

Online Customer Reviews and Consumer Purchase Decisions in Abuja's E-Commerce Industry

By

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ABSTRACT

Digital retailing has changed how buyers identify products, compare alternatives and decide whether to transact. Customer reviews constitute one form of electronic word of mouth through which earlier purchasers share evaluations that prospective buyers may consider. This article examines the relationship between online reviews and consumer purchase decisions in Abuja's e-commerce industry, distinguishing four characteristics of feedback: informational quality, evaluative tone, numerical ratings and perceived credibility. It outlines a quantitative cross-sectional survey of Abuja residents who purchased online within the preceding six months. Cochran's calculation yields an initial sample requirement of 385, with 400 usable questionnaires specified as the operational target. A structured instrument and partial least squares structural equation modelling using SmartPLS 4 are proposed for analysing the relationships. The manuscript includes illustrative, not independently verified, statistical outputs: the hypothesis-testing table reports positive coefficients for review quality ($\beta = 0.297$), credibility ($\beta = 0.255$), valence ($\beta = 0.228$) and ratings ($\beta = 0.176$), with reported p values below 0.001. An illustrative R^2 of 0.685 is also supplied. However, another path-results table contains different estimates, so these figures cannot be interpreted as confirmed survey findings without access to the underlying responses and original software output. Taken as an analytical framework rather than verified empirical evidence, the study identifies the need to distinguish the information contained in

reviews from their tone, scoring system and authenticity. It proposes that platforms facilitate specific customer feedback, present favourable and critical evaluations without selective suppression, explain rating procedures and develop safeguards against fabricated reviews. Reliable analysis of actual respondent data is required before drawing conclusions about the strength of these associations among Abuja consumers.

Keywords: online customer reviews; review quality; review valence; review ratings; review credibility; consumer purchase decisions; electronic word of mouth; Abuja.

1.0 INTRODUCTION

Digital communication has altered retail exchange by making product discovery, comparison and payment possible without a visit to a physical outlet. Consumers can examine numerous competing offers online, but they often have fewer opportunities to inspect goods directly or assess sellers face to face. As a result, information supplied by other purchasers may become part of the decision process. Such information appears on e-commerce sites as narrative comments, numerical evaluations and accounts of delivery or product-use experiences. Rather than functioning solely as promotional content, customer reviews can offer additional perspectives on quality, fulfilment and vendor conduct. The association between consumer commentary and market outcomes was examined by Chevalier and Mayzlin (2006), whose work underscores the relevance of buyer-generated information to digital retailing. For the present investigation, the central question is how different characteristics of this information relate to choices made by online shoppers in Abuja.

A customer review is a form of electronic word of mouth (eWOM): an assessment circulated through an internet-based channel by someone presenting an opinion about a product or service. Whereas business advertising expresses the seller's chosen message, a review ostensibly reflects a user's own experience. This distinction can make reviews informative, although commercial incentives, selective reporting and fabricated submissions can compromise their independence. Prospective buyers may use them to form expectations, judge alternative products and consider risks that would otherwise be difficult to evaluate. Zhu and Zhang (2010) found that review-related sales responses differ by product and consumer attributes. Accordingly, the relevance of reviews should not be assumed to be constant across purchasing circumstances. Their content, favourable or unfavourable tone, rating format and perceived legitimacy warrant separate consideration rather than treatment as interchangeable indicators of one phenomenon.

Four review attributes provide the conceptual focus of this article. Informational quality concerns whether an evaluation contains sufficiently clear, specific and pertinent detail for a reader to assess a product. Valence denotes the overall direction of the judgement: favourable comments can support positive expectations, whereas unfavourable accounts can expose possible defects or service failures. Ratings express an appraisal in a compact numerical form, typically using stars, and may allow quick comparisons between competing offers. Credibility is different again: it concerns whether readers believe a review reflects a real and dependable account. A thorough but apparently fabricated comment may not reassure a buyer, just as a high average score can conceal divergent experiences. Although these attributes can occur together, each may correspond to a distinct aspect of consumer evaluation and therefore requires an individually specified relationship with purchase decisions.

Nigeria's online retail environment has developed alongside broader changes in telecommunications access, internet-enabled devices and electronic payment options. Statistics issued by the Nigerian Communications Commission (2023) describe the communications infrastructure on which many digital transactions depend. Marketplaces such as Jumia and Konga operate alongside sellers using social platforms, offering customers additional ways to locate goods and conduct purchases. Yet a transaction completed remotely can involve uncertainty over what will be delivered, whether the seller is genuine, and whether payment and fulfilment will proceed as expected. These considerations make the information environment surrounding a product relevant to consumer choice. Ayo et al. (2016) discuss security concerns in Nigerian e-commerce, although their study alone cannot establish the prevalence of particular problems among Abuja shoppers. Reviews may help consumers investigate potential shortcomings, but whether buyers rely on them depends in part on the information's content and perceived authenticity.

The Federal Capital Territory offers a useful context for investigating these questions because Abuja consumers can access established retail platforms and smaller businesses trading through social media. Purchasing conditions may differ between vendors, product categories and delivery arrangements. A prospective customer buying an unfamiliar item could therefore read previous buyers' comments to learn about specifications, packaging, service responsiveness or discrepancies between advertised and received goods. Nevertheless, the presence of reviews does not mean every shopper reads or trusts them. Some consumers may prefer numerical summaries; others may search for detailed accounts of actual use or examine complaints before deciding. Studying these distinctions in Abuja can provide geographically specific evidence rather than assuming that relationships documented elsewhere apply unchanged to the city's e-commerce users.

Review systems also create a problem of information integrity. Genuine assessments may broaden access to product knowledge, but exaggerated endorsements and coordinated manipulation can give consumers an inaccurate impression of quality. A high mean score tells readers little about the circumstances behind the evaluations, while a lengthy testimonial may remain unpersuasive if its author appears unreliable. Likewise, contrasting comments can either alert shoppers to variation in experience or cause them to seek further information. It is therefore analytically insufficient to measure review exposure alone and regard every dimension of feedback as equivalent. Disaggregating quality, valence, ratings and credibility allows the research to ask which characteristics are associated with reported purchase decisions, without presuming that a review's mere existence establishes its usefulness.

Research undertaken in other markets demonstrates the relevance of consumer evaluations, but its findings do not automatically establish patterns among residents of Abuja. Chevalier and Mayzlin (2006) assessed reviews in relation to book sales, while Zhu and Zhang (2010) considered variation associated with consumer and product characteristics. The Nigerian studies cited in this manuscript discuss broader aspects of digital commerce and trust (Olaposi et al., 2021; Olatokun & Bankole, 2020). These contributions provide a foundation, rather than direct evidence that all four review dimensions explain the purchase decisions of shoppers in the Federal Capital Territory. The present inquiry therefore addresses a contextual question: how are informational quality, tone, scores and perceived authenticity separately related to consumer purchasing responses within Abuja's online retail setting?

A more specific analytical gap arises from the possibility that buyers assign unequal weight to different signals. An individual may reject a highly rated product after reading a detailed complaint, while another may rely on a numerical score rather than examine lengthy descriptions. A third shopper may discount even carefully written feedback if its origin seems doubtful. These alternative behaviours illustrate why review characteristics should be modelled together and measured distinctly. Without evidence that separates them, platform operators may confuse visible engagement with useful decision support, and researchers may attribute an association to online reviews generally when it relates more closely to a particular feature. A joint model can estimate the conditional relationships of each review attribute with purchase decisions, subject to measurement quality and the limitations of observational survey data.

This study focuses on online customer reviews and consumer purchase decisions in Abuja's e-commerce industry. Its principal aim is to examine how four specified features of reviews relate to reported purchasing responses. In particular, it considers whether the relevance and completeness of written comments, their favourable or critical orientation, their numerical scores and their perceived trustworthiness are associated with consumer decisions. Treating these dimensions separately permits a clearer specification of the explanatory framework and reduces the risk of overlooking differences between the information a review contains and the confidence a reader places in it. The analysis is intended to test relationships rather than establish that reviews necessarily cause consumers to make purchases.

Four research questions follow from this purpose: how does review quality relate to purchase decisions; what association exists for review valence; how are numerical ratings related to decisions; and what relationship is observed for perceived credibility? Corresponding null hypotheses state that each of these dimensions has no statistically significant relationship with consumer purchase decisions in the study setting. Examining them in a single structural specification would permit the reported association for one predictor to be considered alongside the other review variables. Any estimated coefficient should nevertheless be interpreted in the context of its measurement, uncertainty and coding. For example, a positive coefficient for valence indicates a relationship with more favourable review tone only where the construct is scored in that direction; it cannot, by itself, establish that critical comments have a greater influence than favourable ones.

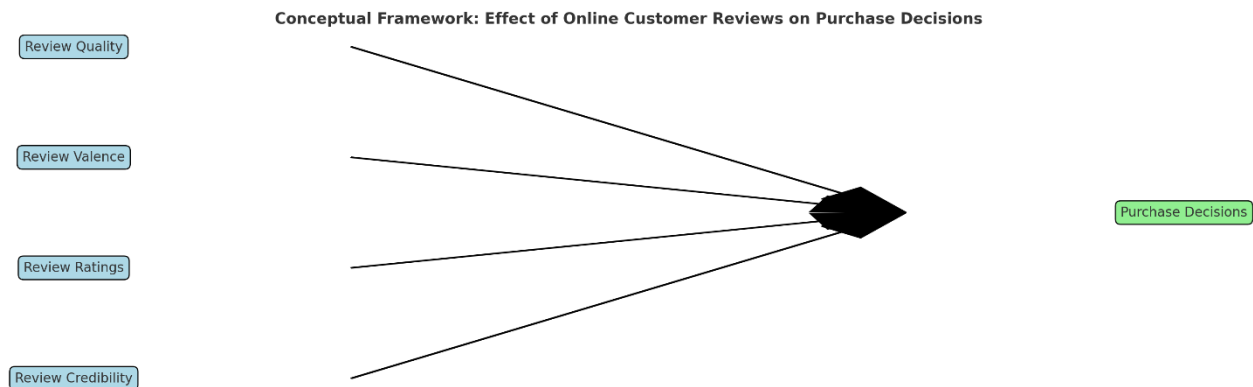
The enquiry is delimited geographically to Abuja within Nigeria's Federal Capital Territory. Its intended participants are residents who have completed an e-commerce purchase during the six months before questionnaire administration and who have encountered customer reviews. Eligible transactions may occur on established marketplaces or social-media-based selling channels. Conceptually, four explanatory constructs are considered: review quality, review valence, review ratings and review credibility. Consumer purchase decisions form the outcome construct. Price, promotional activity, brand attachment, fulfilment conditions and other possible influences are acknowledged but are not the main variables in this specification. As a result, any explained variance relates to the selected model and should not be confused with an exhaustive account of online purchasing behaviour.

The manuscript identifies 2025 as its study period and specifies a cross-sectional questionnaire administered once to eligible shoppers. Responses would provide quantitative indicators of review perceptions and purchasing decisions, rather than direct observation of the causal process. Accordingly, findings from such a design should be discussed as associations. The article's numerical examples must also be distinguished from completed empirical evidence until the underlying dataset, measurement assessments and SmartPLS output are available for verification.

The anticipated contribution is a locally situated examination of separate review attributes instead of a general assertion that electronic word of mouth matters. Its conceptual framework can clarify whether perceived usefulness, tone, scoring and authenticity are distinguishable correlates of decision-making among shoppers in Abuja. For researchers, the approach identifies constructs requiring valid measurement and a jointly estimated model. For marketplace operators, it highlights questions about the presentation of informative comments, transparent ratings and safeguards for review integrity. For consumer protection discussions, it provides a basis for considering how apparently independent evaluations are presented and verified. These implications remain conditional on the results of an adequately documented survey; they should not be treated as established empirical conclusions solely because illustrative coefficients appear in the manuscript.

2.0 LITERATURE REVIEW

2.1 Conceptual Framework



Conceptual foundations

Review constructs and purchase decisions

Electronic word of mouth and consumer purchase decisions

Electronic word of mouth (eWOM) encompasses product-related opinions and accounts communicated between consumers through digital channels. Customer reviews are one prominent expression of this activity: individuals post written or numerical evaluations that others may consult when considering a purchase. The information can be especially relevant online, where a buyer may not inspect an item or meet the seller before paying. Nonetheless, a review is a claim about experience, not an independently guaranteed assessment. Chevalier and Mayzlin (2006) examined its relationship with sales, and evidence synthesised by Floyd et al. (2014) and You et al. (2015) further connects review-related measures with market performance. These studies establish a reason to investigate feedback in retail settings without proving that each particular review changes an individual's choice. The present study therefore distinguishes the review attributes consumers perceive from the decisions they report making.

Consumer-generated feedback may affect the information available at several stages of choice: initial screening, comparisons between substitutes, assessment of possible loss and final

consideration of a transaction. Babić Rosario et al. (2016) and Floyd et al. (2014) synthesised evidence showing that eWOM measures and sales outcomes are related in ways that vary with the platform, product and metric used. Such variation cautions against assuming that the number of reviews, their average score or their persuasive wording represent the same phenomenon. In a survey, quality, tone, ratings and credibility should therefore be represented by conceptually distinct measures. This distinction is particularly important when a model estimates their relationships with a shared outcome, because overlapping questions can produce apparent associations without capturing different consumer judgements.

Persuasion theory provides one explanation for the potential relevance of reviews. In the Elaboration Likelihood Model, Petty and Cacioppo (1986) distinguish careful consideration of substantive arguments from greater reliance on peripheral cues. Applied to online purchasing, the former process can involve comparing concrete descriptions of product performance; the latter can involve attention to a reviewer's apparent authority or an easily observed score. Sussman and Siegal (2003) offer a related information-adoption account of how a message's content and source influence whether it is accepted. These perspectives suggest that a customer's decision may depend both on what is communicated and on the cues used to judge that communication, although the proposed mechanisms require appropriate measures to be tested.

A second explanation is supplied by Ajzen's (1991) Theory of Planned Behaviour. This framework links intention to attitudes, perceived social expectations and perceived control over the behaviour. Reviews may inform attitudes to a particular purchase and provide indications of other consumers' experiences. Even a favourable intention, however, is not identical to a completed transaction: affordability, delivery options and stock availability may intervene. The theoretical distinction matters for questionnaire construction because asking whether respondents intend to buy does not measure the same outcome as asking whether they actually purchased. The interpretation of the dependent variable should follow the specific indicators collected.

Signalling and information-credibility approaches address another feature of online exchange: sellers generally know more about their goods than prospective buyers. Customer commentary may provide signals about performance or reliability, but shoppers must judge whether those signals can be trusted. Forman et al. (2008) investigated how reviewer identity disclosure relates

to market responses; Metzger et al. (2010) examined methods used to evaluate information credibility online. Together with the persuasion and planned-behaviour perspectives, these works identify complementary reasons why content, evaluative tone, ratings and authenticity might be associated with consumer decisions. They support specification of the constructs but do not predetermine their coefficients in Abuja.

Review quality and informational usefulness

The quality of a review concerns its value as decision-relevant information rather than the favourability of its conclusion. Relevant comments explain characteristics that matter to prospective users; specific comments describe observable features or experiences; and clear accounts allow readers to understand the basis of the evaluation. A short statement that an item is satisfactory may communicate an attitude but provide less diagnostic information than a description of durability, sizing or performance. Hence, review quality can be operationalised through relevance, detail, clarity and completeness. These indicators should capture the informational characteristics of a comment without treating an enthusiastic endorsement as inherently superior to a carefully documented criticism.

The literature associates aspects of review content with reader responses. Park and Lee (2009) explored the role of review direction and contextual factors, while Mudambi and Schuff (2010) examined which customer comments readers regarded as helpful. Ghose and Ipeirotis (2011) additionally analysed textual and reviewer characteristics in relation to helpfulness and economic outcomes. These contributions suggest that the form and specificity of information merit attention alongside review sentiment. They do not imply that length alone guarantees accuracy or that every detailed review produces a purchase.

For online shoppers in Abuja, useful comments might address whether an item matches its description, performs as expected or arrives in an acceptable condition. Such material may help buyers compare options where in-person inspection is impossible. By contrast, generic praise, unclear wording or information unrelated to a product's intended use may contribute little to evaluation. The present construct therefore concerns consumers' assessments of the clarity,

relevance and completeness of reviews they encounter. Its association with purchasing decisions is examined empirically rather than inferred from the general usefulness of online information.

Review valence and evaluative direction

Valence identifies the direction of a customer's appraisal, from unfavourable to favourable. Praise for performance, service or delivery conveys a positive evaluation; reports of defective products or unfulfilled expectations convey a negative one. This dimension differs from informational quality: either praise or criticism can be carefully reasoned or poorly explained. Measuring valence separately enables an examination of whether the tone of feedback is associated with purchasing responses without conflating that tone with the level of detail or credibility of the message.

The role of tone is not necessarily symmetrical. A favourable assessment may reassure consumers, whereas an unfavourable account may highlight possible losses and lead to additional comparison or abandonment of a purchase. Sen and Lerman (2007) showed that interpretations of negative reviews depend on product context, and Lee et al. (2008) studied how unfavourable consumer comments shape attitudes towards products. Such findings warrant attention to the circumstances in which review tone matters. However, an overall regression coefficient for valence cannot separately estimate negative and positive effects unless the data and specification explicitly distinguish them.

A mixture of praise and criticism may also affect readers' evaluations of authenticity. Sparks and Browning (2011) investigated responses to online reviews in a hospitality context, and Zhu and Zhang (2010) demonstrated that review effects on sales can differ with product and consumer characteristics. Neither result should be assumed to transfer mechanically to Abuja's broad e-commerce market. Instead, they motivate examining how local respondents interpret the overall evaluative direction of the feedback they read.

A customer in Abuja comparing competing online offers may confront highly favourable ratings alongside comments reporting occasional defects or poor delivery. One shopper might regard the criticism as decisive, while another might consider the positive consensus more informative. Review valence is therefore specified as the perceived positive or negative orientation of feedback

and treated as a separate predictor of purchase decisions. Claims about negativity bias or the superiority of balanced reviews would require additional, specifically designed tests.

Review ratings as condensed assessments

Numerical ratings translate individual appraisals into readily interpretable scores, commonly represented by stars. The score assigned to a product offers a compact indication of how prior reviewers evaluated it, while an aggregate rating summarises multiple assessments. Ratings can assist comparison when shoppers face many alternatives and have limited time to examine full narratives. Their simplicity, however, comes at the cost of detail: the same score may reflect very different reasons for satisfaction or dissatisfaction, and an average obscures disagreement among reviewers.

The literature documents associations between reviews and commercial performance, although rating-based measures should be distinguished from written commentary. Chevalier and Mayzlin (2006) studied online book reviews in relation to sales, and Floyd et al. (2014) synthesised research on reviews and retail outcomes. Their findings motivate consideration of numerical evaluations as possible decision cues but do not establish that stars alone determine the choices of Abuja consumers.

A score may conceal differences in the distribution or number of evaluations. For instance, an average calculated from a few assessments is not equivalent in informational terms to the same average derived from many diverse experiences. Disagreement may prompt some buyers to read further rather than treat the score as a definitive judgement. You et al. (2015) showed that eWOM-sales relationships vary across research settings and measures. Consequently, numerical ratings should be interpreted with attention to the context in which consumers encounter and use them.

In this study, review ratings are defined by respondents' assessments of the numerical scores displayed alongside products and the role of those scores in comparing offers. Ratings may provide a preliminary screening device, but the questionnaire must establish their relationship with decisions rather than presume their influence. Keeping ratings separate from review quality and credibility allows the analysis to distinguish a readily visible signal from the richness and perceived trustworthiness of the underlying feedback.

Review credibility and perceived authenticity

Credibility concerns a reader's judgement that a posted evaluation is genuine and dependable. A consumer can find a comment detailed and clearly written yet discount it if there is reason to suspect that it was sponsored, copied or invented. Credibility therefore describes confidence in the review and its source rather than the positivity of the judgement or the number of stars displayed. In online purchasing, this distinction is relevant because customer-generated information is valuable only to the extent that users consider it trustworthy.

Prospective buyers may consider whether a review describes specific experiences, agrees with other accounts or carries a credible indication that the author completed a purchase. Filieri (2015) analysed factors associated with adoption of information from online reviews, while Metzger et al. (2010) examined how internet users evaluate credibility. These studies identify useful conceptual considerations without establishing that any single platform badge or identity field guarantees that a statement is accurate. Questionnaire items should focus on the credibility consumers perceive rather than assuming that platform-level verification measures are uniformly effective.

Reviewer identity can also function as an informational cue. Forman et al. (2008) investigated identity disclosure in electronic marketplaces and linked it to responses to reviews and sales. Nevertheless, publicly visible identity is not equivalent to demonstrated independence, and a high product score does not establish the authenticity of the underlying submissions. The analytical task is to examine respondents' confidence in reviews rather than infer trust directly from the appearance of a profile.

Manipulated commentary can compromise the review environment. Luca and Zervas (2016) examined fraudulent online reviewing in relation to reputation and competition, illustrating why customer feedback systems require safeguards. Their setting does not establish the incidence of fabricated reviews in Abuja, but it provides a rationale for considering authenticity as a separate construct. Where shoppers suspect strategic manipulation, the informational value of reviews may decline.

For Abuja consumers purchasing remotely, perceived credibility may enter decisions when product claims cannot be independently confirmed. Reviews judged authentic could be considered alongside ratings and written details, whereas seemingly manufactured statements may be ignored or provoke further searching. This study defines credibility in terms of perceived genuineness, reliability and trustworthiness. Its relationship with purchase decisions must be estimated from suitable indicators rather than assumed from general concerns about review fraud.

Gap addressed by the study

Research has developed several explanations for the relevance of online feedback, including its market associations, informational usefulness and susceptibility to manipulation. Chevalier and Mayzlin (2006), Floyd et al. (2014) and Babić Rosario et al. (2016) examine review-related outcomes; Mudambi and Schuff (2010) consider helpfulness; Filieri (2015) considers information adoption; and Luca and Zervas (2016) address review fraud. These works contribute distinct elements to the framework, but they do not constitute a direct, jointly estimated test of the four constructs among online shoppers in Abuja.

The unresolved issue in the material reviewed is therefore contextual and analytical: it does not establish whether review quality, valence, numerical ratings and credibility each retain an association with consumer purchase decisions when considered together in this setting. Differences between markets, product categories and consumers constrain the direct transfer of earlier findings. The present study addresses this limitation by specifying the four constructs separately and examining their relationships with a common purchase-decision outcome.

A structured survey of eligible Abuja residents would permit locally grounded measurement of the proposed constructs. A joint structural model could then estimate the magnitude, direction and uncertainty of the relationships, provided that the indicators satisfy appropriate reliability and validity criteria. In addition to informing scholarship on electronic word of mouth, a verified analysis could clarify how digital marketplaces might present feedback more usefully and transparently. Such contributions remain prospective until actual observations and the corresponding estimation output are documented.

3.0 METHODOLOGY

Research Design

A quantitative cross-sectional survey is specified to investigate associations between consumer purchasing decisions and four features of online reviews: quality, valence, ratings and credibility. Collecting responses at one point in time permits numerical measurement and statistical comparison of the constructs without experimentally altering respondents' exposure to reviews. Creswell and Creswell (2018) describe quantitative designs as suitable for examining specified relationships among measured variables. This design cannot, by itself, isolate causal effects; reported findings must therefore be interpreted in associational terms.

Population of the Study

The intended population consists of Abuja residents who have bought at least one item through an e-commerce service during the six months preceding data collection and have encountered customer feedback online. The eligibility condition links participants to recent purchasing experience, while the geographical boundary defines the setting. No complete register or verified total for this particular population is presented in the manuscript, so its numerical size remains unknown.

Sample Size and Sampling Technique

Sampling approach

Because the number of eligible shoppers is unknown, the initial sample requirement is calculated with Cochran's formula for a population proportion. The inputs are a 95% nominal confidence level ($Z = 1.96$), an assumed proportion of 0.50 and a precision parameter of 0.05. These settings provide a conventional planning benchmark rather than a guarantee of sampling precision under nonprobability recruitment.

The initial sample requirement follows Cochran's expression:

$$n_o = Z^2pq / e^2$$

The formula uses the following quantities:

- n_0 : initial sample requirement.
- Z : standard normal critical value for 95% confidence, equal to 1.96.
- p : conservative assumed proportion, equal to 0.50.
- q : complement of p , so $1 - 0.50 = 0.50$.
- e : planning precision parameter, equal to 0.05.

Inserting the stated parameter values gives:

$$n_0 = (1.96)^2 \times (0.50) \times (0.50) / (0.05)^2$$

$$n_0 = 0.9604 / 0.0025$$

$$n_0 = 384.16$$

Rounding 384.16 upwards produces a minimum of 385.

The calculated minimum is 385 eligible respondents. An operational target of 400 usable questionnaires is specified to provide some allowance for incomplete submissions. The number recruited and the number yielding valid data must be reported separately once fieldwork has been completed.

This calculation presumes probability-based estimation, whereas the recruitment procedure described here includes nonprobability elements. Consequently, the numerical inputs do not justify claims that estimates from the final sample necessarily achieve a 95% confidence level or a 5% sampling error. Model-specific sample adequacy should additionally be checked against the proposed number of predictors, expected effect sizes and statistical power.

Sources and Methods of Data Collection

The proposed primary instrument is a structured questionnaire distributed through online channels, including Google Forms, and at selected physical locations in Abuja. Eligibility screening will precede participation. Items will capture relevant respondent characteristics, perceptions of review quality, valence, ratings and credibility, and reported purchase decisions. Using both recruitment channels may increase access to different respondents but does not remove self-selection or guarantee population representativeness.

Method of Data Analysis

Descriptive measures will summarise participant characteristics and responses. The proposed inferential approach is partial least squares structural equation modelling (PLS-SEM) in SmartPLS 4. For reflective constructs, the measurement assessment will consider indicator loadings, composite reliability, average variance extracted and discriminant validity using the heterotrait-monotrait ratio. Indicators and coding must be documented before model interpretation.

The structural assessment will consider collinearity, estimated paths, R^2 , effect sizes and, where appropriate, predictive performance. The manuscript specifies 5,000 bootstrap resamples and a 0.05 significance threshold for testing four null hypotheses. Confidence intervals, effect magnitudes and the observational design should inform interpretation alongside p values. Original model output is required before results can be reported as empirical findings.

Ethical Considerations

Respondents will receive information about the study and provide consent before participation. Completion will be voluntary, with the option to withdraw before submitting a response. Unnecessary identifiers will not be requested. Responses will be stored securely, accessible only for the research purpose, and reported in aggregate form. The fieldwork protocol should state how any electronic consent and retention procedures are implemented.

4.0 DATA ANALYSIS

Illustrative SmartPLS path estimates (not verified empirical output)

Predictor	Outcome	β	t-value	p-value
Review quality	Purchase decision	0.282	6.421	< .001
Review valence	Purchase decision	0.19	5.565	< .001
Review ratings	Purchase decision	0.201	3.913	< .001
Review credibility	Purchase decision	0.34	8.523	< .001

Note: Unverified example; figures conflict with the next table.

Illustrative coefficient of determination (R^2)

Dependent Variable	R^2 Value	Interpretation
Purchase Decision	0.685	Substantial explanatory power

Note: R^2 is illustrative and unverified.

Alternative illustrative path estimates and hypothesis tests

Hypothesis	Path	β	t-value	p-value	Illustrative decision
H ₁	Review Quality → Purchase Decision	0.297	6.412	< .001	Reject H ₀ if verified
H ₂	Review Valence → Purchase Decision	0.228	5.067	< .001	Reject H ₀ if verified
H ₃	Review Ratings → Purchase Decision	0.176	3.983	< .001	Reject H ₀ if verified
H ₄	Review Credibility → Purchase Decision	0.255	5.601	< .001	Reject H ₀ if verified

Note: Alternative estimates conflict with the first table.

Illustrative summary of the reported coefficients

Variable	Effect Size (β)	Reported result	Coefficient context	Interpretive note
Review Quality	0.297	Illustrative	Positive path	Unverified estimate
Review Valence	0.228	Illustrative	Positive path	Unverified estimate
Review Ratings	0.176	Illustrative	Positive path	Unverified estimate
Review Credibility	0.255	Illustrative	Positive path	Unverified estimate

Note: Coefficients are illustrative, not independently verified.

Discussion of the illustrative results

The manuscript presents example coefficients for review quality, valence, ratings and credibility in relation to consumer purchase decisions in Abuja. Both results tables report positive numerical paths, but the coefficients and test statistics differ across the tables. Since the underlying survey responses and original SmartPLS output are not supplied, the numbers are treated here as illustrative rather than verified empirical findings. The interpretations that follow describe what the figures would suggest if they were reproduced by an authenticated analysis.

In the hypothesis-testing table, the path for review quality is positive ($\beta = 0.297$, $t = 6.412$, reported $p < 0.001$). If validated, this would indicate that respondents who rate review information more favourably tend to report more favourable purchase decisions, conditional on the other constructs. The association is compatible with research on review helpfulness and information processing (Mudambi & Schuff, 2010; Park & Lee, 2009). However, the coefficient does not establish that improving the detail of a review would itself cause a transaction.

The illustrative estimate for valence is also positive ($\beta = 0.228$, $t = 5.067$, reported $p < 0.001$). With a scale coded so that higher scores mean a more favourable tone, the coefficient would be consistent with favourable evaluations accompanying favourable purchasing responses. Sen and Lerman (2007) show that responses to negative commentary depend on context. The single path estimate presented here cannot test whether criticism is more influential than praise or whether a mixture of positive and negative comments increases authenticity.

For numerical ratings, the hypothesis-testing table gives $\beta = 0.176$, $t = 3.983$ and reported $p < 0.001$. Subject to verification, the positive estimate would suggest that favourable ratings accompany more favourable reported decisions. Ratings might offer compact signals that assist comparison, but that mechanism was not separately demonstrated by these figures. Chevalier and Mayzlin (2006) reported associations between reviews and sales in a different market, so their evidence should be treated as contextual support rather than proof of an equivalent Abuja effect.

The illustrative credibility path is $\beta = 0.255$, $t = 5.601$, with a reported p value below 0.001. An authenticated positive coefficient would be compatible with the proposition that shoppers who consider feedback trustworthy also report more favourable purchase decisions. Filieri (2015) and Metzger et al. (2010) discuss the adoption and evaluation of online information, but the present coefficient does not reveal whether verification badges or named reviewer profiles independently alter trust. Those specific practices would require distinct indicators or experimental assessment.

5.0 Conclusion and Recommendations

Conclusion

The article specifies a model relating consumer purchase decisions to review quality, review valence, review ratings and credibility in Abuja's online retail setting. The displayed coefficients are illustrative and differ between the two results tables; therefore, they cannot yet support a definitive statement about observed associations among actual respondents. Their proper role is to illustrate how the proposed hypotheses could be interpreted following verification.

In one illustrative table, the reported standardised paths are 0.297 for quality, 0.255 for credibility, 0.228 for valence and 0.176 for ratings. A second table provides alternative values. Neither set should be used to compare the relative importance of predictors until the discrepancy is resolved and measurement validity and bootstrap output are available. The reported R^2 of 0.685 likewise requires confirmation from the same authenticated model.

The conceptual conclusion is that consumer reviews contain several distinguishable types of information that may relate to purchasing decisions. A cross-sectional survey can assess those relationships, but it cannot demonstrate causal effects. Substantive conclusions about Abuja consumers should be reserved until real response data and a consistent analysis have been documented.

Recommendations

The following proposals follow from the conceptual framework and should be reconsidered after verified empirical analysis:

1. Improve informational value: Platforms could invite customers to describe performance, fulfilment and actual use through clear, optional prompts rather than relying only on generic endorsements.
2. Present mixed feedback fairly: Sellers and platforms should allow genuine praise and criticism to remain visible and address complaints constructively without selectively concealing unfavourable accounts.
3. Explain numerical scores: Rating displays should communicate their scale and, where possible, provide accompanying comments so that users can investigate the reasons for particular scores.
4. Protect review integrity: Marketplaces should consider proportionate purchase-verification checks, transparent moderation and methods for flagging suspicious submissions while respecting reviewer privacy.

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