, 17, 24]. Therefore, the following hypothesis is developed.

- **H₁**: There is a significant positive impact of source trustworthiness on the purchase intention of consumers.
- **H_{1a}**: There is a significant positive impact of source trustworthiness on the purchase intention of Millennial consumers.
- **H_{1b}**: There is a significant positive impact of source trustworthiness on the purchase intention of Gen Z consumers.

2.2.2. Source Expertise

Source expertise is an important tool that has a significant impact on customer persuasiveness (McGinnies & Ward, 1980) ^[17]. It is especially important in the product adoption process, where consumers are often concerned with minimizing the risk associated with the purchase of unfamiliar, untried products (Rashedi & Seyed Siah, 2020) ^[24]. The expertise of a WOM source is dependent on the extent of information and proficiency in the product category held by the source (Rashedi & Seyed Siah, 2020) ^[24] and is found to be a strong indicator of the influence of WOM credibility on the receiver's purchase decision. Therefore, the following hypothesis is developed.

- **H₂**: There is a significant positive impact of source expertise on the purchase intention of consumers.
- **H_{2a}**: There is a significant positive impact of source expertise on the purchase intention of Millennial

consumers.

- **H_{2b}**: There is a significant positive impact of source expertise on the purchase intention of Gen Z consumers.

2.3. WOM in the Personal Care Industry

Personal care products are consumer goods designed for external application on the body for beautification, grooming, and personal hygiene (Darbre, 2023) ^[6]. They comprise a wide range of products and services, including cosmetics, skincare, hair care, fragrances, personal hygiene products, and grooming tools. In 2023, the personal care segment recorded revenues of about 274 billion U.S. dollars worldwide (Statista, 2024) ^[29]. In 2020, the market size of the beauty and personal care industry in India was valued at one trillion Indian rupees which is estimated to double by the year 2025 (Minhas, 2024) ^[20]. India was ranked fourth globally for generating the highest revenue from the beauty and personal care market in 2023 (Statista, 2024) ^[29]. This enhances the significance of consumer interactions and WOM transmissions within the personal care industry in India.

WOM, as a form of communication, is highly prevalent in almost all products, especially in the personal care segments (Mubeen, 2015) ^[21]. However, the study by Becker *et al.* (2024) ^[3] contradicts this finding thereby reporting a lesser WOM Relevance score for the category in cosmetics and body care than other product categories like medical specialists, craftsmen, movies, and more. Hence, it becomes important to establish empirical evidence for the relevance of WOM in the upsurging personal care market.

2.4. Generations

According to generational theorists Howe and Strauss (1991), generation is a group of people who share a time and space in history that lends them a collective persona. However, researchers have asserted that generational cohorts are just one way to categorize a group of people with similarities for instance by using the era in which individuals were born and when they came of age (Dhanapal *et al.*, 2015) ^[7]. There have been distinct assertions and categorisations of generations in the academia representing distinctive claims. Thus, amongst the dispersion of related theories, this study deploys the year categorisation for Millennials and Gen Z as developed by *Pew Research Centre* in their recent study on generations.

2.4.1. Millennials

Millennials, or Generation Y, or Digital Natives, grew up at a time when information and communication technologies

developed (Lissitsa & Kol, 2016) [15]. Gen Y has been brought up in an era where shopping is not regarded as a simple act of purchasing (Lissitsa & Kol, 2016) [15]. Various studies have explored how Millennials play a vital role in the market and sales consumption (Dhanapal *et al.*, 2015; Lissitsa & Kol, 2016) [7, 15]. Thus, this study focuses on their participation in the personal care market and their perception of WOM transactions. For the study, the definition of Millennials by their birth year has been adopted as people born from 1981 to 1996 (Pew Research Centre, 2019) [32].

2.4.2. Gen Z

Gen Z, as identified in the *Strauss-Howe Generational Theory*, is a cohort of individuals born between the late 1990s and early 2010s, thereby succeeding the digital natives or Generation Y. The Gen Z, or the Homeland Generation; as labelled by William Strauss and Neil Howe in their theory, is characterised as the first social

generation to have grown up with access to the internet and portable digital technology from a young age. The focus has been maintained on Millennials in various studies related to online purchase behaviour (Dhanapal *et al.*, 2015; Lissitsa & Kol, 2016) [7, 15] and WOM behaviour (Strutton *et al.*, 2011) [30]. Therefore, this study incorporates Gen Z as the newest generation that has come to age and is entering the workforce, averting the attention of market players, and becoming the new target population. For this purpose, the definition of Gen Z by their birth year has been adopted as people born from 1997 to 2012 (Pew Research Centre, 2019) [32].

H₃: There is a significant difference in the purchase intention of Millennials and Gen Z consumers based on their WOM credibility perception.

H₄: There is a significant difference in the credibility perception of Millennials and Gen Z consumers.

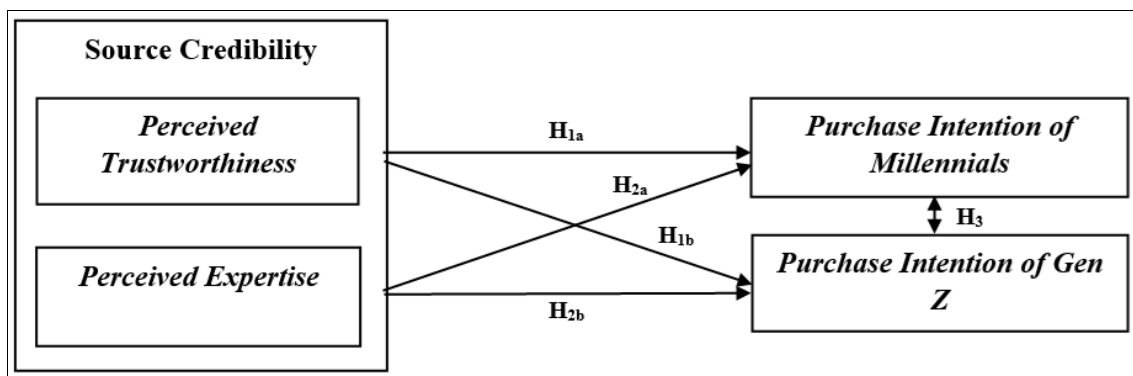


Fig 1: Conceptual model for the study

2.5. Research Gap: The review of source-credibility literature provides evidence that credible sources have more persuasive power than sources of low credibility (Ohanian, 1990) [22]. Research consistently has indicated that the more "source credibility" the communicator is perceived to have, the more likely the receiver is to accept the transmitted information (Berlo *et al.*, 1969) [4]. WOM is believed to have valuable source credibility (Mubeen, 2015) [21]. However, the literature on WOM credibility dates back to the previous decade indicating a need to assess its role in the contemporary world, especially among the upsurging new population and generations.

3. Research Methodology

3.1. Statement of Problem: The existing literature on either WOM or source credibility dates back to the previous decade or more. This could be interpreted as a loss of relevance of WOM in the digital era. Hence, this study attempts to understand the relevance of WOM and its credibility in the contemporary world of the internet and technology. Also, it attempts to understand the perception of Millennials and Gen Z consumers which have not been indulged so far in the study of WOM, especially concerning consumption of personal care products.

3.2. Research Design

The research design for the study is empirical in nature as it is a data-driven study based on primary input.

3.2.1. Data collection and research instrument

Data for the study was collected online using a close-ended

structured questionnaire that was divided into three parts. The first part asked for some demographic information from the respondents. Thereafter, the second part introduced some leading questions to the respondents to develop an idea of the survey. In the end, a set of 14 items were used to measure the modelled variables. The questionnaire used a 5-point Likert scale, with 1 for "strongly disagree" and 5 for "strongly agree". To ensure the content validity of the data, all the items for the theoretical constructs are adopted from previous studies. Further, to ensure the reliability of the research instrument, Cronbach's alpha was computed which measured as .93 approximately. This value indicates that the research instrument used in the study is a highly reliable medium for measuring the constructs.

3.2.2. Sampling and sample size estimation

The population for this study includes actual and potential consumers of personal care products. Random as well as convenience sampling techniques have been used to approach the sample respondents. A total of 269 valid responses were received through the administered questionnaire after cleaning the data accordingly for non-respondents as well as biased responses. Out of this, 101 respondents belonged to the cohort of millennials while the remaining 158 responses were from the GenZ cohort. To check for the adequacy of sample size, a post hoc measure for sample size estimation was undertaken using the 'Daniel Soper' sample size calculator. This statistical software uses effect size (*Cohen's f²*) to provide an estimation of the minimum required sample size for the study. Effect Size assesses the magnitude or strength of the findings that occur

in research studies as it shows the difference or correlation between variables or groups under question by assessing how much difference there is between groups or how strong the relationship is between variables (Durlak, 2009) [8]. It was estimated using the same statistical package with the value of observed R², before the calculation of sample size. With all the parameters entered into the calculator, the results equated to a minimum required sample size of 26 subjects which justifies our sample as used in the study.

3.2.3. Model Specifications

To test the hypotheses, multiple linear regression as well as independent samples *t*-test were run in SPSS 20. For this purpose, three regression functions were developed altogether that have been further explained in this section. To test the impact of credibility factors on the purchase intention of personal care product consumers, the following model was developed:

$$PI_a = \beta_0 + \beta_1T_a + \beta_2E_a + \varepsilon \tag{1}$$

To test the impact of credibility factors on the purchase intention of personal care product consumers who were millennials, the following model was developed:

$$PI_m = \beta_0 + \beta_1T_m + \beta_2E_m + \varepsilon \tag{2}$$

To test the impact of credibility factors on the purchase intention of personal care product consumers from GenZ, the following model was developed:

$$PI_z = \beta_0 + \beta_1T_z + \beta_2E_z + \varepsilon \tag{3}$$

Note: PI=Purchase Intention, T=Trustworthiness, E=Expertise, _a=All the responses taken together, _m=Millennials, _z=GenZ.

4. Data analysis and hypotheses testing

4.1. Frequency Analysis: The sample composition for the current study has been assessed before conducting any further analysis. This section summarises the descriptive statistics for the dataset used in the study.

Table 3: Cross tabulation for generations, purchase frequency and source type

Descriptive Variables	Millennials		Gen Z		Total Responses	
	Count	Percentage	Count	Percentage	Count	Percentage
Gender						
Male	43	42.6	73	43.5	116	43.1
Female	58	57.4	95	56.5	153	56.9
Total	101	100	168	100	269	100
Frequency of purchase of personal care products						
Never	2	2	8	4.8	10	3.7
Rarely	10	9.9	22	13.1	32	11.9
Sometimes	34	33.7	59	35.1	93	34.6
Often	28	27.7	41	24.4	69	25.7
Always	27	26.7	38	22.6	65	24.2
Total	101	100	168	100	269	100
Mostly sought source for product recommendations						
Family	36	35.6	59	35.1	95	35.3
Friends	48	47.5	96	57.1	144	53.5
Peers	17	16.8	13	7.7	30	11.2
Total	101	100	168	100	269	100

Source: Author’s computation

The frequency tables presented offer a surface understanding of the dataset. The descriptive tables reveal that the majority of respondents in both generations are females, approximately 57% of total respondents. Secondly, the respondents of the study are mostly occasional buyers (i.e., 35% of total respondents) of personal care products.

Also, both GenZ (57%) and millennials (48%) prefer friends as the most sought source for product recommendations for deciding on the purchase of personal care products. Females, as the data reveals, are the most frequent buyers of personal care products.

Table 4: Cross tabulation for gender and purchase frequency

Gender	Frequency of purchase of personal care products					
	Never	Rarely	Sometimes	Often	Always	Total
Male	7	21	46	24	18	116
Female	3	11	47	45	47	153
Total	10	32	93	69	65	269

Source: Author’s computation

Table 5: Cross tabulation for gender and source type

Gender	Mostly sought source for product recommendations			
	Family	Friends	Peers	Total
Male	44	54	18	116
Female	51	90	12	153
Total	95	144	30	269

Source: Author’s computation

4.2. Inferential Analysis

This section reports the results of a multiple linear regression analysis using Ordinary Least Squares (OLS), conducted to examine the predictors of WOM credibility among customers of personal care products. The independent variables tested include Perceived

Trustworthiness and Perceived Expertise. The dependent variable is Purchase Intention, measured on a scale from 1 (strongly disagree) to 5 (strongly agree). The regression models were tested using SPSS 20. Results are reported thereof.

Table 6: Variables used in this study

Variable	Description
Perceived Trustworthiness (Predictor)	Reliability and honesty of the source as perceived by the customer.
Perceived Expertise (Predictor)	Product knowledge of the communicator as perceived by the customer.
Purchase Intention (Dependent)	Intention to purchase the product based on the input received.

Source: Author

4.2.1. Multiple Linear Regression

4.2.1.1. Assumption Testing

Multiple linear regression analysis has been used to test the impact of credibility factors on the purchase intention of personal care product consumers. Nevertheless, before running the final analysis, assumptions of the regression test were verified for the dataset that included tests for independence of error terms, homoscedasticity, normality, and linearity of relationship. To check for the independence of error terms, the Durbin-Watson test was executed for all three models i.e., Eq.1 (1.814), Eq.2 (1.758), and Eq.3 (1.909). The test values range between 1 to 3 thereby confirming the independence of terms (Flatt & Jacobs, 2019) [10]. Further, homoscedasticity was tested using a scatter plot of predicted vs residuals that showed a

converging trend in the values of the dependent variable thereby violating the assumption of homoscedasticity. Next, normality was tested using a normal probability curve plotted over a histogram that confirmed the normality of the data. Lastly, the data was tested for linearity using a scatter matrix and the results were in adherence to the assumption. However, the violation of homoscedasticity is an inconsiderate subject for this study as it examines the relationship between variables rather than making forecasts about the relationship (Flatt & Jacobs, 2019) [10].

4.2.1.2. Regression Analysis

After the assumptions were validated, the data was finally analysed using Multiple Linear Regression. The results of the regression analysis have been reported in this section.

Table 7: Results of regression analysis of credibility factors on the purchase intention of personal care product consumers

Variable	M ₁	M ₂	M ₃
Trustworthiness	0.449* (0.076)	0.426* (0.103)	0.471* (0.109)
Expertise	-	0.237* (0.119)	-
Constant	1.432* (0.218)	1.185* (0.336)	1.607* (0.287)
<i>NR² F-value</i>	269 .295 55.560*	101 .386 30.867*	168 .240 26.092*

Note: Coefficients are unstandardised and standard errors are included in parentheses.
* $\rho < 0.05$ F-value represents that the model used is a good fit for the study.

The coefficient estimates as derived from the regression analysis show a positive impact of the credibility factors on the purchase intention of potential and actual consumers of personal care products. The three models, M₁, M₂, and M₃, were run distinctly using the ‘enter’ method in SPSS 20.

$$PI_a = 1.432 + 0.449T_a + 0.133E_a + \epsilon \quad (1)$$

$$PI_m = 1.185 + 0.426T_m + 0.237E_m + \epsilon \quad (2)$$

$$PI_z = 1.607 + 0.471T_z + 0.053E_z + \epsilon \quad (3)$$

The regression analysis for Eq.1 shows that the trustworthiness of the communicator as perceived by the recommendation seeker has a significant impact on the purchase intention of the latter. As the results reveal, if the trustworthiness of the source increases, there will be 0.449 times increase in the intention to purchase the product. However, the same is not true for the expertise dimension of source credibility as the results were found to be insignificant for this dimension in Eq.1. Similarly, for Eq.2, the results were significantly positive as both trustworthiness (0.426) and expertise (0.237) shared a significant and positive impact over the dependent variable. For Eq.3, the results were the same as Eq.1 with

trustworthiness (0.417) exercising a significant positive impact on the purchase intention for personal care products.

4.2.2. Independent Samples t-test

To analyse the existence and intensity of differences in credibility perceptions and purchase intention between the millennials and GenZ, an independent samples t-test was run in SPSS 20. Before conducting the t-test, the assumption of homogeneity of variances was tested using Levene’s test, which was not significant for credibility perception (F=0.617, $\rho=0.433$) as well as purchase intention (F=0.037, $\rho=0.847$) of both the groups. Also, the assumption of normality was tested using a normality curve plotted over a histogram that showed that the data was approximately normal. The data was further analysed and the results of the test have been reported in this section. To test the credibility perception as a whole, a composite score of both factors was computed and a final score for credibility was worked out. In the case of credibility perception ($t=-1.169$, $\rho=0.244$), the results reveal that there are no significant differences between the millennials and the GenZ. It means that both groups share a similar perception while analysing the credibility aspects of a source. Alike credibility, results were observed for purchase intention ($t=-1.239$, $\rho=0.216$) representing that differences between the groups are insignificant. It could be deduced from the results that the

intention to purchase a product based on the perceived credibility of the source recommending it, is more or less similar for both the age groups.

4.3. Hypotheses Testing: The results of multiple linear regression suggest that there is a positive and significant

impact of trustworthiness on the purchase intention (Eq.1, Eq.2, Eq.3) of consumers of personal care products. However, the results for the expertise dimension of credibility were found to have a positive impact in all three models but were significant only in case of millennials (Eq.2).

Table 8: Results of Hypotheses Testing

	Hypothesis	Result
H ₁	There is a significant positive impact of source trustworthiness on the purchase intention of consumers.	Failed to reject
H _{1a}	There is a significant positive impact of source trustworthiness on the purchase intention of Millennial consumers.	Failed to reject
H _{1b}	There is a significant positive impact of source trustworthiness on the purchase intention of Gen Z consumers.	Failed to reject
H ₂	There is a significant positive impact of source expertise on the purchase intention of consumers.	Rejected
H _{2a}	There is a significant positive impact of source expertise on the purchase intention of Millennial consumers.	Failed to reject
H _{2b}	There is a significant positive impact of source expertise on the purchase intention of Gen Z consumers.	Rejected
H ₃	There is a significant difference in the purchase intention of Millennials and Gen Z consumers based on their WOM credibility perception.	Rejected
H ₄	There is a significant difference in the credibility perception of Millennials and Gen Z consumers.	Rejected

It leads to the rejection of H₂ and H_{2b} and failure to reject H₁, H_{1a}, H_{1b}, and H_{2a}. Thereafter, the output from an independent samples *t*-test conducted to examine the differences between the purchase intention and credibility perception of the millennials suggests that the differences between the two groups for both the cases are insignificant thereby resulting in the rejection of H₃ and H₄.

5. Conclusion and Suggestions

This study attempted to revive and explore the existence and essentiality of WOM recommendations amongst the contemporary generations i.e., generation Y (millennials) and generation Z (GenZ). The observations from the study suggest that the credibility of the recommendation provider (source) as perceived by the recommendation seeker (receiver) has a considerable hold over if the latter intends to purchase the product as suggested by the former. This could prove to be a useful insight for marketers as they may focus on persuading an average consumer to be a potential spokesperson for their brand. This potential spokesperson would advocate their brand for no additional cost to the marketer creating cheaper media for brand promotion. Utilising a trustworthy source is a crucial aspect of creating a credible source that may persuade a recommendation seeker's opinion towards purchasing a product. On the other hand, a source being an expert or a non-expert of a subject is not relevant to the recipient of communication. Therefore, the emphasis has to be maintained on a source that could be easily trusted by the general public. Also, this study introduced a novel comparison between two prominent generations of today *viz.*, millennials and GenZ. The results of the independent *t*-test suggested that the differences between the two generational cohorts are insignificant concerning their credibility perception of WOM sources and their respective purchase intention. Marketers could use this insight and design their marketing strategies around it. Also, the marketers need to pay heed to the importance of organic WOM, especially those originating from family/friends/peers, that manipulates the buying behaviour of individuals.

Besides the implications, this study has certain limitations relating to the generalisation of results and scope of the study. The sample size being relatively small cannot be generalised to a larger population thereby creating a potential need for a wider scope of study. Moreover, the model applied to this research is a simple model examining

direct relationships between variables. Adding more variables to the model and then examining the relationship between them could provide better results than the present study. Also, newer generations have emerged as this study is being completed, thus, the scope could be extended to bring this newer generation alpha into the research purview. Researches could also use theories like TAM, TRA, and TPB to analyse the relevance of conventional WOM in the new world of technology. Altogether, these could serve as a scope for future researchers to move ahead with their research in the field.

6. References

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