The Heuristic-Systematic Model of Online Reviews: Trust, Credibility, and Consumer Choices

Yueyue Li[1], Mohaidin, Zurina[1*]

[1] Graduate School of Business, University Sains Malaysia, Penang, Malaysia

*Corresponding Author: mzurina@usm.my

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Abstract: *With the constant development of e-commerce, which makes changes in consumer behavior unceasing, online reviews have become one of the most important factors affecting purchasing decisions. This conceptual paper talks about consumer trust and purchase decisions regarding how various features of online reviews influence different aspects: argument strength, review objectivity, and reviewer credibility. Drawing on the Heuristic-Systematic Model, the dual cognitive pathways to consumers when processing online reviews will be heuristic and systematic. Therefore, this paper investigates how the interplay of these two processing modes affects perceived review credibility and, in turn, buyers' purchase behavior. From a complementary perspective, this study examines the moderating role played by consumers' propensity to trust, particularly how this factor may affect the relation between review credibility and purchase intent at its extreme ends. Since the nature of this research is conceptual, its rationale, theoretical framework, and hypotheses are expected to be further explored through empirical analysis. Practical implications are also provided to businesses, with an emphasis on how online review management is effectively worthy of trust, brand loyalty, and competitive advantages in the marketplace.*

Keywords: Online Reviews, Consumer Purchasing Decisions, Heuristic-Systematic Model (HSM), Review Credibility, Propensity to Trust
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1. Introduction

With the management logic of e-commerce changing rapidly, online shopping has become one of the most important features of consumer purchasing behavior. According to a report called the Internet Development Status Statistical Report issued by the China Internet Network Information Center in June 2023, there are 1.079 billion internet users in China and its staffing rate is 76.4%. Among them, the demographic consisting of the age group 20-49-year-olds forms a great part of the online shopping population. When compared to data from 2022, both younger and middle-aged consumer groups show a remarkable growth in numerals and sum spent. Indeed, online shopping has been one of the most important composing parts in the digital economy and still is contributing positively toward consumer growth.

E-commerce and online shopping have both deeply rooted into the lives of people, and the context in which they develop is inextricably linked with the current developments in technology and changes in society. Over the last decade or so, with the spread of Internet technology, shopping has undergone a sea change, with online shopping gradually overtaking

traditional brick-and-mortar shopping as the preferred choice of many consumers (Nguyen, Le, & Ha, 2021). Behind this, there is technology-driven, digitally empowered transformation. Increased Internet penetration along with the excessive use of mobile devices has made shopping as hassle-free as possible. Today, people can shop anywhere and at any time merely with the help of their smartphones. This convenience has totally revised spending habits (Verma et al., 2022). At the same time, innovations in payment technologies, such as mobile payments and e-wallets, have made transactions faster and safer, which has greatly contributed to the growth of online shopping (Pollák et al., 2021).

Another reason e-commerce has grown is changes in consumer behavior. Contemporary consumers, especially the young generation, have a greater tendency to buy products online. They are accustomed to browsing products online, checking user reviews, and making purchase decisions by comparing prices (Afridi et al., 2021). This change in consumption habits has accelerated not only the rapid development of e-commerce, but also the awareness of traditional retailers that the only way they can compete in the market is through a combination of online and offline channels (Sajid et al., 2022).

The epidemic has accelerated this trend even more. Consumers turned to online as offline shopping was restricted, which led to the explosive growth of online shopping in a short period of time (Khatoon et al., 2023). Many companies also quickly adjusted their strategies to strengthen the layout of their online business to adapt to the new market environment. During this process, social e-commerce and live shopping, among other emerging shopping methods, have begun to assume the mantle of new drivers of consumption. In this situation, the new modes promote considerably more consumers by means of entertainment and interaction so that the shopping is no longer purely consumer behavior, but also a blend of social and entertainment experiences (Pandey & Singh, 2023).

Meanwhile, it has also driven the establishment of global markets. Due to the improvement of the global logistics network and the development in payment technology, cross-border e-commerce has become an important channel for consumers in purchasing overseas goods. Whatever the goods are-luxury, technology, or specialty food-they can be accessed easily through online e-commerce platforms. Indeed, it makes a globalized shopping experience real. The attitude and opinions of others influence an individual's purchase decision-making behaviour in real life. Of these, consumer word-of-mouth is one of the most important influential factors. Similarly, IWOM exists in the online shopping environment. Online reviews are considered the main form of IWOM, and have become important reference information for consumers to carry out online shopping.

Online reviews trace their roots back to the early days of Internet shopping, but their truly explosive growth is inextricably linked with that of the e-commerce platforms. Among these, large e-commerce platforms like Amazon, Taobao, and Jingdong were the first to pay much attention to features allowing consumers to refer to other customers' opinions before making a purchase. This feature not only improves consumer confidence, but also brings more traffic and loyal users to the platform (Fu et al., 2020). According to the U.S. Internet Survey, 92% of consumers browse online reviews when shopping online, and 89% of consumers are influenced by online reviews when making purchase decisions. According to the Research Report of China Online Shopping Market, online reviews are the most important factor that could affect consumer shopping decisions since 77.5 percent attention is paid. With time going by, the forms of the online reviews have become more diversified. Not only the simple text reviews, but pictures, videos, ratings, and other forms of the reviews have appeared one after another.

Rich reviews like these really allow consumers to intuitively perceive the real situation of the product and also enhance the credibility of reviews (Elmogy et al., 2022).

At the same time, consumers' reliance on online reviews is growing. Research shows that more and more consumers are actively checking reviews before purchasing a product or service, and that these reviews have a significant impact on their final decision. Particularly in industries where information is asymmetric, such as travelling, catering, and electronics, consumers tend to be more willing to trust others' experiences and recommendations (Cao, 2023). However, with the rapid development of online reviews, there are some difficulties. For example, considering how fake reviews plague e-commerce and consumers, some merchants hire mercenaries or use bots to spur false positive reviews in order to boost sales. This has put their authenticity into question regarding reviews (Guo et al., 2017). To answer this issue, the platforms have begun to introduce mechanisms for more strictly reviewing and algorithms to identify and filter false reviews. In addition, some of the platforms have begun to give incentives to reviewers by rewarding them points and discount coupons to encourage the consumers to post authentic feedback on their usage (Wang et al., 2020).

Opposition to the restriction of online reviews has been subject to technological advancements and expanded application scenarios. Online reviews no longer stay within e-commerce; they have gradually infiltrated the service sectors, covering hotels and restaurants, healthcare services, and education. Consumers can spread their experiences on several platforms, like review sites, social media, and forums, and these reviews are very important for the building of word-of-mouth for companies (Alsubari et al., 2021). For consumers, online reviews not only enhance their judging ability over the quality of the proposed product or service but also decrease their uncertainty about shopping online. That can help consumers in making a more satisfying purchase decision.

The global e-commerce market has experienced significant growth over the past few years, with global e-commerce sales reaching approximately $5.8 trillion in 2023 and is expected to grow further to $6.33 trillion by 2024 (Shopify, 2024; Oberlo, 2024). This growth trend indicates that consumers are increasingly relying on online shopping, a phenomenon that is not limited to developed countries, as the e-commerce market in emerging markets is also expanding rapidly. For example, the e-commerce market in Latin America is expected to grow by 22 per cent between 2023 and 2026, with total sales exceeding $700 billion (J.P. Morgan, 2024). This upward pace has been indicative of deep structural changes that have swept across the shopping behavior of global consumers, placing e-commerce right at the center of the global retail market today (Sharma et al., 2023).

Furthermore, the digitization of e-commerce has brought sea change in the economic development of countries. For example, digital trade diffusion has created newer economic opportunities, yet it has also heightened the exposure of the digital divide whereby differences in technological infrastructure across countries have become among asymmetries in global trade (Yatsenko & Tananaiko, 2023). Where in the contribution of mobile e-commerce, or m-commerce, plays a vital part. It can be seen in a study explained that 60% of all e-commerce sales were contributed by mobile devices themselves in 2023, depicting that consumers show greater preference towards shopping through smartphones (Srivastava & Singh, 2023). This is expected to keep ongoing since it is projected that in 2024, revenues related to m-commerce worldwide will reach $2.5 trillion, thereby further fueling growth in e-commerce as reported by Trade.gov (2023). In emerging markets like the Philippines and Mexico, for example, mobile is becoming the go-to shopping device while the e-commerce market in both is more

than 20 per cent (Wen et al., 2023).

Meanwhile, cross-border e-commerce develops very fast. In 2023, the global cross-border e-commerce market reached US$1.6 trillion and is expected to increase further to US$3.37 trillion by 2028 (Cao, 2023). The growth shows that more and more consumers around the world like buying international brands and products; thus, consumers in general become more willing to shop across borders. This is a huge business opportunity for international brands but simultaneously pops up new challenges for the global supply chain and logistics.

At the same time, global e-commerce also developed not just because of the influence of technological changes and a shift in demand by consumers, but also due to many influences of macroeconomic factors. For example, global economic uncertainty, inflation, and disruptions to supply chains continue to make a big difference in the e-commerce market (Yang et al., 2023). In response, organisations are compelled to innovate constantly to outcompete others by optimizing the mobile shopping experience, driving effective social media marketing, and enhancing cross-border e-commerce.

In cross-border e-commerce, had to innovate and improve their competitiveness. It is found from studies that pilot policies on cross-border e-commerce have contributed much to the performance of SMEs in international markets, especially in terms of total factor productivity (Wen et al., 2023). It has also been mentioned that cross-border e-commerce development opens not only new market opportunities for companies but also serves as an effective poverty reduction and economic development tool, especially within more rural areas of China (Kaouakib & Hui, 2023). E-commerce is one of the fastest-growing sectors, and through innovations and technological advancements, it continuously redefines the face of global economic perspectives-to which businesses and consumers of different countries are constituting factors. E-commerce, through innovation and technological advancement, will keep pushing forward the future of global economic growth.

Online reviews have been an imperative part of the consumer shopping decision-making process, considering how far the e-commerce market is growing. It was reported that 93 per cent of consumers consult online reviews prior to making a purchase; in fact, 70 per cent would actively look for negative reviews just to assess the authenticity and credibility of a product. DATA (PowerReviews, 2023). Online reviews, in terms of number and nature, influence the purchasing decision-making of consumers, especially on online electronic commerce websites, as credibility from reviews and the overall trend of ratings directly affect consumers' trust in making a purchase (Ibrahim, 2023). In addition, consumers not only rely on the overall ratings of reviews, but also pay special attention to the level of detail and the experience of the reviewer, factors that play a key role in consumers' purchase intentions (Sharma & Kumar, 2023).

Brand reputation and choice in the contemporary digital market is also increasingly a function of consumer confidence. For example, with respect to brand choice, there are those who have found that consumers especially value their performance ratings from online reviews, particularly in those contexts in which asymmetry in information is especially great, such as with travel and catering (Lam et al., 2023). Especially, the young generation, such as Generation Z and Millennial consumers, rely more on online reviews and are most likely to choose websites that have detailed reviews when purchasing goods and products (Simamora & Islami, 2023). The dependence demonstrates not only their preferences for digital shopping but also testifies that online reviews are likely to influence the decision of the young generation.

Meanwhile, it has been found that the impact of online reviews on brand image and consumer trust is increasing. For instance, 88% of consumers would prefer brands that respond positively to reviews; thus, it can be said that how well a company manages and responds to online reviews directly impacts its competitiveness in the market place (Ilmi et al., 2023). Brand image and trust are key components of e-commerce; studies have shown that brand trust has a tremendous correlation with consumer loyalty, and online reviews are becoming one of the major channels to enhance brand trust (Saleem & Anjum, 2023). With effective review management and engaging interactions with consumers, an organization might generate a significant development in brand loyalty and competitiveness within the market.

Yet, despite online reviews playing a top and influential role in consumer purchasing decisions, unsettled consumer trust still exists with regards to the review community. Indeed, data shows that 54% of US shoppers raise an eyebrow over the authenticity of reviews, particularly when exposed to fake reviews (Pan, 2023). Besides peeling away trust consumers have in reviews, fake reviews also hurt the reputation of a business. Therefore, identifying and filtering fake reviews, which is required with the help of advanced review management tools and techniques, ensures that consumer trust does not break in the companies' brands.

Notably, in the digital era, social media marketing also played an important role in influencing consumer behavior. Through interactions on social media platforms, companies can build trust in brands and consumer engagement to increase purchase intent (Wei, 2023). Besides, online reviews combined with social media marketing might result in increasing brand exposure and gaining more confidence by consumers, especially in such a competitive market.

Online reviews are playing an increasingly significant role in the contemporary environment of electronic commerce. It affects not only the purchasing decisions of consumers but also the overall image and market competitiveness of a brand. Therefore, mastering the mechanism of online reviews and serving the pressing problem-review authenticity-effectively has become a key issue in maintaining enterprise competitiveness in the digital market.

While the importance of online reviews in consumer purchase decisions can be widely acknowledged, research into how review characteristics affect consumer behavior remains rather scarce. While reviews have been researched further in general, based on their overall rating, there is still a gap in the in-depth analysis of the particular effects that review details have, involving level elaboration of review content and identity of the reviewer if he/she is a verified buyer among other factors on consumer decision-making (Sulistyowati & Husda, 2023). It also states that studies review that content quality and reviewer trust determine consumer trust and purchase intention. Generally, buyers tend to show more trust in reviews from verified buyers because the reviews reflect real usage experiences and provide more information about the product features (Tanuwijaya et al., 2023).

Moreover, although more consumers are relying on online reviews for purchase decisions, the proliferation of those fake reviews has started to destroy consumer trust in these reviews. For example, studies have shown that authenticity-sceptical US consumers consider reviews for purchases in 54% of cases (Pan, 2023). Taking into consideration that fake reviews influence not only the decisions of a consumer about purchases but also the reputation of every brand, such a phenomenon undermines the trustworthiness of e-commerce platforms worldwide. Therefore, the investigation of the methods that allow improving trustworthiness to online reviews is of primary importance.

Therefore, this study has adapted the integrated framework and quantitative research method of HSM to understand how online reviews deeply influence consumers' purchase decisions. Thus, the aim of this study will be to fill up one of those gaps within the knowledge base and explore in detail how the features of the online review affect the consumer decision-making process with respect to trust. It also helps companies understand the alternative ways of managing online reviews to enhance brand loyalty in a competitive market, while simultaneously optimizing their marketing approaches. This study tries to add some important theoretical and practical contributions to academics as well by improving our understanding of the role of online reviews within the turbulent digital environment.

2. Literature Review and Framework

The following paragraphs describe the relevant literature review and the development of hypotheses and research framework.

2.1 Heuristic-Systematic Model

The Heuristic-Systematic Model – HSM was proposed by Shelly Chaiken, a model explaining the processing and evaluation of information by individuals. It postulates that there are two paths of cognitive processing: heuristic processing and systematic processing. In situations of complex or diversified information, the individuals will choose these two different cognitive paths to process the information, thereby making a difference in decision-making (Smith et al., 2023).

Heuristic processing is a quick and intuitive way of processing that relies on simple decision-making rules or cues (such as the source of information, the amount of information, or the reputation of the reviewer), without the need to analyze the specific content of the information in depth. It is often used when cognitive resources are limited or when individuals are unwilling to invest too much effort (Sulistyowati & Husda, 2023). The main advantage of heuristic processing is its efficiency, which allows for quick decision-making in a limited amount of time. However, the disadvantage is that the judgment may not be accurate enough, as external distractions or biases may affect the accuracy of the decision (Haritha, 2023). Accordingly, it is said to apply heuristics in high cognitive load or time constraint situations, such as when making buying decisions over the Internet. Those decisions could be based on the quantity of reviews or the overall rating rather than analyzing word-by-word reviews (Gigerenzer & Gaissmaier, 2011).

By contrast, systematic processing is a more elaborate and rational analysis method, in which individuals evaluate all the content of the message in detail, weigh different pieces of evidence, and make logical deductions (Zhang et al., 2023). Systematic processing requires more cognitive resources and time and is usually carried out when people are highly motivated, for example when the information has a significant impact on the decision or when individuals have sufficient cognitive resources (Kenny et al., 2023). Although systematic processing increases decision accuracy, it comes at the cost of higher time and effort investment (Steginga & Occhipinti, 2004). In the complex online review environment, consumers tend to adopt systematic processing when the information is abundant, or the purchase decision involves high emotional or financial costs. They carefully analyze the depth of the review content, compare the logical consistency between different reviews, and then make more thorough decisions (Ruiz-Mafé et al., 2018).

The application of the HSM model is particularly important in the consumer decision-making

process, which explains how consumers choose between heuristic and systematic processing when faced with many online reviews. Normally, consumers have been found to balance cognitive investment with decision confidence. When there is a lack of sufficient information, they tend to adopt heuristic processing, while when they need higher decision accuracy, they will turn to systematic processing (Yan-fen, 2015). For example, when consumers do not have much time or are not very interested in a product, they may only focus on the overall rating of the product or a few key reviews. However, when the purchase decision involves a high financial or emotional cost, consumers may adopt systematic processing, analyzing the content of the reviews in depth and comparing them with each other (Robson & Greenhalgh, 2023).

The application of the HSM model is important for understanding consumer behavior. By understanding the situations in which consumers choose heuristic or systematic processing, companies can better optimize their marketing strategies and the way information is presented, to more effectively influence consumers' decision-making process (Kurdoglu et al., 2023).

2.2 Consumer Purchasing Decision

The impact of online reviews on consumer purchasing decisions has been widely studied. Shazuli Ibrahim's (2023) study states that online reviews significantly influence consumer behaviour on e-commerce platforms, particularly in terms of the credibility of the reviews, the polarity of the ratings, the number of reviews, and the identity of the reviewer (Ibrahim, 2023). Mahdi in 2023 further fortified this positive impact of positive reviews, image reviews, and add-on reviews on the consumers' behaviour by analyzing more than 400 Reviews distributed online, while neutral and negative failed to significantly influence buying behavior.

Despite the ability of positive reviews to accelerate sales, studies have shown that consumers pay more attention to negative reviews at the time of purchase. Varga and Albuquerque's (2023) study showed that negative reviews not only reduced the probability of purchasing a product, but also increased the likelihood that consumers would search for alternatives, especially in the case of functional products or customer service where negative reviews had a greater impact on the purchase decision.

On one hand, the reliance of consumers on reviews is something that can be added to and complemented; on the other hand, the review management by the brands themselves is increasingly becoming a factor to influence the consumer decision. Based on their survey, Sharma and Kumar (2023) reported that consumers rely highly on the product reviews, while the positive response of companies against the reviews may help improve the market performance of the products and customer satisfaction.

According to Ke Qing in 2004, "the outer stimulus that consumers receive, after processing and judging the impact of the stimulus information, causes eventual changes in purchase behaviour relevant to the consumer." External stimuli can include the marketing campaigns of merchants, basic shop information, reviews, etc. In this case, with such information confronting consumers, they process it after and their eventual purchase decision is brought forth. It will lead the consumers to decrease the perception of risk or increase trust in the merchant, which then affects purchase behaviour.

The factors affecting reviews on consumers' intention or decision to purchase fall into three groups, namely: factors relating to the review publisher, review itself, and the review recipient. Review publishers' factors revolve around reviewers' credibility, professionalism, and writing style. The review itself focuses on the number of reviews, ratings, timeliness, content quality

of the review, praise and blame, emotional polarity, and disclosure of identity information. Recipient-related factors focus on consumer product involvement, demographic characteristics, and website engagement.

In other words, domestic and international studies on online reviews of purchase decisions contain product attitudes, purchase intention, product sales, etc., from new products to product types. However, an argumentation of a role played by review credibility in it still needs to be studied.

2.3 Argument strength

Argument strength refers to the probability or persuasiveness of the information provided. It is an gauge of how the recipient considers the argument as convincing and credible. Luo et al. (2015) and Shih et al. (2015) defined argument strength as one of the prime factors having a very great capability to affect how one processes information. It is when information is presented with strong arguments that this information becomes credible and persuasive, moulding internally the attitude of the receiver towards the information.

Indeed, previous studies have already indicated evidence on the positive linear relationship of the strength of an argument and credibility of information. As an instance, Kim et al. (2018) and Shan (2016), have found the great influence of argument strength on changing the attitude of the reader towards the information: well-justified and supported by strong arguments, the most probable information be considered by the audience as credible. While, on the other hand, weak or poorly supported arguments lead the receiver to perceive the information as unreliable or not credible (Lee et al., 2023).

The credibility of the information is important in diversified contexts, from online product reviews to social media. Regarding vaccine misinformation correction tweets, Lee et al. (2023) found that strong arguments combined with authoritative source support increased perceived credibility of the information. This would therefore mean that the strength of the argument and the source itself play a very critical role in the manner through which the audience processes and accepts information.

More recently, in the digital age, the power of influencers and online reviews becomes especially prominent. In support, research by Jamil et al. (2023) evidenced that argument quality was among the monumental factors, along with source credibility, that influenced consumer wellbeing and purchase intention. Again, this reiterates the need for well-structured and convincing arguments, especially in influencer marketing, where the strength of the argument would directly influence consumer behavior (Jamil et al., 2023).

Therefore, the authors hypothesise: H1. *Argument strength positively influence review credibility.*

2.4 Review Objectivity

Material that is subjective might be chiefly overshadowed by the views and sentiments of an author himself. Hence, it is less objective and reliable for the readers who pursue information based on facts and without any bias. In subjective material, there is always a streak of personal reasoning, which may not blend well with the reader's need for accurate data. On the other hand, objective content usually is based upon facts and will not have any kind of personal biases. Objective content is, therefore, more likely to enjoy greater credibility and reliability. Indeed, several earlier studies have pointed to the extent of objectivity or subjectivity of information as a salient factor that influences how such information is received and processed

by members of the audience. For instance, Baek et al. (2012) and Park and Kim (2008) have suggested that, overall, objective content is seen as more credible than subjective content since it is concrete, factual, and rational.

The specialized role of objectivity, therefore, in online product reviews, serves to further emphasize how important fact-based judgments are to drive perception. In general, objective-only reviews that dwell on verifiable features of the product and detailed evaluations tend to be more effective in shaping consumer trust and satisfaction. These reviews lessen ambiguity and bring clarity, hence allowing the consumer to effectively make decisions with confidence. For example, it was shown that reviews containing elaborate, fact-based judgments have a much greater effect on the quality perceptions and satisfaction of consumers, while highly subjective reviews with a lack of specific information would have received skepticism and have been taken as less serious by the consumers (Filieri et al., 2015).

These authors have further cemented objectivity in influencing the credibility of reviews by showing that the provision of truthful and verifiable information increases the trust of consumers. Objective reviews lessen the uncertainty of consumers in making their decisions, which is very important when the consumer is evaluating an online product or service. The precision and comprehensiveness of information embodied in an objective review lend an air of reliability and engender greater trust in the review's content. Studies have demonstrated that factors such as argument quality, completeness, and factual accuracy significantly impact how credible a review is perceived to be (Thomas et al., 2019). These factors not only enhance the trustworthiness of the content but also influence the likelihood of consumers adopting recommendations or purchasing the reviewed product (Cheung et al., 2012).

Therefore, the authors hypothesise: H2. *Review Objectivity positively influence review credibility.*

2.5 Review Sidedness

One-sided review refers to whether the review is purely positive or purely negative. Two-sided reviews are always more persuasive compared to one-sided reviews. For example, Cheung et al. (2012) and Cheung et al. (2009) reported that two-sided content is considered to be more valid and providing information since it looks at the product or service from a point of equilibrium concerning both positive and negative sides.

The more facets of a product or service are discussed in a review, the more comprehensive it is. Consequently, a bilateral review is perceived as more factual and reliable since it discusses various facets of the reviewed entity. While one-sided reviews, speaking only about positive or negative features, stand a chance of being perceived as biased, hence less credible by the consumers. It can be explained by attribution theory by Crowley and Hoyer (1994), stating that two-sided information weakens the skepticism of the receiver and strengthens the perceived believability of the information. This is in regard that a balanced argument would, more or less, meet the expectation of the recipient for fairness and transparency.

Recent research continues to confirm the hypothesis of two-sided reviews being more effective in changing consumer attitudes. For example, Wallace et al. (2023) presents the results of an experiment on how different contexts influence perceived bias in the two-sided message. According to them, two-sided messages can lower the perceived bias, especially if the issue is new to the recipient; thus, furthering the Argentine tango model since the display of both sides of the issue can substantially lower perceived bias.

Therefore, the authors hypothesise: H3. *Review sidedness positively influence review credibility.*

2.6 Reviewer Credibility

The credibility of the reviewer in general will strongly determine the reception and processing of information by audiences. It describes the degree to which an information source-a reviewer-is perceived by the reader as trustworthy, competent, and believable. According to Cheung and Thadani (2012), source credibility has two facets: expertise refers to one's ability to present information accurately, while trustworthiness deals with the perceived honesty and reliability of the source. These facets are basic and formative in the audience member's perception of the credibility of the information and its overall reliability.

Indeed, previous studies have shown that source credibility is one of the major factors that determine perceived message credibility. Indeed, in studies where online receivers of information regarded the source as credible, there was more likelihood of acceptance and belief in the information offered. This is because a credible source happens to impress competent and trustworthy factors which on overall basis enhance the believability of such information. For example, a source with low credibility would not make the reader adopt the information being given, even though the message's content may be sounding very much true (Cheung et al., 2012; Cheung et al., 2009).

Recent studies continue to reiterate the importance of reviewer credibility across a wide array of contexts. A case in point is the finding by Jung (2023) that a user's intention to adopt a given review is influenced directly by the credibility of the reviewer. The study further pointed out that perceived review authenticity serves as a mediator in the relationship between the credibility of the reviewer and the user's intention to accept the review, and it is highly susceptible to the action of the former variable.

Therefore, the authors hypothesise: H4. *Reviewer credibility positively influence review credibility.*

2.7 Internal Consistency

Internal consistency in online reviews refers to the textual analysis of the review content being consistent with the rating of the review, such as the star rating. When the content and rating come from different sources, there can be discreteness between what is said in the review and the overall rating given. This can make the receiver of the review confused and decrease the accuracy perceived for this review. According to Li et al. (2018), such misalignment creates cognitive dissonance, psychological tension in the reader because of the incongruence of his expectation and the information.

Citing the cognitive dissonance theory, Hinojosa et al. (2017) argued that people strive to be consistent in their attitudes, beliefs, and actions cognitively. The internal inconsistency will create dissonance in the mind of a reader, such as very negative text associated with a high star rating or vice versa. Due to this kind of dissonance, one might raise questions about the validity of the review and the information derived from it. Hence, internal consistency enhances the credibility of an online review.

This latest research has extended that concept to demonstrate that internal consistency plays a very important role in determining perceived helpfulness and credibility of reviews. For example, Husain et al. (2023) conducted research on the consistency of the review content

about the rating given that affects online review helpfulness. The study proposed a mathematical measure of the degree of consistencies between textual content and its associated rating score. They also discovered that reviews with high internal consistency seem to be viewed by others as more helpful and credible, since consistent reviews meet a reader's expectations and reduce their cognitive work in processing the information.

A study by Batumalai (2023) explored review richness and the extent to which its valence affects how much consumers perceive eWOM as trustworthy. More detailed reviews that adhere to their valence, be it positive or negative, would unlock higher levels of credibility among perceivers. This is because internal consistency increases trust and propagates more activity among consumers, so this quality becomes essential in online reviews if they are to be effective.

Therefore, the authors hypothesise: H5. *Internal consistency positively influence review credibility.*

2.8 External Consistency

External consistency refers to whether the given review is in agreement and conveys what the majority opinion reflects in other reviews. Suffice it to say that a review is normally easily adopted by consumers when it is consistent with the majority of other reviews. Aghakhani et al. (2017) proved that when the review is consistent with the majority opinion, people are more likely to trust and accept it because such consistency provides them a sense of validation and reduces uncertainty about the product or service being evaluated.

This can be explained using the spreading-activation model proposed by Collins and Loftus (1975), which suggests information is more smoothly processed if it is in accordance with prior beliefs and what one read so far. The consistent review will reinforce the expectations of the reader and reduce the cognitive dissonance, hence being more credible and trustworthy. Contrasting opinions, in turn, can make reading question the validity and honesty of the information.

Recent research points to the importance of external consistency for review credibility. For example, Husain et al. (2023) present the role of content-rating consistency in online product reviews; for instance, reviews that match the majority opinion are considered more helpful and credible. After all, this study has demonstrated that when the textual content of the review is consistent with its rating and other reviews, it enhances perceived usefulness of the review and strengthens consumer trust. Borchers (2023) performed an integrative literature review on the factors affecting trust in online reviews and identified external consistency as one of the key elements in consumer trust. Indeed, the study confirmed that a review that is consistent with others is trusted and acted upon by consumers. This evidences the external consistency construct as an important predecessor of trust and credibility of online reviews.

Therefore, the authors hypothesise: H6. *External consistency positively influence review credibility.*

2.9 Structural factors

Among these are readability, grammar, mechanics, and overall writing quality. These factors are especially crucial in establishing for the readers the perceived credibility of the review and how well the information comes across. In online reviews, structural factors are quite closely related to heuristic cues, that is, cognitive shortcuts that an individual uses to estimate the

quality of information. Heuristic cues, such as well-structured writing, signal to the reader particular qualities about the writer, according to Ketron (2017), such as attention to detail and education level. For example, a review that has poor grammar or makes use of unclear sentences could be viewed as a source from a less knowledgeable or less reliable source, thus diminishing the credibility of information presented.

Several review studies have underlined that structural factor are part of online reviews. As Huang et al. (2018) underlined, these latter ones play an important role in the credibility evaluation of reviews, since in many cases they are among the few visible indications of the writer's expertise and experience with either the product or the service. When the review is well-written, with clear grammar and mechanics, this enhances not only readability but also reinforces the competence of the reviewer in the matter. This harmony of form and content provides a positive contribution or renews the credibility of the review for the reader.

The other recent studies continue to confirm the important role of structural factors in online review contexts. For example, Norambuena et al. (2023) researched the role of transparency cues in news and surprisingly found that such structural elements as clarity and organization greatly influenced the quality assessment of information by readers. This study underlined the fact that structural factors play an important role not only in product reviews but also in other forms of online content where credibility is at stake.

Therefore, the authors hypothesise: H7. *Structural factors positively influence review credibility.*

2.10 Information Rating

Information rating can also be defined as the recommendations or "helpfulness" ratings from other readers or members of the community; it is a very important component in the formation of the attitude that a reader develops toward the credibility of online content. Pornpitakpan (2004) revealed that the attitude a reader holds toward information is significantly affected by the consensus and evaluations of others. This is also in line with the literature on eWOM. Information rating is a sign of collective judgment regarding usefulness or accuracy of a review evaluated by other users. According to Cheung et al. (2009) and Luo et al. (2015), an information rating is a heuristic cue that provides the readers with a fast and efficient means to evaluate the credibility of a review without deeply analyzing the content themselves.

This reliance on information rating can be explained through the heuristic processing of individuals' judgments. A high rating given by other readers to a review serves as a cue that embodies the credibility, reliability, and consideration worthiness of the content. On the other hand, reviews receiving low ratings are more likely to be discounted or may be received skeptically. Consequently, we postulate that information rating has a positive influence on the perception of review credibility among readers.

Recent research continues to study the impact of information rating on review credibility in various contexts. For instance, Li et al. (2023) notes that when rating and content match, for example, in online reviews, such a review is perceived as more helpful and credible. Such consistency supports the effectiveness of information rating as a heuristic cue, confirming that high-rated reviews are generally more trusted by users.

Therefore, the authors hypothesise: H8. *Information rating positively influence review credibility.*

2.11 Review credibility

Review credibility is considered one of the key facilitators that affect consumers in the adoption of online reviews. Overall, people highly rely on other people's information during the purchasing decision cycle; hence, the more credible these reviews are perceived to be, the more influential they become. The credibility of a review is fully dependent not only on the content but also on other factors such as review consistency, quality, and structure. Logically structured, detailed, and consistent reviews tend to be more credible. Song (2015) identifies that high-quality reviews are those in which information content has been clearly expressed and logically structured; such reviews add reliability to the review. It has also been revealed from several studies that if consumers consider a travel e-commerce website trustworthy, then they show a greater possibility of purchasing a related product or service, indicating that the perceived review trustworthiness impacts mostly purchasing decisions (Buena & Ong, 2019).

Therefore, the authors hypothesise: H9. *Review credibility positively influences purchasing decisions.*

Credibility mediates the relationship between reviews and consumers' purchasing decisions; when people perceive reviews as credible, they tend to believe in information and make a purchase decision. In fact, on review consistency-which is particularly enhanced when the information contained in the review corresponds with the expectations of the consumers or when these are experiences that have been previously encountered-review studies indicate that the review's perceived credibility increases when the consumer decides to purchase (Tran et al., 2022). Moreover, the content's informational influence and thoroughness become vital in directing the consumer to confidently make purchase decisions (Thomas et al., 2019). What this means is that credibility of reviews online plays a very important role in buying behavior. The consumers are very likely to trust those reviews that are consistent, well-organized, and based on elaborate and information. When reviews can do all that, then they are more likely to positively affect purchase decisions.

Therefore, the authors make the following hypothesis:

H10. *Review credibility mediates the relationship between argument strength and purchasing decision.*
H11. *Review credibility mediates the relationship between review objectivity and purchasing decision.*
H12. *Review credibility mediates the relationship between review sidedness and purchasing decision.*
H13. *Review credibility mediates the relationship between reviewer credibility and purchasing decision.*
H14. *Review credibility mediates the relationship between internal consistency and purchasing decision.*
H15. *Review credibility mediates the relationship between external consistency and purchasing decision.*
H16. *Review credibility mediates the relationship between structural factors and purchasing decision.*
H17. *Review credibility mediates the relationship between information rating and purchasing decision.*

2.12 Propensity to trust

The propensity to trust denotes an individual's willingness to show trust and reliance when confronted with information provided by another person, especially when it is incomplete or when there is uncertainty, and this propensity will affect an individual in the ample acceptance of the information. The propensity to trust means that buyers are more open to others' opinions and advice in online reviews, while the ones with a low propensity to trust are very sceptical. According to Kini and Choobineh (1998), the propensity to trust would be one of the key factors in the trust-integration model, which could directly influence both the attitudes and decision-making of consumers to e-commerce. This, in turn, implies that when the propensity to trust of consumers is high, they are very likely to be believing the reviews they browse online and use them as a basis for their purchase decisions.

Trust propensity has also been seen to moderate the consumer choice process in related studies. For example, Yue Chen et al. (2015) showed that trust propensity not only moderated the relations between consumers' perceived risk and overall satisfaction but also interacted with gender to affect consumers' intention to repurchase the product. Their results suggested that the more the consumers' trust propensity, the more likely their purchasing decisions would align with their trusting attitudes in reviews after being exposed to positive reviews. Therefore, disposition to trust serves as a moderator in the relation between reviews and perceived trustworthiness of the review.

Therefore, the authors hypothesise: H18. *Propensity to trust moderates the relationship between review credibility and purchasing decision.*

2.13 Research Framework and Development of Hypotheses

The current study develops a theoretical model based on the HSM aiming at investigating how systematic cues such as argument strength, review objectivity, and review disposition in conjunction with heuristic cues like reviewer credibility, internal consistency, external consistency, structural factors, and information ratings jointly enhance the perceived review trustworthiness that causes encouraging or discouraging purchase decisions of customers. On this platform, systematic cues strengthen the review content's trustworthiness by offering more profound and rational analyses, while illuminating cues support the decisions of resource-poor consumers with fast and intuitive judgment. Meanwhile, propensity to trust is a moderating variable of the consumers that affects review credibility and purchase decision. It is likely that buyers with a high propensity to trust make decisions on superficial review features, like reviewer credibility or consistency of reviews, whereas a low propensity to trust is very likely to make them sceptical towards reviews and rely on systematic cues for in-depth analyses.

By incorporating systematic and elucidating cues and making considerations for the moderating role of trust propensity, the present study attempts to present how online reviews finally decide the purchasing behavior of the consumers through their influence on cognitive and affective processes.
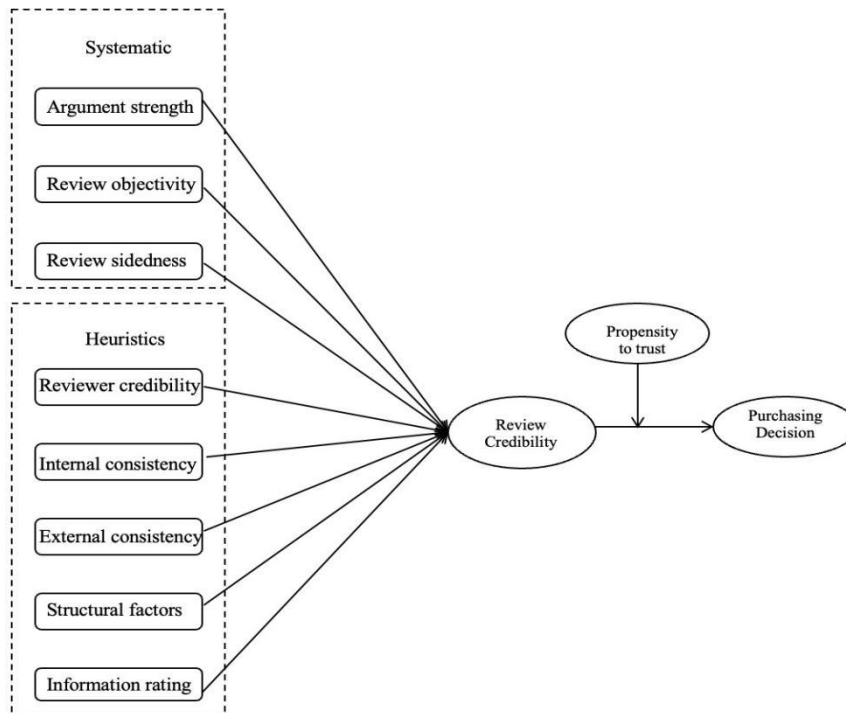
Figure 1: Proposed Research Framework

3. Research Approach

The present study, therefore, employs a quantitative research methodology in collecting data through a questionnaire with the purpose of studying the effects of systematic and edifying cues on the credibility of online reviews, and the moderating role of trust propensity therein. Data for this study will be collected mainly from the online questionnaire platform, targeting a sample that has experience in online shopping. To ensure that the data is diverse and representative, the study will cover as many respondents of different ages, genders, and occupations as possible, and is expected to collect no less than 500 valid questionnaire data. A sample size of this magnitude meets the basic conditions of quantitative research and provides sufficient data support for subsequent data analysis.

Stratified random sampling shall be applied to the study to obtain varied and representative samples. The research will be started by dividing the population into subgroups or strata based on demographic variables such as age, gender, occupation, and level of income, among others. Several individuals shall be selected randomly from each stratum so that each subgroup can be representative in the sample. Specific targets that the sampling strategy intends to study are consumers who have experience with online shopping. Their stratification criteria will be based on different characteristics of their online shopping behavior, such as the frequency of shopping or the use of shopping platforms. In each stratum, several consumers will be randomly selected to participate in the questionnaire survey. In doing so, the sample eliminates a lot of sampling error and generalization of research findings increases, which simply means that the sample can represent the overall case.

4. Conclusion

The present study is thus an orderly attempt at investigating how online reviews impact the purchase decisions of consumers while buying products online. In this study, the Heuristic-

Systematic Model has been used to assess how systematic cues active in online reviews affect consumer review trust and consequently their purchasing decisions. The approach was a strong quantitative research methodology, where the data collection was done with the help of a completely instrumented questionnaire among a diverse sample population of online shoppers. This study will ensure the assumptions of methodological rigorousness with reliability and validity tests, offering clarity and relevance in the data analysis. Ethical considerations have been made by ensuring confidentiality for the respondents by respectively maintaining voluntary response. Therefore, such findings could help organizations maximize their review management strategies and would thus serve as a source of review credibility for causing brand trust and loyalty. In this way, this research contributes significantly to the academic discourse of digital marketing strategies in an evolving e-commerce landscape by elaborating on the means through which online reviews would influence consumer behavior.

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