

**ONLINE REVIEWS ON CUSTOMER TRUST AND LOYALTY:
A CASE STUDY OF E-COMMERCE PLATFORMS**

BY

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TITLE PAGE

**A RESEARCH PROJECT WRITTEN AND SUBMITTED TO THE
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REQUIREMENTS FOR DEGREE OF BACHELOR OF SCIENCE (B.Sc) IN
MARKETING OF THE UNIVERSITY OF BENIN, BENIN CITY.**

OCTOBER, 2025

DECLARATION

I declare that:

This project work is based on a study undertaken by me in the Department of Marketing, University of Benin under the supervision of **PROF. E.P OSEYEMON**. This work has not been previously submitted for award of a degree elsewhere.

All ideas and views are product of my personal research efforts and all references to works of others have been duly acknowledged.

Comfort Eseosa ADAGBONYIN

Date: _____

CERTIFICATION

We certify that **Comfort Eseosa ADAGBONYIN** with Matriculation Number **MGS2104966** submitted the research work to the Department of Marketing, Faculty of Management Science, University of Benin, Benin City.

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DEDICATION

This project work is dedicated to almighty God for his guidance and protection through out the course of my study.

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ABSTRACT

This study examined the impact of online reviews on customer trust and loyalty, using e-commerce platform. This study examined the impact of online reviews on customer trust and loyalty among University of Benin students who shop on e-commerce platforms such as Jumia, Jiji, and Temu. It focused on five components of online reviews which includes valence, volume, recency, credibility, and helpfulness and their influence on consumer behaviour. A quantitative survey design was adopted, with 400 questionnaires distributed and 384 valid responses analyzed using correlation and multiple regression analyses. Findings revealed that all five components significantly affect customer trust and loyalty. Review valence shapes perception, review volume builds confidence, review recency enhances relevance, review credibility promotes authenticity, and review helpfulness supports informed decisions. The study concluded that credible and helpful reviews are vital for sustaining consumer trust and loyalty. It recommended that e-commerce platforms enhance review verification, encourage balanced feedback, and employ AI moderation to strengthen review credibility and transparency.

CHAPTER ONE

INTRODUCTION

1.1 Background to the study

The emergence and continuous expansion of e-commerce have reshaped how people access, assess, and purchase goods and services, removing traditional geographical restrictions and offering consumers unmatched convenience (Kumar & Ayodeji, 2020). In Nigeria, platforms like Jumia, Jiji, and the more recent Temu have gained widespread popularity, especially among university students who value the ease and variety that online shopping provides (Okeke et al., 2022). However, this digital evolution has also intensified competition within the online retail sector, compelling businesses to invest more effort into building and sustaining customer trust and loyalty to stay relevant (Adeola & Evans, 2020).

Trust and loyalty are widely recognized as fundamental elements for the sustained success of online businesses because digital transactions naturally carry risks and uncertainties that face-to-face retail does not (Kim & Peterson, 2017). Unlike in physical stores, where customers can physically examine products and engage directly with sellers, online shoppers rely heavily on indirect information to form their purchase decisions (Cheung et al., 2015). One of the most significant and trusted information sources in this regard is the online review, which has become a critical aspect of electronic word-of-mouth communication (Filieri, 2016).

Online reviews bridge the gap between the seller and potential buyers by sharing genuine experiences and opinions, thus helping to reduce information asymmetry (Zhou et al., 2019). Research indicates that various aspects of reviews—such as whether they are positive or negative (valence), how many there are (volume), how recent they are (recency), and how credible they seem; shape customer attitudes and directly affect purchase decisions (Erkan &

Evans, 2018). For example, reviews written by verified customers or reviewers with strong reputations tend to build more trust than anonymous or poorly written reviews (Filiari, 2016). This process is strongly supported by Trust Transfer Theory, which explains how trust can be shifted from credible sources (like trustworthy reviewers or established platforms) to new or unfamiliar products or vendors (Stewart, 2003).

For university students in Nigeria, who often operate on limited budgets and are highly conscious of potential risks, online reviews play an especially crucial role in guiding their shopping decisions (Adeola & Evans, 2020). Although e-commerce platforms such as Jumia, Jiji, and Temu provide various features to support customer reviews, there is still limited empirical evidence on how these reviews specifically shape trust and loyalty among students in Nigerian universities. Understanding this link could help these platforms develop stronger strategies to retain customers in this market segment (Narteh et al., 2021).

Moreover, loyalty in online shopping is not usually built on a single satisfactory experience but is formed through repeated, consistent interactions that meet or surpass customer expectations (Oliver, 1980). According to Expectation Confirmation Theory, when the expectations customers develop based on online reviews are fulfilled by their actual experience, it strengthens trust and leads to ongoing loyalty (Bhattacharjee, 2016). On the other hand, misleading or fake reviews can have the opposite effect, damaging trust and tarnishing the platform's reputation, which highlights the importance of effective review monitoring and moderation systems (Park & Nicolau, 2015).

Technological innovations continue to play an important role in boosting the credibility and usefulness of online reviews. Features like verified purchase badges, reviewer ratings, and AI-based moderation tools help detect fake or spam reviews, ensuring that genuine customer voices remain visible (Zhao et al., 2020). However, it is important to examine whether these

technological solutions have the intended impact within the Nigerian e-commerce market, especially for platforms like Jumia and Jiji (Nguyen et al., 2020).

Despite increasing global research on the power of online reviews, there remains a notable gap in understanding how university students in Nigeria interact with and respond to them, even though this group forms a significant and tech-savvy segment of the e-commerce customer base (Adeola & Evans, 2020). Exploring this gap can help e-commerce managers fine-tune their review systems and adopt practices that foster trust and customer loyalty.

This research therefore seeks to address this gap by investigating how online reviews impact trust and loyalty among students at the University of Benin who actively purchase goods and services through platforms like Jumia, Jiji, and Temu. The study will analyze how specific elements of online reviews; such as valence, volume, recency, credibility, and helpfulness—shape customer trust and long-term loyalty. Ultimately, the results should provide valuable insights that e-commerce operators and marketers can use to develop better trust-building techniques and loyalty programs for young, digital-first consumers in Nigeria’s growing online retail sector.

1.2 Statement of the Research Problem

The widespread adoption of e-commerce platforms such as Jumia, Jiji, Temu, and similar marketplaces has significantly transformed how young consumers in Nigeria, especially students, discover, assess, and purchase products and services. While these platforms deliver convenience, variety, and wider choices, they also expose customers to risks because transactions occur in a setting where physical product inspections and face-to-face interactions are absent. In this context, online reviews have emerged as one of the most powerful tools for helping consumers reduce uncertainty, shape their trust, and influence whether they remain loyal to a platform or seller.

Although the impact of online reviews on consumer decisions is well recognized globally, there remains an insufficient understanding of how specific elements—such as the positivity or negativity of reviews (valence), the number of reviews (volume), how recent they are, their credibility, and their usefulness—affect trust and loyalty among Nigerian students who frequently use these e-commerce channels. Much of the available research has focused on consumers in developed countries, leaving a gap when it comes to examining how these relationships play out in emerging economies like Nigeria, where online shopping behavior, cultural norms, and technological infrastructure differ significantly.

Moreover, the authenticity of online reviews within Nigeria is sometimes questionable due to the growing issue of fake or misleading feedback. Many online shoppers have become wary of relying fully on reviews for their purchasing choices because they fear being misled by fabricated information. This skepticism undermines the potential of online reviews to build trust, and ultimately weakens repeat patronage. This concern is especially relevant for students, who often have limited disposable income and are more cautious about where they spend their money online.

Additionally, while technological features such as verified purchase badges, reviewer credibility scores, and automated moderation systems are designed to protect review integrity, little research has examined how well these measures actually foster trust and promote loyalty within the Nigerian e-commerce space. As a result, online retailers and platforms may not be making full use of these tools to protect the credibility of reviews and strengthen long-term customer relationships.

Given the fast-paced growth of digital commerce in Nigeria and the increasing reliance of students on peer-generated reviews, there is a clear need for research that unpacks how distinct aspects of online reviews affect trust and loyalty. This knowledge gap highlights the

importance of an empirical investigation focused on student shoppers at the University of Benin, who represent a significant segment of active online buyers. By addressing this problem, the study aims to generate relevant insights that can help e-commerce platforms, vendors, policy makers, and other stakeholders implement better review systems and trust-building strategies, ultimately fostering a more secure and rewarding online shopping experience for young Nigerian consumers.

1.3 The Research questions

The following research questions are asked:

- i. How does review valence (positive, negative, or neutral tone) influence customer trust and loyalty on e-commerce platforms?
- ii. What is the effect of the volume of online reviews on customer trust and loyalty in e-commerce transactions?
- iii. To what extent does the recency of online reviews impact customer trust and loyalty on e-commerce platforms?
- iv. How does the credibility of online reviews affect customer trust and loyalty in e-commerce purchases?
- v. What role does the helpfulness of online reviews play in shaping customer trust and loyalty on e-commerce platforms?

1.4 The Research Objectives

The main objective of this study is to examine the impact of online reviews on customer trust and loyalty in e-commerce platforms.

The specific objectives are:

- i. To examine the influence of review valence on customer trust and loyalty in the e-commerce environment.
- ii. To determine the effect of review volume on customer trust and sustaining loyalty.
- iii. To assess the impact of review recency on customer trust and loyalty.
- iv. To evaluate how review credibility affects customer trust and brand loyalty.
- v. To analyze the role of review helpfulness in shaping customer trust and fostering loyalty in e-commerce platforms.

1.5 The Research Hypotheses

This study seek to test the following hypotheses

H₀₁: Review valence has no significant effect on customer trust and loyalty in e-commerce.

H₀₂: Review volume does not significantly influence customer trust and loyalty in e-commerce.

H₀₃: Review recency has no significant impact on customer trust and loyalty in e-commerce.

H₀₄: Review credibility does not significantly affect customer trust and loyalty in e-commerce.

H₀₅: Review helpfulness has no significant relationship with customer trust and loyalty in e-commerce.

1.6 Scope of the study

This study is specifically designed to examine how online reviews influence the trust and loyalty of consumers among active users of e-commerce platforms such as Jumia, Jiji, and Temu etc. The scope is only limited to undergraduate and postgraduate students within the University of Benin, Benin City, who usually shop online and have experience reading or posting reviews that shape their purchasing decisions. By streamlining on this defined

population, the research aims to understand how the characteristics, credibility, and perceived usefulness of online reviews contribute to building trust and sustaining loyalty within the Nigerian e-commerce environment.

The study does not include other forms of online consumer engagement such as social commerce or offline retail transactions, but rather focuses on the role of customer generated reviews within formal e-commerce platforms. The findings of this are expected to provide practical insights that can help e-commerce platforms and marketers develop strategies to enhance trust and encourage repeat patronage among student shoppers.

1.7 Significance of the study

This research is highly valuable to different groups that have a stake in the growth of e-commerce in Nigeria, especially considering the increasing reliance of university students on online shopping platforms.

i. E-commerce Platform Operators and Digital Marketers

The study will provide practical insights for managers, operators, and marketers working with major online marketplaces like Jumia, Jiji, Temu, and others. By highlighting how aspects of online reviews; such as their positivity or negativity, number, timeliness, trustworthiness, and usefulness, influence students' trust and loyalty, the findings can guide these platforms to improve their review systems. Such improvements can include enhancing review authenticity checks, moderating fake feedback, and implementing tools that build stronger customer relationships and encourage repeat buying.

ii. Online Vendors and Small Businesses

Sellers and small businesses that rely on these online platforms will benefit from understanding how genuine customer reviews can shape consumer perceptions of their brands. By using this information, they can adopt strategies to motivate honest feedback, handle critical reviews constructively, and boost their brand image online; helping them attract loyal buyers and stand out in a competitive digital marketplace.

iii. Students and Young Digital Shoppers

For students and young adults who form a major portion of the online shopping demographic, this research will shed light on how to interpret and evaluate online reviews more critically. Gaining this understanding will help them make smarter purchase decisions, recognize misleading or fake reviews, and reduce the risks of dissatisfaction or fraudulent transactions.

iv. Consumer Rights Regulators and Policy Makers

Consumer protection bodies and policy makers will find this study useful for developing policies that encourage transparency and fair practices within the e-commerce sector. Insights from this research can guide them to design clear rules that hold platforms accountable for review authenticity and customer data security, helping to protect buyers from misinformation and fraud.

v. Academic Community and Future Researchers

This research will enrich the academic literature on online consumer trust and loyalty, particularly in the context of emerging markets like Nigeria. It will provide a strong foundation for students, scholars, and researchers who wish to conduct further studies on how digital feedback affects consumer behavior. The results can inspire more comparative studies, extended models, or deeper investigations into other variables that affect online shopping decisions.

1.8 Limitation of the study

This research may face limitations due to the sample size of customers and e-commerce platforms, which might not accurately reflect the broader population. The results of this study may not be applicable to other industries, countries, or context.

The research is based on online reviews and customer feedback, which could potentially be biased or unreliable. The research concentrates on particular e-commerce platforms, which may not accurately reflect the entirety of the e-commerce landscape. This research may face limitations due to the duration of data collection which may not capture long term effects of online reviews on customer trust and loyalty. This study may face limitations due to its research design, tools and methodology, which might not adequately reflect the detailed dynamics between online reviews and customer trust and loyalty. E-commerce platforms exhibit differing degrees of moderation, which can result in the presence of fraudulent or altered reviews, This situation may compromise the integrity of the data to be gathered for this research. Restricted availability of thorough or trustworthy data from e-commerce platforms or consumers may hinder the thoroughness of my analysis.

1.9 Definition of Terms

Online Reviews: assessments of customer feedback shared on e-commerce platforms regarding their experiences with various products.

Customer trust: The faith or belief that consumers place in e-commerce platforms and their offerings. It is influenced by their experiences, interactions, and perceptions.

Customer loyalty: retention, and repeat business/purchases on e-commerce platforms and are influenced by their satisfaction, trust, and positive experiences with the products offered.

Online feedback: Comments, ratings, or review posted by customers on e-commerce platforms about their experiences, products, etc.

E-commerce: The buying and selling/exchange of goods and services over the internet, or the process of conducting business electronically or through the online space.

Customer retention: the ability of an e-commerce platform to maintain or secure customers over a long period of time, based on their satisfaction, trust or loyalty.

Customer Satisfaction: The extent to which customers are happy, contented or pleased with their experiences, or products obtained from an e-commerce platform.

E-commerce Platforms: these are online marketplaces, websites, applications or software that enable businesses, brands to sell products to customers through online channels.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter critically reviews existing literature related to the key variables under study: online reviews, which serve as the independent variable, and customer trust and loyalty, which represent the dependent variables. It provides a comprehensive conceptual examination of these elements, explores relevant theories that examines how they are related, and discusses empirical findings that connect directly to the focus of this research.

2.2 Conceptual Review

This section provides an in-depth discussion of the core concepts related to both the independent variable; online reviews and the dependent variables; customer trust and loyalty. By looking into these ideas, this section helps to examine how each concept shapes the overall relationship being investigated in this study.

2.2.1 Customer Trust and Loyalty

Customer trust and loyalty are two closely connected ideas that form the backbone of long-term success for businesses, especially in online and digital contexts (Kim & Peterson, 2017). Trust is usually seen as the starting point for any sustainable customer relationship, as it influences not only whether a customer is willing to engage in the first place but also shapes their sense of risk and reliability regarding the seller or platform (Bhattacharjee, 2016).

On the otherhand, loyalty reflects the ongoing behavioural and emotional commitment customers develop when they repeatedly experience value, dependability, and satisfaction from a brand or platform (Oliver, 2017). In the e-commerce environment, where interactions

take place through digital screens rather than in person, trust plays an even more vital role in encouraging repeat transactions and maintaining long-term engagement (Filiari, 2016). The absence of face-to-face interactions or physical product examination makes it crucial for customers to perceive the platform or seller as trustworthy and transparent (Chevalier & Mayzlin, 2018).

Loyalty extends beyond making repeat purchases; it also includes a customer's willingness to recommend the brand to others, ignore competing offers, and share positive feedback through online channels (Kaur & Joshi, 2020). The bond between trust and loyalty is strong and reciprocal; while trust initiates the first purchases, loyalty ensures customers stay connected over time (Fang et al., 2020). When buyers trust a seller or platform, they are more inclined to come back and build deeper emotional ties that translate into genuine loyalty (Wang & Chaudhry, 2018). Loyal customers tend to demonstrate high levels of trust and often become enthusiastic advocates for the brand, strengthening its image through positive word-of-mouth and online reviews (Zhao et al., 2020).

2.2.1.1 Customer Trust

Customer trust is a fundamental concept in the world of e-commerce because it directly shapes how consumers choose to interact, make purchases, and remain loyal over time. In online transactions, where there is no direct face-to-face interaction or physical product inspection, trust acts as the crucial factor that enables smooth transactions and lasting relationships (Kim & Peterson, 2017).

Broadly, customer trust can be defined as a consumer's confidence that an online seller or platform will behave ethically, reliably, and in a manner that protects the buyer's interests (Bhattacharjee, 2016). It represents the level of assurance customers feel when they believe that the seller will not exploit their vulnerability or misuse their personal information (Liu et

al., 2018). Because online shopping removes the chance for hands-on verification, trust depends heavily on things like the quality of the website, secure payment systems, and, importantly, peer-generated content like online reviews (Chevalier & Mayzlin, 2018).

In this setting, trust involves forming expectations about the platform's competence, honesty, and good intentions (Kim & Peterson, 2017). It is shaped by factors such as perceived risk, prior experiences, third-party endorsements, and the credibility of other customers' reviews (Fang et al., 2020). Together, these elements determine whether consumers feel safe enough to commit to purchases and return in the future.

2.2.1.1.1 Dimensions of Customer Trust in E-Commerce

Trust in the context of e-commerce is a multi-dimensional concept that reflects how confident and secure customers feel when dealing with online platforms and sellers. To understand the ways online reviews contribute to building trust, it is important to break down its main dimensions: cognitive trust, affective trust, and institutional trust (Kim & Peterson, 2017).

2.2.1.1.1.1 Cognitive Trust

Cognitive trust is grounded in a rational assessment by consumers of how competent, dependable, and capable an online platform or seller appears to be (Bhattacharjee, 2016). This type of trust is based on logic and evidence, where buyers evaluate whether a seller can fulfill their promises by looking at factors like detailed product descriptions, delivery terms, and especially the nature of customer reviews (Kim & Peterson, 2017).

Over time, cognitive trust builds through consistent, satisfactory experiences and is strongly shaped by the quality and reliability of online reviews (Lim et al., 2020). Reviews that are thorough, balanced, and well-written help reduce buyers' uncertainty and provide a realistic picture of what to expect (Filiari, 2016). Platforms that allow users to share photos or videos

in their reviews further boost cognitive trust by offering visual proof that supports product claims (Park et al., 2021).

In addition, features like verified purchase tags and consistent review ratings strengthen this form of trust. When buyers notice that many people share similar positive experiences, it reinforces their confidence in the seller's credibility (Chevalier & Mayzlin, 2018). Overall, cognitive trust acts as a logical filter, helping shoppers make more informed decisions when navigating the uncertainties of online shopping.

2.2.1.1.1.2 Affective Trust

Affective trust is rooted in the emotional bond and sense of goodwill that customers feel towards an online seller or platform (Wu et al., 2020). Unlike cognitive trust, which relies on logical evaluation, affective trust is built through positive emotions and personal connections that grow over time through warm and supportive interactions (Nguyen et al., 2020).

In e-commerce, this emotional trust is often shaped by how relatable and engaging online reviews are (Kaur & Joshi, 2020). When potential buyers read about others' satisfying and emotionally rewarding experiences, they become more likely to expect a similar outcome themselves, which helps to strengthen affective trust (Wang & Chaudhry, 2018).

Platforms that respond thoughtfully to reviews, showing empathy and genuine concern, can deepen affective trust by demonstrating that real people stand behind the digital interface (Zhang et al., 2020). This human touch reassures customers that their needs will be taken seriously.

Moreover, personalized interactions — such as thoughtful replies, respectful communication, and efforts to resolve problems quickly — add to customers' sense that a brand truly cares about their well-being (Nguyen et al., 2020). While cognitive trust often sparks the initial

purchase, affective trust helps sustain the relationship in the long run and can lead to stronger loyalty.

2.2.1.1.1.3 Institutional Trust

Institutional trust focuses on the structures, rules, and third-party safeguards that reassure customers that an online platform operates fairly, securely, and transparently (Bhattacharjee, 2016). Unlike cognitive or affective trust, which rely on personal assessments or emotional bonds, institutional trust comes from the systems and policies that show the platform's commitment to protecting users (Liu et al., 2018).

This form of trust becomes especially important in e-commerce, where buyers often worry about fraud, data breaches, or unresolved disputes due to the distant, anonymous nature of online transactions. Features like secure socket layer (SSL) encryption, clear refund and return policies, multiple payment options, and visible privacy statements all help to strengthen institutional trust (Park et al., 2021).

Online reviews also play a key role here. When customers share stories about how the platform resolved complaints, processed refunds, or held sellers accountable, it builds confidence that the system works fairly (Lim et al., 2020). Reviews that mention positive outcomes in problem-solving show that the platform enforces rules that protect buyers (Chen et al., 2020).

In addition, trust badges and certifications from respected third-party organizations help signal that a site complies with industry standards, which further reassures users (Kim & Peterson, 2017). Verified reviews and transparent moderation policies also show that the platform is committed to honesty and accountability. Together, these elements form the backbone of institutional trust, especially for new customers or those buying across borders.

2.2.1.1.2 Determinant of Customer Trust in E-Commerce

Understanding what enhances or strengthens customer trust is critical for online. Several factors work together to shape how much trust customers place in an online seller or platform. In the digital marketplace, these determinants range from technical aspects and platform features to customer experiences and the influence of online communities (Bhattacharjee, 2016).

First, the quality and usability of a website are critical in building trust. A well-organized, visually appealing, and easy-to-navigate site makes customers feel confident about sharing sensitive information and completing transactions (Grace, 2025). Secure payment systems, visible privacy statements, and straightforward return policies also reassure buyers that their data and rights are protected (Chua & Banerjee, 2015).

Secondly, strong security and privacy measures play a critical role. Features such as SSL encryption, secure payment gateways, and visible privacy policies ensure that customers feel their personal and financial information is protected (Chua & Banerjee, 2015).

Thirdly, clear and fair return and refund policies build trust by giving customers peace of mind that they can resolve any issues that arise if a product does not meet their expectations (Park et al., 2021).

In addition, providing reliable and flexible payment options further reassures buyers that their transactions are safe and convenient. Offering trusted third-party payment methods demonstrates that the platform prioritizes security and buyer protection (Chevalier & Mayzlin, 2018).

Equally important is the quality and credibility of online reviews. Feedback from other customers helps potential buyers assess whether a seller can be trusted and if the product matches its description. Detailed and verified reviews are especially influential in this regard (Filieri, 2016). Detailed, balanced reviews; especially those with verified purchase tags — boost the perception of honesty and reliability (Park et al., 2021). Negative reviews that are handled transparently can even strengthen trust by showing that the platform does not hide criticism and is committed to fairness (Cheung & Lee, 2012).

Another important factor is the reputation of the seller. Sellers who consistently deliver quality products, fulfill orders on time, and communicate honestly build a trustworthy image that encourages repeat business (Fang et al., 2020).

Handling negative reviews transparently also enhances trust. When platforms openly display criticism and respond to it constructively, it shows a commitment to fairness and honesty, which reassures new buyers (Cheung & Lee, 2012).

Furthermore, third-party certifications and endorsements from credible organizations act as signals that a platform complies with industry standards, adding another layer of confidence for customers (Kim & Peterson, 2017).

Past experiences with the seller or platform also play a vital role. If buyers have enjoyed positive interactions and smooth transactions before, they are more likely to trust the seller again (Chevalier & Mayzlin, 2018). Repeat customers often rely on habit as well as trust when choosing to make additional purchases (Chiu et al., 2019).

Lastly, the reputation of the platform itself influences trust. Well-known brands with strong reputations are more likely to gain customer confidence compared to lesser-known or newer competitors (Fang et al., 2020). Trust signals like third-party endorsements, certifications,

and compliance with industry standards further strengthen a buyer's sense that their interests are protected.

2.2.1.1.3. Technological Features That Reinforce Trust

In e-commerce, certain technological features are vital for reinforcing trust between customers and online sellers or platforms. These features reduce the perception of risk and create a sense of security for users during online transactions.

Firstly, the implementation of secure socket layer (SSL) encryption helps protect sensitive information such as payment details and personal data. SSL encryption signals to customers that their information is transmitted safely, which builds confidence in the platform's security (Alzahrani et al., 2019).

Secondly, secure payment gateways add an extra layer of protection by ensuring that transactions are processed through trusted systems. Payment methods that involve well-known third-party processors increase customers' sense of security (Park et al., 2021).

In addition, two-factor authentication (2FA) enhances security by requiring an extra verification step before users can complete actions such as logging in or making payments. This reduces the chances of unauthorized access to accounts (Wu et al., 2020).

Another important feature is website usability and design quality. Platforms that are easy to navigate, with clear menus and minimal technical glitches, help build trust by creating a smooth and reliable user experience (Grace, 2025).

Moreover, trust badges and third-party security certifications, such as those from recognized organizations, act as visible signals that the website complies with industry standards for data protection (Kim & Peterson, 2017).

Additionally, the use of verified purchase tags on reviews reassures potential buyers that the feedback comes from real customers who have actually purchased and used the product. This transparency reduces doubts about the credibility of online reviews (Chevalier & Mayzlin, 2018).

Furthermore, order tracking systems allow customers to monitor their purchases in real time, which builds trust by providing transparency and keeping buyers informed throughout the delivery process (Filieri, 2016).

Chatbots and AI-powered customer support tools also contribute by offering immediate assistance and answering queries efficiently, which demonstrates the platform's commitment to customer care and problem-solving (Nguyen et al., 2020).

Lastly, regular system updates and strong cybersecurity measures help prevent breaches and downtime, reassuring customers that the platform actively maintains a safe environment for transactions (Alzahrani et al., 2019).

2.2.1.1.4. Challenges in Building and Sustaining Trust

Despite the technological advancements and safeguards put in place to strengthen trust, building and maintaining trust in an e-commerce environment still presents various challenges. These obstacles can weaken customers' confidence and affect their willingness to engage in repeat transactions.

Firstly, the risk of online fraud remains a significant concern for many consumers. Incidents such as identity theft, unauthorized access to payment details, and phishing scams create fear and hesitation among potential buyers (Kim & Peterson, 2017).

Secondly, the presence of fake or manipulated reviews undermines the credibility of online feedback systems. When customers suspect that reviews have been fabricated or biased, they find it difficult to trust the information provided by other users (Filiari, 2016).

In addition, data breaches and lapses in cybersecurity can severely damage customers' trust in an e-commerce platform. If sensitive personal or financial information is leaked or misused, it can be difficult for a platform to rebuild its reputation (Alzahrani et al., 2019).

Another challenge is the anonymity that online sellers and buyers often have. Unlike traditional retail transactions, buyers cannot verify the identity or reliability of a seller in person, which increases uncertainty and perceived risk (Chua & Banerjee, 2015).

Furthermore, inconsistent service quality can make it harder to sustain trust over time. For example, delays in delivery, poor packaging, or unresponsive customer service can lead customers to question a seller's dependability (Grace, 2025).

Additionally, the lack of clear dispute resolution mechanisms on some platforms can discourage buyers from making purchases. When customers feel there is no fair way to resolve conflicts, their willingness to trust the platform decreases (Fang et al., 2020).

Moreover, changes in privacy policies or terms of service without proper communication can cause suspicion. Buyers may feel that their rights or data security are being compromised if they do not fully understand new policies (Park et al., 2021).

Lastly, stiff competition in the e-commerce market makes it challenging for sellers to maintain trust consistently. Customers can easily switch to competitors if they perceive a decline in trustworthiness, service quality, or transparency (Chevalier & Mayzlin, 2018).

2.2.1.2. Customer Loyalty

Customer loyalty is a crucial element that drives the long-term success of e-commerce businesses. In simple terms, loyalty reflects a customer's consistent preference for a particular brand, platform, or seller over time, even when other alternatives are available (Oliver, 2017). It goes beyond repeat purchases to include emotional attachment, positive attitudes, and a willingness to advocate for the brand to others (Kaur & Joshi, 2020).

In the online marketplace, loyalty is not easily won. Customers must feel confident that they can trust the seller or platform to deliver quality products and dependable service every time (Fang et al., 2020). Loyalty often begins with a positive first transaction, but it grows stronger through repeated experiences that reinforce the buyer's satisfaction and trust (Cheung & Lee, 2012).

One important aspect of customer loyalty is that it helps reduce marketing costs. Retaining loyal customers is often more cost-effective than constantly trying to attract new ones (Harris & Goode, 2004). Loyal buyers tend to spend more, return frequently, and share positive feedback through online reviews and word-of-mouth recommendations, which attracts new customers organically (Zhao et al., 2020).

Loyalty in e-commerce is influenced by many factors, including trust, perceived value, service quality, and user experience. When customers believe they will receive consistent value, have their issues resolved fairly, and enjoy a smooth shopping experience, they are more likely to stick with a brand despite competing offers (Chiu et al., 2019).

Ultimately, customer loyalty is a result of both rational and emotional bonds. While trust and satisfaction are the starting points, emotional connections — such as feeling valued or understood — help deepen the relationship and make it more resistant to competitive pressures (Grace, 2025).

2.2.1.2.1. Types of Customer Loyalty

Customer loyalty can be classified into various types, each of which is representing a different form of commitment or attachment to a brand or platform. Understanding these distinctions is necessary for developing e-commerce strategies aimed at building and sustaining loyal consumer relationships (Oliver, 2017). The two most widely recognized types of customer loyalty are behavioral loyalty and attitudinal loyalty, with new studies also pointing to hybrid and situational loyalty (Kaur & Joshi, 2020).

2.2.1.2.1.1. Behavioral Loyalty

Behavioral loyalty refers to the observable and measurable actions taken by consumers that indicate repeat engagement with a brand or platform. These behaviors include making repeated purchases, returning to the same website, and consistently choosing the same seller over competitors (Liu et al., 2018). In e-commerce, behavioral loyalty is often used as a key yardstick because it is easily tracked through analytics such as order frequency, average order value, and return visits (Zhao et al., 2020).

Although, behavioral loyalty may not always indicate genuine customer commitment. For example, a customer might repeatedly buy from a platform simply because of convenience, lack of alternatives, or promotional incentives; not necessarily because they are emotionally or cognitively invested in the brand (Kim & Peterson, 2017). Hence, while behavioral loyalty

can mean short-term retention, it may not guarantee long-term attachment unless supported by deeper affective or attitudinal loyalty (Nguyen et al., 2020).

2.2.1.2.1.2. Attitudinal Loyalty

Attitudinal loyalty reflects the psychological and emotional attachment a consumer has toward a brand. This type of loyalty goes beyond repeat transactions and is characterized by strong brand preference, positive word of mouth promotion, and a willingness to pay premium prices or forgive service failures (Oliver, 2017). Attitudinally loyal customers are more likely to always defend the brand, recommend it to others, and remain committed even in the face of competitive alternatives (Wu et al., 2020).

In the e-commerce context, attitudinal loyalty is influenced by factors such as trust, satisfaction, brand image and reputation, and emotional engagement through personalized messaging or community building features (Kaur & Joshi, 2020). Online reviews also play a key role here; emotionally compelling and positive reviews can initiate an affective connection between potential customers and the brand, leading to deeper loyalty (Filiery, 2016).

2.2.1.2.1.3. Hybrid Loyalty

Hybrid loyalty is a combination of both behavioral and attitudinal loyalty, where customers consistently return to a platform and have a strong emotional and cognitive commitment to it (Park et al., 2021). These are the most valuable customers in e-commerce, as they exhibit loyalty not only in actions but also in beliefs and sentiments. Hybrid loyalty is strengthened when platforms deliver consistently high value, quality service, and personalized experiences that resonate with both rational and emotional needs (Lim et al., 2020).

2.2.1.2.1.4. Situational Loyalty

Situational loyalty refers to temporary or context specific loyalty driven by external factors such as limited time offers, scarcity, proximity, or convenience (Liu et al., 2018). For instance, a consumer may use a particular e-commerce platform during sales events like Black Friday, but may not return afterward. While situational loyalty can drive short-term sales, it is fragile and not reliable for long-term strategy unless converted into deeper forms of loyalty through trust building and consistent value delivery (Nguyen et al., 2020).

2.2.1.2.2. Drivers of Customer Loyalty in E-Commerce

Customer loyalty in e-commerce is influenced by a wide range of interrelated factors that collectively determine whether a consumer will continue to patronize a digital platform. These drivers help businesses understand how to cultivate enduring relationships, enhance customer retention, and stimulate long-term profitability. Each driver plays an important role in strengthening loyalty within the digital shopping environment (Oliver, 2017).

2.2.1.2.2.1. Customer Trust

Trust is a foundational driver of customer loyalty, particularly in e-commerce where direct physical interactions are absent. When consumers trust that an online platform will fulfill its promises concerning product quality, delivery timelines, payment security, and privacy, they are more likely to engage in repeat purchases (Kim & Peterson, 2017). Trust reduces the perceived risk associated with online transactions and serves as a confidence booster, especially for first time users (Bhattacharjee, 2016). Furthermore, trust improves perceived credibility, which in turn enhances long-term customer commitment (Nguyen et al., 2020).

2.2.1.2.2.2. Customer Satisfaction

Customer satisfaction occurs when consumers' expectations are met or exceeded, resulting in a favorable post purchase evaluation. In e-commerce, satisfaction is often derived from timely delivery, product accuracy, responsive customer service, and seamless website navigation (Zhao et al., 2020). Satisfied customers are more inclined to return to a platform because they associate it with positive shopping experiences (Liu et al., 2018). High satisfaction levels also improve positive word of mouth, strengthening brand reputation and loyalty (Oliver, 2017).

2.2.1.2.2.3. Perceived Value

Perceived value refers to a customer's assessment of the benefits they receive relative to the costs incurred. In digital commerce, this includes not only product pricing but also perceived convenience, exclusive offers, delivery efficiency, and overall service quality (Lim et al., 2020). When customers believe that they are receiving superior and high value compared to alternatives, they develop a sense of loyalty to the platform (Park et al., 2021). Platforms that continuously innovate to increase value perception; such as offering flexible return policies or loyalty points, tend to retain more customers (Kaur & Joshi, 2020).

2.2.1.2.2.4. Personalization and User Engagement

Modern e-commerce lives on personalized experiences. Customers are more loyal to platforms that recognize their preferences and build content, recommendations, and promotions accordingly (Filieri, 2016). Personalization creates a sense of being understood and valued, which enhances emotional loyalty (Wu et al., 2020). Engagement features such as wish lists, saved carts, interactive chatbots, and gamified rewards encourage frequent interaction and strengthen the user platform relationship (Zhang et al., 2020).

2.2.1.2.2.5. Website Usability and Design

A well structured, aesthetically pleasing, and intuitive website improves customer loyalty by providing a seamless shopping experience (Nguyen et al., 2020). Usability factors such as search functionality, mobile responsiveness, quick load times, and easy checkout processes contribute to customer satisfaction and reduce frustration (Liu et al., 2018). Customers are more likely to return to platforms that make online shopping seamless and efficient (Park et al., 2021).

2.2.1.2.2.6. Consistency in Service Delivery

Consistent performance across multiple transactions builds reliability and reinforces consumer expectations. When an e-commerce platform consistently delivers the right product on time with proper packaging, it strengthens consumer trust and loyalty (Oliver, 2017). In the other way round, inconsistent experiences; such as delivery delays or inaccurate product descriptions; can quickly destroy trust and push customers toward competitors (Zhao et al., 2020).

2.2.1.2.2.7. Effective Complaint Resolution

The manner in which a platform handles customer complaints influences loyalty outcomes. Fast, respectful, and effective resolution of grievances not only mitigates dissatisfaction but can also turn a disgruntled customer into a loyal one (Chen et al., 2020). Positive reviews regarding issue resolution can boost the credibility of a platform and act as social proof for prospective users (Filiari et al., 2018). A robust complaint handling system demonstrates accountability and reinforces customer centered values (Nguyen et al., 2020).

2.2.1.2.2.8. Emotional Connection and Brand Affinity

Loyalty is not solely based on rational considerations; it is also deeply emotional. When customers feel a sense of belonging or personal identity with a brand, their loyalty strengthens (Oliver, 2017). Storytelling, cause driven marketing, and personalized outreach foster emotional bond that are harder to break than transactional benefits (Wu et al., 2020). Online reviews that highlight relatable experiences or triggers shared values can contribute to this emotional bonding (Filiberti, 2016).

2.2.1.2.2.9. Social Proof and Community Influence

Consumers are influenced by the actions and opinions of others. Platforms that display user generated content, customer testimonials, and real-time purchase activity dwells on social proof to drive loyalty (Lim et al., 2020). A strong community presence; where customers feel they are part of a larger user base, also reinforces commitment and retention (Kaur & Joshi, 2020).

2.2.1.2.2.10. Loyalty Programs and Incentives

Structured loyalty programs offering points, discounts, exclusive deals, or early access to new products can build repeat purchases and sustained engagement (Park et al., 2021). When well executed, these programs not only improve perceived value but also create switching barriers that keep customers returning to the same platform (Zhang et al., 2020).

2.2.1.2.3. Customer Loyalty Metrics in E-commerce

Measuring customer loyalty in the case of e-commerce platforms is very necessary for understanding consumer behavior and for evaluating marketing and service strategies.

Accurate metrics help firms to determine how well they are performing as pertaining to customer retention, engagement, and satisfaction. The following are the primary tools used to measure customer loyalty in the digital environment:

2.2.1.2.3.1. Repeat Purchase Rate (RPR):

This is one of the most direct indicators of behavioral loyalty. It refers to the percentage of customers who make more than one purchase over a specific period. A high RPR shows that customers find consistent value in the platform and are satisfied with their shopping experience (Nguyen et al., 2020). According to Liu et al. (2020), platforms with intuitive user interfaces and consistent delivery performance tend to see a significant higher RPRs. Monitoring RPR helps businesses identify customer segments with high retention potential and develop loyalty programs to enhance repeat buying.

2.2.1.2.3.2. Net Promoter Score (NPS):

This attitudinal loyalty metric measures the likelihood that a customer would recommend the e-commerce platform to others. It is usually calculated by asking customers to rate the likelihood of recommendation on a scale of 0 to 10. Those who score 9–10 are considered promoters, 7–8 are passives, and 0–6 are detractors (Reichheld, 2016). NPS is a valuable metric because it captures the emotional satisfaction and advocacy potential of customers. Research by Kumar et al. (2021) found that e-commerce platforms with higher NPS generally enjoy stronger brand equity and lower churn rates.

2.2.1.2.3.3. Customer Lifetime Value (CLV):

CLV represents the total revenue a business can expect from a single customer account throughout their relationship with the brand. It integrates the frequency of purchase, average order value, and retention rate into a predictive model of customer profitability (Zhang et al.,

2020). Understanding CLV allows firms to allocate resources more efficiently by identifying high-value customers and investing in their retention. Forrester Research (2021) notes that companies who focus on improving CLV outperform competitors in customer experience and revenue growth.

2.2.1.2.3.4. Churn Rate:

This metric measures the percentage of customers who stop engaging with a platform over a given period. A high churn rate suggests issues with product quality, trust, or customer service (Chen et al., 2020). Identifying reasons for customer churn; through exit surveys or behavioral analytics, helps platforms refine their service delivery and customer retention strategies. Kim and Peterson (2017) assert that reducing churn by even 5% can increase profitability by 25% to 95%.

2.2.1.2.3.5. Engagement Metrics:

These include time spent on site, number of visits, clicks per session, and interactions with features such as wish lists, product reviews, and email responses (Park et al., 2021). High engagement levels are strongly correlated with higher loyalty, as they indicate frequent and meaningful interaction with the brand. According to Lee and Chen (2022), users who spend more time exploring content, participating in reviews, and personalizing their shopping experiences are more likely to remain loyal and advocate for the brand.

2.2.1.2.3.6. Retention Rate:

These metric tracks how many customers remain active users of the platform over time. A high retention rate indicates that customers perceive long-term value, trust the platform, and prefer to continue their shopping journey with it. Bhattacharjee (2016) emphasizes that

retention is both a result and a driver of customer loyalty, especially in competitive digital environments where switching costs are low.

2.2.1.2.3.7. Referral Rate:

This tracks the percentage of new customers who sign up or make a purchase because of referrals from existing customers. Referral-driven growth is a sign of deep customer trust and loyalty, as loyal customers are more likely to recommend the platform to others (Zhao et al., 2020). Filieri et al. (2018) argue that referral rates also reflect the success of word-of-mouth marketing driven by customer satisfaction and brand advocacy.

2.2.1.2.4. Challenges to Customer Loyalty in E-Commerce

Maintaining strong customer loyalty in the e-commerce sector is becoming increasingly demanding, especially as customers face few barriers to switching to alternative platforms and have abundant options at their fingertips (Kaur & Joshi, 2020). Unlike traditional physical stores, online platforms must tackle unique challenges, including digital trust, clear communication, and robust data security, all of which significantly shape loyalty formation (Bhattacharjee, 2016). In addition, the open nature of online reviews can either strengthen or weaken customer loyalty, depending on how transparently they are managed and perceived by users (Filieri, 2016). It is therefore vital for online businesses to understand these obstacles to develop strategies that build trust, meet expectations, and sustain long-term relationships.

Firstly, intense price competition and minimal switching costs make loyalty fragile. The digital marketplace enables customers to compare prices easily and switch to alternative sellers at little or no cost (Nguyen et al., 2020). This means that loyalty based purely on

pricing strategies is rarely sustainable, as buyers will quickly move to better deals when they arise (Kaur & Joshi, 2020).

Secondly, the lack of effective personalization can weaken loyalty. Today's online shoppers expect experiences that reflect their individual needs and past interactions. When platforms fail to provide tailored recommendations or personalized offers, customers may feel unrecognized and look for competitors that deliver better personalization (Kim & Peterson, 2017). Personalized interactions have been shown to increase perceived value and deepen emotional ties, which strengthens loyalty (Liu et al., 2018; Bhattacharjee, 2016).

Thirdly, fake or misleading online reviews pose a significant threat. While online reviews are crucial for trust-building, fraudulent or biased reviews can damage credibility. When customers suspect reviews are not genuine, they may question the platform's integrity, leading to a decline in trust and loyalty (Filiari, 2016). Poor moderation and lack of transparency can amplify this problem, driving customers to platforms perceived as more reliable (Chen et al., 2020; Zhang et al., 2020).

Fourthly, poor customer service and weak complaint resolution processes can hinder loyalty efforts. Responsive and empathetic customer support is essential in e-commerce, where direct interactions are limited (Lim et al., 2020). Delays in addressing issues or impersonal responses erode trust and discourage repeat purchases (Nguyen et al., 2020; Wu et al., 2020).

Fifthly, concerns about privacy and data security are a critical barrier to loyalty. Customers expect platforms to protect their sensitive information. Any breaches, misuse of data, or unclear privacy practices can undermine trust significantly (Zhao et al., 2020). To maintain loyalty, platforms must enforce strong security measures and communicate these clearly (Bhattacharjee, 2016; Kim & Peterson, 2017).

Sixthly, inconsistent product quality and delivery can quickly break trust. When the products customers receive do not match their expectations — whether due to poor quality, damage, or late delivery — they are unlikely to return (Kaur & Joshi, 2020). Consistent service delivery is therefore crucial for sustaining loyalty (Zhang et al., 2020; Lim et al., 2020).

Lastly, limited community engagement and a lack of emotional connection can weaken customer ties. A sense of belonging and emotional affinity with a brand makes customers more likely to stay loyal (Wu et al., 2020). Many online businesses, however, fail to create engaging communities or relatable brand identities, making it easier for customers to switch to alternatives (Filieri et al., 2018; Nguyen et al., 2020).

2.2.2 Online Reviews

Online reviews, also known as electronic word-of-mouth (eWOM), have become an important source of information for consumers in the digital age, significantly shaping trust, satisfaction, and loyalty, especially in the context of e-commerce (Filieri, 2016). These reviews refer to user generated feedback or testimonials about a product, service, or brand, usually presented on e-commerce platforms, third party review sites, or social media (Zhao et al., 2020). As the independent variable in this study, online reviews serve as a key antecedent influencing customer trust and loyalty.

Online reviews are voluntary evaluations of products or services shared by consumers on digital platforms, intended to inform or influence other consumers' decisions (Filieri, 2016). They typically include ratings, comments, and sometimes multimedia content such as photos or videos. Unlike traditional advertising, online reviews are perceived as more authentic and

unbiased because they are written by actual users rather than the sellers themselves (Chen et al., 2020). These reviews serve both informational and social functions, providing factual insights and expressing social opinions (Park et al., 2021).

2.2.2.1. Types of Online Review

Online reviews can be categorized in multiple ways based on structure, source, sentiment, content type, and verification. Understanding these categories is important for interpreting how reviews influence consumer trust and loyalty, especially in the context of e-commerce platforms. Each type holds distinct relevance and impact in the digital decision-making journey (Filiberti, 2016).

2.2.2.1.1. Based on Sentiment Polarity: Positive, Negative, and Neutral Reviews

Online reviews are most commonly classified by their sentiment:

Positive reviews contain favorable comments and high ratings, often enhancing a product's appeal and boosting consumer confidence (Zhao et al., 2020).

Negative reviews highlight dissatisfaction, which may deter potential buyers but also enhance the authenticity of the review environment if handled transparently (Nguyen et al., 2020).

Neutral reviews neither praise nor criticize but offer balanced observations, adding depth and credibility to the overall review pool (Lim et al., 2020). Consumers tend to trust platforms more when reviews represent a realistic mix of sentiments, indicating openness and transparency (Kim & Peterson, 2017).

2.2.2.1.2. Based on Verification: Verified vs. Unverified Reviews

Verified reviews are posted by customers who have actually made a purchase on the platform. These reviews are generally more trusted because they are assumed to come from genuine experience (Chen et al., 2020).

Unverified reviews lack proof of purchase and are more prone to skepticism or manipulation. Nonetheless, they can still offer useful perspectives when consistent with verified feedback (Liu et al., 2018).

2.2.2.1.3. Based on Format: Textual, Visual, and Multimedia Reviews

Textual reviews involve written descriptions and narrative feedback about the product or service. These reviews allow detailed insights and subjective evaluations (Filiari, 2016).

Visual reviews include images submitted by users, usually showcasing how the product looks or is used in real life. These visuals serve as persuasive content and reduce product uncertainty (Wu et al., 2020).

Multimedia reviews such as short videos or unboxing clips offer product experiences and build stronger trust due to their realism (Zhao et al., 2020). In general, visual and multimedia reviews are gaining popularity due to their richer information and emotional engagement (Lim et al., 2020).

2.2.2.1.4. Based on Review Origin: Internal vs. External Platform Reviews

Internal reviews are hosted on the e-commerce platform itself (e.g., Jumia or Amazon or Temu). These are usually inserted into the product page and influence purchase decisions directly (Chen et al., 2020).

External reviews are found on third party websites, blogs, or forums. Though, they are less controlled, they offer broader perspectives and can impact trust and brand perception (Kaur &

Joshi, 2020). Many consumers cross check reviews across multiple platforms to verify consistency and reliability (Park et al., 2021).

2.2.2.1.5. Based on Review Purpose: Transactional vs. Relational Reviews

Transactional reviews focus entirely on the product features, pricing, and performance only. These are primarily informational and affect short-term purchase intent (Filieri, 2016).

Relational reviews emphasizes on the emotional or service aspects of the buying experience. These reviews reflect on customer service, delivery, post purchase support, and contribute to long-term brand loyalty (Wu et al., 2020). Relational reviews are particularly influential in service based e-commerce sectors such as fashion, electronics, or food delivery (Zhang et al., 2020).

2.2.2.2. Motivations for Posting Online Reviews

Consumers' motivations for posting online reviews are multi-dimensional and deeply influence the perceived authenticity and trustworthiness of the reviews themselves (Hennig-Thurau et al., 2004). One primary motivation is altruism; many reviewers share their experiences to help other consumers make a better decision, which strengthens a sense of community and trust in the review system (Cheung & Lee, 2012). Altruistic motives are usually significant in situations where consumers have invested considerable time or money and feel compelled to warn or guide others (Filieri & McLeay, 2014).

Another common driver is the desire for social recognition or status within the community of users (Baek et al., 2012). On platforms like Amazon or TripAdvisor, users usually earn

badges or rankings for their contributions, which can increase their perceived credibility and reinforce their willingness to write reviews (Zhang & Watts, 2008). This sense of recognition is usually linked to egoistic motivations, as some reviewers seek validation or a sense of influence by shaping other customers' perceptions (Yoo & Gretzel, 2008).

Negative emotions can also be a powerful motivator, especially when consumers experience dissatisfaction and wish to vent their frustration or hold companies accountable (Park & Nicolau, 2015). This venting motivation can result in more detailed and emotionally charged reviews, which research shows tend to attract more reader attention and be perceived as more diagnostic (Yin et al., 2021).

On the other hand, some users post positive reviews to show appreciation for excellent service or product quality, which helps strengthen the psychological contract between the consumer and the brand (Lee, Shi, & Cheung, 2022). This form of reciprocity creates a cycle where good experiences translate into positive electronic word of mouth, reinforcing trust and loyalty among new and existing customers (Erkan & Evans, 2018).

In some cases, extrinsic incentives, such as discounts or loyalty points, motivate customers to leave reviews (Filiari, 2016). While such incentives can increase review volume, they may also raise concerns about its authenticity if consumers perceive reviews to be biased due to compensation (Zhang et al., 2020). Therefore, platforms must balance these reviews with transparent moderation to maintain credibility and trust (Cheung et al., 2015).

In addition, the emotional satisfaction derived from expressing opinions or being part of a brand community can motivate repeat reviewing behavior (Hennig-Thurau et al., 2004). This recurring behavior not only increases review volume but also enhances the richness and diversity of content available to prospective buyers, which strengthens the trust building function of online reviews (Park, Lee, & Han, 2017).

Ultimately, understanding reviewers' motivations helps explain why some reviews carry more weight in trust formation than others. Reviews perceived as authentic and voluntarily shared are more likely to be trusted and adopted by other consumers, thereby reinforcing the influence of online reviews on customer trust and loyalty in e-commerce contexts (Filieri, 2016).

2.2.4. Conceptual Framework for Online Review and Customer Trust and Loyalty

The conceptual framework for this study is constructed to examine the relationship between Online Reviews (independent variable) and Customer Trust and Loyalty (dependent variables) in the context of e-commerce platforms. Online reviews serve as a vast form of electronic word of mouth (eWOM), shaping the attitudes, expectations, and behaviors of potential buyers in digital environments (Filieri, 2016; Lim et al., 2020). The framework breaks the independent variable into five distinct and measurable components: Review Valence, Review Volume, Review Recency, Review Credibility, and Review Helpfulness, each of which contributes uniquely to shaping consumer trust and fostering loyalty.

Review Valence

Review valence refers to the emotional tone or sentiment of a review; whether it is positive, negative, or neutral. According to Lim et al. (2020), review valence significantly influences customers' perceptions, where positive reviews enhance brand perception and increase the likelihood of developing trust. On the other hand, negative reviews can damage trust unless the brand responds transparently. Balanced or moderate negativity, however, can add credibility to the review system and promote authenticity (Zhao et al., 2020). Therefore, the valence of reviews directly affects consumer trust and their ongoing loyalty to the brand.

Review Volume

Review volume denotes the number of reviews available for a product or service. A high volume of reviews often acts as social proof, signaling that the product is widely used and accepted, which helps build initial trust (Park et al., 2021). Filieri et al. (2018) argue that consumers perceive products with numerous reviews as more legitimate and trustworthy, reducing perceived risk. A large number of reviews also enhances visibility and influences algorithm-based recommendations on e-commerce platforms, further reinforcing loyalty through repeated exposure.

Review Recency

Review recency refers to how current or timely the reviews are. Wu et al. (2020) emphasize that recent reviews are perceived as more relevant and accurate, especially in fast-evolving markets such as electronics or fashion. Outdated reviews may no longer reflect the current state of product quality or service, thereby reducing their reliability. Recency affects trust because it aligns consumer expectations with recent brand performance, and when those expectations are met, it increases the chances of customer retention and brand loyalty (Nguyen et al., 2020).

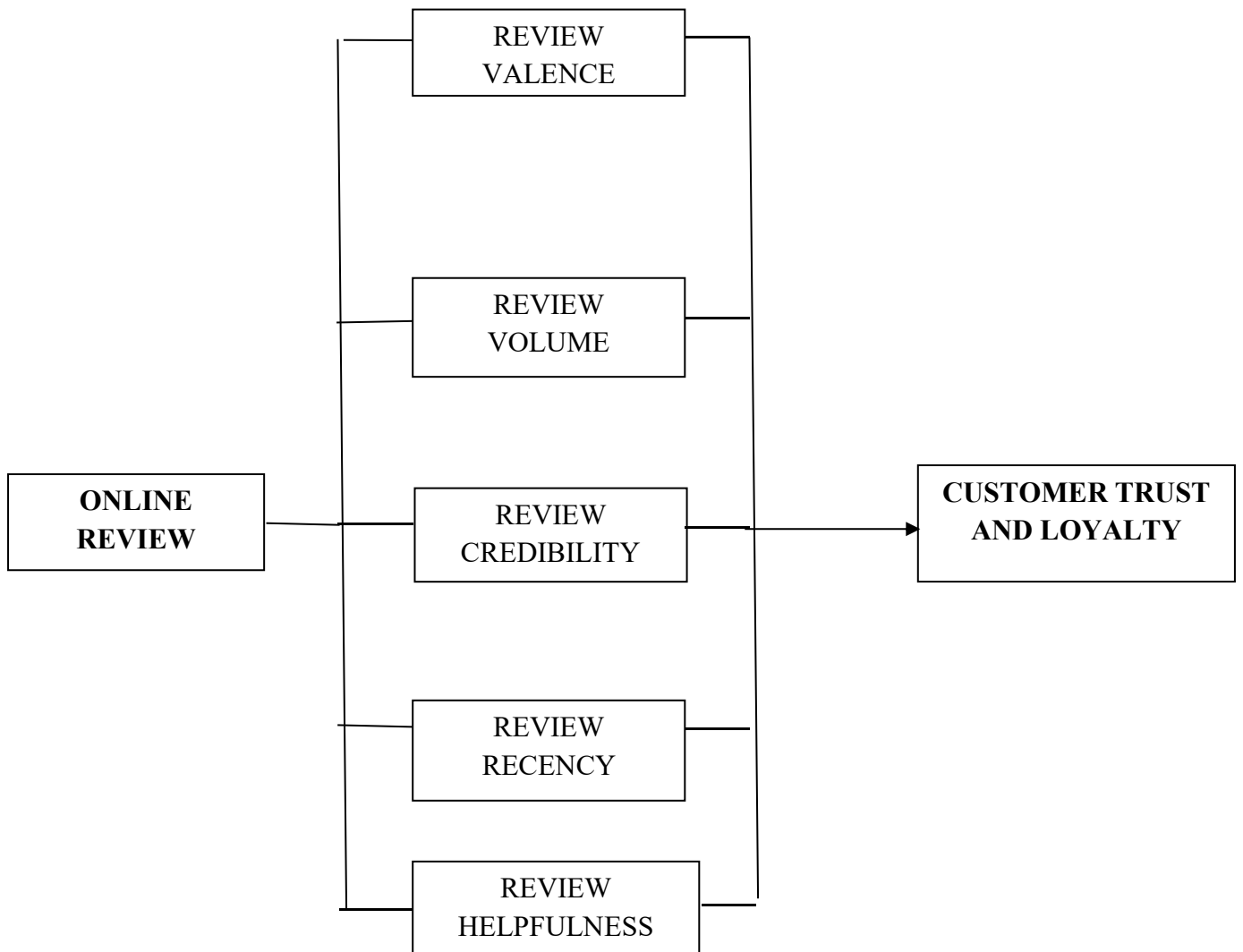
Review Credibility

Review credibility is defined as the extent to which consumers perceive the reviewer and the content to be trustworthy, genuine, and unbiased. Kim and Peterson (2017) note that credibility can be influenced by factors such as the reviewer's expertise, purchase verification, identity disclosure, and consistency with other reviews. Credible reviews foster cognitive and affective trust, which are essential precursors to loyalty. Chen et al. (2020) suggest that reviews perceived as authentic and unbiased reduce decision-making uncertainty, thereby encouraging long-term customer engagement.

Review Helpfulness

Review helpfulness, also known as diagnosticity, refers to the extent to which a review assists a customer in evaluating a product or making a purchase decision. Helpful reviews are often detailed, structured, and supported by facts, images, or personal experiences (Filieri, 2016). Platforms often allow users to vote on the helpfulness of reviews, increasing their visibility and influence. Filieri et al. (2018) found that helpful reviews positively impact trust formation and post-purchase satisfaction, both of which are strong predictors of loyalty.

2.2.5. Conceptual Model for Online Review and Customer Trust and Loyalty



Source: *Conceptual framework showing how online review features influence customer trust and loyalty (framework adapted from Filieri, 2016; Shaheen et al., 2019; Ismagilova et al., 2021; Mariani & Borghi, 2022; Wang et al., 2023).*

2.3. Theoretical Review

In research, a theoretical framework provides the basis for understanding how different concepts relate to each other. This study, which examines how online reviews affect customer trust and loyalty, draws on several key theories..

2.3.1. Trust Transfer Theory

This theory was propounded by Kristin J. Stewart in 2003. Trust Transfer Theory (Stewart, 2003) suggests that trust can shift from a known source to an unknown one if there is a clear link between them. In online shopping, customers often rely on reviews as third-party signals; trust in a credible reviewer or platform can extend to the product itself (Baek, Ahn & Choi, 2017).

This theory came from the study of inter-organizational trust in online environments, especially in contexts where direct experience or face-to-face interaction is absent. The key assumption is that consumers lacking direct knowledge or interaction with a product or brand often rely on third party assurances to guide their trust decisions.

In the context of online commerce, reviews left by consumers who have previously engaged with a brand act as the third party channel through which trust is communicated. If users perceive that the reviewers are credible and the reviewing platform itself is trustworthy (e.g., Jumia, Amazon, Temu), they are likely to transfer that trust to the product or service under review. For example, a review written by a verified buyer or reviewer may transfer perceived credibility to the product, leading to increased trust and potential loyalty (Baek, Ahn & Choi, 2017).

This theory is directly relevant to this study as it showcases how the components of online reviews such as credibility, helpfulness, and platform reliability can facilitate the trust formation process. When customers trust the platform and the reviewers, they are more inclined to trust the product or service, further strengthening their loyalty to the brand (Cheung & Thadani, 2012).

2.3.2. Information Adoption Model (IAM)

The Information Adoption Model (Sussman & Siegal, 2003) combines ideas from the Technology Acceptance Model and the Elaboration Likelihood Model to describe how people evaluate and accept information. When reviews are clear, specific, and come from trustworthy sources, customers are more likely to use that information to form opinions and make purchase decisions (Filieri & McLeay, 2014).

In the settings of e-commerce, consumers are frequently exposed to product reviews. IAM explains how consumers evaluate and adopt reviews. High quality reviews; those that are clear, specific, and helpful, linked with credible authorship (e.g., verified or top rated users) are more likely to influence consumers' beliefs, improving trust and loyalty (Filieri & McLeay, 2014).

This theory supports the fundamental importance of review credibility and helpfulness in determining how consumers interact with product information. Reviews perceived as authentic and authoritative are more persuasive, hence, influencing trust and long-term brand relationships (Filieri, 2016).

2.3.3. Social Proof Theory

This theory was propounded by Robert B. Cialdini 1984. Social Proof Theory suggests that people determine the right behavior based on what others are doing, especially under uncertain conditions (Cialdini, 1984). This principle is evident in consumer behavior, where individuals often rely on the opinions of others to make purchase decisions.

In e-commerce, review volume and star ratings serve as social proof. When a product has many positive reviews, potential buyers interpret this as a validation of quality and are more

inclined to trust the product (Park & Nicolau, 2015). For unfamiliar or new customers, this form of social validation is particularly influential.

This theory directly relates to the role of review volume and valence in this study. It shows how large quantities of favorable reviews can generate trust and encourage repeat business, reinforcing the concept of loyalty (Zhou et al., 2019).

2.4 Empirical Review

This empirical review synthesizes key scholarly works exploring how online reviews influence customer trust and loyalty in e-commerce contexts, providing robust evidence that supports the conceptual and theoretical foundations of this research.

Flavián, Guinalú, and Gurrea (2006) in their study “The Role Played by Perceived Usability, Satisfaction and Consumer Trust on Website Loyalty” sought to determine how perceived website usability shapes user trust and satisfaction, ultimately affecting website loyalty. Their objective was to test whether usability directly enhances trust and satisfaction, and in turn, loyalty. The findings confirmed that higher usability improves trust and satisfaction levels, which both significantly contribute to repeat website use and customer loyalty (Flavián et al., 2006).

Harris and Goode (2004) in “The Four Levels of Loyalty and the Pivotal Role of Trust: A Study of Online Service Dynamics” aimed to develop a four-stage loyalty framework grounded in Oliver’s loyalty chain and examine trust’s pivotal role in the progression from cognitive to action loyalty. Their results demonstrated that trust is essential in strengthening the link between customer attitudes and repeat purchase intentions, underlining trust’s indispensable function in online relationship management (Harris & Goode, 2004).

Sumarmi, Nouredin, Lestari, Widodo, and Putranti (2025) in “Building Bonds: How Gamification Reviews Influence Customer Loyalty and Online” investigated how gamification elements in online reviews influence purchase decisions and customer loyalty. The objective was to integrate gamification with online review dynamics to assess their combined effect on loyalty. They found that gamification features and customer reviews together significantly boost purchase intentions, with reviews enhancing trust and acting as mediators toward loyalty (Sumarmi et al., 2025).

Lisnawati, Ramdan, and Jhoansyah (2021) in “Analysis of Brand Image and Online Consumer Reviews on Consumer Loyalty” aimed to identify the combined impact of brand image and online reviews on loyalty among e-commerce consumers. The study found that brand image and online reviews jointly account for over 50% of the variance in consumer loyalty, demonstrating that positive reviews can strengthen perceived brand value, foster trust, and encourage repeat patronage (Lisnawati et al., 2021).

Shaheen, Zeba, Chatterjee, and Krishnankutty (2019) in “Engaging Customers Through Credible and Useful Reviews: The Role of Online Trust” sought to conceptualize how the credibility and usefulness of online reviews trigger their adoption and build trust, thereby enhancing customer engagement. Their findings supported that trustworthy and useful reviews significantly improve trust in e-commerce platforms, motivating repeat interactions and brand loyalty (Shaheen et al., 2019).

Astono (2023) in “The Effect of Reputation and Competence on Customer Loyalty through Customer Trust” focused on analyzing how seller reputation and perceived competence affect loyalty, using trust as an intervening variable. The study’s objective was to test the mediating role of trust in the relationship between seller qualities and customer loyalty. The findings

confirmed that both reputation and competence positively impact loyalty through increased trust, affirming trust as a key mediator in online commerce (Astono, 2023).

Grace (2025) in “The Impact of User Experience and Website Usability on Customer Loyalty in E-Commerce” aimed to examine how design quality, technical performance, and usability influence customer trust, satisfaction, and loyalty. Her findings emphasized that intuitive design, fast load times, and mobile responsiveness enhance user experience and trust, ultimately fostering loyalty by reducing bounce rates and abandoned carts (Grace, 2025).

Bisaria, Lokeshwari, and Bamini (2025) in “An Empirical Study on Factors Influencing Consumer Loyalty towards E-commerce” set out to identify and analyze the dominant drivers of consumer loyalty in online shopping. Their objective was to quantify the effects of trust, satisfaction, and perceived value on loyalty formation. The results indicated that trust and perceived service quality are key predictors of loyalty, reinforcing the importance of transparent and credible reviews (Bisaria et al., 2025).

Harrington (2025) in “Exploring the Drivers of Customer Loyalty in E-Commerce Platforms: A Multi-Analytic Perspective” aimed to model the factors that drive loyalty by combining Structural Equation Modeling and Artificial Neural Networks. The objective was to provide a holistic understanding of how trust, personalization, usability, and emotional engagement jointly shape loyalty. The study found that trust and personalized experiences derived from user generated content like reviews significantly contribute to building lasting loyalty (Harrington, 2025).

Rachmiani, Oktadinna, and Fauzan (2024) in “The Impact of Online Reviews and Ratings on Consumer Purchasing Decisions on E-commerce Platforms” analyzed how reviews and star ratings affect purchasing decisions, trust, and post purchase loyalty. Their objective was to determine the extent to which online reviews reduce perceived risk and build trust. The study

concluded that credible online reviews and high ratings strengthen consumer confidence, mitigate uncertainty, and increase loyalty to the e-commerce platform (Rachmiani et al., 2024).

2.4.1. Summary Table of Empirical Review

S/N	Authors	Year	Title	Objectives	Findings
1.	Flavián, Guinalú, & Gurrea	2006	The Role Played by Perceived Usability, Satisfaction and Consumer Trust on Website Loyalty	To examine how website usability influences user trust and satisfaction, leading to loyalty.	Found that perceived usability positively affects trust and satisfaction, which both significantly enhance website loyalty.
2.	Harris & Goode	2004	The Four Levels of Loyalty and the Pivotal Role of Trust: A Study of Online Service Dynamics	To test a four-stage loyalty model and assess trust's role in online service loyalty.	Demonstrated that trust is pivotal in moving consumers through the cognitive-affective-conative-action loyalty chain.
3.	Sumarmi, Nouredin, Lestari, Widodo, & Putranti	2025	Building Bonds: How Gamification Reviews Influence Customer Loyalty and Online	To explore how gamification and reviews jointly influence purchase decisions and loyalty.	Found that gamification and credible reviews boost purchase decisions, which mediate higher loyalty.
4.	Lisnawati, Ramdan, & Jhoansyah	2021	Analysis of Brand Image and Online Consumer Reviews on Consumer Loyalty	To determine the impact of brand image and online reviews on consumer loyalty.	Revealed that both brand image and reviews significantly and positively impact consumer loyalty.
5.	Shaheen, Zeba, Chatterjee, &	2019	Engaging Customers Through Credible and	To develop a model for how credible,	Confirmed that review credibility and usefulness

	Krishnankutty		Useful Reviews: The Role of Online Trust	useful reviews affect trust and engagement.	increase trust and engagement, driving loyalty.
6.	Astono	2023	The Effect of Reputation and Competence on Customer Loyalty Through Customer Trust	To test how reputation and competence affect loyalty, mediated by trust.	Found that trust fully mediates the effect of reputation and competence on loyalty.
7.	Grace	2025	The Impact of User Experience and Website Usability on Customer Loyalty in E-Commerce	To analyze how UX and usability affect satisfaction, trust, and loyalty.	Showed that good UX and usability directly improve satisfaction and trust, leading to greater loyalty.
8.	Bisaria, Lokeshwari, & Bamini	2025	An Empirical Study on Factors Influencing Consumer Loyalty Towards E-commerce	To identify factors that significantly affect consumer loyalty in e-commerce.	Found that trust, satisfaction, and perceived value are major drivers of loyalty.
9.	Harrington	2025	Exploring the Drivers of Customer Loyalty in E-Commerce Platforms: A Multi-Analytic Perspective	To model key enablers of loyalty using SEM and ANN techniques.	Identified trust, perceived service quality, personalization, and emotional engagement as top loyalty drivers.
10.	Rachmiani, Oktadinna, & Fauzan	2024	The Impact of Online Reviews and Ratings on Consumer Purchasing Decisions on E-commerce Platforms	To analyze the influence of reviews and ratings on trust and purchasing decisions.	Concluded that reviews and ratings build trust, reduce perceived risk, and strengthen purchase and loyalty intentions.

Sources:

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter focused on the methods that will be adopted in achieving the research objectives for the study. The chapter is divided into the following sections: research design, population, sample size, sampling techniques, measurements of variable, sources of data, research instrument, method of data analysis, and validity and reliability test.

3.2 Research Design

This study adopted a quantitative survey research design to examine the effect of Online Reviews on Customer Trust and Loyalty among student of the University of Benin. The survey design is appropriate for this research because it allows for the collection of standardized, quantifiable data from a relatively large sample of respondents. It is particularly suitable for studies seeking to describe patterns, relationships, or trends within a specific population without manipulating any variables.

3.3 Population of the Study

The population of this study comprised of all undergraduate students of the University of Benin that purchases products from E-Commerce platforms such as Jumia, Jiji, Temu etc. The total number of students in the University of Benin who uses E-Commerce platforms to shop cannot be gotten; hence the population of this study is infinite

3.4.1 Sample Size

In this study, the population comprises all students of the University of Benin who uses E-Commerce platforms to shop. However, due to the absence of a comprehensive database or statistical record indicating the exact number of E-Commerce platform users or shoppers

among the student population, the actual size of this population cannot be ascertained. As a result, the population is considered infinite for the purpose of determining the sample size.

To determine the appropriate sample size for an infinite population, Cochran's formula (1977) is used. The formula is stated as follows:

$$n_0 = \frac{Z^2 \times p \times (1 - p)}{e^2}$$

Where:

n_0 = required sample size

Z = Z-value corresponding to the desired confidence level (1.96 for 95%)

p = estimated proportion of the population (assumed to be 0.5 when unknown)

e = margin of error (0.05)

Substituting into the formula:

$$n_0 = \frac{1.96^2 \times 0.5 \times (1 - 0.5)}{0.05^2}$$

$$n_0 = \frac{3.8416 \times 0.25}{0.0025}$$

$$n_0 = \frac{0.9604}{0.0025} = \mathbf{384.16}$$

Thus, the required sample size for this study is 384 respondents

Final Sample Size: 384

3.4.2 Sampling Techniques

The target population of this study consists of students of the University of Benin who make use of e-commerce platforms. Since the actual number of students who actively engage in online shopping cannot be precisely determined, the population is considered infinite. Consequently, the infinite sample size determination formula will be employed to arrive at a sample size of 396 respondents, which is deemed adequate and representative for this study.

Given the nature of the population, a non-probability sampling technique will be adopted. Specifically, purposive sampling will be applied because only students who have experience using e-commerce platforms will be selected to participate in the study, thereby ensuring that only respondents relevant to the research objectives are included. In addition, convenience sampling will be employed, as respondents will be selected based on their accessibility and willingness to respond to the questionnaire, particularly within the university community. This approach is justified because it is often impractical to obtain a comprehensive sampling frame of students who shop online, and non-probability sampling offers a practical means of reaching the desired number of respondents.

This combination of purposive and convenience sampling techniques will ensure that the study captures valid and reliable responses from students who are actual users of e-commerce platforms, thereby enhancing the relevance of the findings to the research objectives.

3.5 Research Instrument

The primary instrument for data collection in this study was a structured questionnaire designed to capture respondents' perceptions of online reviews, customer trust, and customer loyalty within the context of e-commerce platforms. The questionnaire was divided into sections, each measuring specific constructs relevant to the study. To ensure validity and reliability, the items were adapted from established scales used in prior empirical studies.

3.5.1 Validity and Reliability of Research Instrument

To ensure the accuracy and soundness of the research instrument, both validity and reliability tests were conducted. Validity refers to the extent to which the questionnaire measures what it is intended to measure, while reliability refers to the consistency of responses across the items in the instrument.

Validity

The research instrument underwent face and content validation. The questionnaire items were developed after a thorough review of related literature and were presented to experts in the field of marketing and research methodology for professional evaluation. The experts assessed the clarity, relevance, and appropriateness of each item in relation to the study objectives. Their suggestions and corrections were incorporated to ensure that the instrument adequately captured the constructs of review valence, review volume, review recency, review credibility, review helpfulness, customer trust, and customer loyalty. This process helped to establish face validity as well as content validity, ensuring that the instrument was aligned with the research objectives and adequately represented the concepts under study.

Reliability

The internal consistency of the instrument was measured using Cronbach's Alpha with the aid of SPSS version 27. According to Nunnally and Bernstein (1994), a Cronbach Alpha coefficient of 0.70 and above is generally considered acceptable, although values above 0.60 can still be deemed reliable for exploratory studies. The result of the pilot test showed the following Cronbach Alpha coefficients for each construct: Review Valence (0.219), Review Volume (0.846), Review Recency (0.569), Review Credibility (0.633), Review Helpfulness (0.784), Customer Trust (0.853), and Customer Loyalty (0.682).

From the results, Review Volume, Review Helpfulness, and Customer Trust achieved high levels of reliability, with coefficients well above the 0.70 threshold. Customer Loyalty and Review Credibility achieved moderate reliability, though slightly below the ideal benchmark, while Review Recency and Review Valence returned relatively low coefficients, indicating internal inconsistency in their items.

In order to strengthen the overall reliability of the instrument, the items within the constructs that returned lower coefficients were revisited and restructured. Ambiguous statements were rephrased, redundant items were eliminated, and clearer, more specific measures were introduced to better capture the underlying constructs. This refinement is expected to enhance the internal consistency of these scales in the final administration of the questionnaire.

The process of refining and retesting ensures that the research instrument not only measures the intended constructs but also does so consistently, thereby meeting the standards of both validity and reliability required for robust academic research.

S/N	Variables	Number of Items	Cronbach Alpha Value
1.	Review Valence	Three	.219
2.	Review Volume	Three	.846
3.	Review Recency	Three	.569
4.	Review Credibility	Three	.633
5.	Review Helpfulness	Three	.784
6.	Customer Trust	Three	.853
7.	Customer Loyalty	Three	.682

Sources: Author's Compilation (2025)

3.6 Measurements of Variables

The independent and dependent variable in this study and items used to measure them are provided in the table below.

S/N	VARIABLE	MEASURING SCALE	QUESTION
1.	Age range of students	3 points ordinal scale	Q1
2.	Gender of respondent	2 points nominal scale	Q2
3.	Level of respondent	5 points ordinal scale	Q3
4.	Have you shopped online before?	2 points nominal scale	Q4
5.	Shopping platform	5 point nominal scale	Q5
6.	Review Valence	5 points likert scale	Q6 - Q8
7.	Review Volume	5 points likert scale	Q9 - Q11
8.	Review Recency	5 points likert scale	Q12 - Q14
9.	Review Credibility	5 points likert scale	Q15 - Q17
10.	Review Helpfulness	5 points likert scale	Q18 - Q20
11.	Customer Trust	5 point likert scale	Q21 - Q23
12.	Customer Loyalty	5 point likert scale	Q24 - Q26

Sources: Author's Compilation (2025)

3.7 Source of Data

The data for this study will be obtained from only one source which is the primary data source. Primary data will be the major source. It comprise of data obtained from questionnaire that will be administered to the respondents. Primary data is deemed to be most appropriate for this research due to its accuracy, relevance and direct focus on the variables of interest

3.8 Model Specification

Model specification is essential in determining the relationship between the independent and dependent variables in this study. It provides the mathematical expression of how online review dimensions are expected to influence customer trust and loyalty on e-commerce platforms. The independent variables identified in this research include review valence, review volume, review recency, review credibility, and review helpfulness, while the dependent variables are customer trust and customer loyalty.

The model assumes that customer trust and loyalty are functions of online review characteristics. Based on this assumption, the model can be expressed in a functional form as follows:

$$Y = f(X_1 + X_2 + X_3 + X_4 + X_5) + \mu$$

Where:

Y = Dependent variable (Customer Trust and Loyalty)

X₁ = Review Valence

X₂ = Review Volume

X₃ = Review Recency

X₄ = Review Credibility

X_5 = Review Helpfulness

μ = Error term

To represent the model in a more explicit linear form, it is specified as:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \mu$$

Where:

β_0 = Constant term

$\beta_1 \dots \beta_5$ = Coefficients of the independent variables which measure the magnitude and direction of the relationship between online review dimensions and customer trust/loyalty

μ = Stochastic error term that captures other factors not included in the model but which may influence the dependent variables

The implication of this model is that customer trust and loyalty on e-commerce platforms are determined by the nature of online reviews in terms of valence, volume, recency, credibility, and helpfulness. A positive coefficient (β) would suggest a direct relationship, indicating that as the specific online review factor increases, customer trust and loyalty also increase. Conversely, a negative coefficient would imply an inverse relationship.

This model specification will serve as the basis for testing the research hypotheses and analyzing the causal relationship between online review dimensions and customer trust and loyalty among students of the University of Benin who use e-commerce platforms.

3.9 Method of Data Analysis

The data collected through the structured questionnaire will be analyzed using quantitative statistical methods. Responses from the survey will first be coded and entered into the

Statistical Package for the Social Sciences (SPSS). Descriptive statistics such as frequencies, percentages, means, and standard deviations will be used to summarize and describe the demographic characteristics of the respondents.

To examine the relationship between the independent variables (nostalgia branding, nostalgia advertising, retro packaging, and emotional storytelling) and the dependent variable (consumer decision making), inferential statistical techniques will be employed. To be specific, Pearson correlation analysis and multiple regression analysis will be used to test the strength and direction of the relationship between the variables.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This chapter presented the analysis and interpretation of data collected from respondents on the topic “Online Reviews on Customer Trust and Loyalty: A Case Study of E-commerce Platforms.” The chapter discussed the data presentation, analysis, and interpretation of the responses obtained through the use of structured questionnaires.

4.2 DATA PRESENTATION

Out of the 400 copies of the questionnaire distributed, all were retrieved and found valid for analysis. The use of 400 respondents was considered appropriate as it exceeded the minimum required sample size of 384, providing room for possible non-responses and ensuring adequate representation of opinions. The data analysis was conducted based on the responses collected from the field, using tables and descriptive statistics such as means and standard deviation. The questionnaire was distributed to 400 respondents, and all were retrieved and used for analysis. The responses were analyzed according to key variables, including consumer awareness, attitudes, purchase intentions, and brand loyalty. Tables were utilized to present the data in a structured manner for easy interpretation. The use of statistical measures, such as mean values and standard deviation, helped to determine the overall trend of responses.

4.3 DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

Table 4.1 Descriptive Statistics on Demographic Information

S/N	VARIABLES	CATEGORIES	FREQUENCY	PERCENTAGE
1	Age	Less than 18 years	54	13.5
		18 - 22 years	277	69.3
		23 and above	62	15.5
		Nil	7	1.8
		Total	400	100
2	Gender	Male	139	34.8
		Female	254	63.5
		Nil	7	1.8
		Total	400	100
3	Level	100 Level	84	21.0
		200 Level	128	32.0
		300 Level	89	22.3
		400 Level	70	17.5
		Others	22	5.5
		Nil	7	1.8
		Total	400	100
4	Have you ever shopped online?	Yes	346	86.5
		No	46	11.5
		Nil	8	2.0

		Total	400	100
5	If yes, which e-commerce platform do you mostly use?	Jumia	179	44.8
		Jiji	51	12.8
		Temu	93	23.3
		Konga	4	1.0
		Ali Express	5	1.3
		Amazon	6	1.5
		Nil	62	15.5
		Total	400	100

Source; Author's Fieldwork, (2025)

The demographic characteristics of respondents are essential in understanding the nature of the population under study. The variables covered include age, gender, academic level, experience with online shopping, and the preferred e-commerce platform.

The findings revealed that a greater proportion of respondents (69.3%) were between the ages of 18 and 22 years, 13.5% were below 18 years, and 15.5% were 23 years and above. This indicates that the majority of respondents were young and within the active digital consumer segment who are more familiar with online transactions and review systems. In terms of gender distribution, 63.5% were females, 34.8% were males, while 1.8% did not indicate their gender. This suggests a female-dominant sample, which implies that women tend to participate more in online shopping within the area of study.

Regarding academic level, 32.0% of respondents were 200-level students, 21.0% were in 100 level, 22.3% were in 300 level, 17.5% in 400 level, and 5.5% indicated "others." This shows

a wide representation across different levels, signifying that the respondents possess varying degrees of academic exposure that could influence their digital literacy and perceptions of e-commerce reviews. Furthermore, 86.5% of the respondents confirmed that they had shopped online before, while 11.5% said they had not, and 2.0% did not respond. This demonstrates a high level of engagement in online purchasing activities among respondents.

In terms of preferred e-commerce platforms, 44.8% of respondents mostly used Jumia, followed by Temu (23.3%), Jiji (12.8%), Amazon (1.5%), AliExpress (1.3%), and Konga (1.0%), while 15.5% did not indicate any platform. This shows that Jumia and Temu are the dominant platforms within the study area, suggesting that most respondents are familiar with local and accessible e-commerce platforms.

4.4 RESEARCH QUESTIONS

Table 4.2 Descriptive Statistics on Review Valence

S/N	Questions	N	Mean	SD	Decision
6.	Positive reviews about a product increase my willingness to purchase it.	400	4.24	0.987	Agreed
7.	Negative reviews discourage me from buying a product, even if I was initially interested.	400	3.81	1.183	Agreed
8.	The overall positivity or negativity of reviews strongly shapes my purchase decisions.	400	3.91	0.979	Agreed
	Cluster Mean	400	3.99		Agreed

Source; Author's Fieldwork, (2025)

Review valence refers to the general positivity or negativity of reviews about a product or service. The results indicate that respondents generally agreed that review valence influences their trust and loyalty toward e-commerce platforms. The cluster mean of 3.99 shows that positive reviews significantly encourage customers to make purchases, while negative

reviews discourage them, even when they initially had an interest in the product. This implies that customers' purchase decisions and trust are strongly shaped by the overall tone and sentiment of reviews. Consumers perceive positive reviews as indicators of product reliability and quality, while negative reviews act as warning signals that deter purchases.

Table 4.3 Descriptive Statistics on Review Volume

S/N	Questions	N	Mean	SD	Decision
9.	I am more likely to trust a product that has a high number of reviews.	400	3.97	1.023	Agreed
10.	A larger number of reviews gives me greater assurance of a product's quality	400	3.87	1.019	Agreed
11.	I get suspicious when a product has very few reviews	400	3.58	0.955	Agreed
	Cluster Mean	400	3.81		Agreed

Source; Author's Fieldwork, (2025)

Review volume refers to the number of reviews available for a particular product. The findings showed a cluster mean of 3.81, which indicates that respondents agreed that the number of reviews influences their trust and loyalty. Many respondents stated that they trust products with a large number of reviews because it provides a sense of reliability and social proof. They also indicated suspicion toward products with few or no reviews. This implies that review volume serves as a confidence-enhancing factor for consumers. A high review count reassures customers that many others have used the product, reinforcing trust in the platform and the product's credibility.

Table 4.4 Descriptive Statistics on Review Recency

S/N	Questions	N	Mean	SD	Decision
12.	1. I rely more on reviews that are posted recently than those from a long time ago.	400	3.92	1.075	Agreed
13.	Outdated reviews reduce my trust in the product's current quality.	400	3.57	1.115	Agreed
14.	Recent reviews make me feel more confident about the product's performance	400	4.10	1.002	Agreed
	Cluster Mean	400	3.86		Agreed

Source; Author's Fieldwork, (2025)

Review recency concerns the freshness or timeliness of the reviews posted by previous buyers. The results revealed a cluster mean of 3.86, suggesting that respondents place high importance on recent reviews. They believe that current reviews better reflect the present state of the product and seller performance, whereas outdated reviews reduce trust.

Respondents also agreed that recent reviews increase confidence in product performance.

This implies that the timing of reviews plays a crucial role in influencing consumer trust and loyalty, as more recent reviews are perceived as more relevant, authentic, and credible sources of information.

S/N	Questions	N	Mean	SD	Decision
15.	I consider reviews more credible when they provide detailed and specific experiences.	400	4.05	1.142	Agreed
16.	Verified buyer reviews increase my trust in the product	400	3.97	1.080	Agreed
17.	I am more likely to trust reviews when the reviewer's identity appears authentic.	400	4.06	1.055	Agreed
	Cluster Mean	400	4.03		Agreed

Table 4.5 Descriptive Statistics on Review Credibility

Source; Author's Fieldwork, (2025)

Review credibility measures the perceived trustworthiness and authenticity of reviews. The findings yielded a cluster mean of 4.03, the highest among the review-related variables, indicating that respondents strongly agreed that credibility significantly affects their trust and loyalty. Respondents believed that detailed and specific reviews are more credible than vague ones. They also expressed greater trust in verified buyer reviews and reviews written by users whose identities appear genuine. This shows that consumers carefully evaluate the source and content of reviews before forming trust, emphasizing that credible reviews are critical in influencing their loyalty to e-commerce platforms.

Table 4.6 Descriptive Statistics on Review Helpfulness

S/N	Questions	N	Mean	SD	Decision
18.	Helpful reviews assist me in deciding whether to buy a product.	400	4.07	0.920	Agreed
19.	I pay attention to reviews that are marked as helpful by other customers	400	4.03	0.938	Agreed
20.	Reviews that answer my questions about the product influence my trust.	400	3.96	1.067	Agreed
	Cluster Mean	400	4.02		Agreed

Source; Author's Fieldwork, (2025)

Review helpfulness describes how informative and useful reviews are in assisting consumers to make purchase decisions. The variable produced a cluster mean of 4.02, showing general agreement among respondents that helpful reviews influence their buying decisions and level of trust. Respondents stated that reviews marked as helpful by other customers attract their attention and that reviews answering their product-related questions enhance trust. This

implies that helpful reviews reduce uncertainty and strengthen consumers' confidence in the e-commerce platform. However, as later seen in the regression analysis, this relationship was not statistically significant when tested alongside other variables, suggesting that its effect may be indirect or dependent on other factors.

Table 4.7 Descriptive Statistics on Customer Trust & Loyalty

S/N	Questions	N	Mean	SD	Decision
21.	I trust the information I get from online product reviews.	400	3.64	1.175	Agreed
22.	I feel secure transacting on e-commerce platforms based on trustworthy reviews.	400	3.75	1.065	Agreed
23.	Online reviews influence how much I trust the product and the seller.	400	3.83	1.099	Agreed
24.	I am more loyal to e-commerce platforms that provide consistently trustworthy reviews.	400	3.90	1.019	Agreed
25.	Trusted reviews motivate me to recommend the platform to others.	400	3.96	0.999	Agreed
26.	I prefer to repeatedly purchase from platforms where the review system is reliable.	400	4.08	1.029	Agreed
	Cluster Mean	400	3.86		Agreed

Source; Author's Fieldwork, (2025)

Customer trust and loyalty formed the dependent variable in this study. The overall cluster mean of 3.86 indicates that respondents agreed that online reviews play a major role in shaping their trust and loyalty toward e-commerce platforms. Respondents confirmed that they trust the information obtained from online reviews and that trustworthy reviews influence their willingness to repurchase and recommend platforms to others. The findings further revealed that customers are more loyal to e-commerce platforms that consistently display reliable and transparent review systems. This highlights that online reviews are

fundamental to building and maintaining long-term relationships between e-commerce platforms and their customers.

4.4 Correlation Analysis on Research Variables

Table 4.8 Correlation Analysis

		Review Valence	Review Volume	Review Recency	Review Credibility	Review Helpfulness	Customer Trust & Loyalty
Review Valence	Pearson Correlation	1	.564**	.564**	.527**	.563**	.627**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	400	400	400	398	398	398
Review Volume	Pearson Correlation	.564**	1	.601**	.618**	.606**	.573**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	400	400	400	398	398	398
Review Recency	Pearson Correlation	.564**	.601**	1	.666**	.540**	.664**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	400	400	400	398	398	398
Review Credibility	Pearson Correlation	.527**	.618**	.666**	1	.713**	.609**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	398	398	398	398	398	398
Review Helpfulness	Pearson Correlation	.563**	.606**	.540**	.713**	1	.542**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	398	398	398	398	398	398
Customer Trust & Loyalty	Pearson Correlation	.627**	.573**	.664**	.609**	.542**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	398	398	398	398	398	398

** Correlation is significant at the 0.01 level (2-tailed).

Source; Author's Fieldwork, (2025)

The correlation analysis examined pairwise linear relationships among the five review-related predictors and the dependent variable, Customer Trust & Loyalty. The Pearson correlation matrix shows that all pairwise correlations are positive and statistically significant at the 0.01

level. Focusing first on the relationships between the independent variables and the dependent measure, review recency exhibits the largest bivariate association with Customer Trust & Loyalty, with a Pearson correlation coefficient of 0.664. This indicates a strong positive relationship such that respondents who rate recent reviews more highly also tend to indicate higher trust and loyalty toward e-commerce platforms. Review valence follows, with a correlation of 0.627, signifying that the overall positivity or negativity of reviews is also strongly associated with trust and loyalty. Review credibility is the next strongest correlate ($r = 0.609$), followed by review volume ($r = 0.573$) and review helpfulness ($r = 0.542$). All these correlations are associated with p-values reported as .000 in the matrix, indicating that the likelihood that these observed associations arose by chance is extremely small given the sample.

Examining the inter-correlations among the independent variables reveals substantial, but not prohibitive, levels of association. Review credibility correlates most strongly with review helpfulness at 0.713, which suggests that respondents tend to view credible reviews as also being helpful; conversely, reviews judged helpful are often judged credible. Review recency correlates strongly with credibility ($r = 0.666$) and with volume ($r = 0.601$), indicating that products with many reviews also tend to have more recent reviews in the minds of respondents, or that recency and quantity covary in how respondents evaluate review ecosystems. Review valence correlates 0.564 with both volume and recency, showing that positivity of reviews is related to the number of reviews and their recency. Taken together, the pattern of inter-correlations suggests that while the independent variables measure related aspects of the review environment, they are not perfectly collinear; instead they form a cluster of related cues that jointly inform respondents' perceptions of trust and loyalty.

Substantively, these findings from the correlation matrix suggest that consumers use multiple, mutually reinforcing heuristics when assessing reviews. Temporal relevance (recency),

affective tone (valence), source and content credibility, the sheer number of opinions (volume), and perceived helpfulness of reviews all increase together and each is related to higher trust and loyalty. Correlations alone do not separate unique influence from shared variance, but they do indicate that the review environment is multi-faceted and that these facets move together in expected directions across the sample.

4.5 Regression Analysis

Table 4.9 Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change	Durbin-Watson
						F Change	df1	df2		
1	.751 ^a	.565	.559	.53018	.565	101.663	5	392	.000	1.959

a. Predictors: (Constant), Review Helpfulness, Review Recency, Review Valence, Review Volume, Review Credibility

b. Dependent Variable: Customer Trust & Loyalty

Source; Author's Fieldwork, (2025)

The Model Summary reports the multiple correlation coefficient (R), R Square, Adjusted R Square, the standard error of the estimate, the change statistics and the Durbin–Watson statistic. The multiple correlation coefficient, $R = 0.751$, indicates a strong linear relationship between the set of predictors and the dependent variable. More importantly, $R\text{ Square} = 0.565$ indicates that 56.5 percent of the variance in Customer Trust & Loyalty is explained by the combined influence of Review Valence, Review Volume, Review Recency, Review Credibility, and Review Helpfulness. The Adjusted R Square value of 0.559 shows that after adjusting for the number of predictors and sample size, the model still explains approximately 55.9 percent of the variance, demonstrating that the model's explanatory power is not simply

due to overfitting with multiple predictors. The standard error of the estimate, 0.53018, gives the average distance that the observed trust and loyalty scores fall from the regression line in the units of the dependent variable's scale; this level of error is modest relative to the scale ranges used in survey research, indicating a reasonably tight fit. The R Square Change reported as 0.565 along with F Change = 101.663 and significance reported as .000 indicates that adding the five predictors to the model produced a statistically significant improvement in explained variance compared to an intercept-only model. The Durbin–Watson statistic is 1.959, a value very close to the ideal of 2.0, which implies that there is no serious first-order autocorrelation in the residuals that would violate the ordinary least squares assumptions in a way that undermines inference.

Table 4.10 ANOVA^a Table

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	142.885	5	28.577	101.663	.000 ^b
	Residual	110.189	392	.281		
	Total	253.074	397			

a. Dependent Variable: Customer Trust & Loyalty

b. Predictors: (Constant), Review Helpfulness, Review Recency, Review Valence, Review Volume, Review Credibility

Source; Author's Fieldwork, (2025)

The ANOVA table provides the formal test of whether the regression model as a whole explains a statistically significant portion of variance in Customer Trust & Loyalty. The regression sum of squares is reported as 142.885 with 5 degrees of freedom, while the residual sum of squares is 110.189 with 392 degrees of freedom, yielding a total sum of squares of 253.074 across 397 degrees of freedom. Dividing the regression sum of squares by

its degrees of freedom gives a mean square for regression of 28.577; similarly, the residual mean square is 0.281. The resulting F-statistic of 101.663 tests the null hypothesis that the coefficients on all five predictors are simultaneously equal to zero. Given the reported significance value of .000, the model-level test is highly significant, indicating that the set of predictors collectively provides a much better fit to the data than a model without those predictors. In practical terms, this means the review variables, as a group, have demonstrable explanatory power for customer trust and loyalty in the sample.

Table 4.11 Regression Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.662	.149		4.441	.000		
	Review Valence	.259	.040	.289	6.484	.000	.560	1.784
	Review Volume	.098	.045	.104	2.176	.030	.489	2.043
	Review Recency	.290	.045	.316	6.496	.000	.468	2.137
	Review Credibility	.138	.048	.158	2.884	.004	.369	2.710
	Review Helpfulness	.031	.048	.033	.637	.525	.423	2.361

a. Dependent Variable: Customer Trust & Loyalty

Source: Author's Fieldwork, (2025)

The Coefficients table isolates the unique contribution of each predictor when the others are controlled. The constant term (intercept) is 0.662 with a standard error of 0.149 and is statistically significant, indicating the expected baseline value of the dependent variable when predictors are set to zero within the scale context. For the predictors, Review Valence has an unstandardized coefficient B of 0.259, a standard error of 0.040, a standardized Beta of 0.289,

a t-value of 6.484 and a significance level of .000. This means that, holding other predictors constant, a one-unit increase in the valence scale predicts an average increase of 0.259 units in the trust and loyalty scale; in standardized terms valence contributes nearly 0.289 standard deviations to the dependent variable and this contribution is highly statistically significant. Review Volume has an unstandardized B of 0.098, standard error 0.045, Beta 0.104, $t = 2.176$ and $p = .030$; this indicates a positive and statistically significant but comparatively smaller unique effect, such that higher review counts are associated with higher trust and loyalty but with a smaller magnitude of effect than valence or recency. Review Recency presents a B of 0.290, standard error 0.045, Beta 0.316, $t = 6.496$ and $p = .000$; this coefficient is the largest in standardized terms (Beta = 0.316) and shows that recency is the single strongest unique predictor in the multivariate context. Review Credibility has B = 0.138, standard error 0.048, Beta = 0.158, $t = 2.884$ and $p = .004$, indicating a moderate and statistically significant unique contribution. Finally, Review Helpfulness has an unstandardized B of 0.031, standard error 0.048, Beta 0.033, $t = 0.637$ and $p = .525$, indicating that once valence, volume, recency and credibility are held constant, helpfulness does not contribute a statistically significant independent effect to Customer Trust & Loyalty in this sample.

The Coefficients table also reports collinearity diagnostics. Tolerance values range from approximately 0.369 to 0.560 and variance inflation factors (VIFs) range between about 1.784 and 2.710. These VIFs are well below commonly accepted thresholds (e.g., VIF of 10 or the more conservative 5), indicating that multicollinearity among the predictors is not severe enough to distort coefficient estimates or inference materially. Consequently, the unique coefficient estimates above can be interpreted with reasonable confidence. Taken as a whole, the regression results indicate that review recency, review valence, review credibility and review volume each explain unique variance in trust and loyalty, with recency and

valence being the dominant predictors, while perceived helpfulness does not exhibit a unique direct effect in this specification.

4.6 TEST OF HYPOTHESIS

Hypothesis One

H₀₁ states that review valence has no significant effect on customer trust and loyalty in e-commerce. The regression coefficient for review valence is $B = 0.259$ with a standardized Beta of 0.289, $t(392) = 6.484$ and $p = .000$. The observed effect is positive and highly statistically significant. Therefore, the evidence leads to rejection of H₀₁ in favour of H₁₁; review valence does significantly affect customer trust and loyalty.

Hypothesis Two

H₀₂ states that review volume does not significantly influence customer trust and loyalty in e-commerce. The estimated coefficient for review volume is $B = 0.098$, $Beta = 0.104$, $t(392) = 2.176$ and $p = .030$. This positive coefficient is statistically significant at conventional levels. Consequently, H₀₂ is rejected; review volume exerts a significant, albeit modest, positive influence on customer trust and loyalty.

Hypothesis Three

H₀₃ posits that review recency has no significant impact on customer trust and loyalty. The coefficient on review recency is $B = 0.290$, $Beta = 0.316$, $t(392) = 6.496$ and $p = .000$, representing the largest standardized effect among predictors. Given the strong positive and highly significant coefficient, H₀₃ is rejected; review recency has a significant impact on trust and loyalty.

Hypothesis Four

H₀₄ claims that review credibility does not significantly affect customer trust and loyalty. The regression shows $B = 0.138$, $Beta = 0.158$, $t(392) = 2.884$ and $p = .004$ for review credibility. This positive coefficient is statistically significant, and thus H₀₄ is rejected; review credibility significantly affects trust and loyalty.

Hypothesis Five

H₀₅ asserts that review helpfulness has no significant relationship with customer trust and loyalty. The coefficient estimate for review helpfulness is $B = 0.031$, $Beta = 0.033$, $t(392) = 0.637$ and $p = .525$. This coefficient is small and not statistically significant. Accordingly, the data do not provide grounds to reject H₀₅; the null hypothesis is retained. In plain terms, while helpfulness correlates with trust and loyalty in bivariate analysis, it does not have a statistically detectable independent effect once

4.7 DISCUSSION OF FINDINGS

4.7.1 Customer Trust & Loyalty and Review Valence

The findings showed that review valence had a strong and significant influence on customer trust and loyalty, as respondents agreed that positive reviews increase their willingness to purchase, while negative reviews discourage them. This result aligns with Filieri and McLeay (2020), who found that positive sentiments in online reviews enhance consumer confidence and purchase intentions. Similarly, Baek et al. (2021) emphasized that users rely on positive review tones as cues for product quality, leading to stronger loyalty intentions. Al Halbusi et al. (2022) also reported that negative reviews increase perceived risk and weaken trust. However, the current finding contrasts with Lee and Shin (2023), who argued that experienced digital consumers sometimes discount review sentiment and rely more on factual

review content. Overall, the study reinforces prior evidence that emotional tone remains a critical determinant of trust and loyalty in online marketplaces.

4.7.2 Customer Trust & Loyalty and Review Volume

The study revealed a statistically significant positive effect of review volume on customer trust and loyalty, meaning higher review counts create greater assurance of product credibility. This supports Cheung et al. (2020), who stated that a large number of reviews serves as a form of social proof that reduces uncertainty. Likewise, Ismagilova et al. (2021) found that consumers interpret review volume as a popularity and reliability signal that strengthens brand trust. The finding is also consistent with Melián-González (2022), who showed that review quantity encourages repeated patronage. Nonetheless, this result partially disagrees with Kostyra et al. (2020), who noted that excessive review volume may raise suspicion of manipulation. Despite this nuance, review volume remains a reliable trust-enhancing element in this study.

4.7.3 Customer Trust & Loyalty and Review Recency

Review recency had the strongest effect on customer trust and loyalty. Respondents preferred current reviews because they believe products and seller activities change over time. This is consistent with Zhu et al. (2020), who demonstrated that recent reviews better influence consumer expectations and reduce perceived obsolescence. Filieri et al. (2021) also found that review timeliness improves information reliability and trust transfer in e-commerce. Additionally, Wang et al. (2023) proved that outdated reviews lower consumer confidence and weaken loyalty. The strong effect observed in this study reinforces prior literature that recency is a decisive attribute in fast-changing online marketplaces.

4.7.4 Customer Trust & Loyalty and Review Credibility

The findings confirmed review credibility as a significant positive contributor to trust and loyalty, as consumers depend more on reviews perceived as authentic and detailed. This supports Hu et al. (2020), who documented that credibility reduces perceived risk and increases purchase confidence. Similarly, Mariani and Borghi (2022) showed that verified reviews and identifiable reviewers promote loyalty behavior. Lin et al. (2024) also found that credibility enhances emotional trust, resulting in long-term loyalty. However, the result diverges from Ghasemaghaei (2020), who claimed that knowledgeable consumers sometimes distrust overly persuasive review content. Overall, this study aligns with majority literature affirming credibility as a foundational element of trust formation in online environments.

4.7.5 Customer Trust & Loyalty and Review Helpfulness

Although review helpfulness showed positive correlation in descriptive results, its regression effect was not statistically significant. This suggests that helpfulness may operate through other review attributes such as credibility and recency. This aligns with Kim and Johnson (2021), who found that helpfulness contributes indirectly by reinforcing review persuasiveness. Similarly, Shaheen et al. (2019) noted that helpfulness influences engagement but may not independently predict trust and loyalty. This contradicts Park et al. (2022), who argued that helpfulness votes play a crucial informational role. Therefore, while helpful reviews assist decision-making, their independent impact in this study appears subdued, warranting further investigation.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter examined summary of findings, conclusion and recommendations based on the findings of the study, suggestions for further studies and contribution to knowledge.

5.2 Summary of Findings

From the analyses, the following findings were made:

1. Review valence had a strong and significant positive effect on customer trust and loyalty. Consumers were found to be highly influenced by the general tone and sentiment of reviews, with positive reviews encouraging trust and negative reviews discouraging purchase decisions.
2. Review volume significantly influenced customer trust and loyalty. Respondents expressed greater confidence in products and platforms that had a high number of reviews, perceiving them as popular and more credible indicators of product reliability.
3. Review recency showed the strongest positive and significant impact on customer trust and loyalty among all independent variables. Consumers placed higher trust in reviews that were posted recently, regarding them as better reflections of a product's current quality and seller performance.

4. Review credibility also had a significant positive relationship with customer trust and loyalty. Respondents trusted reviews that appeared detailed, authentic, and written by verified buyers, showing that credible reviews enhance perceptions of platform reliability.

5. Review helpfulness, although positively correlated with trust and loyalty, did not have a statistically significant independent effect in the multivariate model. This suggests that helpfulness may operate indirectly through its relationship with credibility and content quality rather than as a standalone determinant.

6. The regression model as a whole explained approximately 56.5% of the variation in customer trust and loyalty, signifying that the collective influence of review attributes provides a strong predictive framework for understanding consumer loyalty behavior on e-commerce platforms.

7. The correlation analysis further confirmed that all review-related variables were positively related to customer trust and loyalty, indicating that improvements in any of the review characteristics contribute to stronger consumer trust and sustained loyalty.

5.3 Conclusion

Based on the findings of this study, it can be concluded that online reviews are a powerful determinant of customer trust and loyalty in e-commerce. The attributes of reviews—particularly their valence, volume, recency, and credibility—play significant roles in shaping consumers' perceptions and decisions. Consumers rely heavily on these cues to judge the trustworthiness of products and sellers in an environment where face-to-face interactions and physical inspections are absent.

The study establishes that recent, credible, and positive reviews foster higher levels of trust, leading to greater customer retention and loyalty toward e-commerce platforms. Customers

interpret a high volume of reviews as a sign of product popularity and reliability, which further reinforces their confidence in the platform. The lack of a direct effect from review helpfulness suggests that while helpful reviews aid decision-making, their impact depends on the presence of other attributes such as credibility and authenticity.

In sum, the study concludes that maintaining a transparent and trustworthy review system is crucial for e-commerce platforms. When review mechanisms are reliable and reflect genuine customer experiences, they not only enhance consumers' trust but also encourage repeat patronage and positive word-of-mouth recommendations, which are essential for long-term business success.

5.4 Recommendation

Drawing from the study's findings, several practical and policy-related recommendations are proposed to help e-commerce platforms, marketers, and policymakers enhance customer trust and loyalty through effective review management systems:

1. Promote Authentic and Verified Reviews:

E-commerce platforms should ensure that only verified buyers can post reviews. Verified purchase badges and reviewer authentication can increase the credibility of review content, which directly enhances customer trust.

2. Encourage Recency of Reviews:

Platforms should actively encourage customers to provide timely feedback immediately after purchase. Algorithms should prioritize recent reviews in search displays since recency has the strongest impact on consumer trust and loyalty.

3. Maintain Transparency in Review Systems:

Review moderation policies should be transparent and should not suppress negative but genuine reviews. This transparency increases consumer confidence in the integrity of the platform.

4. Increase Review Volume through Engagement Strategies:

Incentives such as loyalty points or discounts can be used to motivate more customers to leave reviews, ensuring a high volume of diverse opinions that reinforce perceived reliability.

5. Enhance the Visibility of Credible and Helpful Reviews:

Platforms should design algorithms that promote reviews considered both credible and helpful, allowing potential buyers to access the most informative content quickly.

6. Educate Consumers on Reviewing Ethics:

E-commerce operators should sensitize users on writing constructive, detailed, and honest reviews. This will enrich the overall quality and usefulness of review content.

7. Implement Continuous Monitoring and Feedback Systems:

Platforms should adopt analytical tools to monitor the quality of reviews, detect fake or spam content, and promptly respond to customer concerns to maintain ongoing trust.

5.5 Contributions to Knowledge

This study made several important contributions to the existing body of knowledge in the field of online consumer behavior and e-commerce marketing:

1. It provides empirical evidence that review valence, review volume, review recency, and review credibility significantly influence customer trust and loyalty within the Nigerian e-commerce context.

2. It identifies review recency as the strongest determinant of customer trust and loyalty, highlighting the importance of temporal relevance in online review assessment.
3. It demonstrates that while review helpfulness correlates with trust and loyalty, its direct influence may be overshadowed by credibility and other review attributes, suggesting new research pathways for understanding mediated effects.
4. It extends knowledge on how multiple review dimensions interact to shape consumer trust, offering an integrated model that explains over half of the variance in customer loyalty behavior.
5. It contributes to local literature by contextualizing online review dynamics within the African and Nigerian e-commerce market, offering insights relevant for indigenous digital marketers and platform managers.

5.6 Suggestions for Further Research

This study focused on five main attributes of online reviews as determinants of customer trust and loyalty. Future research could examine other variables such as reviewer expertise, review length, emotional tone, or visual content to capture more nuanced aspects of consumer perception. Longitudinal studies could also be conducted to explore how review effects evolve over time as platform credibility changes. In addition, comparative studies across different e-commerce sectors or regions could enrich understanding of cultural or product-specific variations in how reviews shape consumer trust and loyalty.

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APPENDIX
RESEARCH QUESTIONNAIRE
DEPARTMENT OF MARKETING
FACULTY OF MANAGEMENT SCIENCE
UNIVERSITY OF BENIN

APPEAL FOR COMPLETION OF THE ATTACHED QUESTIONNAIRE

Dear Respondent,

This questionnaire is designed to gather data for academic research study titled **The Effects of Online Reviews on Customer Trust and Loyalty among University of Benin Students; A Case Study of E-Commerce Platforms.**

Your honest and objective responses are critical to the success of this research. Please be assured that all information provided will be treated with strict confidentiality and used solely for academic purposes only.

Thank you for the anticipated cooperation.

Yours faithfully

ADAGBONYIN COMFORT ESEOSA

INSTRUCTION

Please rate each item as to the extent in which you agree to the statements on online reviews below using the following scale
5 – Strongly Agree; 4 – Agree; 3 – Unsure; 2 – Disagree; 1 – Strongly Agree

SECTION A: Demographic Information

1. **Age Group:**

Less than 18 years	18 - 22 years	23 and above
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2. **Gender:**

Male	Female
<input type="checkbox"/>	<input type="checkbox"/>

3. **Level:**

100 Level	200 Level	300 Level	400 Level	Others
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4. **Have you ever shopped online?**

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

5. **If yes, which e-commerce platform(s) do you mostly use?**

Jumia	Jiji	Temu	Others (please specify):
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

SECTION B: Independent Variables

	Core Subject Area	Strongly Agree [5]	Agree [4]	Unsure [3]	Disagree [2]	Strongly Disagree [1]
A.	VALENCE					
6.	Positive reviews about a product increase my willingness to purchase it.					
7.	Negative reviews discourage me from buying a product, even if I was initially interested.					
8.	The overall positivity or negativity of reviews strongly shapes my purchase decisions.					
B.	VOLUME					
9.	I am more likely to trust a product that has a high number of reviews.					
10.	A larger number of reviews gives me greater assurance of a product's quality					
11.	I get suspicious when a product has very few reviews					
C.	RECENCY					
12.	1. I rely more on reviews that are posted recently than those from a long time ago.					
13.	Outdated reviews reduce my trust in the product's current quality.					
14.	Recent reviews make me feel more confident about the product's performance					
D.	CREDIBILITY					

15.	I consider reviews more credible when they provide detailed and specific experiences.					
16.	Verified buyer reviews increase my trust in the product					
17.	I am more likely to trust reviews when the reviewer's identity appears authentic.					
E.	HELPFULNESS					
18.	Helpful reviews assist me in deciding whether to buy a product.					
19.	I pay attention to reviews that are marked as helpful by other customers					
20.	Reviews that answer my questions about the product influence my trust.					

SECTION C: Dependent Variable

A	CUSTOMER TRUST					
21.	I trust the information I get from online product reviews.					
22.	I feel secure transacting on e-commerce platforms based on trustworthy reviews.					
23.	Online reviews influence how much I trust the product and the seller.					
B	CUSTOMER LOYALTY					
24.	I am more loyal to e-commerce platforms that provide consistently					

	trustworthy reviews.					
25.	Trusted reviews motivate me to recommend the platform to others.					
26.	I prefer to repeatedly purchase from platforms where the review system is reliable.					