



Role Of Credible Online Reviews And Online Trust On Customer Engagement

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Abstract:

Shopper engagement in m commerce portals is gaining traction as there is immense competition among e commerce companies. This study aims to examine online shopper's engagement through reliable and useful customer reviews, that builds shopper trust and shopper engagement in mobile apps. Online Survey method was used to collect data from 437 online shoppers in Bangalore city. Conceptual framework is developed and justified using Structural Equation Modeling (SEM). The results of the study affirms that reliable and useful online reviews increase the shopper's trust and further it results in shopper engagement. Novel insights from this study provides addition to the literature on online reviews and customer engagement.

Keywords: Online reviews, Online trust, Customer reviews, shopper engagement, credibility, usefulness of online reviews

INTRODUCTION:

Internet User's in India are predicted to reach 900 million by 2025 from 623 million internet users in 2020, increasing at a CAGR of 45% until 2025 (IAMA and Kantar Research). Advent of Smartphones and affordable high speed internet plans have surged online shopping through mobile phones. India is the third largest online shopper base of 160 million in 2021 and is predicted to reach 350 million by 2026 (IBEF, 2022). M commerce is an extension of e commerce, where shoppers can shop using mobile phones rather than a desktop or laptop. Further, the rise of mobile wallets and the convenience to buy almost anything online through a smartphone, has attracted more millennials of younger generation to adapt m commerce. Convenience of getting products delivered to doorsteps after placing orders, easy returns through mobile phones, further attract more people to adapt online shopping.

Though convenience, ease of use are the factors for online shopping, trust builders are the elements that reassure shoppers about quality, brand, solve queries and authenticate that the purchase made is a safe choice (Thakur, 2016). Once shopper trust a e commerce website, engagement happens automatically. Mudambi, S.M et al (2010) discusses that reviews posted by the consumers online have great influence than the company claims. Images of product, packaging, looks and short video about the products gives lot of traction for the company on its potential customers (McKinsey, 2019). Shoppers' often tend to trust the fellow shoppers opinion and experience. Ecommerce companies prompts customers to post reviews, comments along with photos and videos, product packaging and shopping experience (Ngo-Ye et.al,2014). Online reviews and star ratings posted by customers post purchase has significant role in engaging prospective customers and first-time users. It

also serve as a recommendation and source of information for the shoppers (Mostellar, 2016)

Extensive literature has discussed about website perception, consumer characteristics, company perception to have significant impact on building online trust on ecommerce companies (Metzger, 2006; Koufaris and Hampton-Sosa, 2004; McKnight et al., 2002a, 2002b). Celebrity endorsers are considered trustworthy to endorse a product in conventional marketing, in case of online shopping, shoppers perceive customer reviews to be reliable, however there is always a chance of anonymity and ambiguity. Hence building credibility and usefulness of reviews is imperative.

Shoppers do not have touch and feel experience while shopping online. This hinders shoppers to purchase online as there are chances of getting wrong product and missing features. Therefore, consumers might postpone their purchase of new products (Thakur, 2016). Previous research has extensively discussed about the correlation between online reviews and engaging customers online. In line with the above, to fulfill the research gap, 2 attributes are considered for online reviews, they are credibility and usefulness. It will be interesting to examine the influence these attributes of online reviews and its association with online trust which leads to shopper engagement in m commerce. Brodie et al. (2012) defines Customer engagement as an interactive co creative experience that user undergoes with the producer, product or service, that results in formation of user to form positive or negative opinion about the process. In this study customer engagement is the behavioural outcome of the shopper's trust on the m commerce portals during the purchase of products and services.

Two attributes of online reviews, credibility and usefulness of online reviews are considered for this study. Further, an attempt is made in this study to comprehend various factors of online reviews that fosters online trust and increase shopper engagement in m commerce portals. Shoppers who post

images, short video content, writes review about the product features, performance, appearance and along with star ratings, generates helpful reviews for the potential customers and first time users (McKinsey 2020 Amazon reviews) (Moldovan et al., 2012; Rossmann et al., 2015).

Previous studies have extensively researched on the intention behind posting online reviews (Bae et al., 2016); Ngo-Ye and Sinha (2014), however, the association between reviews and shopper intention is unexplored. To bridge this gap this a conceptual framework of customer engagement is postulated, in which credibility and usefulness of online reviews influence shopper behaviour and trust and leads to customer engagement.

Literature review and Hypotheses formulation:

Online reviews:

1. Reliability of reviews:

Customer review is an assessment of product or service made by the user post purchase. The reviews may be posted on the shopping website from where purchase has been done or on dedicated third party websites (Mudambi and Schuff, 2010). The content posted by the users are marked 'helpful' and 'not helpful' for usefulness and accuracy by the other users. On an e commerce platform customer reviews are type of customer feedback and are considered more significant from seller and buyer perspective (Thakur, 2016; Bae et al., 2016).

Sharing information and opinion is more viable through handheld devices like mobile phones. This has empowered users to share their opinion instantly. Social media platforms have wide audience and when a user with followers/ subscribers post product evaluation, it reaches mass immediately. E commerce giants like Amazon, Flipkart, Myntra have devised mechanisms to prompt their users to post their feedback about packaging, services, product features, performance and many aspects of their shopping experience (Mudambi and Schuff, 2010). The reviews posted by the customers are one of the main criteria in 'Filter' option,

where a shopper can narrow down his/ her search for products only based on star ratings (from 5 to 1) and positive reviews. Of late, these ecommerce platforms have categorized reviews as 'Most recent', 'critical' image-based reviews, One line review about the product, short videos about the product and many (Business Standard, 2017). These customer reviews are based on the user experience and most of the time, fellow shoppers and first-time users make purchase decision only based on these reviews on online platform. Thakur, (2017); Godes and Mayzlin, (2005) describe customer reviews as e WOM (electronic Word of Mouth) in digital platform. Extensive literature on word of mouth communication signifies that it influences shopper behaviour considerably (Katz and Lazarsfeld, 1967; Engel et al., 1968; Arndt, 1968; Bone, 1996)

According to Trustpilot (2020), 90% of people read online reviews and 86% trust them as a personal recommendation. The effects of reviews are measurable and results in conversion rate. Customer reviews are integral part of any e commerce business as it not only drives sales but build trust on company. In brick and mortar retaining, word of mouth communication is proven to be one of the prominent promotional tools to drive sales and influence shopper (Katz and Lazar Feld, 1967; Engel et al., 1968). Accordingly, researchers define online reviews as e WOM, as shoppers consider customer reviews as more authentic and real than the claims of the company (Thakur, 2017; Bickart and Schindler, 2001; Godes et. al 2005). Shoppers look for more user generated content before they decide to purchase any product or service (Bickart and Schindler, 2001). (Oberlo, 2019) 70% of customers develop opinion about a product or service by reading up to 6-7 reviews

Credibility is described as the degree to which online customers regard the review posted online as true and reliable (Nabi and Hendriks, 2003; Tseng and Fogg, 1999). Adoption of online reviews is an extent to which customers accept the online review to be valid and use it as a reference point for future purchases (Shen et al., 2014). Study by

Cheung et al. (2009) affirms positive association between credibility and adoption of online reviews. An individual will always try to reduce uncertainty by taking decisions based on reliable and true information. Kusumasondjaja et al., (2012) confirms positive association between credible information shopper behaviour and shopper attitude. Shoppers who perceive online reviews to be reliable will intend to purchase products from m commerce portals (Bae et al., 2016).

Based on these studies, we hypothesize that:

H1. Credibility of online reviews is positively influence on shopper adoption of online reviews.

2. Usefulness of reviews

The degree to which an individual believes that using an application will improve his or her decision making is defined as Perceived usefulness (Awad and Ragowsky, 2008). M commerce portals are found to be more useful when customer reviews are available (Kumar and Benbasat, 2007; Mudambi and Schuff, 2011). In order to provide better insights about every aspect of the product, e commerce companies provide descriptive and star ratings for the shoppers to rate and describe their shopping experience ranging from packaging, product features, looks, color and usability etc. Customers post reviews analysing the pros and cons of the product, in case of defects, images are uploaded. This can give shoppers a better perspective and reduces the possibilities of return.

Sussman and Siegal (2004) assert that the perceived usefulness of online reviews influences information adoption. Furthermore, Schultz and Slevin (1975) proved the positive effect of perceived usefulness of information on consumer decision making process. Perceived usefulness has previously been discussed in the literature as one of the most influencing factors influencing a user's acceptance, adoption, and usage intention of consumers, as well as building online trust. Thus we propose that

H2: Perceived usefulness of online reviews online has a positive relationship with their adoption.

3. Online Trust and adoption of online reviews:

Word of mouth communication is often considered as personal recommendation and influence shopper choice and recommendation (Whyte, 1954; Engel et al., 1969; Arndt, 1967; Katz and Lazarsfeld, 1995). Reviews posted on shopping websites augments customer's trust and which leads them to shop online Zeba and Ganguli (2016). Presently post pandemic and m commerce boom, word of mouth communication is considered similar to reviews posted online Thakur (2016). Bae et al. (2017) affirms the effect of customer's experience on hospitality industry like tourism, hotels, where they share their experience through photographs and vlogs online. Such information provides confidence and trust for prospective shoppers when they plan to use the services of the provider. Shoppers are exposed to plethora of information about products they intend to purchase or services they want to avail. Mostly the sources for this information can be categorised as personal and impersonal. Majority of the shoppers consider the opinion of family, friends and their immediate peer group for reference (Andreasen, 1968). Similarly, in e commerce portals, shopper relate themselves to a customer who bought the same product, they look for validation from the customers who had similar experience. Reviews posted by such users increases their trust and reliability on the product and on the service provider (Gilly et al., 1998). Shoppers feel easy to communicate and correlate with the fellow shoppers online and consider their comments and post for purchase decision making Price and Feick (1984). Thus, we propose the following hypothesis:

H3: Credible online reviews have positive influence on building online trust

4. Perceived usefulness and online trust:

Perceived usefulness has significant impact on building online trust. Shoppers find reviews useful when it is described in detail

along with images of product after delivery, short videos, product analysis, images in natural surroundings, product packaging, functionality of product (Bae et al., 2018; Racherla and Friske, 2013; Willemsen et al., 2012). Studies by Mudambi and Schuff (2010) have confirmed the positive influence of useful reviews on customer's trust on shopping through m commerce platforms

Shoppers prefer online reviews to ensure and confirm the quality and service delivered by the e commerce companies (Yang and Mai, 2010). E commerce platforms like Amazon provides suggestions such as 'customers also bought' below the product page, impulsively influence the shopper to check those products which can be useful when used together say Mobile phones and Earphones, while a shopper browse for mobile phone, suggestions about earphone appear on same page. Additionally shoppers can view products that are sold more, products that have highest five star ratings, products that has maximum reviews. This results in social influence on prospective shoppers who gains trust and influence their decision making. This aspect is refereed as Herd Behavior (Willemsen et al. ,2011; Deutsch and Gerard, 1955)

Deutsch and Gerard (1956) described two types of social influence they are Normative and Informational. Normative influence refers to those users who perform task to follow other's expectations, whereas informational influence refers to users who consider customer reviews more credible and authentic. In the context of e commerce, mostly shoppers fall in the category of Informational social influence, which is noteworthy, as shoppers have no pressure to follow others for decision making. Rather shoppers look for more informative and personal recommendations which increases their trust about the product and shopping platforms (Huang and Chen, 2005).

Hence, based on the above discussion, we posit that:

H4. Perceived usefulness of online reviews positively influences online trust

Trust can help consumers overcome these concerns, and encourage them to adopt the agents. The benevolence of agents can be engendered by informing users that the agents care about user needs and preferences, and their integrity can be promoted by providing unbiased recommendations and guidance for users (Wang and Benbasat, 2004). Trust can help consumers overcome these concerns, and encourage them to adopt the agents. The benevolence of agents can be engendered by informing users that the agents care about user needs and preferences, and their integrity can be promoted by providing unbiased recommendations and guidance for users (Wang and Benbasat, 2004).

Trust has been considered as an inevitable factor for online shoppers (Gefen et al., 2003a; Gefen et al., 2003b; Pavlou, 2003). Once a customer gains trust on an online shopping portal, it minimises the anxiety, risk and perceived complexity associated with shopping experience. Therefore inclination towards using e commerce portals increases (Gefen et al., 2003a; Gefen et al., 2003b). Prior studies by Chen and Xie (2009); Bickart and Schindler (2002) have argued that useful and reliable online reviews posted by the shoppers on e commerce portals significantly promote online trust and adoption because, the content shared in reviews are personal experience of a customer, but not the seller. It is considered to be the personal recommendation for the fellow prospective shoppers who has the intention to purchase the same product. Shoppers believe that these reviews will be helpful and beneficial to them. Amazon and flipkart has introduced 'useful', 'not useful' and 'report' buttons to facilitate customers to upvote if the reviews are useful and vice versa. 'Report' button is included to convey if the reviews are fake to the seller and the e commerce platform (Thakur, 2017; Garbarino and Johnson, 1998; Hennig-Thurau et al., 2003).

Hence based on the above literature it can be predicted that reliable and useful reviews fosters online trust and it leads to adoption of

information from those reviews. So the following hypothesis is proposed as:

H5: Increased online trust positively affects adoption of online reviews

Adoption of online reviews and Shopper engagement:

Brands encourage customer engagement to improvise brand experience, builds Increases customer loyalty and trust, provides valuable user insights feedback and perspectives, improvise overall user experience. Previous studies have discussed customer engagement as multi-faceted attribute which has rational emotional and behavioural aspects (Bowden, 2008; Calder et al., 2008; Hollebeek, 2012; Mollen and Wilson, 2011). According to Statista 2022 report, Smart phones are the most used device by customers for online shopping in India. Shoppers prefer smart phones for online purchase as the apps form commerce portals are most convenient and easy to use.

Extensive research is carried out to affirm the close association between shopper engagement and online word of mouth (Mathwick and Mosteller, 2016; Brodie et al., 2011; Calder et al., 2007; Pham and Avnet, 2008). Thakur (2017) postulates that emotional components is most prominent in shopper engagement, as it motivates the shopper to prefer the same app over a period of time. This results in shoppers' supportive approach towards usage of app and adoption information posted on the platform. Van Doorn et al. (2010) opines that the extent to which a customer discusses about the product and services availed through an e commerce portal and endorse information, is customer engagement. It is considered to be the most significant factor to engage online shoppers, as numerous interactions between seller shopper, interactions between customers about their shopping experience enhance shopper engagement. Thus we hypothesize as:

H6: Adoption of online reviews positively influence shopper engagement

7. Shopper Trust and Shopper Engagement:

Shopper trust can be defined as shopper's belief in a company. It demonstrates shopper's trust in a company's commitment to keeping its promises and doing what's best for the users (Moorman et al., 1994). Trust plays a significant role in consumer decision making, the level of trust determines the adoption and engagement with the specific commerce portal, products and service (Awad and Ragowsky 2009). Shopper engagement is a result of affective component that is concerned with one's positive or negative

reactions such as good, bad, likeable and evaluation judgment (Brodie et al., 2012;

Jaakkola and Alexander, 2015). Shoppers feel more connected and confident with the service providers when there are more interactions. Thus based on the study, we propose that

H7: Shopper trust has positive influence on Shopper engagement

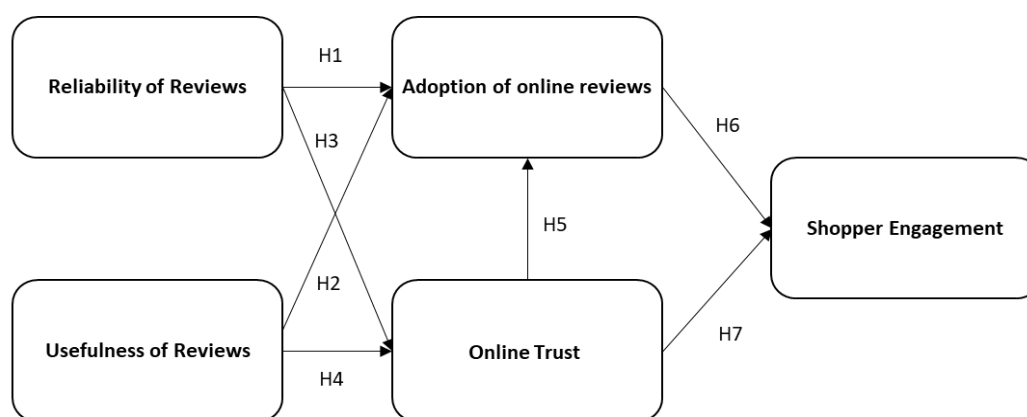


Figure 1: Proposed Research Model

Research Methodology:

Shoppers who purchases products from m commerce portals such as Amazon, Flipkart, Nykaa, Myntra, Swiggy, Zomato and provide online reviews were considered for the study. The intention to collect responses from different categories of m commerce portals like food, clothing, personal care and general shopping were to understand whether online reviews and shopper engagement influence shoppers across these categories. Thus, this survey provided us great insights about shopper trust, adoption and shopper engagement. Convenience sampling and snowball method was used for data collection. Data was collected via online questionnaire distributed to respondents using Google forms. 390 valid responses were obtained for data analysis. Five-Point Likert scale is used

to measure all the constructs. The proposed conceptual model is evaluated using Structural Equation Model (SEM) Partial Least Squares (PLS) is most suitable tools to analyze preliminary model fit (Gaskin and

Lowry, 2014; Gefen et al., 2011). Constructs were tested for convergent and discriminant validity using measurement model. Construct validity implies that items of the same construct are closely related. Composite reliability (CR) and average variance extracted (AVE) denotes validity of constructs. Convergent validity is confirmed if the AVE and CR values are greater than 0.7 and 0.5, respectively to Fornell and Larcker (1981). The construct's CR and AVE values is shown in Table 2. As shown below, the measurement model of this study had acceptable convergent validity. The degree to which constructs differ from one another is referred to as discriminant validity. According to Straub and Gefen (2005), the AVE analysis and the result can be used to confirm validity. The results of discriminant validity is shown in Table 3. In this study, it was found that the square root of AVE for each construct was greater than its correlation with other constructs.

Structural Equation model:

The results of the structural model of this study are shown in Figure 2. Reliability of online reviews, usefulness, adoption of online

reviews, online trust is found to have significant influence on shopper engagement.

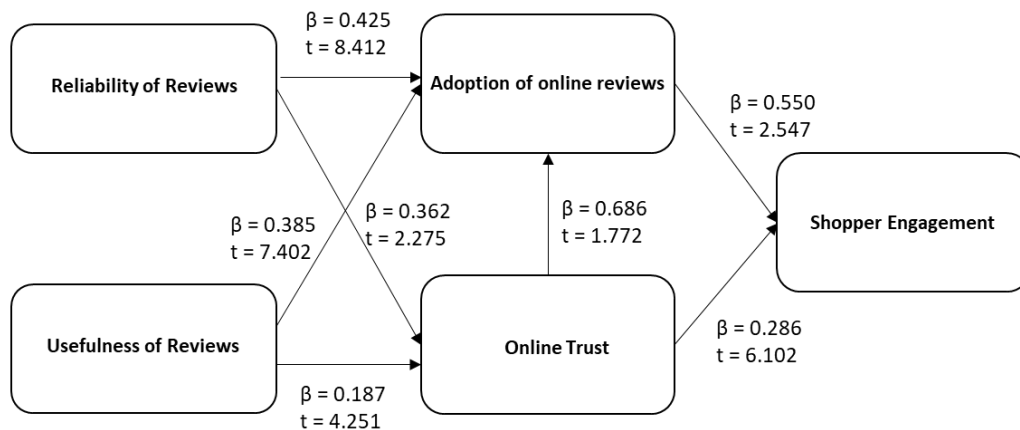


Figure 2: Research Model

From the findings it is apparent that Reliability of reviews ($\beta = 0.425$, $t = 8.412$) and usefulness of reviews influences ($\beta = 0.385$, $t = 7.402$) positively affects online reviews adoption. Thus, H1 and H2 were supported. Further, Reliability of reviews ($\beta = 0.362$, $t = 2.275$) and usefulness of reviews influences ($\beta = 0.187$, $t = 4.251$) significantly influences shopper trust. So, H3 and H4 were also supported. Shopper's online trust ($\beta = 0.686$, $t = 1.772$) has a positively impacts adoption of online reviews. Hence H5 is supported. Adoption of online reviews ($\beta = 0.550$, $t = 2.547$) and Shopper's online trust ($\beta = 0.286$, $t = 6.102$) is positively influences Shopper Engagement. Hence H6 and H7 are supported.

Discussion & Conclusion:

Usage of e commerce portal have grown multifold post pandemic. Customers shop online for numerous products from groceries, fashion, consumer durables and many more (Statista 2020). Shopper's purchase decision making is often dependent on the user generated content i.e online reviews. Shoppers do not post only descriptive reviews it is also accompanied by images and videos,

even one line title review are posted to provide a quick overview about the product (Lakshmi.H et al, 2022). This study discusses the association between online reviews and

shopper's trust and shopper engagement. Reliability and usefulness of online reviews persuades shoppers to adapt online shopping and build shopper trust in m commerce overtime. Significant association were found between the proposed hypothesis and the results shows broader perspective for developing customer engagement on m commerce portals. Reliability and usefulness of online reviews were the prominent factors to make shoppers adapt shopping through m commerce portals. In concurrence with the above research, our study proves that reliability and usefulness of online reviews augments shopper trust which in turn leads them to adopt online reviews and thus shoppers are more engaged with the process.

Limitations and Scope for future research:

Data was collected from Bangalore and majority of the respondents were of the age group 18-35 years. Extent of online trust and adaptability level will definitely vary for shoppers of other age group as well. So this study can be extended to different demographics like age, occupation. Gender might play a vital role in adoption of online reviews and shopper engagement.

Second, Amazon, Flipkart, Nykaa, Myntra, Swiggy, Zomato portals were considered for

this study. It can also be extended to c2c portals like OLA, Quickr to understand association between credibility and usefulness of reviews, online trust customer adoption of online shopping and shopper engagement.

Shoppers spend more time in researching about product reviews, hence it will be interesting to analyse the hedonic and utilitarian aspects of online reviews. Future research could be focused to examine reviews that reflect the actual feelings of users, as well as the sources of reviews, in order to get more insights (Yin et al., 2014; Korfiatis et al., 2012; Baek et al., 2012).

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