



ONLINE SHOPPING EXPERIENCE AS A MODERATOR OF THE RELATIONSHIP BETWEEN ONLINE REVIEW AND CONSUMER PURCHASE DECISION IN KADUNA STATE, NIGERIA

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Abstract

This study examines the moderating effect of online shopping experience (OSE) in the relationship between online reviews (ONR) and consumer purchase behaviour (CPD) in Nigeria's fashion e-commerce sector. Drawing on the Elaboration Likelihood Model, the study posits that consumers with higher OSE engage in deeper cognitive processing of online reviews, thereby reducing the negative influence of unfavourable eWOM on purchase decisions. A quantitative, cross-sectional survey was conducted among 230 active online fashion shoppers in Kaduna State, Nigeria, and data were analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM). The results reveal that ONR alone has a negative but insignificant effect on CPD whereas the interaction between OSE and ONR is positive and significant indicating that enhanced shopping experience mitigates the adverse impact of negative reviews. The model explains 56% of the variance in CPD and demonstrates high predictive relevance ($Q^2_{\text{predict}} = 0.64$). Importance-Performance Map Analysis (IPMA) further identifies OSE as a high-importance, high-performance driver, warranting strategic investment in user-friendly interfaces, reliable delivery, and responsive customer service. These findings contribute to digital consumer behaviour literature in emerging markets by evidencing OSE as a critical boundary condition in the review purchase pathway. Practical implications for e-commerce managers include prioritising experiential quality as a trust-building mechanism, while future studies should consider longitudinal designs, multi-regional samples, and additional moderators such as brand loyalty and trust propensity to enhance generalisability.

Keywords: *Online reviews, Online shopping experience, Consumer purchase behaviour, Fashion e-commerce.*

Introduction

The rapid digitization of retail ecosystems has significantly altered the way consumers evaluate, interact with, and purchase fashion products. Central to this transformation is the growing reliance on electronic word-of-mouth (eWOM) specifically, online reviews which serve as a powerful tool for reducing purchase uncertainty and enhancing consumer trust in intangible, image-driven product categories like fashion (Chetioui & Benlafquih, 2023; Ismagilova et al., 2020). As consumers increasingly navigate their purchase journeys through peer-generated content rather than traditional advertising, understanding how these reviews

influence decision-making becomes vital, particularly in the context of emerging markets where infrastructure and digital behavior patterns diverge significantly from developed regions.

Fashion e-commerce is particularly vulnerable to information asymmetry, given that consumers cannot physically evaluate product attributes such as texture, fit, or quality prior to purchase. Online reviews, which provide both experiential and evaluative insights, help bridge this gap and have been shown to influence consumer attitudes, perceived credibility, and eventual purchase intentions (Filieri et al., 2021; Algharabat et al., 2021). However, while the informational and persuasive functions of online reviews have been widely documented, less is known about the conditional variables that moderate their effectiveness especially in Sub-Saharan African markets, where online consumer behavior is still maturing.

In Nigeria, e-commerce is witnessing exponential growth. Internet penetration exceeded 55% in 2023, and mobile commerce now accounts for over 70% of digital transactions, driven largely by the proliferation of affordable smartphones and expanding fintech adoption (Statista, 2024; NITDA, 2023). Despite this growth, challenges persist trust in online vendors remains relatively low, return policies are weakly enforced, and digital literacy varies widely among consumer segments (Olaleye et al., 2021; Eze & Obiechina, 2023:). These constraints elevate the importance of online shopping experience as a moderating factor in digital purchasing decisions. Experienced online shoppers may interpret reviews with greater shade, rely less on single opinions, and possess higher resilience against misleading content suggesting a layered and consumer-dependent review-processing mechanism (Zhang et al., 2023).

While prior studies have explored the direct effect of online reviews on purchase intention (Cheung et al., 2020; Filieri et al., 2021; Kim et al., 2020), few have investigated how consumer experience with online shopping shapes this relationship, especially in Nigeria's unique digital and cultural landscape. Most existing frameworks, including the Elaboration Likelihood Model (Petty & Cacioppo, 1986) and Technology Acceptance Model (Davis, 1989), focus on cognitive processing and utility perception but often overlook how prior online exposure measured in terms of usage frequency, familiarity with digital platforms, or trust-building history can alter the persuasive power of eWOM (Chen et al., 2022; Boateng et al., 2022).

This study addresses these gaps by critically examining how online reviews and consumer online shopping experience interact to influence purchasing decisions in Nigeria's fashion e-commerce sector. By integrating consumer behavior theory with platform-specific realities, the study contributes a significance understanding of how digital trust is constructed and how online experience moderate information processing in emerging digital marketplaces. The findings are expected to yield actionable insights for e-commerce retailers, platform designers, and policymakers seeking to optimize user engagement, trust mechanisms, and conversion strategies in high-growth African economies. Based on this background, the study hypothesis as follows;

H1: Online reviews have no significant effect consumer purchase decisions.

H2: Online shopping experience does not significantly moderate the relationship between online reviews and consumer purchase decisions.

2.0 Literature Review

This review of literature combines both theoretical and empirical research concerning how online consumer reviews affect purchasing decisions. It provides a critical analysis of how prior purchasing experience, or consumer expertise, can influence these effects, while also identifying notable theoretical gaps and methodological limitations. Furthermore, it suggests directions for future research to enhance our understanding of the conditions under which online reviews are most impact in shaping consumer decisions.

2.1 Concept of Consumer Purchase Decision

A consumer purchase decision refers to the cognitive and behavioral process by which individuals evaluate options and ultimately select a product or service from a range of alternatives (Kotler & Keller, 2016; Solomon, 2020). In the digital age, this process has become increasingly complex, involving multiple interactive touchpoints such as product search, comparative evaluation, consultation of peer feedback, and post-purchase reflection (Lemon & Verhoef, 2016). Among these touchpoints, online reviews have emerged as a pivotal influence, particularly during the information search and evaluation of alternatives stages. These reviews serve to reduce perceived risk, validate product expectations, and guide consumers toward preferred choices (Cheung et al., 2020; Ismagilova et al., 2020). However, contemporary research suggests that the influence of reviews is not always direct or uniform. Their effectiveness in driving final purchase behavior often depends on individual-level factors such as trust propensity, digital literacy, and previous e-commerce experience (Chen et al., 2022; Zhang et al., 2023).

This complexity is further intensified in the fashion e-commerce sector, where the inability to physically examine products introduces high levels of ambiguity and subjective interpretation (Algharabat et al., 2021; Kim & Johnson, 2022). Unlike electronics or groceries, fashion items are judged based on fit, style, fabric, and visual appeal all of which are experiential attributes difficult to convey through standard product descriptions. As a result, consumers rely heavily on peer-generated content such as reviews, ratings, and user-uploaded photos to bridge this sensory gap (Algharabat et al., 2021; Filieri et al., 2021). Research indicates that fashion buyers are particularly influenced by detailed and personalized reviews those that mention specific body types, sizing accuracy, styling advice, and context of use rather than generic or emotionally charged feedback (Chetioui & Benlafquih, 2023; Filieri et al., 2021). These insights underscore the vital role that online reviews play not only in reducing cognitive uncertainty but also in shaping how consumers emotionally connect with fashion products during the online buying journey.

2.2 Concept of Online Review

Online reviews, a form of electronic word-of-mouth (eWOM), are consumer-generated evaluations, comments, or ratings shared through digital platforms such as e-commerce websites, social media, blogs, and independent review forums (Cheung et al., 2020). Unlike firm-controlled marketing messages, online reviews are peer-driven, unsolicited, and typically viewed as more credible and trustworthy particularly in digital environments where consumers lack the opportunity to physically inspect products (Ismagilova et al., 2020). In experience-based industries such as fashion and apparel, where product attributes like fit, style, and material are highly subjective, online reviews play a crucial role in shaping consumer perceptions, influencing brand attitudes, and guiding purchase decisions (Filieri et al., 2021).

The influence of online reviews on consumer behavior is largely determined by several key characteristics. Valence, or the emotional tone of a review (positive, negative, or neutral), significantly shapes consumer sentiment positive reviews tend to boost purchase intentions, while negative ones often discourage consideration (Chetioui & Benlafquih, 2023). Volume, or the number of available reviews, can serve as a heuristic for popularity and credibility, creating a bandwagon effect that reassures hesitant buyers (Kim et al., 2020). Credibility is another vital dimension; reviews that are perceived as genuine, detailed, and authored by verified users are more likely to influence purchase behavior (Fileri et al., 2021). Additionally, recency and specificity enhance the usefulness of reviews, as consumers often prioritize timely, context-rich feedback over vague or outdated opinions.

Beyond their evaluative content, online reviews serve dual informational and relational functions. From an informational standpoint, they help reduce information asymmetry a common challenge in e-commerce by providing experiential data that bridges the gap between digital product descriptions and real-world expectations (Algharabat et al., 2021). This function is particularly critical in fashion e-commerce, where consumers rely on peer input to evaluate subjective qualities such as size accuracy, fabric feel, or how a garment looks in real life. Relationally, online reviews help foster a sense of community and digital trust, as shoppers who observe others engaging positively with a brand are more likely to form emotional connections and confidence in their purchase decisions (Cheung et al., 2020). Thus, online reviews function not only as tools for information acquisition but also as mechanisms for social validation and consumer empowerment in the digital fashion landscape.

2.3 Concept of Online Shopping Experience

Online shopping experience refers to a consumer's cumulative familiarity, competence, and confidence in navigating digital retail platforms. It encompasses factors such as the frequency of past purchases, comfort with platform interfaces, and a sense of control over online transactions (Zhang et al., 2023). This experiential background plays a crucial moderating role in how consumers process and respond to online reviews. According to the Elaboration Likelihood Model (Petty & Cacioppo, 1986), consumers with higher levels of online shopping experience are more likely to engage in central route processing, critically analyzing reviews for credibility, detail, and relevance. In contrast, less experienced consumers are more inclined to rely on peripheral cues such as star ratings, reviewer names, or emotionally charged comments, often leading to less informed or impulsive decisions.

Recent empirical findings support this moderating effect. For instance, Chen et al. (2022) and Boateng et al. (2022) report that consumer online experience significantly alters how persuasive reviews are, particularly in high-risk or low-trust digital environments. This is especially relevant in emerging markets like Nigeria, where trust in e-commerce platforms is still evolving. Olaleye et al. (2021) observed that Nigerian consumers with prior online shopping experience were more discerning and resistant to misleading or superficial reviews and were thus more likely to translate review exposure into actual purchasing behavior. These findings underscore the importance of considering online shopping experience as a boundary condition in the review-purchase decision pathway, particularly in sectors like fashion where product evaluation is inherently subjective and risk-prone.

2.4 Theoretical framework

The Elaboration Likelihood Model (ELM) developed by Petty and Cacioppo (1986) was adopted in this study which provides a robust framework for understanding how consumers process persuasive information, such as online reviews, through two distinct cognitive routes: the central route, which involves thoughtful, analytical evaluation of message content, and the peripheral route, which relies on surface-level cues like star ratings, reviewer popularity, or emotional tone. This model is particularly relevant in digital commerce, where consumer online shopping experience plays a crucial moderating role in shaping information processing. Experienced online shoppers, with greater familiarity and confidence in navigating e-commerce platforms, are more likely to engage in central processing—critically assessing review credibility, specificity, and relevance—while less experienced consumers tend to rely on peripheral cues that require minimal cognitive effort (Zhang et al., 2023; Chen et al., 2022). In the context of fashion e-commerce, where product attributes are subjective and cannot be physically evaluated, the way consumers interpret online reviews can vary significantly based on their prior digital experience. As such, shopping experience serves as a boundary condition that influences the strength and direction of the relationship between online reviews and purchase decisions (Boateng et al., 2022; Olaleye et al., 2021). Applying ELM to this study enables a more nuanced understanding of how cognitive processing depth, shaped by experience, affects the persuasiveness of online reviews in Nigeria’s evolving digital fashion landscape.

2.5 Conceptual Framework



Figure 1: Research Model

Methodology

This study employed a quantitative, cross-sectional survey design to investigate the influence of online reviews on consumer purchase decisions and the moderating role of online shopping experience among fashion buyers in Nigeria. The research focused on Kaduna State, a growing e-commerce hub in northwestern Nigeria, targeting individuals who had purchased fashion or clothing items online within the past year. A non-probability purposive sampling technique was used to recruit respondents actively engaged in digital shopping, yielding 230 valid responses using Cochran, (1977) sample size formula for infinite population, which exceeded the recommended threshold for PLS-SEM analysis. Data were collected through a structured questionnaire comprising four sections: demographic data, perceptions of online reviews (adapted from Filieri et al., 2021), purchase decision behavior (based on Kim et al., 2020), and online shopping experience (adapted from Zhang et al.,



2023). All items were rated on a 5-point Likert scale, and the instrument was pretested for clarity and reliability. Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS version 4.0. The analysis followed a two-stage approach, beginning with the assessment of the measurement model for validity and reliability, followed by the evaluation of the structural model to test the proposed relationships and moderating effects. A bootstrapping technique with 5,000 resamples was employed to determine the statistical significance of the path coefficients and interaction terms.

Results and Discussion

In this section, the results of the empirical analysis are presented, beginning with the measurement model evaluation and progressing to the structural model evaluation and hypothesis testing.

Measurement Model Assessment

The measurement model was assessed to confirm the reliability and validity of the constructs- Online Reviews (ONR), Online Shopping Experience (OSE), and Consumer Purchase Decision (CPD). Consistent with guidelines from Hair et al. (2021), the model was evaluated using:

Table 1: Measurement Model Summary

| Variables | Items | Indicator loading | Cronbach's alpha | Composite reliability | Average variance extracted (AVE) |
|-----------|-------|-------------------|------------------|-----------------------|----------------------------------|
| CPD | CPD1 | 0.89 | 0.90 | 0.92 | 0.67 |
| | CPD10 | 0.74 | | | |
| | CPD4 | 0.82 | | | |
| | CPD5 | 0.85 | | | |
| | CPD8 | 0.74 | | | |
| | CPD9 | 0.84 | | | |
| ONR | ONR2 | 0.91 | 0.94 | 0.94 | 0.79 |
| | ONR3 | 0.91 | | | |
| | ONR4 | 0.90 | | | |
| | ONR5 | 0.88 | | | |
| | ONR6 | 0.85 | | | |
| | OSE | 0.84 | | | |
| OSE | OSE2 | 0.71 | 0.84 | 0.84 | 0.61 |
| | OSE3 | 0.81 | | | |
| | OSE4 | 0.84 | | | |
| | OSE5 | 0.83 | | | |
| | OSE6 | 0.72 | | | |



Table 4.1 shows the measurement model results from the PLS-SEM output demonstrate robust validity for the constructs of consumer purchase behavior (CPD) online reviews (ONR), and online shopping experience (OSE). Cronbach’s alpha (0.71-0.91) and composite reliability (0.84-0.94) exceed the threshold of 0.7, indicating strong internal consistency reliability (Hair et al., 2022). The average variance extracted (AVE) values (0.61-0.79) surpass the 0.5 benchmark, confirming convergent validity, as the constructs capture sufficient variance relative to measurement error (Fornell & Larcker, 1981). Factor loadings, ranging from 0.71 to 0.91, are predominantly above 0.7, further supporting convergent validity by showing that items adequately represent their respective constructs (Hair et al., 2019). While OSE exhibits slightly lower reliability (alpha = 0.71, AVE = 0.61) and a marginal loading for OSE2 (0.71), these values remain acceptable, suggesting minor measurement limitations but not compromising the model’s overall validity (Ramayah et al., 2018). Thus, the measurement model is valid and reliable for testing the moderating effect of online shopping experience on the relationship between online reviews and consumer purchase behavior.

Table 2: Discriminant Validity (HTMT)

| | CPD | ONR | OSE |
|-----|------|------|-----|
| CPD | | | |
| ONR | 0.54 | | |
| OSE | 0.83 | 0.81 | |

Table 4.2 shows the HTMT results (CPD-ONR: 0.54, CPD-OSE: 0.83, ONR-OSE: 0.81) support discriminant validity for the PLS-SEM model, with CPD-ONR clearly distinct, though the high CPD-OSE and ONR-OSE values near the 0.85 threshold suggest potential conceptual overlap requiring further scrutiny (Henseler et al., 2015; Hair et al., 2022).

Structural Model Assessment

The structural model was assessed to test the proposed links once the constructs' validity and reliability were confirmed.

Path Coefficients and Significance

Bootstrapping (5,000 samples) was used to determine the significance of path coefficients. The results are presented below:

Table 3: Structural Model: Test of Significance for Direct and Moderating Effect

| | Beta | Standard Error | T statistics | P values |
|------------------|-------|----------------|--------------|----------|
| ONR -> CPD | -0.09 | 0.06 | 1.59 | 0.11 |
| OSE x ONR -> CPD | 0.06 | 0.02 | 2.43 | 0.02 |

Figure2: Bootstrapping

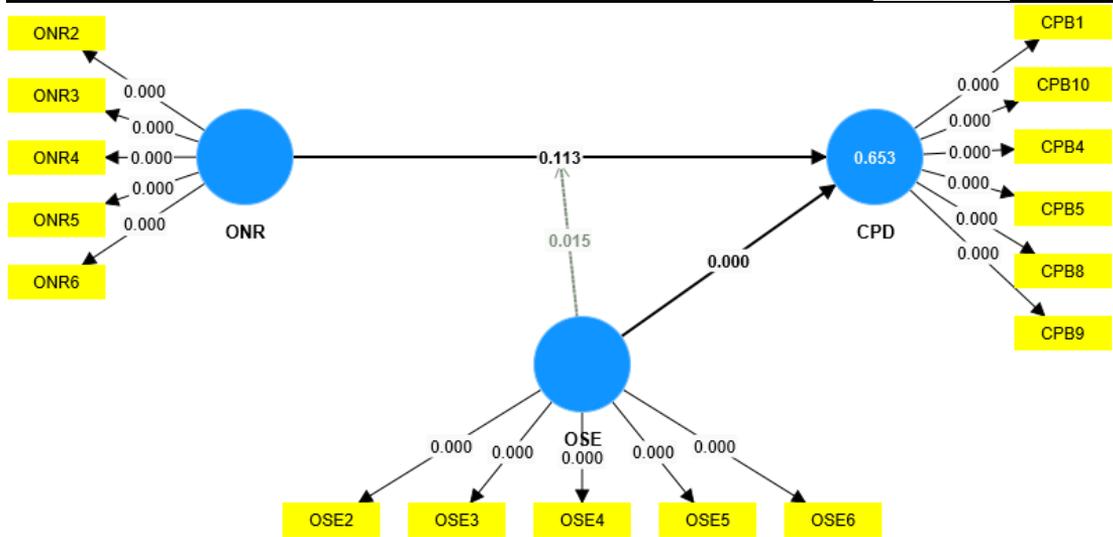


Table 3 and figure 2 indicate that online reviews (ONR) exert a negative but statistically insignificant influence on consumer purchase decisions (CPD) ($\beta = -0.09$, $SE = 0.06$, $t = 1.59$, $p > 0.05$), implying that, in isolation, variations in online review content are not strong predictors of purchase behavior in this context. However, the interaction term between online shopping experience (OSE) and online reviews ($OSE \times ONR$) is positive and statistically significant ($\beta = 0.06$, $SE = 0.02$, $t = 2.43$, $p < 0.05$). This finding suggests that online shopping experience moderates the relationship between online reviews and purchase decisions in such a way that a higher-quality shopping experience can attenuate the potential negative impact of unfavorable reviews and, in some cases, convert consumer perceptions into more favorable purchase intentions. This result is consistent with recent evidence (e.g., Akram et al., 2023; Nguyen & Khoa, 2022) demonstrating that positive experiential factors such as intuitive website design, reliable delivery, and responsive customer service enhance consumer resilience to negative electronic word-of-mouth. Practically, this underscores the importance for e-commerce platforms to invest in superior shopping experiences as a strategic buffer against the possible deterrent effects of critical online reviews.

Table 4: Coefficient of Determination

| | R-square | R-square adjusted |
|-----|----------|-------------------|
| CPD | 0.653 | 0.650 |

The coefficient of determination (R^2) results indicate that the model explains 65.3% of the variance in consumer purchase decisions (CPD) ($R^2 = 0.653$, adjusted $R^2 = 0.650$), suggesting a substantial explanatory power according to Cohen’s (1988) classification, where values above 0.50 are considered large in behavioral research. The closeness of the adjusted R^2 values to their corresponding R^2 values implies minimal overfitting, indicating that the predictors included in the model are robust in explaining the observed variability. These findings align with recent marketing research (e.g., Hair et al., 2022; Henseler, 2021), which emphasize that R^2 values above 0.50 in consumer behavior models demonstrate high model relevance and

practical significance in explaining complex decision-making processes in e-commerce environments.

Table 5: Predictive Relevance

| | $Q^2_{predict}$ | RMSE | MAE |
|-----|-----------------|------|------|
| CPD | 0.64 | 0.60 | 0.44 |

Table 5 shows the $Q^2_{predict}$ value for consumer purchase decisions (CPD) is 0.64, which, according to Hair et al. (2022), indicates high predictive relevance, as any value above 0.50 demonstrates strong out-of-sample prediction capability in PLS-SEM models. The low error metrics further reinforce this strength: the root mean square error (RMSE) of 0.60 and the mean absolute error (MAE) of 0.44 suggest that the model produces accurate predictions with minimal deviation from observed values. These findings imply that the predictors used in the model provide a robust and reliable basis for forecasting consumer purchase decisions, offering both high explanatory power and practical predictive accuracy. This aligns with recent evidence in marketing analytics (e.g., Shmueli et al., 2019; Sarstedt et al., 2022), which highlights that high $Q^2_{predict}$ values combined with low RMSE and MAE scores are indicators of a model’s strong potential for guiding strategic decision-making in consumer behavior contexts.

Figure 3: Importance Performance Map (IPMA)

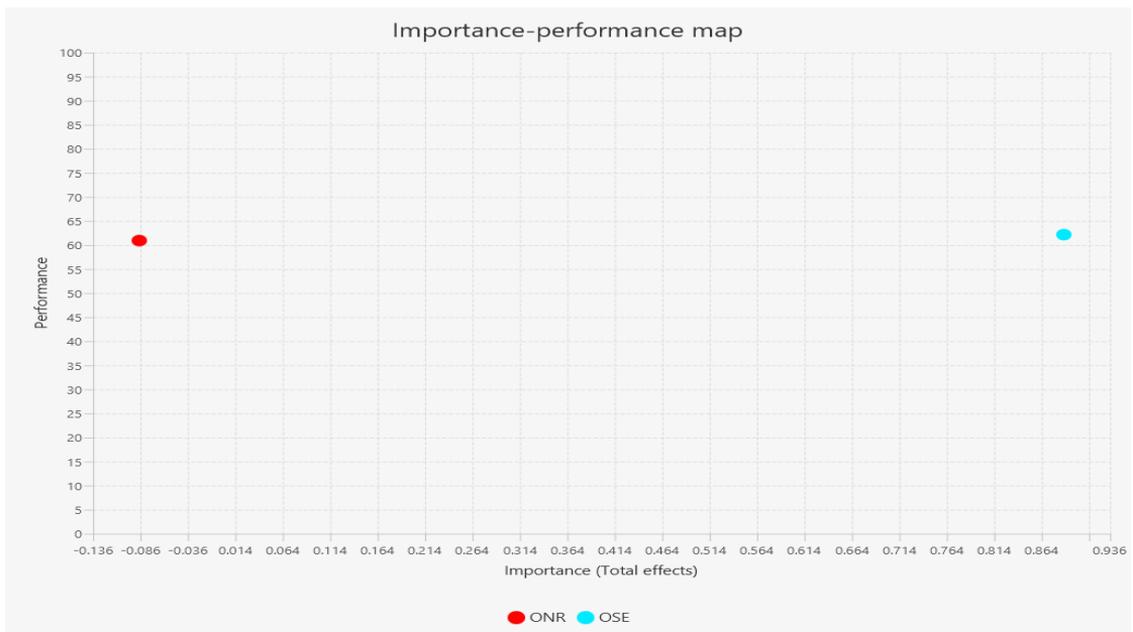


Figure 3 shows the Importance-Performance Map Analysis (IPMA) results reveal that online shopping experience (OSE) demonstrates both high importance (total effect ≈ 0.87) and high performance (≈ 63) in predicting consumer purchase decisions, positioning it as a critical driver that warrants strategic emphasis for sustaining and enhancing customer outcomes. Conversely, online reviews (ONR) exhibit a negative importance score (≈ -0.09) while maintaining a comparable performance level (≈ 62), indicating that variations in ONR exert minimal and



potentially adverse influence on purchase behavior within this context. These findings suggest that managerial resources should be concentrated on further strengthening OSE-through measures such as intuitive website design, reliable delivery systems, and responsive customer service-while adopting selective review management strategies to mitigate potential negative spillovers from unfavorable feedback. This strategic prioritization aligns with contemporary empirical evidence in e-commerce marketing, which emphasizes the superior return on investment from enhancing high-importance, high-performance constructs in consumer behavior models (Hair et al., 2022; Sarstedt et al., 2021).

Conclusion

This study concludes that while online reviews (ONR) alone do not significantly predict consumer purchase decisions (CPD) in Nigeria's fashion e-commerce sector, online shopping experience (OSE) plays a critical moderating role by mitigating the negative influence of unfavorable reviews and enhancing purchase intentions. Practically, this suggests that e-commerce platforms should prioritize improving OSE through user-friendly interfaces, reliable delivery, and responsive customer service as a strategic lever for building consumer trust and resilience to negative eWOM. However, the study is limited by its cross-sectional design, focus on a single geographic region (Kaduna State), and reliance on self-reported measures, which may constrain the generalizability of the findings. Future research could adopt longitudinal or experimental designs, extend the scope to other regions or product categories, and integrate additional moderating variables such as brand loyalty or trust propensity to provide a more comprehensive understanding of consumer decision-making in emerging digital markets.

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