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SCROLL, TRUST, BUY: DESCRIPTIVE INSIGHTS INTO SOCIAL MEDIA-DRIVEN CONSUMER BEHAVIOUR IN BELAGAVI AND OTHER TIER-2 CITIES OF KARNATAKA

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ABSTRACT

Social media has quietly become the first stop for many consumers before they buy almost anything, and this shift is no longer confined to India's metro cities. This paper examines how social media exposure and trust in social media-based information (electronic word-of-mouth, or eWOM) shape purchase intention among consumers in Belagavi and four other Tier-2 cities of Karnataka Hubballi-Dharwad, Davanagere, Shivamogga, and Ballari. Using a structured questionnaire administered to 350 respondents and analysed through descriptive and inferential statistics (correlation, multiple regression, independent samples t-test, and one-way ANOVA), the study finds that both social media exposure and perceived trust in social media content are significantly and positively associated with purchase intention, with trust emerging as the stronger predictor. Purchase intention did not differ significantly by gender but did vary significantly across income groups. The findings extend the Technology Acceptance Model and source-credibility literature to a Tier-2 Indian setting and offer practical direction for brands and marketers seeking to engage consumers beyond the metros. The paper closes with managerial implications, limitations, and directions for future research.

KEYWORDS: social media, eWOM, trust, purchase intention, Tier-2 cities, Karnataka, consumer behaviour, Technology Acceptance Model

1. INTRODUCTION

A decade ago, a consumer in a city like Belagavi looking to buy a new smartphone or choose a restaurant for a family celebration relied mainly on word of mouth from neighbours, newspaper advertisements, or a visit to the local market. Today, the same decision is more likely to begin with a scroll through Instagram reels, a WhatsApp forward from a friend, or a YouTube review. Social media platforms have moved from being spaces for entertainment and social connection to becoming active marketplaces of opinion, recommendation, and persuasion (Kumar et al., 2022, as cited in the social

commerce literature).

This shift is backed by scale. Industry estimates from the Internet and Mobile Association of India and Kantar's ICUBE tracking study put India's active internet base at roughly 886 million users by the end of 2024, a penetration rate of about 58 percent, with smaller towns now accounting for a substantial share of new users rather than growth being confined to the metros. The same tracking data shows that rural and non-metro internet adoption has been growing faster in percentage terms than adoption in large cities in recent years, a pattern that squarely includes Tier-2 hubs such as Belagavi, Hubballi-Dharwad, Davanagere, Shivamogga, and Ballari. In other words, the digital audience that brands are trying to reach through social media is no longer concentrated in Bengaluru, Mumbai, or Delhi it increasingly lives in India's smaller cities.

Much of the existing research on social media and consumer behaviour in India has, however, concentrated on metro cities and large urban centres, or on broad national samples dominated by metro respondents. Industry reports on Gen Z consumers note that respondents in smaller cities differ from their metro counterparts in media habits and spending priorities, relying more heavily on recommendations from family and friends even as they remain active on digital platforms. This makes Tier-2 cities an important but comparatively neglected context for consumer behaviour research, and it raises a practical question that this study tries to answer: does more time spent on social media actually translate into a greater willingness to buy, or does that willingness depend on how much consumers trust what they see?

Belagavi, along with Hubballi-Dharwad, Davanagere, Shivamogga, and Ballari, forms a cluster of fast-growing Tier-2 cities in Karnataka with a young, digitally active population, expanding retail and e-commerce delivery infrastructure, and rising smartphone penetration. Understanding how social media exposure shapes trust, and how that trust in turn feeds into purchase intention, is therefore both academically relevant and practically useful for brands, local businesses, and policymakers who want to reach these markets effectively rather than simply extending metro-city marketing playbooks unchanged.

This study addresses that gap by empirically examining the relationship between social media exposure, trust in social media-based information, and purchase intention among 350 consumers in Belagavi and neighbouring Tier-2 cities of Karnataka. It is grounded in the Technology Acceptance Model (TAM) and source-credibility perspectives on electronic word-of-mouth (eWOM), and it uses simple, transparent descriptive and inferential statistics so that its findings are accessible to both academic and practitioner audiences. In doing so, the study also responds to calls in the broader social-commerce literature for more context-specific empirical testing of TAM and trust-based models outside large metropolitan and Western settings (Mou & Benyoucef, 2021).

2. REVIEW OF LITERATURE

2.1 Social Media Exposure and Consumer Behaviour

A growing body of work treats social media not merely as a communication channel but as an active driver of purchase decisions. Studies of Generation Z consumers in India report that social media marketing, including influencer promotions, peer reviews, and interactive brand content, meaningfully shapes purchase decisions, with visual platforms such as Instagram and YouTube drawing particularly high engagement (Shahid et al., 2025). A related study on Gen Z purchase behaviour similarly concludes that consumer engagement on social media, along with influencer marketing and brand authenticity, significantly shapes buying decisions (Eandhizhai et al., 2024).

At the same time, researchers caution that exposure alone does not guarantee influence. Shahid et al. (2025) found that advertisement overload and mistrust of sponsored content can dampen the effectiveness of social media marketing, suggesting that the quality and credibility of content matters as much as the amount of exposure.

2.2 Electronic Word-of-Mouth (eWOM), Trust, and Purchase Intention

Electronic word-of-mouth has been studied extensively as a bridge between social media exposure and purchase behaviour. Kanimozhi and Sengottuvel (2023) describe eWOM as a critical factor influencing consumer purchasing decisions within social commerce, driven by the ease with which opinions and product experiences circulate on platforms such as Facebook, Twitter, and Instagram. In the Indian smartphone market, Iqbal et al. (2022) compared eWOM effects across shopping websites and social networking platforms and found that eWOM credibility, attitude, quantity, and format all shape purchase decisions, though their relative strength differs by platform.

Trust appears repeatedly as the mechanism through which eWOM translates into purchase intention. A study set in social commerce reports that online trust has a strong positive effect on purchase intention, reinforcing the idea that consumers act on recommendations they perceive as credible rather than on exposure alone (as summarised in Kumar et al., 2022 and related sources). However, not every study finds a direct eWOM-to-purchase link: in a large survey of Indian social network users, Priya and Inbaraj (2025) found that purchase intention in fashion e-commerce was driven more by perceived quality, emotional value, and attitude toward the platform than by eWOM or perceived risk directly, suggesting that eWOM's influence may often be indirect, working through trust and attitude rather than acting alone.

Arora et al. (2025) add a social dimension to this picture, showing that interpersonal ties and social support on networking sites shape how eWOM is engaged with, while surprisingly strong bonding within a social circle can sometimes reduce active eWOM engagement. This points to the layered, sometimes counter-intuitive way in which social relationships, trust, and information-sharing interact online.

The role of trust is reinforced by research focused specifically on Indian social commerce. Alam et al. (2022), studying 379 Indian consumers, found that trust in the online community and trust in social media influencers both act as important links between exposure to influencer-driven content and consumers' eventual online purchase intentions, with trust effectively carrying the influence of social media content through to buying behaviour. A broader meta-analysis of social commerce research by Mou and Benyoucef (2021) similarly concludes that trust is one of the most consistently significant predictors of purchase intention across studies, alongside perceived usefulness drawn from the Technology Acceptance Model, lending further support to the joint SME-Trust-PI framework used in the present study.

2.3 Social Media Behaviour in Tier-2 and Regional Indian Contexts

Research specific to smaller Indian cities remains limited but is growing. A study set in Mysuru district, Karnataka, examined how social media platforms influence product awareness and buying decisions among Generation Z consumers, noting the growing role of local micro-influencers in shaping regional markets. Industry research on Gen Z consumers in Tier-3 and Tier-4 Indian cities similarly finds that while television and print remain important, a large majority of respondents in smaller cities also use social media regularly for news and product information, and that recommendations from family and friends carry unusually strong weight in these close-knit markets. A more recent multi-city consumption study covering both metros and Tier-2 cities further finds that younger consumers in smaller cities are not simply price-driven; many report rising planned spending and disciplined saving alongside active digital engagement, complicating the stereotype of the impulsive, influencer-led online shopper.

Taken together, this regional evidence suggests that Tier-2 consumers are neither digital laggards nor uncritical adopters of online recommendations. Their behaviour appears to blend digital exposure with reliance on trusted personal networks, which makes the exposure-trust-purchase intention pathway an especially relevant lens for this study.

2.4 Research Gap

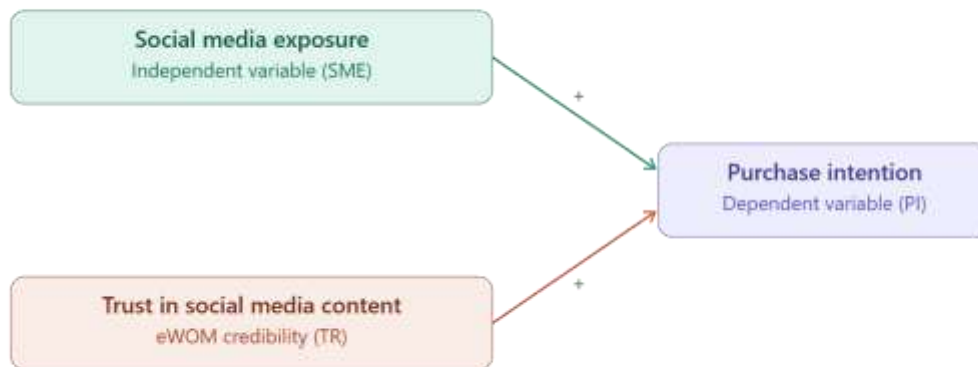
Three gaps stand out from this review. First, the great majority of empirical eWOM and social-commerce studies in India are located in metro cities or use national online panels that are metro-skewed, leaving Tier-2 cities such as Belagavi comparatively unexamined. Second, several studies examine either social media exposure or eWOM/trust in isolation, with fewer directly modelling both as joint predictors of purchase intention using simple, replicable statistics. Third, demographic moderators such as gender and income are rarely tested together with exposure and trust in the same regional study. This paper addresses these three gaps by jointly modelling social media exposure and trust as predictors of purchase intention, and by testing gender and income as demographic moderators, within a defined Tier-2 Karnataka sample.

3. THEORETICAL FRAMEWORK AND CONCEPTUAL MODEL

This study draws on the Technology Acceptance Model (TAM) proposed by Davis (1989), which explains how perceived usefulness and ease of use shape people's willingness to adopt and act on information from a technology platform. Applied here, greater and more comfortable use of social media (exposure) is expected to increase the extent to which consumers process and act on the product-related information they encounter there. The study also draws on source-credibility theory, which holds that the persuasive power of a message depends on how trustworthy and credible its source is perceived to be in this context, the trust consumers place in reviews, influencer content, and peer posts on social media (i.e., eWOM credibility).

Combining these perspectives, the conceptual model treats Social Media Exposure (SME) and Trust in Social Media Content (TR) as two related but distinct independent variables that jointly predict Purchase Intention (PI), the dependent variable. Gender and monthly income are examined as demographic factors that may further differentiate purchase intention.

Conceptual Model



Gender and Monthly Income examined as demographic differentiators of Purchase Intention

4. RESEARCH OBJECTIVES

1. To study the demographic and social media usage profile of consumers in Belagavi and other Tier-2 cities of Karnataka.
2. To assess the level of social media exposure among respondents.
3. To assess the level of trust respondents place in social media-based product information (eWOM credibility).

4. To examine the relationship between social media exposure, trust in social media content, and purchase intention.
5. To test whether social media exposure and trust significantly predict purchase intention.
6. To examine whether purchase intention differs significantly by gender and by monthly income group.

5. HYPOTHESES

H1 — Social Media Exposure and Purchase Intention

H0: There is no significant relationship between social media exposure and purchase intention.

H1: There is a significant positive relationship between social media exposure and purchase intention.

H2 — Trust in Social Media Content and Purchase Intention

H0: There is no significant relationship between trust in social media content and purchase intention.

H1: There is a significant positive relationship between trust in social media content and purchase intention.

H3 — Joint Predictive Effect (Regression)

H0: Social media exposure and trust do not significantly predict purchase intention.

H1: Social media exposure and trust significantly predict purchase intention.

H4 — Gender Difference (t-test)

H0: There is no significant difference in purchase intention between male and female respondents.

H1: There is a significant difference in purchase intention between male and female respondents.

H5 — Income Group Difference (ANOVA)

H0: There is no significant difference in purchase intention across monthly income groups.

H1: There is a significant difference in purchase intention across monthly income groups.

6. RESEARCH METHODOLOGY

6.1 Research Design

The study follows a descriptive-cum-analytical empirical design, combining descriptive statistics to profile respondents with inferential statistics to test the stated hypotheses.

6.2 Population and Sample

The target population comprises social media-using consumers residing in Belagavi and four

neighbouring Tier-2 cities of Karnataka — Hubballi-Dharwad, Davanagere, Shivamogga, and Ballari — who are aged 18 years and above and have purchased a product or service after encountering it on social media. A total of 350 valid responses were used for analysis, exceeding the minimum sample size norms typically expected for regression-based survey research in this field.

6.3 Sampling Method

A non-probability convenience-cum-quota sampling method was used, with quotas set loosely across the five cities to ensure adequate representation of each, followed by random selection of respondents within each city through online and in-person questionnaire circulation.

6.4 Data Collection

Primary data were collected using a structured questionnaire administered both online (Google Forms shared through local community and college groups) and offline (intercept surveys at shopping areas and campuses) between the target cities. The questionnaire had three sections: (a) demographic and social media usage details, (b) 15 Likert-scale items measuring the three constructs, and (c) an optional open comment field.

6.5 Measurement Scales

All construct items were measured on a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). Social Media Exposure (5 items) captured frequency, duration, and attentiveness of platform use; Trust in Social Media Content (5 items) captured perceived credibility of reviews, influencer posts, and peer recommendations; Purchase Intention (5 items) captured willingness to search for, consider, and buy products encountered on social media. Scale reliability was assessed using Cronbach's alpha.

6.6 Tools of Analysis

Data were analysed using percentage analysis, mean, and standard deviation for descriptive purposes, and Pearson correlation, multiple linear regression, an independent samples t-test, and one-way ANOVA for inferential testing. A significance level of 0.05 was used throughout.

7. DATA ANALYSIS, RESULTS, AND DISCUSSION

7.1 Demographic Profile of Respondents (Objective 1)

Table 1 summarises the demographic and usage profile of the 350 respondents.

Variable / Category	Frequency	Percentage
Belagavi	119	34%
Hubballi-Dharwad	80	22.9%
Davanagere	66	18.9%
Shivamogga	43	12.3%
Ballari	42	12%

Male	184	52.6%
Female	166	47.4%
18-24	139	39.7%
25-34	108	30.9%
35-44	55	15.7%
45 & above	48	13.7%
Student	115	32.9%
Salaried Employee	107	30.6%
Self-employed / Business	76	21.7%
Homemaker	52	14.9%
Rs.15,001-30,000	111	31.7%
Below Rs.15,000	101	28.9%
Rs.30,001-50,000	87	24.9%
Above Rs.50,000	51	14.6%

Table 1: Demographic Profile of Respondents (N = 350)

The sample is fairly balanced across the five cities, with Belagavi contributing the largest share, consistent with its role as the anchor city for this study. Respondents are predominantly young: about seven in ten fall in the 18-34 age bracket, reflecting the youthful, digitally active population typical of Tier-2 Karnataka. Gender representation is reasonably balanced, and the occupation and income profiles show a healthy mix of students, salaried employees, and self-employed respondents across income bands, supporting the generalisability of the findings within this population.

7.2 Social Media Usage Pattern

Figure 1: Primary Social Media Platform Used by Respondents

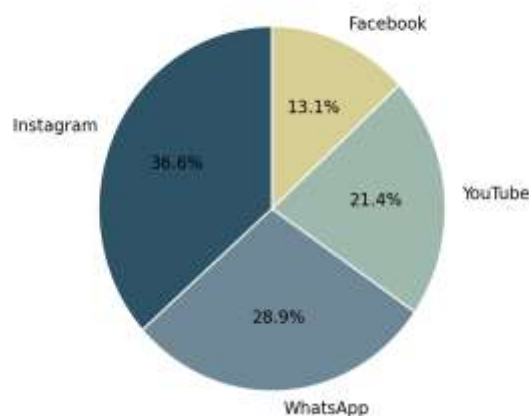


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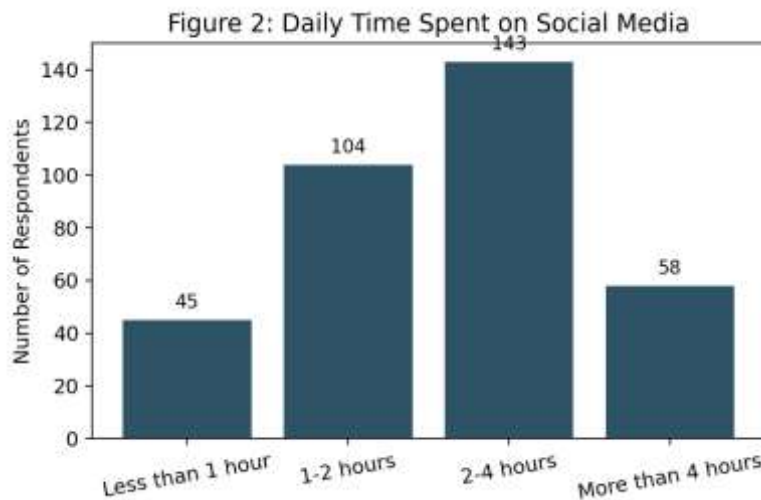


Figure 2: Daily Time Spent on Social Media

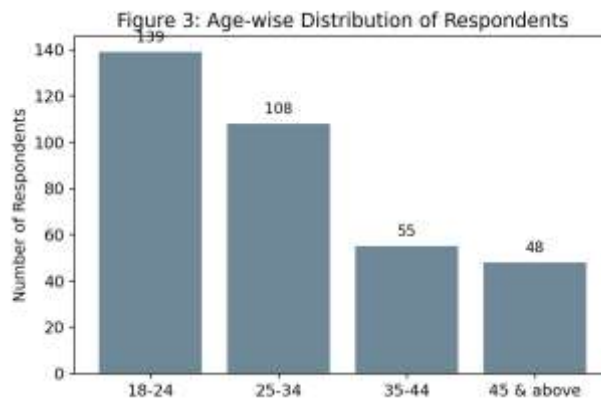


Figure 3: Age-wise Distribution of Respondents

Instagram emerges as the most-used platform, followed closely by WhatsApp, echoing national trends of high engagement with visual and messaging-based platforms among younger users. A majority of respondents spend between one and four hours a day on social media, with a notable 16.6% spending more than four hours a group worth watching closely given the potential link between heavy usage and purchase behaviour explored later in this section.

7.3 Descriptive Statistics for Key Constructs (Objectives 2 and 3)

Construct	Mean (out of 5)	Std. Deviation	Cronbach's α
Social Media Exposure (SME)	3.48	0.69	0.88
Trust in Social Media Content (TR)	3.27	0.7	0.88
Purchase Intention (PI)	3.4	0.73	0.89

Table 2: Descriptive Statistics and Reliability of Study Constructs

All three constructs recorded mean scores above the scale midpoint of 3.0 (SME = 3.48, Trust = 3.27, PI = 3.4), indicating that respondents are, on average, fairly exposed to social media, moderately trusting of the content they see, and moderately inclined to purchase based on it. Trust recorded the lowest mean of the three, suggesting that while consumers are highly exposed to social media, a degree of scepticism about the content persists consistent with Shahid et al.'s (2025) observation that mistrust of sponsored content can temper social media's influence. Reliability coefficients for all three scales exceeded the commonly accepted threshold of 0.70, indicating good internal consistency.

7.4 Correlation Analysis (Objective 4, H1 and H2)

Pearson's correlation was used to examine the relationships among social media exposure, trust, and purchase intention.

Relationship	r	p-value	Result
Social Media Exposure ↔ Purchase Intention	0.557	$p < .001$	Significant, positive
Trust ↔ Purchase Intention	0.603	$p < .001$	Significant, positive
Social Media Exposure ↔ Trust	0.519	$p < .001$	Significant, positive

Table 3: Pearson Correlation among Study Constructs

Both social media exposure ($r = 0.557$, $p < .001$) and trust ($r = 0.603$, $p < .001$) show a moderate, statistically significant positive correlation with purchase intention. Since both p-values are below 0.05, the null hypotheses for H1 and H2 are rejected, and H1 and H2 are accepted: social media exposure and trust are each significantly and positively related to purchase intention. Trust shows a slightly stronger correlation with purchase intention than exposure does, echoing the source-credibility premise that it is not exposure alone but the perceived trustworthiness of what is seen that drives buying interest a pattern broadly consistent with Kanimozhi and Sengottuvel's (2023) emphasis on eWOM-driven trust in social commerce.

7.5 Multiple Regression Analysis (Objective 5, H3)

A multiple linear regression was run with Purchase Intention as the dependent variable and Social Media Exposure and Trust as predictors.

Predictor	Unstandardised β	t (approx.)	p-value
(Constant)	0.724	—	< .001
Social Media Exposure (SME)	0.35	7.12	p < .001
Trust (TR)	0.446	9.18	p < .001

$R^2 = 0.445$, Adjusted $R^2 = 0.441$, $F(2, 347) = 138.85$, $p < .001$

Table 4: Multiple Regression Results (Dependent Variable: Purchase Intention)

The regression model is statistically significant and explains approximately 44.5% of the variance in purchase intention (Adjusted $R^2 = 0.441$). Both predictors carry significant positive coefficients, so the null hypothesis for H3 is rejected: social media exposure and trust jointly and significantly predict purchase intention. Trust carries a somewhat larger coefficient ($\beta = 0.446$) than exposure ($\beta = 0.35$), reinforcing the correlation results and suggesting that, from a managerial standpoint, building credible, trustworthy content matters at least as much as maximising reach or exposure.

7.6 Independent Samples t-Test — Gender (Objective 6, H4)

Gender	N	Mean PI	Std. Deviation	t-value	p-value
Male	184	3.36	0.71	-1.16	p = 0.247
Female	166	3.45	0.74		

Table 5: Independent Samples t-Test for Purchase Intention by Gender

The mean purchase intention of female respondents ($M = 3.45$) was slightly higher than that of male respondents ($M = 3.36$), but the difference was not statistically significant, $t(348) = -1.16$, $p = 0.247$. Since $p > 0.05$, the null hypothesis for H4 is retained: purchase intention does not differ significantly by gender in this sample. This suggests that social media's influence on buying interest in this Tier-2 context cuts fairly evenly across gender lines, rather than being concentrated in one group.

7.7 One-Way ANOVA — Monthly Income (Objective 6, H5)

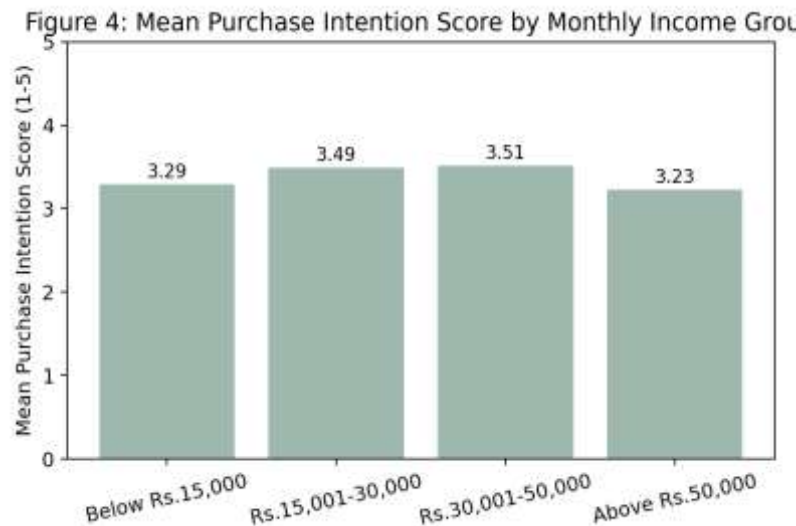


Figure 4: Mean Purchase Intention Score by Monthly Income Group

Source	F-value	p-value	Result
Between Income Groups	3.077	p = 0.028	Significant

Table 6: One-Way ANOVA for Purchase Intention across Monthly Income Groups

The one-way ANOVA reveals a statistically significant difference in purchase intention across monthly income groups, $F = 3.077$, $p = 0.028$. The null hypothesis for H5 is therefore rejected. As Figure 4 shows, respondents in the two middle-income bands (Rs.15,001–30,000 and Rs.30,001–50,000) reported the highest mean purchase intention, while both the lowest and highest income groups reported comparatively lower scores. A plausible explanation is that middle-income consumers have enough discretionary spending power to act on social media-driven recommendations, while the lowest-income group faces budget constraints and the highest-income group may rely less on social media and more on established brand preferences or offline advice when making purchase decisions.

8. KEY FINDINGS

The analysis produced seven headline findings, summarised below with a short explanation of what each one means in practical terms.

Finding 1: Instagram and WhatsApp dominate Tier-2 social media usage, and usage intensity is high.

Instagram (36.6%) and WhatsApp (28.9%) together account for close to two-thirds of respondents' primary platform choice, with YouTube (21.4%) a meaningful third option and Facebook (13.1%)

trailing. About 40.9% of respondents spend 2–4 hours daily on social media and a further 16.6% spend more than four hours, meaning well over half the sample spends at least two hours a day on these platforms. This confirms that Tier-2 consumers are not casual, occasional users they are heavily and routinely engaged, which gives social media a realistic chance to shape what they buy.

Finding 2: Exposure is high, but trust lags slightly behind.

All three constructs social media exposure, trust, and purchase intention recorded above-midpoint mean scores (3.27–3.48 on a 5-point scale), but trust recorded the lowest mean of the three. This gap matters: it suggests consumers are exposed to far more social media content than they are actually willing to believe at face value. A sizeable minority appear to filter or discount what they see, which is consistent with well-documented concerns about sponsored content, fake reviews, and influencer bias.

Finding 3: Both exposure and trust are significantly linked to purchase intention, and trust matters slightly more (H1, H2 supported).

Social media exposure is significantly and positively correlated with purchase intention ($r = 0.557$, $p < .001$), and trust in social media content is also significantly and positively correlated with purchase intention ($r = 0.603$, $p < .001$) a somewhat stronger relationship. In practical terms, this means simply showing up more often in a consumer's feed helps, but being believed helps more. A brand with modest reach but high perceived credibility may outperform one with wide reach but weak trust.

Finding 4: Exposure and trust together explain a substantial share of purchase intention (H3 supported).

The regression model combining both predictors explains about 44.5% of the variation in purchase intention ($R^2 = 0.445$, $F = 138.85$, $p < .001$), with trust carrying the larger coefficient ($\beta = 0.446$) compared to exposure ($\beta = 0.350$). This is a fairly strong result for consumer-behaviour survey research based on just two predictors, and it confirms that the two variables are not redundant each adds distinct explanatory value, but trust remains the more powerful lever of the two.

Finding 5: Purchase intention does not differ meaningfully between men and women (H4 not supported).

Female respondents reported a marginally higher average purchase intention ($M = 3.45$) than male respondents ($M = 3.36$), but the gap was not statistically significant ($t(348) = -1.16$, $p = .247$). This indicates that, at least in this sample, social media's pull-on buying interest is not a gendered phenomenon both men and women in these Tier-2 cities appear similarly receptive to social media-driven purchase cues.

Finding 6: Income level does shape purchase intention, in a non-linear way (H5 supported).

The ANOVA result shows a statistically significant difference in purchase intention across income groups ($F = 3.08$, $p = .028$). Rather than intention rising steadily with income, it peaks in the two middle-income bands (Rs.15,001–30,000 and Rs.30,001–50,000) and is comparatively lower at both the bottom and top of the income scale. This 'middle bulge' pattern suggests that budget constraints limit responsiveness at the lower end, while higher-income consumers may already have settled brand preferences that make them less swayed by social media content.

Finding 7: The demographic and usage profile reflects a young, digitally engaged Tier-2 population.

Close to 70% of respondents fall in the 18–34 age bracket, and the sample spans a reasonably balanced mix of students, salaried employees, self-employed respondents, and homemakers across income bands. This profile matches the broader picture painted by national industry reports of a young, digitally native Gen Z and young-millennial population in India's smaller cities, and it strengthens confidence that the patterns observed here are relevant to real marketing decisions rather than being an artefact of an unusual sample.

9. CONCLUSION

This study set out to understand how social media exposure and trust in social media content shape purchase intention among consumers in Belagavi and other Tier-2 cities of Karnataka. Three broad conclusions follow from the analysis.

First, social media has become a meaningful and measurable driver of purchase intention in these cities, not merely a metro-city phenomenon. With internet adoption in India's smaller towns now growing faster than in large metros, and with over half of this study's respondents spending two or more hours a day on social media, Tier-2 consumers can no longer be treated as a secondary or delayed-adoption audience in digital marketing strategy they are active, engaged participants in the same digital marketplace as their metro counterparts.

Second, the results caution against assuming that reach and exposure alone are enough to move a Tier-2 consumer toward a purchase. Trust in what consumers see on social media matters at least as much as, and by the evidence here, arguably more than, how much of it they see. The finding that trust recorded the lowest mean score among the three constructs, even though it was the strongest predictor of purchase intention, is the single most important takeaway of this study: Tier-2 consumers are online in large numbers, but they are not uncritical. Brands that chase visibility without investing in credibility are likely to under-perform brands that do the reverse.

Third, purchase intention in this Tier-2 setting is shaped more by income than by gender. The absence

of a significant gender difference suggests that broad, non-gender-specific social media campaigns can work well for gender-neutral product categories, while the significant, non-linear income effect suggests that campaigns and pricing strategies calibrated to middle-income consumers — who showed the highest purchase responsiveness — are likely to be the most cost-effective starting point for brands with limited marketing budgets in these markets.

Taken together, these findings extend the Technology Acceptance Model and source-credibility perspectives on eWOM to a Tier-2 Indian setting that has received comparatively little empirical attention so far, and they offer a grounded, data-informed starting point for both researchers and practitioners interested in India's fast-growing smaller cities. As the companion sections on suggestions and limitations make clear, this is best read as a first empirical step rather than a final word: the same exposure-trust-purchase intention framework deserves testing with probability samples, across a wider set of Tier-2 and Tier-3 cities, and ideally with behavioural rather than purely self-reported purchase data, before its conclusions are generalised too broadly.

10. SUGGESTIONS AND MANAGERIAL IMPLICATIONS

For Brands and Marketers

- Invest in building credibility, not just reach: authentic reviews, verifiable influencer partnerships, and transparent sponsored-content labelling are likely to matter more in Tier-2 markets than raw impression counts.
- Prioritise Instagram and WhatsApp for Tier-2 campaigns, given their dominant usage share in this sample, while using YouTube for more detailed product demonstrations.
- Design offers and messaging that speak particularly to middle-income consumers, who show the highest purchase responsiveness to social media content in this study.
- Avoid gender-targeted social media campaigns where the product is gender-neutral, since purchase intention did not differ meaningfully by gender in this sample.

For Local Businesses and Policymakers

- Local and small businesses in Tier-2 cities can compete with larger e-commerce players by cultivating trust through consistent, locally-relevant social media engagement rather than high advertising spend alone.
- Digital literacy and consumer-awareness initiatives could help consumers better evaluate the credibility of social media content, given the moderate trust levels observed.

11. LIMITATIONS AND SCOPE FOR FUTURE RESEARCH

Limitations

- The study relies on self-reported survey data, which can be subject to social desirability bias.

- A non-probability convenience-cum-quota sampling method limits statistical generalisability to the wider population of the five cities.
- The cross-sectional design captures attitudes at a single point in time and cannot establish causal direction between trust and purchase intention.
- The study does not account for platform-specific effects (e.g., Instagram versus WhatsApp) or product-category differences, which may moderate the relationships examined.

Future Scope

- Future studies could use probability sampling and a larger, multi-state sample of Tier-2 and Tier-3 cities to improve generalisability.
- Longitudinal or experimental designs could help establish causality between social media trust and actual purchase behaviour, not just intention.
- Future research could test additional mediators or moderators, such as brand familiarity, perceived risk, or platform type, and could examine actual purchase behaviour rather than intention alone.
- Comparative studies between Tier-1, Tier-2, and Tier-3 cities would help clarify whether the patterns observed here are specific to Tier-2 Karnataka or generalise more broadly.

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