

Impact of Online Reviews on Consumer Trust, Perceived Value, and Purchase Behavior in Pakistan's E-Commerce Market

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Abstract

This study investigates how online reviews shape consumer trust, perceived value and purchase behavior in the Pakistani fashion e-commerce market. The study is conducted using a quantitative method where questionnaire data obtained from 560 online shoppers from main cities of Pakistan is used. Structural equation modeling (SEM) was applied to examine the relationships among key variables: Quality of online reviews, reviewer credibility, buyer perceived trustworthiness, buyer perceived value and purchase behavior. It turns out that high quality review by credible reviewers increases perceptions of trustworthiness. Secondly, perceived trustworthiness increases perceived value, which in turn mediates the effect of perceived trust on purchase behavior. The demonstration of these findings imparts an important message that highlights the critical role that online reviews play in developing consumer perception and decision making in e-commerce. Implications for platforms are provided by the results, noting the need for high quality and detailed reviews from credible reviewers to establish trust perceptions, value perceptions and, ultimately, purchase behavior. Furthermore, the study provides the direction of possible future research, that is, exploring video reviews and social media influencers in the fashion industry. This study is part of the growing literature on digital consumer behavior and makes findings that are exclusive to the Pakistani e-commerce market.

Keywords: Online Reviews, Reviewer Credibility, Perceived Trustworthiness, Perceived Value, Purchase Behavior, Fashion E-Commerce, Consumer Trust

Introduction

With the expansion of internet facilities and smartphone use in Pakistan, the fashion e-commerce sector has been growing exponentially (Warraich et al., 2024). Because

of this digital transformation, the way life is being led and the behavior of consumers is reversed, and people can obtain fashion products in their reach which has given stiff competition to fashion digital platforms like Daraz.pk and local fashion startups. Increasingly, Pakistani consumers use online platforms not only because they are convenient but also because online review provides social validation (Ghouri et al, 2021).

The fashion e-commerce market is influenced significantly by online reviews. Furthermore, they provide the company with a striking resource of information regarding product quality, fit, and overall customer satisfaction (Surjono, 2024). Online reviews are thus important in a market where trust and product authenticity are major concerns serving as informative tools, as well as the social proof that influences brand perception, and purchase decisions (Siddiqui et al., 2021).

While online reviews are gaining increasing business importance, the factual impact of online reviews on consumer behavior within Pakistan's fashion e-commerce industry remains largely unknown. However, existing work is incapable of capturing the grain and localized dynamics of underlying consumer preferences in the Pakistani socio-cultural context. How different features of online reviews including credibility, sentiment and level of platform transparency impact consumer trust, perceived value and buying behavior in the realm of fashion e-commerce remains key question (Krisprimandoyo et al., 2021).

Gaps exist in the current literature on the impact of online reviews on behavior of fashion e-commerce in Pakistan information technology and this study is intended to fill the gaps by investigating the impact of online reviews on fashion e-commerce in Pakistan. The research focuses on three specific objectives. First, it intends to analyze the influence of consumer trust in fashion e-commerce platforms on the success of these platforms. What this objective looks at is how factors such as the credibility of reviews, platform reputation, or the level of transparency, affect the consumers' trust towards these digital platforms. Second, the study attempts to investigate how online reviews influence perceived value in the fashion category among Pakistani consumers. The study investigates how different elements of online reviews influence consumers' perceptions of product quality and perceptions of value for money when buying fashion products. Finally, the research attempts to understand the relationship between online reviews and purchase behavior in the

case of fashion e-commerce. This objective analyzes direct and indirect effects of online reviews on purchase decisions in terms of purchase frequency and spending behavior. The study seeks to answer these objectives; it aims to furnish empirical insights into mechanisms through which online reviews affect consumer behavior in the fashion e-commerce market of Pakistan. These insights are important for fashion retailers and e-commerce platforms to craft tailored approaches to build customer trust, enhance perceived value, and promote steady development in a progressively competitive digital marketplace.

Literature Review

In the fast-changing e-commerce space of fashion, consumer behavior plays a key role for businesses looking to survive in a competitive fashion e-commerce space. This understanding is central and consumer trust and perceived value are two concepts largely determined by online reviews. Consumer trust is where consumers put their trust in the reliability and credibility of the e-commerce platform and the product offered (Soleimani, 2022). On the other hand, perceived value is seen as the subjective assessment of consumers' value for the benefits they receive from a product, compared to the cost (Slack et al., 2020).

In fashion e-commerce, these perceptions are formed with the help of such critical information sources as online reviews. Social proof of the quality of the product and the reliability of the service is provided by positive reviews, increasing consumer trust therein (Sung et al., 2006). In addition, they contribute to perceived value by providing information regarding product features and overall customer satisfaction level (Evelina et al., 2020).

Previous Studies

The importance of online reviews and their impact on consumer behavior in the e-commerce sector is presented through a comprehensive literature review of the existing research. Online reviews are positive factors that can make consumers' trust positive and increase perceived value that influences consumers' higher purchase intention (Ventre & Kolbe, 2020; Sumarliah et al., 2022).

A study by Sumarliah et al. (2022) is carried on effects of online reviews on consumer's purchase intentions in the context of Indonesia's e-commerce fashion sector. The results showed that positive word of mouth influences the trust of consumers through their attitude toward the electronic commerce platforms and

their positive attitude towards purchase decisions. Furthermore, Ventre and Kolbe (2020) confirmed these findings by showing that positive online reviews result in positive influence on consumers' perception of product value and hence, even more willingness to proceed with the purchases.

Besides trust and perceived value, credibility and informativeness of online reviews have significant impact on consumer perception and behavior in fashion e-commerce. According to Shaheen et al. (2020), reviewers' credibility is an element that affects consumer trust in online reviews. Buyers' decisions are influenced by such reviews greater when the texts are typed by convincing and experienced reviewers, as confirmed by Shaheen et al. (2020).

In a similar vein, Beyari and Garamoun (2024) studied the mechanism by which electronic word of mouth (eWOM), such as online reviews, influences consumers' judgment and intention to purchase. In the context of fashion e-commerce platforms, they found that consumer's perceptions about quality and suitability of their products are shaped by informative and detailed reviews.

Key Constructs

Quality of Online Reviews: The high-quality of online reviews, being accurate, detailed and relevant, affects perception of consumers. Ventre and Kolbe (2020) argue that high quality reviews are more likely to improve consumer trust and perceived value.

Reviewer Credibility: Consumer trust in the review content is influenced by the credibility of the reviewer (Shaheen et al., 2020), (i.e., expertise and trustworthiness).

Perceived Trustworthiness: For fashion e-commerce transactions, trust of consumers depends largely on the subjective assessment of reliability and honesty in online reviews (Shaheen et al., 2020).

Perceived Value: When online consumers evaluate the benefits they obtain from fashion products via online reviews, their purchase intention becomes affected. Reviews that are positive, focused on benefits to product and satisfaction, increase perceived value (Zhang et al., 2021).

Theoretical Framework

Singh and Chakrabarti (2023) argue that online positive reviews can increase consumers' trust in the fashion e-commerce platform. Socially, such reviews create confirmation to consumers to trust in the quality of the product and service provided

by reliable resources and help to generate trust in the cyberspace marketplace. As a result, Hypothesis 1 proposes that positive online reviews enhance consumer trust in fashion e-commerce platforms.

Filieri et al. (2021) contend that the credibility and expertise of the reviewer in online reviews can affect perceived trustworthiness of online reviews. The reviews written by esteemed and credible personalities are considered valid information, hence improving their impact on what consumers deem as appropriate in their choice-making. Accordingly, Hypothesis 2 proposes that higher reviewer credibility raises the degree to which online reviews in the fashion e-commerce sector are perceived to be trustworthy.

It is suggested by Miao et al. (2020) that consumers perceive greater value in fashion products if online reviews are trustworthy. They validate product quality attributes, justify perceived benefits over costs and increase perceived value. Therefore, Hypothesis 3 proposes that perceived trustworthiness of online reviews has a positive effect on perceived value for Pakistani consumers in the fashion sector.

According to Wu and Huang (2023), perceived value seems to be of critical importance as the mediating factor between the level of consumer trust in the product information and the purchase decisions made. Consumers' perceived value from positive online reviews to achieve higher levels of trust thus increasing likelihood of purchase decision thereby providing the mediating link between trust and actual buying behavior. Hypothesis 4 therefore proposes that perceived value is the mediator in the relationship between consumer trust in online reviews and consumer purchase behavior in fashion e-commerce.

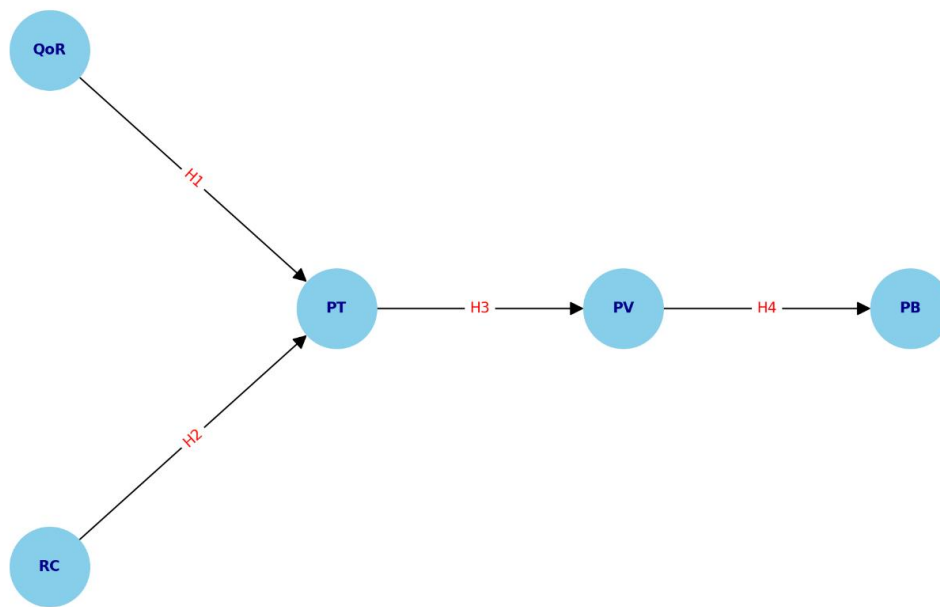


Figure 1: Theoretical Framework

Methodology

Research Design

The study utilizes survey methods and a quantitative approach to investigate the effects of online reviews on consumer behavior in the Pakistani fashion e-commerce market. Quantitative methods serve as the foundation for gathering and evaluating figure-related data in order to comprehend how customers think, act and respond (Barrios & Costell, 2004). This research employs structured questionnaires to collect empirical evidence to quantitatively examine the relationships between online reviews, consumer trust, perceived value, and purchase behavior.

Sampling

After the sampling procedure, the study used 560 online shoppers based out of different cities in Pakistan to include geographical diversity in the study and reduce the sampling error by Hair et al. (2019). Since data is collected from multiple cities like Karachi, Lahore Islamabad etc.; variation can be seen depending on where the consumer attitude and perception differs between each city in Pakistan. Participants are selected based on their active involvement in fashion e-commerce activities as this is relevant to study objectives and will enhance validity of findings.

Measurement Scales and Sources

This study used measurement scales constructed on the basis of existing literature and intended to measure some important consumer behavior dimensions relevant to Fashion e-commerce. Six items are used to measure the Consumer Trust. Consumer Trust scale was adapted from past works of trust in e-commerce settings (Tuteja et al., 2016), which measures the degree to which the fashion e-commerce platform is reliable, competent, and preserves integrity. One such measure is the Perceived Value Scale adopted from studies on the relationship between consumers' perceptions of value compared to price (Sweeney & Soutar 2001). This scale consists of five items to measure aspects such as perceived quality, price fairness, and overall satisfaction with the value proposition provided by the product or service. Additionally, the Review Credibility Scale, adapted from the online review credibility literature (Lee & Youn, 2009) contains four items that measure how each respondent views the reviewer as being expert, trustworthy, and fair. All the scales used in the research were administered on a 5-point Likert scale which is considered to be a good validation of respondent attitude and respondent perception about existing issues.

These scales offer an integrated perspective on consumer behavior in fashion e-commerce context.

Data Collection

Survey data is comprised of the systematic development and verification of an online research instrument specifically designed to assess these important variables. The current study adapts common survey protocols for assessing questionnaires' clarity, relevance, and measurement scales as recommended on proper survey design by Gürbüz (2017). Pilot testing is done with the specific aim of adjusting the structure of the questionnaire and its ability to measure intended constructs as exactly as possible and to eliminate response bias.

Data Analysis

The statistical analysis begins by using SPSS (Statistical Package for the Social Sciences) to conduct descriptive statistics in order to bring out demographic features and responses to individuals being surveyed. Some first impressions about what the demographic sample and the distribution of responses look like, as well as some early observations about online shopping behavior, are gleaned from descriptive statistics (Field, 2018). Advanced statistical analysis with structure equation modeling (SEM) using SmartPLS4 is then done. The advantages of SEM include exploring complex relationships between each variable like consumer trust, perceived value, and purchase behavior (including mediating effects in the hypothetical framework of Hair et al. (2017). It allows to identify both direct and indirect pathways to measure how online reviews influence consumer decisions in fashion e-commerce context.

Results and Analysis

Descriptive Statistics

Descriptive statistics are used in Table 1 to summarize demographic information of respondents who participated in this study. As these characteristics help provide context for interpreting results pertaining to consumer behaviors and attitudes towards online reviews in the fashion e-commerce sector, it is important to understand these.

The target audience of this research is relatively young consumers: The participants are 60% between 21 and 30. Among digital natives and fashion e-commerce users, this demographic is very relevant. The 31–40 year age group is the second largest category and accounts for 31% of the respondents; the remaining 10% are 41 years and older.

However, these results suggest that fashion e-commerce platforms are most attractive to a younger and relatively younger audience, which is more active in online shopping compared with older men and women.

In terms of educational level, 60% of respondents have bachelor's degree, 20% have high school diploma and 20% have master's degree. These findings imply that the group of respondents is a well-educated demographic, which ultimately influences how consumers value online reviews and develop information during the purchase process. Customers educated are known to be skeptical and discerning, most especially in terms of assessing the credibility of online reviews of products.

With regard to working status, the subjects of the survey are as follows: Half are full-time engaged, 30% are employed independently, and 20% are part-time. This group could be regarded as financially active and would probably be able to purchase fashion items. The demographic of the respondents indicates that the subjects can well afford products from e-commerce websites and are highly involved in consumer spending.

The income of the respondents has been categorized as follows: 40% of respondents earn less than PKR 50,000, 50% earn between PKR 50,000 to PKR 100,000 and only 10% earn more than PKR 100,000 per month. This points to a middle-class population base, which is the key consumer group that fashion e-commerce platforms target to draw middle-class and upper-class consumers.

Lastly, 80% of the respondents prefer to shop through mobiles hence there is a need to enhance the e-commerce platform with mobile interface. This trend is in line with the general changes in consumer behavior and business models in the rest of the world on mobile commerce, especially in emerging markets in which people use mobile devices as a primary tool to browse the Internet and shop online. The reliance on mobile devices implies that fashion e-commerce platforms should give priority to mobile-friendly designs as well as shopping experiences that are easy for those consumers who often use mobile devices.

Table 1: Demographic Profile of Participants

Demographic Characteristic	Frequency	Percentage
Age (years)		
21-30	180	60%
31-40	90	30%
41 and above	30	10%
Education		
High school	60	20%
Bachelor's degree	180	60%
Master's degree	60	20%
Employment Status		
Full-time	150	50%
Part-time	60	20%
Self-employed	90	30%
Income (PKR/month)		
Below 50,000	120	40%
50,000-100,000	150	50%
Above 100,000	30	10%
Device Used for Shopping		
Mobile	240	80%
Desktop/Laptop	60	20%

These demographics present a tech savvy, educated and financially active fashion consumer cohort, which is critical for interpreting the broader implications of the results of the study on online fashion shopping behaviors.

Correlation Analysis

Table 2 presents the correlation matrix, which shows the strength and direction of relationships between the key variables in the study. The correlation matrix indicates a few significant positive correlation relationships among various study variables. It is interesting to note that the correlation of perceived trustworthiness with quality of online reviews is strong (Pearson $R = 0.653$, $p < 0.001$), suggesting that the more intention a reviewer has in completing the review, the more likely the consumer will

be trusted as a reviewer. What this finding also asserts is that reviews, and above all quality reviews are extremely important in creating trust in the consumer and hence the platform which consumers are more likely to trust when they are shown detailed and reliable reviews.

In addition, the relation between reviewer credibility and perceived trustworthiness is also stronger ($r = 0.801$, $p < 0.001$). It suggests that reviews of credible and authoritative sources are more trusted, using that as a good reason why platforms should pay attention to reviewer credibility. Maintaining reviewer authenticity and credibility becomes more important in an e-commerce setting because customers are more likely to trust reviews from people (thought to be knowledgeable or reliable).

Moreover, it is robust that perceived trustworthiness is associated with perceived value ($r = 0.742$, $p < 0.001$). The value of the products seems to be directly proportional to the presence of trust in the reviews. Trusted reviews by themselves raise perceived benefits and quality of products leading the consumers to believe that anything they are ready to buy will be a good decision.

A moderate correlation ($r = 0.474$, $p < 0.001$) exists between the perceived value of the product and the purchase behavior with perceived value contributing to explaining purchase behavior. The higher value consumers perceive in a product leads to an increased chance of proceeding with a purchase, and hence clearly implies the influence of value perception on consumer behavior in the context of fashion e-commerce.

In addition, the correlation between the quality of online reviews and purchase behavior is moderate ($r = 0.315$, $p < 0.001$). Despite statistically significant correlation, it is not so pronounced as in other relationships, which suggests that other factors, including reviews themselves, help understand other factors, namely product price, product availability, and product marketing strategy, that drive buyers to purchase at fashion e-commerce sites.

Table 2: Correlation Matrix

	Quality of Online Reviews	Reviewer Credibility	Perceived Trustworthiness	Perceived Value	Purchase Behavior
Quality of Online Reviews	1.000				
Reviewer Credibility	0.752**	1.000			
Perceived Trustworthiness	0.653**	0.801**	1.000		
Perceived Value	0.420**	0.540**	0.742**	1.000	
Purchase Behavior	0.315**	0.410**	0.743**	0.474**	1.000

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

The correlations between the study's key variables are robust, providing empirical support for the theoretical framework that suggests the importance of online reviews, reviewer credibility, and perceived trustworthiness in shaping consumer behavior in the fashion e-commerce industry.

Reliability and Validity Analysis

The Cronbach's Alpha values of all constructs of the study are higher than 0.70 indicating the good internal consistency and reliability of measurement items of each construct. In particular, the internal consistency of the Quality of Online Reviews ($\alpha = 0.872$), Reviewer Credibility ($\alpha = 0.893$), Perceived Trustworthiness ($\alpha = 0.876$), Perceived Value ($\alpha = 0.858$) and Purchase Behavior ($\alpha = 0.804$) shows high internal consistency. This suggests that the scales used to assess these constructs display great reliability. Additionally, all constructs have very impressive Composite Reliability (CR) values indicating high levels of internal consistency, all exceeding the 0.70 threshold. The CR values of Quality of Online Reviews (CR = 0.920), Reviewer Credibility (CR = 0.930), Perceived Trustworthiness (CR = 0.924), Perceived Value (CR = 0.914), and Purchase Behavior (CR = 0.888) were very high, which means all these constructs are of high reliability. Also, Average Variance Extracted (AVE) for all constructs ranged upwards from 0.50, which represented

that a significant amount of variance for each construct is reflected in its factor measurement items. However, the AVE values of 0.707 for Quality of Online Reviews, 0.759 for Reviewer Credibility, 0.733 for Perceived Trustworthiness, 0.685 for Perceived Value, and 0.631 for Purchase Behavior, all exceed the minimum value of 0.50, indicating that the constructs possess satisfactory convergent validity. These results, in general, show that the measures developed from this study are reliable and valid and that there is strong empirical evidence that supports the theoretical framework of the constructs and relationships. The values for Cronbach's Alpha, Composite reliability, and AVE are high across each of the constructs, indicating that the measurement scales of this study are reliable and that this study is of a strong fit in the operation of the main variables.

Table 3: Reliability and Validity Analysis

Construct	Cronbach's Alpha (α)	Composite Reliability (CR)	Average Extracted (AVE)	Variance
Quality of Online Reviews	0.872	0.920	0.707	
Reviewer Credibility	0.893	0.930	0.759	
Perceived Trustworthiness	0.876	0.924	0.733	
Perceived Value	0.858	0.914	0.685	
Purchase Behavior	0.804	0.888	0.631	

Structural Equation Modeling (SEM) Results

Direct Effects Analysis

Table 4 provides a summary of the direct effects of the key independent and mediating variables on each other, based on the regression analysis conducted through SmartPLS 4. This table reveals the significance of each direct relationship in the proposed model.

Table 4: Direct Effects Analysis

Variable	Path Coefficient (β)	t-value	p-value
Quality of Online Reviews	0.653	14.208	<0.001
Reviewer Credibility	0.801	19.354	<0.001
Perceived Trustworthiness	0.742	16.521	<0.001

The analysis of the direct effects helps shed light on the study's variables in terms of relationship. The finding suggests that the quality of online reviews significantly ($p < 0.001$) and positively impacts perceived trustworthiness with a path coefficient of 0.653 ($t = 14.208$). This proves that when reviews about a product are of high quality, this will increase the trust of consumers on fashion e-commerce platforms. Reviews that are detailed, accurate, and relevant reduce the uncertainties that consumers often have with online shopping and assist consumers in making better decisions. E-commerce platforms must emphasize the quality of reviews by making product reviews more informative and available to match customer's preferences in order to build and maintain trust.

The even stronger positive effect on perceived trustworthiness is seen in reviewer credibility, with a path coefficient of 0.801, t -value of 19.354 and p -value less than 0.001. The importance of reviewer credibility in building trust comes through clearly in these results. Reviews from those that a consumer considers to be knowledgeable, honest and reliable are more likely to be trusted. This result implies that fashion e-commerce platforms should verify and keep the credibility of their reviewers to ensure that trustworthy reviewers enhance consumers' confidence in the platform and its offerings.

Furthermore, perceived trustworthiness is strongly and positively related to perceived value, as indicated by a path coefficient of 0.742, t -value of 16.521 and p -value of less than 0.001. It suggests that the more consumers trust the information given through the platform, the more they are likely to believe products are valuable. Consumer trust facilitates the consumer's ability to judge the benefits of products to their cost and therefore their overall perception of value. Given their role in changing how consumers make value decisions about products, e-commerce platforms may want to focus on establishing trust through positive, credible reviews and respectable practices. This will increase customer satisfaction and increase the likelihood that they will make a purchase.

Mediation Analysis

Results of the mediation analysis that tests whether perceived trustworthiness influences purchase behavior through perceived value are presented in Table 5. Perceived value has been found to significantly mediate the relationship between perceived trustworthiness and purchase decisions in this category of e-commerce,

and to provide insight into the underlying processes driving these decisions in the fashion e-commerce sector.

Table 5: Mediation Analysis

Mediation Path	Path Coefficient (β)	t-value	p-value
Perceived Trustworthiness → Perceived Value → Purchase Behavior	0.474	9.105	<0.001

Analysis of mediation indicates that perceived value is a link between trust in online reviews to purchase behavior. A strong positive mediation effect ($t = 9.105$, $p < 0.001$) is shown by the path coefficient ($\beta = 0.474$). The more trusting reviews consumers perceive a product to be, the more likely they are to buy.

Interpretation of Results

In the context of online fashion shopping, the detailed analysis of the direct effects and mediation results leads to strong empirical support for the proposed hypotheses. Perceived trustworthiness is positively affected by the credibility of the reviewer with power and the overall quality of online reviews, which suggests that online reviews with high quality and credibility can play an important role in enhancing consumers' trust. A strong relationship between perceived trustworthiness and perceived value shows that the more trustworthy reviews are perceived by consumers, the more benefits the products are perceived and consequently consumers are motivated to make purchase decisions. In addition, the mediation analysis shows that perceived value is a key mediator between trustworthiness and purchase behavior, indicating the key role of value perception in the consumer decision-making process in fashion e-commerce.

Specifically, these results demonstrate that e-commerce platforms can enhance consumer trust and purchase likelihood by emphasizing the quality and credibility of online reviews which leads to perceived increase in value of fashion products. These factors can be leveraged for the platforms to build better relations with the customers, attend to them better, and develop deeper trust with them which in turn will entice the purchase behavior because the user perception of the quality plays a major role in this context.

Discussion and Findings

This study provides useful conclusions regarding the variables that affect consumer trust, perceived value, and purchase behavior in fashion e-commerce within Pakistan. Substantial evidence for the relationship between the quality of online reviews, reviewer credibility, perceived trustworthiness, perceived value, and purchase behavior was identified in the analysis.

The research also shows how confident consumers are in making purchases on fashion e-commerce platforms is greatly impacted by online reviews. Strong positive effects of perceived trustworthiness were found for quality reviews and credible reviewers. In line with previous work, positive and high-quality reviews lead to increases in trust in e-commerce platforms and reduce uncertainty regarding product quality and platform reliability. Moreover, the results also show that trustworthiness in reviews considerably affects how a user values the product, corroborating earlier research that suggests consumers value products more when reviews are trusted, given they contain credible information. In the last, research showed a moderate yet statistically significant relationship between perceived value to actual purchase behavior, confirming that consumers are more likely to purchase when they perceive higher value from the reviewed products.

In theoretical implications, this study contributes to previously existing research on online consumer behavior in fashion e-commerce by confirming trust-building mechanisms as the essential driver of trust across digital platforms. The findings indicate consumers largely rely on online reviews when physically unable to examine a product in person to determine reliability and worth. The fact that digital cues (e.g. reviews) are very important to framing consumer perceptions and decision-making reinforces it. In addition, this study illustrates the consistently important role that perceived trustworthiness plays in moderating how online reviews affect both consumers' perceptions of value and purchase behavior, corroborating other research on the role of trust in e-commerce settings (e.g., Wahyuningjati & Purwanto, 2024).

From practitioners' perspective, these results provide guidance as to how Pakistan offers opportunities for the creation of fashion e-commerce firms in Pakistan, and how fashion e-commerce firms operating in Pakistan can differentiate themselves and compete against local and international fashion discounters currently. To improve the trust of consumers and their buying behavior, the quality of reviews

displayed on platforms should be improved. The platform's perceived credibility would rise significantly if it were feasible to incentivize verified buyers to provide more thorough and genuine reviews based on their own metrics. In addition, having credible reviewers or influencers to provide reviews can increase trust and credibility because the study discovered a strong correlation to perceived trustworthiness and reviewer credibility. In addition, fashion brands should utilize positive reviews as a main marketing tool to demonstrate product quality and earn the potential consumers' trust. Strategic display of reviews of products stating the benefits and value can help improve this perception among consumers.

This study also provides a comparison in existing literature with regards to online consumer behavior, in context of the fashion e-commerce sector. However, the current study's findings are consistent with research conducted by Banerjee et al. (2017) claiming that online reviews increase trust in e-commerce platforms, and that positive reviews have a greater impact. While they expanded their work, this study specifically deals with the role of reviewer credibility in determining perceived trustworthiness which is a facet that has insufficiently been studied in the past research on fashion e-commerce in Pakistan. The results highlight that reviewer credibility and trustworthiness have a strong relationship and the view that the platforms should improve the qualifications and reputations of their reviewers to maximize the effectiveness of online reviews.

This research adds to the body of research in the field by showing that the role of perceived value as a mediating factor between consumer trust and purchase behavior is consistent with the findings of Wu and Huang (2023). However, the study showed that perceived value may not always have a linear relationship with purchase behavior as evidenced by the moderate correlation between perceived value and actual purchase behavior. This could be explained by other factors that affect the choice of purchases (e.g. price sensitivity, brand loyalty or availability of substitute products).

Lastly, the study's conclusions provide a thorough summary of all the factors influencing consumer behavior in fashion e-commerce, including the role that online reviews play in this regard. Although this study provides valuable insight into how trust between the traveler and the channel owner creates value and impacts the purchase behavior of services, there are further potential mediating factors that can

be studied in future research. Moreover, studying the effects of reviews of different styles, for example, video or visual reviews could shed light on consumer behavior in the digital era.

Conclusion

The findings of this study provide noteworthy insights into the impact of online reviews on consumer trust, perceived value and purchase behavior about the selected industry for Pakistan, that is, the fashion e-commerce sector. The results showed that online review quality and credibility of the reviewer had a significant positive effect on perceived trustworthiness and that in return, perceived trustworthiness influences perceived value of the products. Additionally, the moderating effect of consumer trust on purchase behavior is mediated by perceived value. When consumers trust the reviews of the product and feel it is worth more, they will be more likely to buy the product. These results imply that as online reviews play a growing role in how consumers perceive and make decisions online, businesses must increasingly focus on managing these review channels, both to defend themselves against competitors and to implement marketing communications via these online channels to consumers.

This study has some limitations as well. The sample size is relatively small and representative, so not all the diversity in consumer behavior surrounding different regions of Pakistan is captured by this study. In addition, the method used for the survey is self-reported, and self-reported data can be biased because respondents may not always really talk about their true attitudes and behaviors. Additionally, the research examined only revenue for a certain assembly of buyers, essentially younger and middle-aged buyers, which is not equivalent to what buyers in the older age range will buy or produce revenue for.

These limitations could be addressed in future research with a larger sample size and including a greater variety of consumer participants including an assortment of age groups and geographic regions. It would be worthwhile to carry out such a longitudinal study in order to examine how consumer perceptions and behavior could change over time as a result of the shift in the dynamics of online product reviews or platform strategies in the e-commerce environment. Additionally, further investigating other influencing factors, including the leveraging of social media influencers or video reviews, may assist to uncover the intricate interplay between

online reviews, trust, value, and purchase behavior. Furthermore, future studies can investigate the moderating role of price sensitivity and brand loyalty that can also be administered in these relationships to better understand the other factors which are playing a crucial role for the decision making of the consumer in a fashion e-commerce scenario.

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