IMPACT OF WOM, ADVERTISING EFFECTIVENESS, AND BRAND IMAGE ON BRAND TRUST: EVIDENCE FROM TELECOMMUNICATION SECTOR IN PAKISTAN

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ABSTRACT

Due to the rapid advancements in digital innovations and technological evolution, the world today has witnessed a drastic upsurge in digital espousal by the masses and tech geeks alike. Advertising agencies and brand managers across the globe have been frantically finding ways to explore prospective markets and retain existing customers. Studies on brand management show that the image and trust of a brand are manifested through various deterministic variables which vary and change over time. This research thus focuses on the investigation of the effect of such pervasive determinants including Advertising Effectiveness, WOM and Brand Image on Brand Trust. The study concentrates its enquiry on brand trust elements related to the organizations providing services in the telecommunication sector of Pakistan. For this purpose, data in the form of survey responses was collected through questionnaires with the help of convenient sampling. The respondents were customers using different telecommunication networks in Pakistan. From the results, it has been observed that Advertising Effectiveness, WOM and Brand Image have a strong impact on developing and maintaining Brand Trust. The research validates the impact of study variables in developing trust in a brand. Moreover, managerial implications and directions for future research have been proposed at the end of the study.

Keywords: Advertising Effectiveness; Word of Mouth (WOM); Brand Image; Brand Trust; Telecommunication Industry.

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INTRODUCTION
In the recent past, only one telecom operator i.e., Pakistan Telecommunication Company Limited (PTCL) functioned in Pakistan and that too provided landline services only. But with the development of wireless technologies and cell phones, many private companies have leapt into the industry expanding the telecom sector of Pakistan. At the present, the telecommunication of Pakistan is one of the well-established sectors that is dominated by various private companies. It has been observed and widely acknowledged that the two key factors have partaken in the major development of the telecom sector of the country. Firstly, privatization of PTCL (Pakistan Telecommunication Company Limited) and secondly, investment of private companies like Ufone, Telenor, Jazz, Zong into the telecom sector, which has helped this sector to flourish and develop (Imtiaz, Khan & Shakir, 2015). These companies have been competing with each other to gain maximum market share. The consumer market for the telecom sector is very vast and in fact covers the wide sphere of society, from children to the elderly, men to women, rich to powerful, the market comprises of a wide audience with diversified demographics. In order to gain the maximum market share, each telecom company endeavours to gain the trust of the customers that is sought to eventually increase sales and revenue.

In marketing literature, the customers are considered to be one of the most important elements of any business and sales are regarded as the main source of income. Thus, keeping the customers' interests intact and retaining them for an extended period of time is even more important. In this study, the prime factors, and the antecedents of customer retention towards a brand will be discussed. These determinants are the key influencers that construct the customers buying behaviour. Nonetheless, brand trust is an important variable that directly affects customers behaviour. Brand trust is the willingness of customers to influence through the action of words of a brand. It is developed through experience. Brand trust is the trust of quality by the consumer. It is gained by a brand after providing the best product or service to the customer for an elongated time with consistency and stability (Morgan & Hunt, 1994). It is always effective to advertise a product or service to a customer by a brand that already has developed trust and confidence. The customer is seen to choose the brands in which they entrust despite better alternatives available in the market. In this study, as discussed above, the importance of brand trust and the impact of various factors such as brand image, advertising effectiveness, WOM, and service quality on brand trust will be explored.
This research focuses on the telecom industry of Pakistan as the telecom sector is considered one of the well-established and fastest-growing industries and is one of the major contributors to the economy. The telecom sector has developed rapidly after the privatization of the public telecom utility provider and after breaking the market monopoly. The introduction of new entrants as budding competitors created market competition among multiple competitors which fostered innovation, creativity, and development. In this essence, to beat the competition and attain a higher market share each telecom company is striving to retain state of the art and latest technology and intend to provide better quality, low-cost products, and services to the customers. Apart from products and services, these companies have attempted hard to retain the highest customer share to raise their revenue.

As generally known, the brand is the most vital element of any business and building brand trust is crucial for the businesses to leverage their vitality. Amongst the number of telecom service providers, each company strives hard to build and maintain their brand trust so that they can maintain their service quality standards and retain their customers. The main objective of this study is thus to identify the factors that affect brand trust. In today’s world, it is extremely difficult to build brand trust due to the massive diffusion of technology and dissemination of data, access to inclusive information and uprise of social media usage. Businesses thus cannot just deceive customers anymore and must build their relationships on trust and credibility.

**RESEARCH RATIONALE**

This research extends the work of Liao, in which the relationship between brand trust, brand image and word of mouth was examined in the domain of online gaming. We enhanced the scope of Liao’s work by adding another variable of advertising effectiveness and applied the research in the telecom sector of Pakistan. Secondly, a more diverse group of samples among consumers of the telecom sector was selected, while Liao’s study was only limited to a narrow sample of online gaming players (Liao, Chung & Widowati, 2009). Thus, this study explored a wider market with the inclusion of extensive variables.

**THEORETICAL BACKGROUND**

This study has employed persuasion theory to prove and validate the research work. According to research, persuasion is a process by which one can convince others to plan, change attitudes and consequently their behaviour (Gardikiotis & Crano, 2015). Thus, through persuasion, a
person’s attitude and behaviours are altered. Hovland, Janis, and Kelley (1953) established the idea of persuasion and asserted that persuasions aim to subtly change the attitudes of customers. Similarly, advertising as a communication strategy persuades customers and its effectiveness directly changes the attitudes and behaviour through communication that eventually establishes brand trust. Without any doubt, with the passage of time, the ways of advertisements have drastically changed. For example, conventionally, small brochures were used to market a product, later large signboards came into competition. With the addition of radio and TV, advertisements became easier and effective because with less effort more people were reached through these mediums. Nevertheless, having advertisements on TV to reach the masses was not affordable for everyone. However, with the advent of technology and digital websites, and social media channels such as Facebook, Twitter, Snapchat, Instagram, and others and by witnessing the impact of social media advertising effectiveness, organizations today spend a large sum of their investments on advertising and promotions (Nemati et al., 2018).

On the contrary, it is asserted that if two brands are competitors in an industry and market their product through advertisements, given that they both have equal amounts of resources, it is observed that in such circumstances, customers intend to seek opinions from the other consumers who have already used these products. These opinion-based perceptions shape the word of mouth (WOM). The products which have positive WOM are ordinarily selected by the customers (Trusov et al., 2009) as they trust peers and rely on their opinions. It is hence not inappropriate to say that advertisements can be vital in introducing a product to the customer but after that user experience of other customers and their opinions cannot be disregarded.

Relatedly, brand image is the preceptory image of a brand which related to the product, or a service provided by that brand. The positive aspects of brand image and the sustenance of product/service quality of the brand consequently transform into brand trust. Brand image is created due to the efforts by organizations to create a positive image and impression in customers minds (Le Tan et al., 2019). These efforts include enhancing quality, introducing appealing packing, adding innovation and provision of customer satisfaction in usability and disposition.

RESEARCH QUESTIONS
From the above introductory discussion and based on the study rationale, the following research questions have been devised for this study:
LITERATURE REVIEW

**Brand Trust**

Brand trust is one of the most important elements of customer purchase behaviour which crafts customers likeability and ascertains their buying decisions. On these grounds, organizations extensively use brand trust to develop associative relationships with customers (Alan & Kabadayi, 2014). Trust is a process of seeking mutual gain and being interested in the wellbeing of a trusted partner or organization (Doney & Cannon, 1997). Individual’s trust is based on a person's belief system, rules, societal norms, and past experiences (Lewicki & Wiethoff, 2000). Brand trust is defined as “the willingness of the average consumer to rely on the ability of the brand to perform its stated function” (Chaudhuri & Holbrook, 2001). It was also defined that brand trust is the level of confidence and willingness of a person to influence and act on the basis of words, actions, and decisions of others (McAllister, 1995). Brand trust is considered as the belief of customers in a brand which is achieved through a long process, and it makes customers feel safe about the purchase decision (Bozbay & Baslar, 2020). Trust is also defined as consumer’s confidence in a brand, a product or service and their judgement of whether they can rely on the seller to deliver the services as promised or not (Agustin & Singh, 2005).

Brand trust plays a critical and important role in the success of businesses. It develops with experience and knowledge of customers about the brand (Naveed et al., 2009). Trust is worthless without vulnerability, and both trustworthiness and willingness are two necessary constituents of brand trust (Moorman, Zaltman & Deshpande, 1992). Trust along with commitment is necessary to produce efficient, productive, and effective outcomes (Morgan, & Hunt, 1994). Brand trust is developed through the experience of customers with brands (Back, 2005). Brand trust is a prism through which customers’ behaviours can be analyzed (Kabadayi & Alan, 2012). The importance of brand trust can be evident from the fact that it can lead to positive results for the business (Palazzo, 2013). Brand innovativeness, visual appeal and perceived enjoyment have a positive effect on trust (Wong & Haque, 2021). The study reveals that brand trust is an extremely important element and play a pivotal role in customer’s
purchasing behaviour and in producing customer loyalty (Rudzewicz & Strychalska-Rudzewicz, 2021). Companies like to embrace unique brand images that cannot be readily copied and suggest that the irreplaceability of brand image is an asset for brands as it creates trustworthiness and yields customer loyalty (Krishnan, 1996). Similarly, brand attributes like brand image and brand trust form due to advertising effectiveness and word of mouth (Keller, 1993).

**Antecedents**

It has been evidenced that service quality has a positive relationship with brand trust. If quality service is provided to the customer, brand trust is established (Kabayadi & Alan, 2012). Previous research studies emphasize the fact that organizational associations and brand image have consistency, the association was determined by Confirmatory Factor Analysis (Baral, 2016). Brand trust cannot be generated in a customer without any experience; hence, a brand should try to give unique experiences to its customers. If not, without positive experience, customers will not have any subjective perception about that brand (Kabayadi & Alan, 2012).

It has been asserted that customer commitment, reliability, reputation, and retail environment also influence brand trust (Panda, Swar & Mukerjee, 2014). Moreover, Brand personality has a positive and essential impact on brand trust (Tong, Su & Xu, 2018). Impact of factors such as experience, security, brand name, word of mouth, privacy, and quality of information, has also been established as influencers on brand trust (Ha, 2004). Brand Trust positively influence purchase intention but on other hand, does not affect privacy concerns (Xua & Wub, 2021). Correspondingly, in another study, antecedents of brand trust were studied, and it was concluded that information value, entertainment value, trustworthiness and similarity significantly affect brand trust (Jeremy & Antonio, 2021).

**Word of Mouth (WOM)**

WOM can be defined as the spreading of information, or feedback through communication between people (Chen, Wang & Xie, 2011). Different types of WOMs are explored through numeric ratings and text commentary (He & Bond, 2013). When we see different examples in daily life, we see that randomly some products or things become the talk of the town while some are ignored badly, this is the difference that WOM creates. Moreover, products that have good visibility in the market become part of daily discussions (Berger & Schwartz, 2011).

WOM has various multidimensional types. For example, a person provides WOM containing details of the product, while the other person’s WOM recommends you buy the product. In this
case, WOM having recommendations will be more effective (Cheema & Kaikati, 2010). It is believed that knowing about the implementation of WOM is very important for marketers. For this purpose, a well-developed Decision Support System (DSS) can be formed (Chica & Rand, 2017; Chen & Tseng, 2010).

In this essence, it is stated that the surveys are considered as one of the best sources for WOM because through them one can directly contact customers to know about their preferences (Dellarocas & Narayan, 2006). However, in developing WOM marketers must keep in mind that interpersonal closeness is inversely proportional to the positivity of the WOM (Dubois, Bonezzi, & De Angelis, 2016). In this regard, another development has been witnessed, which is e-WOM. e-WOM has become more effective in persuading customers towards a specific product (Eisingerich, Chun, Liu, Jia & Bell, 2015). Social and functional drivers play an imperative role in online WOM while emotional drivers are significant in offline WOM (Lovett, Peres & Shachar, 2013). WOM can either be negative or positive, but researchers are more interested in studying and promoting positive WOM and hence positive WOM is the focus of research in this study (Brown et al., 2005). In this research, positive WOM is taken as a subject, and its relation and impact will be studied on brand trust.

**Word of Mouth and Brand Trust**

It is validated that brand trust has a positive impact on word of mouth. Further, it is suggested that the word of mouth, is taken as an independent variable, and studies were conducted to observe its effect on brand trust (Liao, Chung, & Widowati, 2009). Previous studies also employed brand tribe as its characteristics affect WOM while brand trust acts as a mediator (Pathirana & Abeysekera, 2021) Word of mouth have the strongest impact on brand trust when studied along with other variables like privacy, security, brand name and quality of information (Ha, 2004). Another research also studied the impact of WOM on brand trust and concluded that word of mouth has the highest impact on brand trust among privacy, information, and online experience (Javed & Khan, 2014). Positive word of mouth positively affects initial brand trust while negative word of mouth does not affect initial brand trust (Majeed, Rahi, Sair, & Ngah, 2021). Thus, we developed the hypothesis that Word of Mouth has a positive relationship with brand trust.

**H1: WOM has a positive impact on Brand Trust.**
Advertising Effectiveness

In order to introduce products to the customers and persuade them to prefer them over other products, companies spend huge amounts of money (Ranjbarian, Abdollahi & Khorsandnejad, 2012). Advertising is the method of reaching out to potential customers and then reminding them of the advantages of the product or service (Omar & Atteya, 2020). Advertising has always been an important tool for companies to market their products and with technological advancements; advertising has been shifted from paper to digital platform and eventually towards web advertising (Kim & Moon, 2020).

Advertising Effectiveness is the degree of advertising influence to get desired impact (Corvi & Bonera, 2010). Advertising Effectiveness can also be defined as the use of mass media to efficiently communicate the information of a product or service to customers (Nemati et al., 2018). It was also explained that advertisement effectiveness is positively changing the behaviours of customers by effectively conveying the message to the audiences and creating awareness regarding the products (Naveed et al., 2009). Effective Advertisement is conveying the product message in such a way that is attractive to the customers and persuades them to buy the product (Hahn & Kovashka, 2019). Advertising effectiveness mostly depends upon the consistency between the message being conveyed and the target recipient (Jiang et al., 2020).

As asserted by Kwon et al. (2019), the media context that keeps consumers actively engaged in advertisement positively enhances advertising effectiveness.

Advertising Effectiveness and Brand Trust

The relation between advertising and brand trust has been studied and the literature has established that advertisements that convey clear and simple messages are more trustworthy (Ha, John, Janda & Muthaly, 2011). It is also established that simple advertisements that convey the message clearly and transparently develop trust more significantly (Danbury, Palazzo, Mortimer & Siano, 2017). From the study on the UK and Korean consumers, it was concluded that advertisement has a positive effect on brand trust (Kwon, Jung, Choi & Kim, 2020). As per the above discussion, the following hypothesis has been developed:

**H2: Advertising Effectiveness has a positive impact on Brand Trust.**

Brand Image

Brand image can be defined as an image reflected in the customer's mind upon the basis of association with that brand (Sadeghi & Rad, 2012). A brand is a picture that comes to the
customer's mind whenever the name is heard, especially when the customer has to make a
decision. While the brand image can be considered as a perceived effect of the customer which
surely indicates that brand trust will be impacted by brand image (Liao, Chung & Widowati,
2009). One of the common strategies to build brand image is to run promotional campaigns
through media so that maximum potential customers are discovered (Gwinner & Eaton, 1999).
Brand image can be established with the help of websites and internet branding (Chen &
Barnes, 2007). When we discuss brand image, two things should not be ignored, the impact of
brand image strategies on product performance and how to manage a brand's image across the
globe (Roth, 1995).

Brand image is an asset for any business and helps generate revenue for the business (Saxena
& Dhar, 2021). Brand image can be enhanced by enriching product or service quality, customer
satisfaction, innovative packaging of the product, advertising, and Word of Mouth (Nemati,
2009). Furthermore, providing value in the product builds and enhances brand image (Yen et
al., 2015). The importance of brand image can be established from the fact that each
organization wants to create a positive brand image that can be retained in the mind of
customers for a longer period of time (Saad et al., 2015). Brand Image is a vital factor that can
influence customer loyalty (Coffey & Kabadayi, 2020). Hence, we conclude that brand image
has two components; one is functional, which deals with tangible elements, while the second
is emotional, which is linked with psychological aspects (Kennedy, 1997).

**Brand Image and Brand Trust**

Brand image increases when customers have more association towards a particular brand; the
positive brand image has a positive impact on brand trust and helps in developing stronger
brand trust (Mudzakkir & Nurfarida, 2015). Having a strong brand image has always been of
great advantage as it has a strong influence over the brand trust. It is essential in stimulating a
positive brand image that eventually helps in gaining brand trust (Yoon, 2002). The brand
image also positively influences brand trust in the involvement stage in the service sector such
as in the tourism sector (Xu, Zhan, Lu, Tan, Li & Li, 2021). A study was conducted on the
health sector in hospitals, and it was found that brand image impacts brand trust (Cham, Lim,
& Sigala, 2021). Another study also established that brand image has a positive influence on
brand trust and both of them positively affect brand loyalty (Alhaddad, 2015a). The impact of
the brand image was studied, and it was concluded that brand image significantly impacts brand
trust as well as brand loyalty (Alhaddad, 2015b). Therefore, the following hypothesis is developed:

**H3**: Brand Image has a positive impact on Brand Trust.

### THEORETICAL FRAMEWORK

![Diagram showing relationships between WOM, Advertising Effectiveness, Brand Image, and Brand Trust]

### METHODOLOGY

This research aims to investigate the study variables in the telecom sector of Pakistan. Furthermore, in the telecom sector, cellular users of five mobile networks of Pakistan which include Ufone, Zong, Jazz, Warid and Telenor were selected. The data published by PTA (2020) shows that the number of mobile service users increased up to 81.1% at the end of October 2020 which is 172.3 million in numbers. In this research, a cross-sectional study was conducted with the help of data collected from cellular service users as study respondents. Through the collected responses, the impact of independent variables i.e., advertising effectiveness, WOM and brand image on the dependent variable brand trust was observed. Self-administered survey questionnaires were distributed online through Google forms and links were shared with the respondents. The questionnaire consisted of two sections, first part comprised of respondents’ demographics which included information related to the network they use, their gender, and age. The second subjective part consisted of questions related to three independent variables and a dependent variable. Customers of the telecom sector were the population in this research.

Out of the total population of telecom customers, 350 different customers were approached. Convenience sampling was adopted to collect data because it was the best available option in pandemic times. Out of 350, only 214 valid responses were received. The response rate as per received responses was 61%, which justified the administration of the study. After filtering out
four incomplete responses, a total of 210 responses were considered. Besides, the data analysis results showed multi-collinearity so 20 more invalid responses were deleted to remove the multicollinearity issue. This research was conducted in the time span of four months and data was collected at the beginning of the year 2021.

Data Analysis Techniques and Tools

The analysis was performed on data through SPSS version 23.0. Cronbach alpha values of all variables are calculated to ascertain the reliability of the questionnaire. Additionally, statistical techniques of correlation and regression are also used for better analysis and authentication of the data. Similarly, with the help of these techniques, hypotheses were tested. For instrumentation, the questions were formulated based on a 5-point Likert scale. The questions for Brand Trust were adopted from Chaudhuri and Holbrook (2001), for Advertising Effectiveness, the questions were taken from Sachdeva (2015). The scale of WOM was adopted from Filieri, Alguezaui, and McLeay (2015), while questions for the brand image were adapted from Aaker, and Álvarez del Blanco (1995).

Sampling Characteristics

In table 1 the demographics of the study respondents are characterized statistically.

Table 1. Respondents Demographic Profile

| Demographic Variables | Type    | Percentage % |
|-----------------------|---------|--------------|
| Gender                | Male    | 79%          |
|                       | Female  | 21%          |
| Age                   | 15–25   | 49.5%        |
|                       | 26–35   | 48.1%        |
|                       | 36–45   | 1.4%         |
|                       | 46–55   | 0.5%         |
|                       | 55 above| 0.5%         |
| Cellular Network      | Ufone   | 35.5%        |
|                       | Zong    | 25.2%        |
|                       | Warid   | 4.7%         |
|                       | Jazz    | 24.3%        |
|                       | Telenor | 10.3%        |

Source: Study Analysis

Relating to the demographics data presented in table 1, the data concerning gender demonstrates that 79% of the respondents were males while 21% were female, since convenience sampling was employed, and the questionnaire was randomly floated through the
social media channels (Jummani et al. 2019). Secondly, it is observed that the socio-cultural context of Pakistan is highly dominated by males thus the number of responses of males is higher than the number of females. While age was divided into five portions, the age segments which actively responded fell between 15-25 and 26-35 so a greater number of young respondents responded to the survey. We perceive that as the questionnaire was shared through social media platforms, older people are less active on social media and feel less comfortable in responding to online surveys as compared to young people.

RESULTS

Correlation Analysis

The data were analyzed through SPSS software. Correlation and regression analysis were performed to calculate the empirical findings of the study and tested the fitness of the theoretical model and its variables. Table 2 below the descriptive statistics (Means and Standard Deviation) and the inter-correlation among the study variables. The total number of responses was 190. The Cronbach Alpha’s have been mentioned in the parenthesis in Table 2 below. All the Cronbach Alpha’s values of the variables were above the standard i.e., 0.7. Reliabilities for Advertising Effectiveness were .839. For Brand Image, the value was .860, for WOM it was .774, and for Brand Trust, the value was .822. All these values prove that a significant correlation is found for dependent and independent variables.

A positive relationship between Advertising Effectiveness and Brand Trust was found with a correlation value of $r=.291^{**}$, Brand Image and Brand Trust also show a significant relationship with a correlation value of $r=.606^{**}$. Table 1 below also demonstrate a positive relationship between Brand Trust and WOM with a correlation $r=.689^{**}$. A total of 3 r values are greater than 0.500 due to the socio-cultural context, as all customers were living in the same habitat which caused similarity in their responses,

| Variable                | Mean   | Standard Deviation | 1   | 2   | 3   | 4   |
|-------------------------|--------|--------------------|-----|-----|-----|-----|
| Advertising Effectiveness | 3.8640 | .59215             | (.839) |     |     |     |
| Brand Image             | 3.7012 | .66592             | .437** |   (.860) |   |     |
| WOM                     | 3.7224 | .84058             | .164* | .648** |   (.774) |     |
| Brand Trust             | 3.8632 | .76486             | .291** | .606** | .689** | (.822) |

* N=190, Cronbach’s alphas presented in parenthesis, **p < 0.01 *p < 0.05 (2-tailed)

Source: Study Analysis
Regression Analysis

Through linear regression, the impact of independent variables i.e., Advertising Effectiveness, WOM and Brand Image on Brand Trust (dependent variable) was observed. Table 3 below shows regression results of Advertising Effectiveness, WOM and Brand Image. The beta value “β” explains how strongly an independent variable is connected to the dependent variable. While R square is the percentage of the variance of the response variable that a linear regression model defines. The accuracy of the results is shown by significance and the sign for showing accuracy is (**). It states that WOM also has a positive impact on Brand Trust with (b=.627) and p<0.01** and R square is .475. Thus, accepting the first hypothesis of the study. Advertising Effectiveness has a positive impact on Brand Trust with (b=.376) and p<0.01** respectively and R square is .085, hence proving the second hypothesis. Furthermore, Brand Image has a significant impact on Brand Trust with (b=.696) and p<0.01** respectively and the value for R square is .367, hence, accepting the third hypothesis as well.

| Variables                  | β   | r²   | Adjusted r² |
|----------------------------|-----|------|-------------|
| Advertising Effectiveness  | .376** | .085** | .080        |
| Brand Image                | .696** | .367** | .364        |
| WOM                        | .627** | .475** | .473        |

Table 3. Regression Analysis

The data findings in table 4 suggest that all our independent variables are having a positive impact on our dependent variable i.e., Brand Trust, hence accepting the hypotheses, H1, H2, and H3 respectively.

Table 4. Hypotheses Result

| Hypotheses                  | Results          |
|-----------------------------|------------------|
| H1  Advertising Effectiveness has a positive impact on Brand Trust | Confirmed/Significant |
| H2  Brand Image has a positive impact on Brand Trust              | Confirmed/Significant |
| H3  WOM has a positive impact on Brand Trust                      | Confirmed/Significant |

Table 4. Hypotheses Result

DISCUSSION

Brand trust has a significant role in the success of brands because it is fundamentally about winning the hearts of customers. Especially, when it comes to the B2B sector, business is all about brand trust. “The ultimate goal of marketing is to generate an intense bond between
consumer and the brand, and the main ingredient of this bond is trust” (Hiscock, 2001). Brand trust allows you to drive new businesses. It is a major tool to develop loyalty. Brand trust is affected by advertising and Word of Mouth, which are the two sources of information (Xingyuan, Li & Wei, 2020). WOM normally leaves a strong influence on the decision one makes about a product (Herr, Kardes, & Kim, 1991).

This study developed the hypothesis regarding the impact of Word of Mouth on Brand Trust that Word of Mouth has a positive impact on Brand Trust which was also supported and proved through statistical analysis. The results are consistent with the findings of Wu (2017). Similarly, as concluded by Ha, John, Janda & Muthaly (2011), our study results also demonstrate that Advertising Effectiveness has a positive impact on Brand Trust. It is concluded that effective advertisements have more impact in developing Brand Trust among customers moreover the advertisements that are simple and understandable are more trustworthy (Ha, John, Janda & Muthaly, 2011). Consequently, the last hypotheses assumed that Brand Image has a positive impact on brand Trust. It has been observed that when customers have more inclination and association towards a particular brand, the brand image develops and consequently helps in the development of Brand Trust. Thus, the analysis validates that the brand image has a positive impact on brand trust which is consistent with previous findings by Mudzakkir and Nurfarida (2015).

**CONCLUSION**

Brand trust can be created when advertisements are effectively communicated to customers, especially these days when companies are depending mostly on digital advertisements. The brands should make advertisements more attractive because it is the best way to persuade customers and towards the development of the brand’s trust. An effective advertisement also plays an important role in creating positive WOM. Other than advertisements, brands should also try to satisfy their customers, so they spread positive WOM. It would not be wrong to say that if you get successful to create positive WOM, then you have successfully covered one of the main steps to create brand trust among customers. This study also concluded that brand image also plays an important role in creating brand trust. If the image of any brand is not portrayed in the best possible way, it will surely affect brand trust. Hence, the impact of these three factors was studied in this study. Statistical results show that all three variables have a positive impact on brand trust.
PRACTICAL IMPLICATIONS

This study focused on the telecom sector of Pakistan and has provided some important implications for the decision-makers and managers related to the studied industry. Brand trust is very critical in creating brand loyalty which will, in turn, boost the promotional and advertising campaigns of the marketing department (Anjum, Rizwan, Khaleeq & Rasheed, 2013). This research outcomes will help marketing managers to devise concrete policies to build brand trust which will, in turn, trigger their marketing activities and thus increase the revenue. All the competitors in the telecom industry are competing to gain the trust of the customers which in return will boost their revenue. From the results of our study, it can be established that brand trust can be achieved by improving advertisement effectiveness, building a positive brand image, and spreading positive word of mouth (WOM). It is established through the research that all the above mentioned three factors positively affect brand trust.

As the telecom sector of Pakistan offers nearly similar products and services, yet it is observed that each customer is inclined towards a specific telecom company. It is brand trust that plays a decisive role in persuading and attracting the customers and helps them change their perceptions about them. Brand trust increases the market receptiveness and also helps to create brand loyalty which in turn builds customer advocacy. If customer advocacy is built once, it can do wonders for any business. In our study, the relation of brand trust with the factors; brand image, word of mouth and advertisement effectiveness is discussed in detail and can be helpful for telecom companies to ascertain their strategic plans, keeping this research in mind to enhance brand trust. Moreover, our work, based on persuasion theory, will also increase the body of knowledge.

LIMITATIONS AND FUTURE RESEARCH RECOMMENDATIONS

This study survey was undertaken during a span of four (4) months under a severe pandemic environment due to which some areas are left unaddressed. Due to severe conditions and limited resources and time, only a few variables were studied while there are other variables like customer commitment, reliability, reputation, and retail environment that affect brand trust but are not studied. Another limitation is the sample collection. Samples are not evenly distributed. Samples from females and people ageing above 40 are rarely collected. In future, more variables can be added to the study. Furthermore, the sample size can be increased by adding responses of more female and elderly people population.
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