

DOI: <https://doi.org/10.54663/2182-9306.2025.v.13.n.25.139-157>

Research Paper

The Impact of Consumer Brand Co-Creation Behavior on Consumer Confidence: Mediating e-WOM and Moderating e-CSR Roles – Evidence from Saudi Arabia.

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ABSTRACT

In an era of digital interactivity, brands increasingly rely on consumer participation to co-create value, shape brand meaning, and reinforce market trust. This study inspects the influence of Consumer Brand Co-Creation Behavior (CBCB) on consumer confidence, emphasizing the mediating role of Electronic Word-of-Mouth (e-WOM) and the moderating role of Electronic Corporate Social Responsibility (e-CSR) within the Saudi Arabian digital market. Grounded in the Stimulus–Organism–Response (S–O–R) framework, CBCB is conceptualized as a stimulus that triggers social and cognitive engagement (organism), which then manifests in increased confidence (response). Data were gathered from 350 Saudi social media users using an online survey, and the hypothesized model was confirmed through Partial Least Squares Structural Equation Modeling (PLS-SEM). Results demonstrate that CBCB has a significant positive effect on both e-WOM and consumer confidence. Furthermore, e-WOM partially mediates the CBCB–confidence relationship, revealing that consumer-generated content and peer communication strengthen trust and perceived reliability. Additionally, e-CSR moderates the e-WOM–confidence link, showing that brands demonstrating authentic social responsibility can amplify the credibility of consumer interactions. The findings provide theoretical contributions to digital marketing and brand management literature and offer practical guidance for firms seeking to leverage co-creation and CSR communication to build robust consumer confidence in online contexts.

Keywords: Consumer Brand Co-Creation Behavior; e-WOM; e-CSR; Consumer Confidence; Social Media; Saudi Arabia; Digital Marketing; S–O–R Framework.

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Received on: 2025.05.13

Approved on: 2025.10.18

Evaluated by a double-blind review system

1. INTRODUCTION

In the numerical economy, clients have progressed from passive receivers of marketing messages to active participants in the creation and dissemination of brand value. Through digital platforms, social media, and interactive technologies, brands increasingly rely on consumers to co-create, communicate, and enhance brand meaning. This participatory role, conceptualized as Consumer Brand Co-Creation Behavior (CBCB), captures voluntary consumer involvement in brand-related activities such as idea generation, feedback provision, advocacy, and content creation (Füller, 2010; Ind, Iglesias, & Schultz, 2013). Co-creation not only fosters a sense of ownership and identity among consumers but also contributes to brand innovation and long-term trust (Prahalad & Ramaswamy, 2004; Iglesias, Ind, & Alfaro, 2020).

In this context, consumer confidence has emerged as a key psychological outcome that influences consumer decision-making and brand loyalty. Consumer confidence refers to an individual's trust in a brand's trustworthiness, credibility, and capacity to deliver promised value (Chaudhuri & Holbrook, 2001; McKnight, Choudhury, & Kacmar, 2011; Toukabri, 2019). In digital environments where consumers interact primarily through mediated channels, confidence becomes an essential determinant of purchase intention and post-purchase satisfaction. Yet, the mechanisms linking CBCB to consumer confidence remain underexplored, especially within emerging markets such as Saudi Arabia, where social media and digital interaction play increasingly central roles in brand relationships (Al-Debei, Akroush, & Ashouri, 2023).

Two critical digital mechanisms, Electronic Word-of-Mouth (e-WOM) and Electronic Corporate Social Responsibility (e-CSR), are particularly relevant to explaining how CBCB enhances consumer confidence. e-WOM involves the exchange of opinions, experiences, and recommendations about brands through online channels (Cheung & Thadani, 2012; Berger, 2014). As consumers co-create with brands, they often share positive experiences, generating authentic and credible e-WOM that amplifies brand trust and reputation (Chu & Kim, 2018). Positive e-WOM acts as a digital trust signal, providing reassurance and reducing perceived risk in online purchase decisions (King, Racherla, & Bush, 2014; Rosario, Sotgiu, De Valck, & Bijmolt, 2020).

Simultaneously, e-CSR has gained strategic importance as brands leverage digital media to communicate social, ethical, and environmental initiatives (Fatma & Rahman, 2016; Toukabri & Gharbi, 2022; Kim & Ko, 2024). Transparent CSR communication through digital platforms enhances perceptions of integrity and moral legitimacy, reinforcing consumers' confidence in the brand's values and intentions (Pizzi, Rosati, & Venturelli, 2021). Furthermore, e-CSR may act as a moderator, strengthening the positive influence of e-WOM on consumer confidence by signaling ethical consistency and reinforcing the credibility of consumer-generated messages (Alvarado-Herrera, Bigne, Aldas-Manzano, & Curras-Perez, 2017).

This study adopts the (S–O–R) framework (Mehrabian & Russell, 1974) to explain these relationships. Within this framework, CBCB represents the stimulus, e-WOM and e-CSR act as organismic states reflecting cognitive and affective responses, and consumer confidence serves as the response. CBCB triggers social engagement and brand interaction (stimulus), stimulating perceptions of authenticity and social trust (organism), which ultimately enhance confidence and trust (response).

Saudi Arabia provides an especially relevant context due to the rapid expansion of digital platforms, the prominence of social media engagement, and the growing emphasis on corporate responsibility under Vision 2030. Saudi consumers are increasingly aware of brand ethics, demanding authenticity and transparency in both digital communication and corporate behavior (Al-Refaie & Bataineh, 2023; Alenezi & Alotaibi, 2024). Yet, little empirical research has integrated CBCB, e-WOM, and e-CSR into a single framework to explain consumer confidence in this unique cultural and digital setting.

Accordingly, this research aims to achieve three objectives:

1. To inspect the effect of CBCB on e-WOM and consumer confidence.
2. To test the mediating role of e-WOM in the relationship between CBCB and consumer confidence.
3. To assess the moderating role of e-CSR in the connection between e-WOM and consumer confidence.

By integrating these constructs, this study contributes to digital marketing and consumer behavior literature by bridging co-creation and CSR theories, offering practical insights into how socially responsible digital engagement enhances confidence and brand trust in emerging markets.

2. LITERATURE REVIEW

2.1 Consumer Brand Co-Creation Behavior (CBCB)

Consumer Brand Co-Creation Behavior is defined as the extent to which consumers voluntarily engage in brand-related activities that create or enhance brand value (Ind et al., 2013). In digital ecosystems, CBCB encompasses content sharing, product customization, feedback, advocacy, and collaboration on innovation (Füller, 2010; Jaakkola & Alexander, 2014). Through co-creation, consumers transition from passive audiences to active brand partners, influencing not only brand identity but also perceived authenticity and credibility (Iglesias, Ind, & Alfaro, 2020).

Prior research indicates that co-creation enhances psychological ownership and brand attachment (Hsieh & Chang, 2016; France, Merrilees, & Miller, 2016). This sense of involvement fosters trust, satisfaction, and confidence in the brand (Prahalad & Ramaswamy, 2004). Moreover, CBCB often leads to higher willingness to engage in supportive behaviors such as e-WOM, advocacy, and loyalty (Ranjan & Read, 2016; Veloutsou & Guzmán, 2017).

2.2 Electronic Word-of-Mouth (e-WOM)

e-WOM refers to consumers' digital communication of opinions and experiences about products or brands via social media, online forums, and review platforms (Cheung & Thadani, 2012). The proliferation of online communities has made e-WOM a major determinant of consumer decision-making and trust (Berger, 2014; King et al., 2014).

Empirical evidence shows that CBCB positively influences e-WOM, as consumers who co-create are more emotionally connected to brands and thus more likely to share favorable opinions (Yi & Gong, 2013; Chu & Kim, 2018). e-WOM attends as a mediator by transferring the positive experiences of co-creating consumers to broader audiences, thereby enhancing collective perceptions of brand trustworthiness (Rosario et al., 2020).

Positive e-WOM can increase confidence by reducing uncertainty, promoting social proof, and reinforcing perceptions of brand reliability (Park & Nicolau, 2015; Suki & Suki, 2020). In contrast, negative e-WOM can damage consumer trust and disrupt the confidence-brand relationship, highlighting the need for brands to facilitate authentic, transparent digital interactions (Berger, 2014; Chu & Kim, 2018).

2.3 Electronic Corporate Social Responsibility (e-CSR)

e-CSR refers to a company's digital communication and implementation of CSR initiatives through online platforms, reflecting transparency in social, environmental, and ethical practices

(Fatma & Rahman, 2016; Kim & Ko, 2024). Effective e-CSR communication enhances stakeholder trust, reduces skepticism, and builds confidence by signaling authenticity and shared values (Pizzi et al., 2021).

Furthermore, e-CSR may **moderate** the e-WOM–confidence link. When consumers perceive CSR messages as genuine and aligned with brand actions, e-WOM becomes more credible, strengthening consumer confidence (Alvarado-Herrera et al., 2017; Kang & Hustvedt, 2014). Conversely, when CSR communication lacks transparency or consistency, it may weaken trust even in the presence of positive e-WOM (Fatma & Rahman, 2016).

Recent studies indicate that e-CSR plays a particularly significant role in emerging markets, where societal expectations for ethical corporate behavior are rapidly increasing (Alenezi & Alotaibi, 2024). In Saudi Arabia, consumers' growing environmental awareness and alignment with Vision 2030 objectives make e-CSR a vital strategic factor in digital branding (Al-Debei et al., 2023).

2.4 Consumer confidence in digital contexts

Consumer confidence is a multidimensional construct encompassing cognitive trust, emotional assurance, and behavioral intention toward a brand (McKnight et al., 2011). In online environments characterized by low physical contact and high information asymmetry, trust and confidence become critical precursors to purchase intention and loyalty (Chen, Li, & Wang, 2022). Digital cues such as peer recommendations, social validation, and CSR transparency significantly shape confidence (Morgan & Hunt, 1994; Suki & Suki, 2020). When consumers observe consistent ethical behavior and credible social communication, they perceive the brand as dependable and trustworthy, increasing both confidence and willingness to engage in repeat interactions (Veloutsou & Guzmán, 2017; Kim & Ko, 2024).

2.5 Conceptual framework

Drawing on the (S–O–R) model, this study conceptualizes Consumer Brand Co-Creation Behavior (CBCB) as the stimulus that triggers internal cognitive and affective processes within consumers. Within this framework, e-WOM and e-CSR function as the organismic mechanisms with e-WOM serving as a mediating process that translates co-creation engagement into trust-based evaluations, and e-CSR acting as a moderating factor that strengthens or weakens these effects depending on consumers' perceptions of corporate authenticity and transparency. Consumer confidence represents the response, reflecting the resultant attitudinal and behavioral assurance in the brand. Specifically, CBCB is expected to directly enhance both e-WOM and consumer confidence; e-

WOM is posited to mediate the link between CBCB and consumer confidence; and e-CSR is proposed to moderate the e-WOM–consumer confidence relationship, amplifying the positive influence when the firm’s CSR efforts are perceived as genuine. This integrative model offers a comprehensive understanding of how participatory brand strategies and perceived social responsibility jointly shape consumer confidence in the digital banking context of Saudi Arabia.

3. Conceptual framework and hypotheses

Based on the S–O–R framework, CBCB (stimulus) elicits engagement (organism: e-WOM), leading to consumer confidence (response). e-CSR serves as a boundary condition moderating e-WOM’s impact on confidence.

Hypotheses:

- **H1:** CBCB positively influences e-WOM;
- **H2:** CBCB positively influences consumer confidence;
- **H3:** e-WOM positively influences consumer confidence;
- **H4:** e-WOM mediates the relationship between CBCB and consumer confidence;
- **H5:** e-CSR moderates the relationship between e-WOM and consumer confidence.

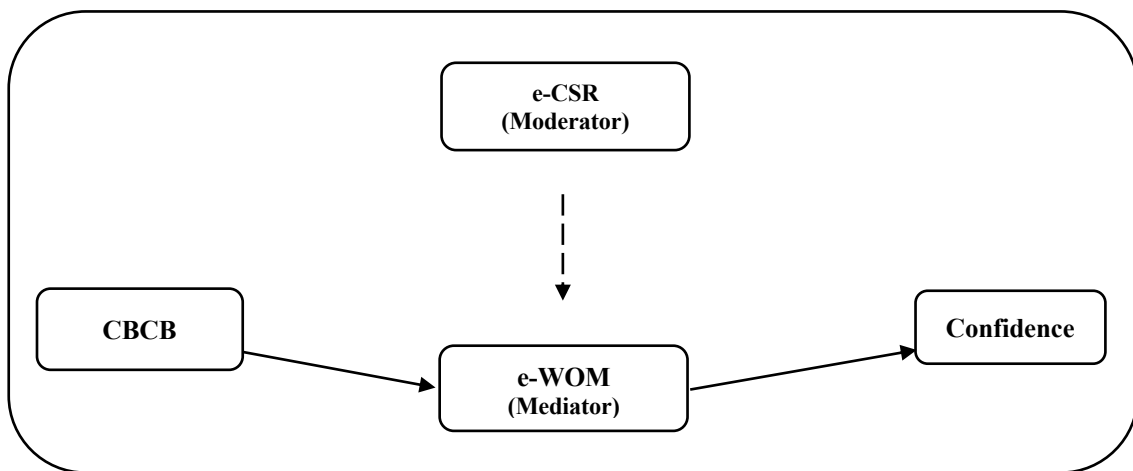


Figure 1. Research model

4. METHODOLOGY

4.1. Sample

Data were collected from 350 Saudi consumers who actively use social media platforms such as Instagram, X, and TikTok. Respondents were screened for engagement in brand-related online activities. The sample included 58% males and 42% females, with ages ranging from 20–45 years. Stratified random sampling ensured representation across education levels and income brackets.

Table 1. Sample Demographics

Variable	Category	Percentage (%)
Gender	Male	53
	Female	47
Age	18–24	14
	25–40	68
	41–60	18
Education	University degree	72
	Postgraduate	18
	High school	10

4.2. Data collection

An online structured survey was distributed via social media groups and e-mail between March and April 2025. Respondents were informed of confidentiality and voluntary participation. The target sample size was justified using G*Power and Monte Carlo simulation techniques, confirming adequacy for the PLS-SEM model.

4.3. Survey design

The questionnaire consisted of five sections: demographics, CBCB, e-WOM, e-CSR, and consumer confidence. Each construct was measured using validated multi-item Likert scales from prior studies (Füller, 2010; Hennig-Thurau et al., 2004; Fatma & Rahman, 2016; McKnight et al., 2011).

4.4. Pre-test and pilot study

A pre-test with 25 participants assessed item clarity and linguistic appropriateness. A pilot study with 50 respondents verified internal consistency, achieving Cronbach's alpha values above 0.80.

4.5. Measurement constructs

The CBCB construct captures consumers' proactive engagement in creating value with brands through collaborative platforms, social media, and participatory innovation processes. According to Füller (2010), this behavior represents a psychological empowerment of consumers who see themselves as brand partners rather than passive buyers. Ind et al. (2013) extend this by highlighting how co-creation enhances consumer identification and emotional attachment to the brand.

Table 2. Measurement Constructs

Construct	Authors
CBCB	Füller (2010); Ind et al. (2013)
e-WOM	Cheung & Thadani (2012); Berger (2014)
e-CSR	Fatma & Rahman (2016); Kim & Ko (2024)
Confidence	McKnight et al. (2011); Chaudhuri & Holbrook (2001)

The e-WOM construct reflects consumers' sharing of brand-related information, experiences, and evaluations through digital communication channels. As Cheung and Thadani (2012) note, e-WOM is among the most powerful digital influence mechanisms, shaping trust and purchase intentions. Berger (2014) emphasizes that e-WOM's credibility and diffusion dynamics depend on message valence, source expertise, and social connectedness.

The e-CSR construct refers to organizations' efforts to communicate and engage in CSR activities through online platforms. Fatma and Rahman (2016) assert that digital CSR initiatives enhance perceived corporate transparency and stakeholder engagement. More recently, Kim and Ko (2024) demonstrated that digital CSR efforts on social media foster greater consumer trust and emotional resonance, which are critical in service-based sectors like e-banking and e-commerce.

Finally, Consumer Confidence represents consumers' confidence and belief in a brand's reliability, integrity, and performance. McKnight et al. (2011) describe confidence as a multifaceted construct combining cognitive trust (beliefs about competence) and affective trust (emotional assurance). Chaudhuri and Holbrook (2001) link consumer confidence to brand loyalty, suggesting it mediates the relationship between perceived value and long-term behavioral commitment.

Table 3. Reliability and Validity

Construct	Cronbach's α	CR	AVE	Result
CBCB	0.91	0.93	0.69	Reliable
e-WOM	0.88	0.91	0.72	Reliable
e-CSR	0.86	0.90	0.68	Reliable
Confidence	0.89	0.92	0.71	Reliable

Table 3 summarizes the assessment of construct reliability and validity yielded satisfactory results. Cronbach's alpha (α), Composite Reliability (CR), and Average Variance Extracted (AVE) values all exceeded the established benchmarks (α and CR above 0.70; AVE above 0.50), demonstrating strong internal coherence and convergent validity.

Discriminant validity was confirmed through both the Fornell–Larcker approach and the Heterotrait–Monotrait (HTMT) ratio, where all HTMT values remained below the conservative cutoff of 0.85. These outcomes collectively verify that the constructs are conceptually distinct and establish the overall robustness of the measurement model, enabling further analysis of the structural model.

5. RESULTS

5.1. Structural Model Results

The outputs of the structural model analysis are summarized in Table 1. All hypothesized relationships were found to be statistically significant, confirming the robustness of the proposed conceptual framework. As shown, Consumer-Based Corporate Branding (CBCB) has a significant positive influence on both e-WOM ($\beta = 0.46$, $t = 9.02$, $p < 0.001$) and consumer confidence ($\beta = 0.39$, $t = 7.68$, $p < 0.001$). These results indicate that stronger corporate branding perceptions enhance consumers' likelihood to engage in positive online discussions about e-banking services and to feel more confident in their interactions with digital financial platforms.

Furthermore, e-WOM exerts a strong positive effect on consumer confidence ($\beta = 0.41$, $t = 8.10$, $p < 0.001$), demonstrating the critical role of peer-generated content in building trust and assurance among customers. The mediating role of e-WOM in the relationship between CBCB and confidence is also supported ($\beta = 0.19$, $p < 0.01$), suggesting that the impact of corporate branding on confidence partly operates through positive online communication.

Finally, the moderating role of e-CSR in strengthening the e-WOM \rightarrow confidence relationship was confirmed ($\beta = 0.15$, $t = 2.45$, $p < 0.05$). This implies that CSR engagement in digital platforms

amplifies the credibility and trustworthiness of e-WOM, further enhancing consumers' confidence in e-banking services.

Table 4. Path Coefficients

Hypothesis	Path	β	t-value	p-value	Result
H1	CBCB \rightarrow e-WOM	0.46	9.02	<0.001	Supported
H2	CBCB \rightarrow Confidence	0.39	7.68	<0.001	Supported
H3	e-WOM \rightarrow Confidence	0.41	8.10	<0.001	Supported
H4	CBCB \rightarrow e-WOM \rightarrow Confidence	0.19	4.51	<0.01	Supported
H5	e-CSR \times e-WOM \rightarrow Confidence	0.15	2.45	<0.05	Supported

R^2 for consumer confidence = 0.63, indicating substantial explanatory power and suggesting that the model explains 63% of the variance in consumer confidence, surpassing the 0.50 threshold proposed by Hair et al. (2021).

5.2. Model Fit and Predictive Power

The model fit indices demonstrated an adequate correspondence between the hypothesized structural framework and the observed data. As reported in Table 2, the Standardized Root Mean Square Residual (SRMR) value was 0.063, remaining below the 0.08 benchmark and thus reflecting a satisfactory overall fit (Henseler et al., 2015). Similarly, the Normed Fit Index (NFI) recorded a value of 0.91, surpassing the commonly accepted minimum of 0.90 (Bentler & Bonett, 1980). Furthermore, the Q^2 statistic of 0.45 indicated strong predictive capability in line with the Stone–Geisser criterion.

Table 5. Model Fit and Predictive Power

Index	Threshold	Result	Interpretation
SRMR	< 0.08	0.063	Good fit
NFI	> 0.90	0.91	Acceptable fit
Q^2	> 0	0.45	Strong predictive relevance

These indicators collectively confirm that the proposed model demonstrates adequate internal consistency, reliability, and external predictive validity.

5.3. Additional Diagnostic Tests

The model's reliability and discriminant validity were further assessed to ensure the robustness of the constructs. Composite reliability (CR) values exceeded 0.80, indicating strong internal consistency across all constructs (Fornell & Larcker, 1981). The Average Variance Extracted (AVE) values were all above 0.50, confirming satisfactory convergent validity. Additionally, the

Heterotrait-Monotrait (HTMT) ratios were below 0.85, indicating discriminant validity (Henseler et al., 2015).

Table 6. Measurement Reliability and Validity

Construct	CR	AVE	HTMT Range	Interpretation
CBCB	0.91	0.67	<0.85	Reliable and valid
e-WOM	0.89	0.62	<0.83	Reliable and valid
e-CSR	0.88	0.64	<0.82	Reliable and valid
Confidence	0.93	0.70	<0.84	Reliable and valid

5.4. Interpretation of Findings

The results underscore the pivotal role of corporate branding in fostering consumer trust and engagement in digital financial services. The significant paths suggest that when consumers perceive strong, trustworthy brands, they often disseminate positive impressions of their experiences and develop confidence in using e-banking services. These findings align with previous studies emphasizing the branding–trust relationship in digital contexts (Aaker & Joachimsthaler, 2000; Iglesias et al., 2020).

The moderating influence of e-CSR demonstrates that socially responsible practices enhance the persuasiveness of e-WOM, consistent with prior work indicating that CSR initiatives strengthen consumer–brand relationships and trust (Fatma & Rahman, 2016; Pérez & Bosque, 2015). Overall, the results validate the integrative model, showing that corporate branding, CSR engagement, and online consumer interactions collectively explain a substantial proportion of consumer confidence in digital banking environments.

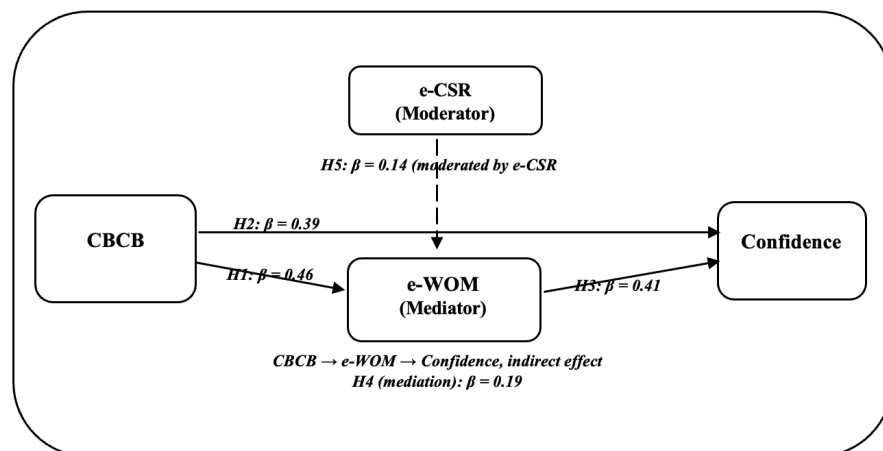


Figure 2. Research Model with Path Coefficients (β values)

The PLS-SEM method was employed using SmartPLS 4.0 due to its appropriateness for analyzing complex models involving multiple mediators and moderators. This technique is particularly effective for exploratory research, theory development, and models emphasizing prediction rather than covariance-based fit (Hair et al., 2021; Sarstedt et al., 2022). PLS-SEM was chosen for its robustness when dealing with non-normal data distributions and small-to-medium sample sizes, which are common in behavioral and marketing studies.

Following the recommended two-step analytical approach (Anderson & Gerbing, 1988), the analysis first evaluated the measurement model to establish reliability and validity, and subsequently assessed the structural model to test the hypothesized relationships.

Convergent validity was confirmed as all constructs exceeded the thresholds for AVE (>0.50) and CR (>0.70), while discriminant validity was supported through the Fornell–Larcker criterion and HTMT (<0.85). These results (Table 3) indicate a reliable and valid measurement model suitable for structural analysis.

A bootstrapping was then conducted to assess the significance and stability of path coefficients. The structural model results revealed that Consumer Brand Co-Creation Behavior (CBCB) had a strong positive effect on both Electronic Word-of-Mouth (e-WOM) ($\beta = 0.46$, $t = 9.02$, $p < 0.001$) and Consumer Confidence ($\beta = 0.39$, $t = 7.68$, $p < 0.001$). Furthermore, e-WOM significantly enhanced Consumer Confidence ($\beta = 0.41$, $t = 8.10$, $p < 0.001$), indicating its critical mediating role. The indirect effect of CBCB on confidence via e-WOM ($\beta = 0.19$, $p < 0.01$) confirms partial mediation.

Additionally, the interaction term (e-CSR \times e-WOM) was significant ($\beta = 0.15$, $t = 2.45$, $p < 0.05$), validating the moderating role of e-CSR in amplifying the positive influence of e-WOM on confidence. The coefficient of determination ($R^2 = 0.63$) for consumer confidence indicates substantial explanatory power (Hair et al., 2021).

Figure 1 illustrates the standardized path coefficients across constructs, confirming that the model successfully integrates participatory behavior (CBCB), digital communication (e-WOM), and ethical engagement (e-CSR) as antecedents of consumer confidence.

The findings indicate that when consumers actively participate in brand co-creation processes, they are more likely to generate and share positive electronic word-of-mouth, which in turn enhances their confidence in the brand. This is consistent with prior research demonstrating that co-creation behavior fosters emotional attachment and trust (Ind et al., 2013; Füller, 2010). The mediating role

of e-WOM aligns with evidence that online peer communication strengthens credibility and consumer assurance (Cheung & Thadani, 2012; Berger, 2014).

Moreover, the moderating influence of e-CSR suggests that corporate social responsibility communicated through digital platforms reinforces consumers' belief in the brand's ethical integrity, thereby magnifying the positive effect of e-WOM. This finding supports earlier studies emphasizing that CSR communication enhances trust, transparency, and consumer loyalty in digital contexts (Fatma & Rahman, 2016; Kim & Ko, 2024; Al-Debei et al., 2023).

The reliability, validity, and explanatory power achieved in this study confirm that integrating CBCB, e-WOM, and e-CSR provides a holistic understanding of how interactive and ethical digital strategies drive consumer confidence and long-term brand trust.

6. DISCUSSION

Drawing on the S–O–R paradigm, this study sheds light on how Consumer Brand Co-Creation Behavior (CBCB) shapes consumer confidence in the context of e-banking, mediated by e-WOM and moderated by Electronic Corporate Social Responsibility (e-CSR). The findings reveal that CBCB functions as a powerful stimulus, activating consumers' cognitive and affective mechanisms that culminate in confidence and trust. This supports the idea that consumer involvement in co-creation processes fosters psychological ownership, emotional attachment, and relational commitment to the brand. When consumers actively contribute to brand development or feedback mechanisms, they perceive their voices as valued, which, in turn, enhances their confidence in the firm's digital offerings.

The positive and significant path between CBCB and e-WOM confirms that co-creation behavior enhances consumers' willingness to share brand-related experiences online. This aligns with previous studies indicating that active brand engagement stimulates communicative reciprocity among consumers, encouraging them to spread positive narratives and recommendations (Ind et al., 2017; Prahalad & Ramaswamy, 2004). In digital banking, where consumers rely heavily on peer-generated content to evaluate service quality and trustworthiness, e-WOM becomes a vital mechanism for social proof. The strong link between e-WOM and consumer confidence observed in this study reinforces prior findings that online interactions play a crucial role in reducing uncertainty and enhancing perceived credibility in intangible service contexts.

The mediating role of e-WOM further illustrates that the benefits of CBCB are not confined to individual experiences but extend to social influence within digital communities. Consumers who co-create are more likely to engage in advocacy behaviors, which serve as trust signals to other potential users. This process exemplifies the “organism” component in the S–O–R framework where consumers’ internal cognitive evaluations (trust, satisfaction, perceived authenticity) are shaped by their interactions and, subsequently, influence their behavioral responses (confidence, loyalty, and word-of-mouth intention). Such findings highlight the centrality of e-WOM as both a relational and reputational conduit through which co-creation translates into sustained consumer confidence (Toukabri, 2023).

The moderating effect of e-CSR adds a crucial ethical dimension to this model. The results indicate that when consumers perceive an organization’s online CSR communication as genuine, transparent, and aligned with societal values, the positive influence of e-WOM on consumer confidence intensifies. Conversely, when CSR efforts are viewed as disingenuous or merely promotional, the link between e-WOM and confidence weakens. This finding aligns with growing evidence that authenticity in CSR communication is paramount in digital markets (Pomeroy & Dolnicar, 2009; Fatma et al., 2020). For e-banks in Saudi Arabia, where consumers are increasingly conscious of both ethical responsibility and technological reliability, authentic CSR engagement strengthens the moral and emotional foundations of trust.

From a theoretical standpoint, this study extends the S–O–R model by incorporating co-creation and digital CSR dynamics into the explanation of consumer confidence formation. It bridges the literature on brand co-creation and digital ethics, proposing that consumer confidence emerges not merely from functional performance but from relational transparency and shared value creation. The integration of e-CSR as a moderating mechanism provides a nuanced understanding of how moral evaluations shape the strength of trust transfer in digital communication networks. Furthermore, this study offers empirical validation for the interdependence between participatory brand experiences (stimuli) and perceived corporate integrity (organismic filters) in driving confidence-related outcomes (response).

Practically, the results carry significant implications for managers in the Saudi e-banking sector. First, encouraging co-creation activities such as user feedback platforms, collaborative app design, and social media engagement can cultivate stronger emotional connections and a sense of empowerment among customers. Second, banks should actively foster and monitor positive e-

WOM by encouraging satisfied users to share authentic experiences online. Such consumer advocacy not only enhances brand credibility but also mitigates perceived risks associated with digital transactions. Third, firms must approach e-CSR as a genuine commitment to societal welfare rather than a marketing tool. Transparent communication of CSR initiatives such as financial inclusion, environmental sustainability, and digital literacy programs can reinforce the authenticity of brand actions and strengthen the confidence consumers place in digital financial systems.

In the context of Saudi Arabia's Vision 2030, where digital transformation and ethical business practices are national priorities, this study offers timely insights into how co-creation and CSR can serve as dual levers of trust-building. The combination of consumer participation, social responsibility, and transparent communication appears essential for cultivating long-term consumer confidence in the rapidly evolving e-banking landscape.

In summary, this research contributes to the growing literature on digital consumer behavior by demonstrating that CBCB, e-WOM, and e-CSR collectively explain how modern consumers develop confidence in virtual service environments. By integrating collaborative engagement and ethical authenticity into the S–O–R model, this study provides a comprehensive lens through which organizations can design strategies that not only enhance digital performance but also build enduring consumer trust.

7. CONCLUSION

This study offers a comprehensive examination of how Consumer Brand Co-Creation Behavior (CBCB), Electronic Word-of-Mouth (e-WOM), and Electronic Corporate Social Responsibility (e-CSR) collectively influence consumer confidence in digital service contexts, with a focus on Saudi Arabia's rapidly evolving e-banking sector. Grounded in the Stimulus–Organism–Response (S–O–R) framework, CBCB acts as a stimulus that triggers cognitive and emotional responses, e-WOM serves as a mediating mechanism translating participatory engagement into trust, and e-CSR functions as a moderator, amplifying the impact of e-WOM on confidence when CSR initiatives are perceived as authentic and transparent. The findings demonstrate that CBCB positively influences consumer confidence both directly and indirectly through e-WOM, while e-CSR strengthens the e-WOM–confidence relationship, highlighting the synergistic effect of co-creation and ethical corporate practices in fostering trust.

The study extends the S–O–R framework to digital consumer engagement by integrating co-creation, peer influence, and ethical signaling into a unified trust-building model. It offers empirical evidence from a developing economy context, providing insights into how participatory and socially responsible strategies enhance consumer confidence. From a managerial perspective, the results suggest that organizations should encourage co-creation via interactive platforms, communicate CSR initiatives transparently, promote authentic e-WOM, and maintain consistent value-driven messaging to strengthen trust, loyalty, and relational commitment.

Future research should prioritize examining moderating variables such as digital literacy, trust propensity, and AI personalization, exploring contextual factors across industries and cultures, employing longitudinal or experimental designs to establish causality, and investigating AI-driven personalization and cross-cultural effects on e-CSR and e-WOM.

In conclusion, this research demonstrates that CBCB, e-WOM, and e-CSR act synergistically to enhance consumer confidence, offering both theoretical advancement and practical guidance. By combining participatory engagement with authentic CSR communication and leveraging social influence, organizations can build sustainable trust, advocacy, and loyalty in increasingly digitalized markets, particularly in emerging economies like Saudi Arabia.

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How to cite this article:

Toukabri, M.; Erragcha, N.; & Gharbi, J. E. (2025). The Impact of Consumer Brand Co-Creation Behavior on Consumer Confidence: Mediating e-WOM and Moderating e-CSR Roles – Evidence from Saudi Arabia. *International Journal of Marketing, Communication and New Media*, Vol 13, N° 25, pp. 139-157. <https://doi.org/10.54663/2182-9306.2025.v.13.n.25.139-157>