

# The influence of online customer reviews on customers' purchase intentions: a cross-cultural study from India and the UK

The influence  
of online  
customer  
reviews

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Received 9 February 2021  
Revised 25 February 2021  
10 March 2021  
Accepted 14 March 2021

## Abstract

**Purpose** – The purpose of this study is to examine the influence of online customer reviews (OCRs) and electronic word-of-mouth (eWOM) on customers' purchase intention (PUI). This study also investigates the cultural differences between the customers in India and UK as regards the influence of OCR and customers' PUIs.

**Design/methodology/approach** – This study has used socialisation theory, theory of reasoned action, congruity theory and expectation value theory, along with the existing literature to develop the conceptual model. The theoretical model has been validated using the PLS-SEM technique on a survey involving 305 and 280 respondents for India and UK, respectively.

**Findings** – The findings highlight that gender has no effect on UK customers' PUIs, whereas age and gender have considerable impacts on Indian customers' PUIs.

**Research limitations/implications** – The study only examines the cross-cultural difference between a European country (UK) and an Asian country (India). Also, since the sample size is low, the findings did not represent a generic view.

**Practical implications** – The proposed model has provided important inputs to the organisations to understand consumer behaviour particularly the study would help marketing departments to formulate their marketing strategies regarding OCR and customers' PUI.

**Originality/value** – This study is unique in understanding the implications of OCR and their influence on customer purchase decisions of UK customers and India's customers. This study also helps to understand the impact of age and gender on OCR and PUIs.

**Keywords** Internet, eWOM, Peer influence, Online customer review, Cross-culture

**Paper type** Research paper



## 1. Introduction

People are using internet for many purposes through social platforms, such as Facebook and Twitter and instant messaging platforms, such as WhatsApp and

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WeChat. The purposes include making friends, for entertainment, dating and interaction with peers and for sharing their product or service evaluations (Madden *et al.*, 2013; Lenhart *et al.*, 2015; Chatterjee *et al.*, 2020a). People share their specific customer experiences on these digital platforms (Stafford *et al.*, 2004). Even online sellers invite users to post their personal feedback regarding products or services on their platforms (King *et al.*, 2014; Chatterjee *et al.*, 2020b). Such online recommendations or effective endorsements are called “electronic word-of-mouth” (eWOM), and they enhance the purchase intentions (PUIs) amongst other users, including peers (Lim *et al.*, 2006). In this digitalised world, customers’ experience relating to their purchase decisions is considerably influenced by customers’ reviews (feedback) on online platforms, known as online customer reviews (OCRs) (Chung *et al.*, 2018; Chatterjee *et al.*, 2020c). In OCR, customers share their experiences with the products or services provided by the producers or the providers on an online platform. Those posts can motivate or impede other potential customers to purchase the products or services (Wang, 2019). The impacts of eWOM are found to have extended the national and cultural boundaries due to the ubiquitous global accessibility of the internet, as already mentioned. Consequently, it is expected that analysis of cross-cultural activities and insights, in the context of universal use of eWOM, triggering OCRs in the marketing environments, might give rise to many remaining issues for researchers to address (Banerjee and Chai, 2019).

It is therefore imperative to realise how cultural differences in different countries might influence OCRs in this changed scenario to influence customers’ PUIs (Chung *et al.*, 2018). Nevertheless, studies reveal that it is necessary to analyse the culture-specific factors and other antecedents that prompt eWOM participation to impact PUIs in both developing and developed economies (King *et al.*, 2014). This has become more important because users have cultural differences as regards the value they place on self-expression (Kim and Sherman, 2007) or being influenced by external forces (Nakayama and Wan, 2019). However, some studies have investigated how OCR motivate other potential customers to make a purchase decision. But studies comparing the notions of OCR in cross-cultural scenarios are still at an incubation stage (Wang *et al.*, 2019; Banerjee and Chai, 2019).

With this background, this study analyses these entangled issues in the context of the two culturally different groups of customers of India (Asia) and UK (Europe). Specifically, the study targets their PUIs with respect to OCRs. In this context, this study attempts to identify the factors that would impact on eWOM and OCRs for prompting PUIs of culturally different customers.

In this respect, the objectives of this study are as follows:

- To understand the influence of eWOM on PUI of customers, from India and the UK (cross-cultural) perspectives.
- To determine if customers’ culture influences the OCRs.
- To examine if gender and age of customers of different cultures impact their PUI of products or services.

The rest of the article proceeds with a literature review, followed by a study of the theories and the development of a conceptual model. Then the model is validated through a statistical approach and the results are discussed and analysed. Finally, theoretical contributions and practical implications are presented with mention of the study’s limitation.

## 2. Literature review

Studies reveal that OCR has been experiencing popularity and it has become one of the most consulted resources for choosing any product or service (Lee *et al.*, 2009; Wang *et al.*, 2019; Brown, 2015; Rosario *et al.*, 2020). Different studies showed that Amazon.com started, early on, offering customers the option to post feedback on the products on its website (He *et al.*, 2017; Park and Jeon, 2018). Xu (2018) described how travellers had no other way to assess the suitability of holiday destinations or hotels except for depending on OCRs. Researchers (Mangleburg *et al.*, 2004; Opoku, 2012; Glykeria, 2019; Bhattacharjee *et al.*, 2021) have found that customers' purchase behaviours are influenced by their peers, whose opinions they trust. Online feedback plays a vital role and depends on the cultural dispositions of the prospective consumers (Barber, 2013; Xu, 2018; Christos, 2019; Dimitropoulos *et al.*, 2019; Chatterjee *et al.*, 2021). Researchers (Kaur and Medury, 2011; Christofi *et al.*, 2017; Moliner-Velázquez *et al.*, 2019; Christofi *et al.*, 2019a) have argued that the internet encourages eWOM because it is universal. Chung *et al.* (2018) showed that, in this digitalised world, customers' purchase decisions are influenced by OCRs. There has been a recent surge in studies assessing how eWOM in OCRs can influence PUI, but interestingly, the issue in the context of cross-cultural insights is underexplored (Christofi *et al.*, 2018; Banerjee and Chai, 2019; Christofi *et al.*, 2019b; Nguyen and Chatterjee, 2021). Researchers believe that owing to limited understanding of how cross-cultural differences cross national boundaries in the context of OCRs, there are many undiscovered issues for impactful, fruitful and reflective research directions (King *et al.*, 2014; Shaheen *et al.*, 2019; Verma and Yadav, 2021). It appears that the extant literature has investigated how OCRs can help organisations maintain their sales and how OCRs could help potential customers to select the best products or services. However, there are no studies that compare how OCRs affect the motivation of customers from varied cultures.

## 3. Development of theoretical background and conceptual model

### 3.1 Theoretical background

The marketing literature has already recognised the importance of analyzing customers' behaviour, and a number of studies have focused on understanding customers' intentions and their behaviour in the marketplace through socialisation theory (Moschis and Churchill, 1978; Moschis, 1985; Youn, 2008). This theory led several researchers to concentrate on traditional socialisation agents, such as peers, for synthesizing the marketers' interest in customers' behavioural intention and capacity to assimilate knowledge (Mangleburg and Bristol, 1998). However, later, researchers included internet, social media and instant messaging platforms as socialisation agents in terms of socialisation theory (Wang *et al.*, 2012). Socialisation theory has provided inputs to researchers to analyse the customers' intentions in relation to the new technology landscape (Feng and Xie, 2014). Studies have revealed that, according to socialisation theory, the use of the internet and peer communication are socialising processes that impact customers' PUIs and purchase decisions (Wang *et al.*, 2012; Barber, 2013). Thus, Mangleburg and Bristol (1998) found that the socialisation process impacts customers' offline and online behaviour. This socialisation process of expressing intention through the internet and peers provides an integrative perspective on eWOM in terms of customers' cultural and social aspects (De Gregorio and Sung, 2010).

Through the theory of reasoned action (TRA) (Fishbein and Ajzen, 1975), attempts have been made to divide the belief-antecedents into two categories, namely, behavioural and normative. The normative belief is postulated to affect an individual's subjective norm (SUN) in the context of performing a specific behaviour. This is associated with the concept

that others influence an individual's salient belief that impacts that person's purchase decision (Fishbein and Ajzen, 1975). Using TRA, researchers have associated SUN with social pressure from others on the individual to behave accordingly, which helps to trigger eWOM (Krueger *et al.*, 2000).

Various theories explain the attitude of a prospective customer in response to a source's recommendation or rejection (as the case may be). These theories assess the reactions of the receiver to feedback from a single source, but they do not analyse the receiver's reactions to the feedback in the context of the receiver's cultural disposition.

In the context of synthesizing the receiver's reactions relating to OCR, congruity theory (Osgood and Tannenbaum, 1955) has dealt with the reactions of the receiver to feedback from a number of different sources and with different ratings. This theory also deals with the receiver's multifarious cultural reactions. Congruity theory posits that, on receipt of the reviews from the sources, the receiver's attitude undergoes a change depending on to what extent the receiver has regard and respect for those sources. Regardless of the quality of the sources' arguments, the receiver attaches importance to them if the sources make an associative assertion by admiring, recommending, or advocating in favour of the product or services, or if the sources make dissociative assertions in denouncing or negatively evaluating them. Thus, with feedback from different sources, the receiver's purchase behaviour changes, which is in terms with congruity theory (Tannenbaum and Norris, 1965). According to congruity theory, OCRs play a vital role in shaping the PUI of the receiver of the reviews.

Expected value theory (EVT) posits that people engage in eWOM when they are concerned about potential harms that might occur to society. EVT can help researchers to analyse the intention of the prospective customers (Van Doorn *et al.*, 2010). The magnitude of active social support enhances eWOM, which, in turn, affects customers' PUIs (Rossmann *et al.*, 2016). Benefits that customers receive or expect to receive are considered attributes of a eWOM channel (Loiacono, 2015). EVT (Van Doorn *et al.*, 2010) can provide a comprehensive theoretical framework to interpret the tendency of customers to engage in eWOM, as EVT has been successfully applied in several marketing contexts, including analysing customers' PUIs (Hur *et al.*, 2011; Loda, 2014), customers' decision-making (Henning *et al.*, 2012) and even eWOM engagement issues (Smith and Vogt, 1995; Dao *et al.*, 2014).

According to EVT, an individual's attitude is shaped by an object's attribute, and in the perspective of eWOM, the credibility of the channel counts much to structure prospective customers' behavioural intention towards purchase (McKnight and Kacmar, 2006).

### *3.2 Development of hypotheses and conceptual model*

*3.2.1 Internet usage.* It is currently a common experience that people spend much of their time on online platforms for information, academic assignments, entertainment, interacting with friends and reading customers' reviews regarding a product or a service (Madden *et al.*, 2013; Lenhart *et al.*, 2015). People share their customer experiences on the internet, which might influence other people (Stafford *et al.*, 2004). The higher usage of the internet (time spent per day on the internet) enhances the possibilities of encountering market-oriented content, including information on brands, services and products, as well as recommendations and reviews (Lenhart *et al.*, 2015). Moreover, people have increased their habit to read and digest the customer reviews on the internet regarding products and services, which motivates them to easily reach a decision. These inputs led us to hypothesize the following hypotheses:

*H1a.* Internet usage (INU) positively influences eWOM of the customers.

*H1b.* INU positively influences OCR.

*3.2.2 Subjective norm.* In terms of TRA (Fishbein and Ajzen, 1975), SUN is categorised in the normative belief category. SUN is interpreted as an individual's perception that people who are important to him or her think that he or she is supposed to perform or not perform a specific behaviour (Al-Swidi *et al.*, 2014). SUN is the idea that an important person or group of persons would encourage one to engage in a specific behaviour. It is normally determined through social pressure from others that an individual will behave in a specific manner and will intend to adhere to the views of these people (Krueger *et al.*, 2000; Thamizhvanan and Xavier, 2013; Tandon *et al.*, 2017). SUN influences eWOM (Reza Jalilvand and Samiei, 2012). SUN is associated with performing a specific behaviour because of pressure from others who are important to the performer (Lee *et al.*, 2009). This also motivates customers to be attentive to OCR, as other studies have found (He *et al.*, 2017; Wang *et al.*, 2019). In terms of the above discussions, the following hypotheses are formulated:

*H2a.* SUN of the customers positively impacts their eWOM.

*H2b.* SUN of the customers positively impacts the perception for OCR.

*3.2.3 Peer influence.* Peer influence (PIN) depends on cultural aspects, as some groups are less susceptible to it than others (Shergill *et al.*, 2013). There are two ways to assess PIN. It is considered a willingness of some persons to exhibit behaviour in a specific way, meeting their peers' expectations. Other schools of thought argue that PIN is assessed in terms of ascribing credibility to the information that one acquires from peers (Mangleburg *et al.*, 2004, Khare and Pandey, 2017). Cultural factors are instrumental in the performances of the individuals responding to PIN (Hofstede, 2001). Peers sometimes communicate amongst each other online to recommend or denounce services or products. This eWOM effectively influences the PUIs of customers involved in this type of communication activity (Oh and LaRose, 2016). Moreover, it is believed that PIN will motivate friends and close associates to cultivate the habit to post their experiences in online platforms regarding services or products, also called "OCR" (Li and Bernoff, 2008; Papathanassis and Knolle, 2011; Liu *et al.*, 2017). This has led us to hypothesize as follows:

*H3a.* PIN positively impacts eWOM of the customers.

*H3b.* PIN positively impacts OCR.

*3.2.4 Electronic word-of-mouth intention.* Oral communication or information passed from person to person can be considered word-of-mouth. eWoM can be considered a form of buzz marketing on the online platforms, and such communication can become viral if the message is persuasive and attractive (Matute *et al.*, 2016). eWOM is a bridge connecting persons to each other through the internet. It offers businesses activities and avenues for identifying customers' perceptions and needs, and it acts as a cost-effective tool to reach customers (Chiu *et al.*, 2019). As an important marketing strategy, organisations use eWOM to promote their business (Fine *et al.*, 2017). In some studies (Lim *et al.*, 2006; Wang *et al.*, 2012; Gharib *et al.*, 2019), eWOM is conceptualised as an online recommendation or denouncement, which positively or negatively affects online users' trust and PUIs. Studies revealed that many diversified areas of eWOM have been synthesised (Hennig-Thurau *et al.*, 2004; Matute *et al.*, 2016), but researchers also feel that culture-specific factors are instrumental in realising the insights of eWOM (King *et al.*, 2014). eWOM motivates others to develop the habit to rate products or services in online reviews that they have purchased or used (Chiu *et al.*, 2019).

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This concept has been subscribed by socialisation theory (Moschis and Churchill, 1978; Moschis, 1985; Youn, 2008). These inputs led us to formulate the following hypotheses:

*H4.* eWOM positively impacts OCR.

*H5.* eWoM positively impacts PUI of the customers.

*3.2.5 Online customer review and purchase intention.* OCR is construed as feedback in online e-commerce and shopping sites (Lee, 2017). Business organisations collect data from the customers and post their feedback on online platforms in a very lucid and digestible way regarding the popularity of their products and services (Wang *et al.*, 2019; Gharib *et al.*, 2019). Reviews, in the form of feedback, are no longer an option, but it has become an expectation of the prospective customers, as they considerably affect their PUIs (Shaheen *et al.*, 2019). After price, OCR is regarded as one of the most important factors that prospective customers consider when making an appropriate purchase decision (Wang *et al.*, 2019). Product reviews, with their ratings, are considered a vital ingredient in impacting customers' PUIs (Chakraborty, 2019; Cheong *et al.*, 2020). Retailers, in particular, consider this tool to be most valuable because they can use their rating systems in developing trust amongst customers in the online markets (Kim and Park, 2017). However, the researchers highlight that relying on OCR depends on the receiver's cultural dispositions and beliefs because the receiver may not care at all about these inputs but is influenced by his or her perception (Peng *et al.*, 2016). However, in most cases, OCR has a valued impact on customers' PUIs (Cheong *et al.*, 2020). In terms of the above inputs, the following hypothesis is developed:

*H6.* OCRs positively impact the PIU of the customers.

*3.2.6 Moderating effects of gender and age.* In some cases, the relationship between two constructs is not fixed, and a third variable impacts the relationship. The third variable either enhances the strength of the relationship or weakens the strength of the relationship. Sometimes, the influence of the third variable changes the direction of the relationship. This third variable is called a "moderating variable" in respect to the relationship. In this study, we considered two moderators, gender and age, to affect the linkages covering *H5* and *H6*. We considered these moderators, as the difference of cultural dispositions is found to affect PUI relating to gender and age-related issues (Zhang *et al.*, 2014).

People of different genders possess distinct societal and psychological experiences, and they exhibit different gender-specific traits (Papini *et al.*, 1990). Studies have subscribed that men and women exhibit diverse motivations towards using the internet, due to variations of technology advancement (Tsao and Steffes-Hansen, 2008). Other studies have observed that women generally use the internet or eWOM for gossiping with peers, whereas men usually use internet to gain experience in new technology and websites (Khan and Khan, 2011). However, this inference should not be construed to be ubiquitous. Gender, as such, may be considered to influence a customer's intention to purchase, although the extent of exhibiting such an intention may vary because of cultural differences or it may remain invariant (Lanthier and Windham, 2004).

It is a common scenario that human beings develop their social, as well as cognitive abilities as they age, which usually entails an improvement in their consumer skills and appropriate intentions towards purchase decisions are observed (Moschis and Churchill, 1978; John, 1999). Therefore, to examine the variations of consumers' exhibited PUIs in the context of their ages, we have categorised the consumers into two age groups. One category is young-adults, from 18 to 35 years, and the other is mid-aged adults, from 36 to 55 years,

which is according to Cameron (1969). Different studies have found that a consumer's age is perceived to be an instrumental factor affecting individual-centric beliefs, as well as technological usage, which affect their purchase behaviour and their intentions (Nysveen *et al.*, 2005; Jeon and Jang, 2014). Hence, we propose that age might act as an effective moderator in assessing the customers' PUIs as prompted through eWOM and through having review inputs from the buyers of services and products. With support from the above arguments, we have considered gender and age as moderators in this study, as we found that other allied studies have considered them (Yang *et al.*, 2018; Ameen and Willis, 2018). With the above inputs, we formulate the following hypotheses:

- H7. Gender acts as an effective moderator to impact on the linkage covering H5 (eWOM → PUI).
- H8. Gender acts as an effective moderator to impact on the linkage covering H6 (OCR → PUI).
- H9. Age acts as an effective moderator to impact on the linkage covering H5 (eWOM → PUI).
- H10. Age acts as an effective moderator to impact on the linkage covering H6 (OCR → PUI).

With all the hypotheses, the conceptual model is developed. It is shown in Figure 1.

#### 4. Research methodology

To test the hypotheses and validate the conceptual model, the partial least squares (PLS) structural equation modelling (SEM) technique has been adopted. This technique has been adopted as it does not require any sample restriction (Hair *et al.*, 2018; Lowry and Gaskin, 2014). Also, the PLS-SEM technique does not require a normal distribution for multivariate analysis, which is required for CB-SEM (Sarstedt *et al.*, 2017). The PLS-SEM technique helps to yield better results in such exploratory studies (Khan *et al.*, 2019). This technique involves a survey, and the responses are quantified in a definite scale. Here, the five-point Likert scale has been used.

##### 4.1 Research instrument

To validate the hypotheses and the conceptual model according to the perspectives of customers of India and UK relating to their PUI, we prepared some measurement

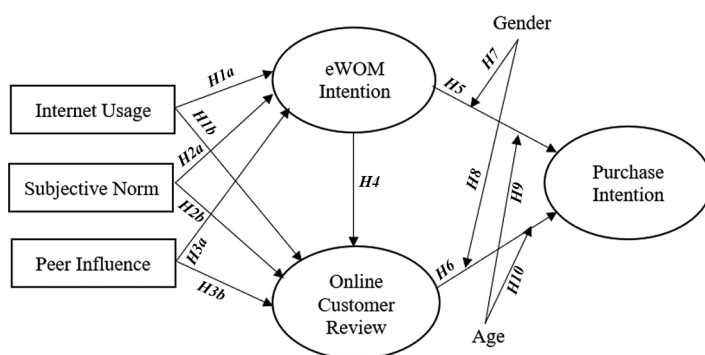


Figure 1.  
Conceptual model

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instruments for obtaining feedback from usable respondents of the two countries. The feedback were quantified in a five-point Likert scale for PLS-SEM analysis.

To prepare the instruments, inputs were obtained from extant literature and theories regarding the constructs. This has helped us to prepare the questions in the form of statements to ensure content validity. In preparing the questions, step-by-step editing procedures were conducted, which included thematic literature analysis, explicit interpretation of the constructs, conducting a pre-test, seeking opinions from experts who are specialised in the areas of this study, and eventually conducting a pilot test. The items were tested on a small sample, which is called a pre-test. It helped to eliminate the unproductive items and to include some productive items. Then, as a rehearsal of the actual survey, a pilot test was conducted with a sample of 50 persons. The inputs of the pilot test helped to rectify the items to enhance their readability. This is in consonance with [Carpenter \(2018\)](#). Following this procedure, we were able to prepare 20 questions in the form of statements that were consistent with the context of this study.

INU has been measured with the help of three items borrowed from [Stafford \*et al.\* \(2004\)](#) and [Lenhart \*et al.\* \(2013\)](#). SUN has been assessed through three instruments according to studies by [Al-Swidi \*et al.\* \(2014\)](#), [He \*et al.\* \(2017\)](#) and [Wang \*et al.\* \(2019\)](#). PIN has been measured with three items found in [Shergill \*et al.\* \(2013\)](#), [Oh and LaRose \(2016\)](#) and [Khare and Pandey \(2017\)](#). eWOM has been measured by four items from [Matute \*et al.\* \(2016\)](#), [Fine \*et al.\* \(2017\)](#) and [Chiu \*et al.\* \(2019\)](#). OCR has been assessed with the help of three items coming from studies by [Chakraborty \(2019\)](#) and [Cheong \*et al.\* \(2020\)](#). Finally, PUI has been measured with four items found in [Fishbein and Ajzen \(1975\)](#) and [Kim and Park \(2017\)](#).

In this way, 20 items were prepared. These were finally modified with help from experts' opinions, and some minor corrections were made to enhance the readability of the questions. The measurement instruments are shown in [Appendix 1](#).

#### *4.2 Data collection strategy*

To target the respondents for the questionnaire in India and UK, we attended conferences held in different cities (Kolkata, Chennai, Bangalore and Mumbai) of India during February 2019 to June 2019. The topics of these conferences were within the domain of this study. In those conferences, we contact some resource persons. They provided details, including email addresses, of some of the prospective respondents. During July 2019, those resource persons supplied us lists of 903 prospective respondents with their details. In the same way, after attending conferences in UK during May 2019 to September 2019, we collected, in October 2019, the details of 611 prospective respondents. We sent requests to the prospective respondents in India (903) and UK (611) to provide us feedback to the 20 questions within three months (November 2019 to January 2020). Each of the respondents of India and UK was assured that their identities would be kept confidential. Within the stipulated time, we received feedback from 346 prospective respondents of India and 306 prospective respondents from UK. The response rates were 38.3% for India and 50% for UK. Since the response rate for Indians is 38.3%, a non-response bias test, recommended by [Armstrong and Overton \(1977\)](#), was performed. A chi-square test and an independent *t*-test were performed by considering inputs of the first and the last 100 responses. No appreciable difference was observed ( $p < 0.01$ ). It confirms that there is no non-response bias. The responses were verified by those experts who helped us to prepare the questionnaire. They opined that out of 346 replies from India, 41 replies were vague and out of 306 replies from UK, 26 replies were vague. We did not consider those vague replies. It is pertinent to mention here that each respondent was instructed to put one check mark in one out of five options for each instrument. However, we found that 41 responses of Indians and 26



responses from UK contained check marks in more than one option for an instrument. We considered those responses to be “vague”. Therefore, we began our analysis with 305 and 280 usable responses from India and UK, respectively. We quantified the replies in the five-point Likert scale and started our statistical analysis (Table 1).

## 5. Data analysis and results

For India and the UK, feedback from usable respondents have been analysed with the PLS-SEM approach, after quantifying the responses from the two countries on a five-point Likert scale. We shall now analyse the quantified feedback obtained from the two countries. To analyse the data, we have, in some cases, represented the results for both countries in one table and in others, we have presented the results in separate tables.

### 5.1 Data analysis for validity and reliability

To confirm the reliability and convergent validity of each prepared instrument to explain the corresponding construct for the two countries, we have estimated the loading factor (LF) of each item. To ascertain the reliability, consistency and validity of each construct, in reference to the corresponding items, we have estimated average variance extracted (AVE), Cronbach’s alpha ( $\alpha$ ) and composite reliability (CR), respectively for each construct (Fornell and Larcker, 1981) in the context of the two countries. To examine if there is any multicollinearity defect (James *et al.*, 2017), we have computed variance inflation factor (VIF) of each construct. To detect the consistency of the loadings, we have also computed *t*-values of each item relating to the two countries. The entire results are shown in one table (Table 2), which represents the relevant results for the two countries.

The results show that all the parameters are within specified range, as it is known that the lowest admissible value of LF is 0.707 (Barroso *et al.*, 2010), the lowest acceptable value of AVE is 0.5 (Urbach and Ahlemann, 2011), CR is 0.7 (Hair *et al.*, 2011) and Cronbach’s alpha is 0.6 (Hair *et al.*, 2012). It also appears from the results that the estimated values of VIF lie between 3.3 and 5 (Kock and Lynn, 2012). The results highlight that, for both India and UK, the identified instruments are reliable, and the constructs are reliable, consistent and valid. The results show that the constructs do not suffer from multicollinearity defects.

### 5.2 Discriminant validity test

We have identified the items that correspond to the constructs for the two countries separately. We then have ensured that each item responded to the discriminant validity test. This test is done to examine if each instrument with its own construct can explain that

Particulars	Category	No. (India)	(%) (India)	No. (UK)	(%) (UK)
Gender	Male	183	60	126	45
	Female	122	40	154	55
Age	Young adult (18–35 years)	220	72	112	40
	Mid aged adult (36–55 years)	85	28	168	60
Education	Undergraduate	128	42	126	45
	Graduate	95	31	84	30
	Post-Graduate	82	27	70	25
Status	Working Professional	183	60	146	52
	Household	43	14	59	21
	Student	79	26	75	27

**Table 1.**  
Characteristics of the  
sample

Moderators/ constructs/ items	Loading factor (LF)		<i>t</i> -value		Cronbach's alpha ( $\alpha$ )		AVE		CR		VIF	
	India	UK	India	UK	India	UK	India	UK	India	UK	India	UK
	Gender	1.00	1.00									
Age	1.00	1.00										
INU					0.93	0.92	0.84	0.79	0.91	0.87	3.8	4.6
INU1	0.87	0.89	21.14	25.72								
INU2	0.98	0.87	23.21	29.14								
INU3	0.90	0.91	19.48	33.28								
SUN					0.91	0.88	0.87	0.86	0.93	0.92	4.1	4.9
SUN1	0.92	0.89	19.42	37.61								
SUN2	0.99	0.99	21.11	33.11								
SUN3	0.88	0.90	23.01	26.71								
PIN					0.94	0.92	0.88	0.90	0.97	0.96	4.7	3.8
PIN1	0.89	0.93	19.54	29.47								
PIN2	0.95	0.96	21.01	37.28								
PIN3	0.97	0.91	24.12	36.14								
eWOM intention					0.98	0.97	0.81	0.83	0.90	0.88	3.9	3.4
eWOM1	0.88	0.90	23.71	33.01								
eWOM2	0.87	0.88	24.21	37.42								
eWOM3	0.93	0.87	19.01	27.11								
eWOM4	0.91	0.98	19.59	31.34								
OCR					0.92	0.91	0.87	0.88	0.97	0.93	3.2	3.7
OCR1	0.90	0.96	22.11	30.01								
OCR2	0.94	0.95	24.71	28.01								
OCR3	0.96	0.90	20.12	29.59								
PUI					0.89	0.86	0.84	0.81	0.91	0.88	4.7	3.8
PUI1	0.88	0.88	20.71	26.19								
PUI2	0.90	0.87	19.94	31.74								
PUI3	0.94	0.91	21.42	37.11								
PUI4	0.95	0.93	19.01	29.99								

**Table 2.**  
Measurement  
properties

construct completely and if each instrument does not interpret other constructs. It is required because, unless it is ensured, problems could crop up in the PLS-SEM analysis. Therefore, this discriminant validity test has been conducted. The results for the two countries show that the square root of each AVE of a construct is greater than the corresponding values of correlation coefficients of that construct with other constructs (Fornell and Larcker, 1981). This is the essential condition to meet the discriminant validity test. The results of the discriminant validity tests are shown in Table 3, for India and Table 4, for the UK. The square roots of all AVEs are shown in diagonal positions and the correlation coefficients are shown in the off-diagonal positions.

### 5.3 Path analysis by structural equation modelling

We shall analyse the results of SEM for the two countries to identify how the latent variables are related and to assess if the model is in order or not. To estimate the results for the two countries, we have used AMOS 22. This technique verifies if the structure so provided can represent the data without error. Therefore, for the two countries, we have computed chi-square and degree of freedom ratios, CFIs, NFIs, TLIs and RMSEs. The estimated values of CFIs are 0.94 for India and 0.98 for the UK, NFIs are 0.96 for India and

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Moderator/ construct	Gender	Age	INU	SUM	PIN	eWOM	OCR	PUI	AVE
Gender	Single item								
Age	0.24	Single item							
INU	0.26*	0.23	0.92						0.84
SUN	-0.31	0.25**	-0.29	0.93					0.87
PIN	0.28**	-0.11	0.16**	-0.17	0.94				0.88
eWOM	-0.21	0.27	-0.28	-0.11**	-0.17	0.90			0.81
OCR	0.26	-0.19*	0.27	-0.22	0.19**	0.18**	0.93		0.87
PUI	0.29***	0.18	-0.17*	0.27**	0.21	-0.12	0.27**	0.92	0.84
SD			1.16	1.21	1.31	1.47	1.11	1.04	
Mean			4.17	3.81	3.91	4.22	3.71	3.69	

Notes: \* $p < 0.05$ ; \*\* $p < 0.01$ ; \*\*\* $p < 0.001$

**Table 3.**  
Discriminant validity test for India

Moderator/ construct	Gender	Age	INU	SUM	PIN	eWOM	OCR	PUI	AVE
Gender	Single item								
Age	0.13	Single item							
INU	0.16*	0.17	0.89						0.79
SUN	-0.19	-0.19	0.13**	0.93					0.86
PIN	-0.21	0.11**	-0.12	0.11*	0.95				0.90
eWOM	0.20**	0.13	0.21	-0.16	0.14**	0.91			0.83
OCR	-0.14	0.17***	0.20*	0.19**	-0.13	0.16*	0.94		0.88
PUI	0.18**	-0.12	-0.17	-0.18	0.17*	-0.13	0.12*	0.90	0.81
SD			1.72	1.81	1.99	1.87	1.80	1.94	
Mean			4.91	4.66	4.79	4.81	4.91	4.25	

Notes:  $p < 0.05$ (\*);  $p < 0.01$ (\*\*);  $p < 0.001$ (\*\*\*)

**Table 4.**  
Discriminant validity test for the UK

0.99 for the UK and TLIs are 0.96 for India and 0.98 for the UK. The RMSE values are 0.04 for India and 0.02 for UK. The ratios of chi-square and degrees of freedom are found to be 2.011 for India and 2.044 for the UK. All the results are within the specified range. This highlights the correctness of the model.

With SEM, we have able to find the coefficients of determinant ( $R^2$ ), path weights and probability values. These are shown in Table 5 and Table 6 for the two countries.

The conceptual models, after validation, are shown in Figure 2 (India) and Figure 3 (UK).

After PLS-SEM analysis, path weights for the moderators (gender and age) covering linkages  $H5$  and  $H6$  have also been estimated. The entire results covering  $p$ -values, path weights and so on with consideration of the two moderators are shown in Table 7 (India) and Table 8 (UK).

#### 5.4 Moderator analysis

In this study, we have used two moderators, gender and age, acting on both  $H5$  (eWOM  $\rightarrow$  PUI) and  $H6$  (OCR  $\rightarrow$  PUI). To verify that these two moderators on the linkages  $H5$  and  $H6$  are significant or not, we have conducted multigroup analysis (MGA). This has been conducted by considering 6,000 resamples (bias-corrected and accelerated bootstrapping) to

Path	Hypothesis	$R^2$ /path coefficient	$p$ -value	Remarks
Effects on eWOM		0.52		
by INU	$H1a$	0.31	*( $p < 0.05$ )	Supported
by SUN	$H2a$	0.29	*( $p < 0.05$ )	Supported
by PIN	$H3a$	0.47	***( $p < 0.001$ )	Supported
Effects on OCR		0.61		
by INU	$H1b$	0.42	**( $p < 0.01$ )	Supported
by SUN	$H2b$	0.012	ns ( $p > 0.05$ )	Not supported
by PIN	$H3b$	0.29	***( $p < 0.001$ )	Supported
by eWOM	$H4$	0.33	*( $p < 0.05$ )	Supported
Effects on PUI		0.89		
by eWOM	$H5$	0.30	**( $p < 0.01$ )	Supported
by OCR	$H6$	0.44	*( $p < 0.05$ )	Supported

**Table 5.** Path coefficients,  $R^2$ ,  $p$ -values and remarks (for India)

**Notes:** \* $p < 0.05$ ; \*\* $p < 0.01$ ; \*\*\* $p < 0.001$

Path	Hypothesis	$R^2$ /path coefficient	$p$ -value	Remarks
Effects on EWOM		0.39		
by INU	$H1a$	0.48	***( $p < 0.001$ )	Supported
by SUN	$H2a$	0.61	*( $p < 0.05$ )	Supported
by PIN	$H3a$	0.019	ns ( $p > 0.05$ )	Not supported
Effects on OCR		0.46		
by INU	$H1b$	0.52	*( $p < 0.05$ )	Supported
by SUN	$H2b$	0.49	***( $p < 0.001$ )	Supported
by PIN	$H3b$	0.48	*( $p < 0.05$ )	Supported
by EWOM	$H4$	0.017	ns ( $p > 0.05$ )	Not supported
Effects on PUI		0.72		
by EWOM	$H5$	0.67	***( $p < 0.001$ )	Supported
by OCR	$H6$	0.59	*( $p < 0.05$ )	Supported

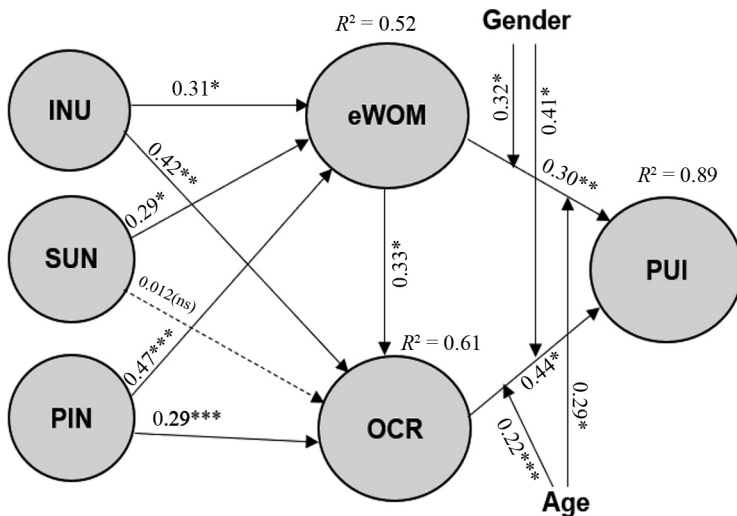
**Table 6.** Path coefficients,  $R^2$ ,  $p$ -values and remarks (for UK)

**Notes:** \* $p < 0.05$ ; \*\* $p < 0.01$ ; \*\*\* $p < 0.001$

test the path coefficient differences and probability value differences with reference to two categories of each moderator on the  $H5$  and  $H6$  linkages for the two countries separately. It is known that, if the differences of  $p$ -values become more than 0.95 or less than 0.05 (5 % probability value difference), then the moderators are considered to be significant (Hair *et al.*, 2016). The results for the two countries are shown in two tables separately: Table 9 (India) and Table 10 (UK).

### 5.5 Common method bias

Our study used self-reported data. Hence, it is essential to examine if the data collected are not affected by CMB. Moreover, this study is cross-sectional in nature. The survey was completed by the inputs from the individual respondents against a specific point of time. Hence, chance of bias in the replies cannot be ruled out, and there is a need to conduct CMB (Jap and Anderson, 2004; Hulland *et al.*, 2017). To reduce the probability of bias, we have taken precautions by anonymizing the respondents' data. To alleviate CMB, a *post hoc*



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Figure 2. Model after validation (India)

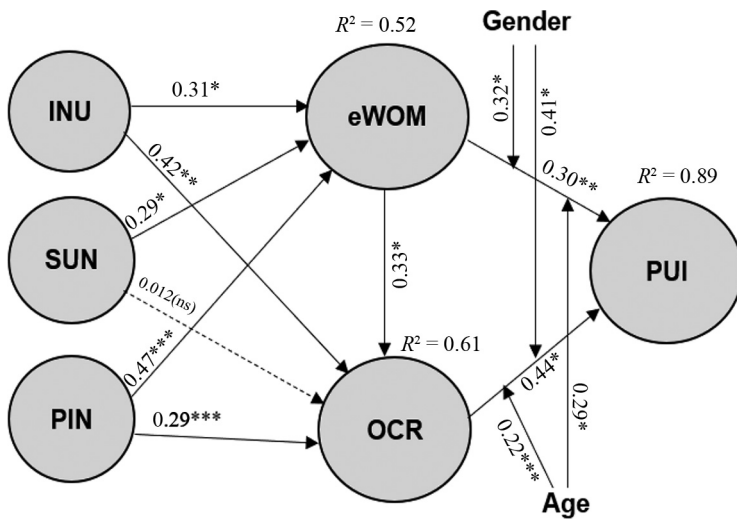


Figure 3. Model after validation (UK)

Harman test (single factor) has been undertaken, and it appears that the first factor emerged with 41.6% of the variance. It is less than the highest cut-off value of 50%, according to Podsakoff *et al.* (2003). Hence, it may be safely concluded that the collected data are unbiased and the CMB could hardly have any adverse effect on the results.

### 5.6 Results from data analysis

After statistical analysis, the results have been found to be different for the two countries. As such, we must discuss the two countries' results separately.

Path	Hypothesis	Path coefficient	<i>p</i> -value	Remarks
INU → eWOM	<i>H1a</i>	0.31	* ( <i>p</i> < 0.05)	Supported
INU → OCR	<i>H1b</i>	0.42	** ( <i>p</i> < 0.01)	Supported
SUN → eWOM	<i>H2a</i>	0.29	* ( <i>p</i> < 0.05)	Supported
SUN → OCR	<i>H2b</i>	0.012	ns ( <i>p</i> > 0.05)	Not supported
PIN → eWOM	<i>H3a</i>	0.47	*** ( <i>p</i> < 0.001)	Supported
PIN → OCR	<i>H3b</i>	0.29	*** ( <i>p</i> < 0.001)	Supported
eWOM → OCR	<i>H4</i>	0.33	* ( <i>p</i> < 0.05)	Supported
eWOM → PUI	<i>H5</i>	0.30	** ( <i>p</i> < 0.01)	Supported
OCR → PUI	<i>H6</i>	0.44	* ( <i>p</i> < 0.05)	Supported
(eWOM → PUI) × Gender	<i>H7</i>	0.32	* ( <i>p</i> < 0.05)	Supported
(OCR → PUI) × Gender	<i>H8</i>	0.41	* ( <i>p</i> < 0.05)	Supported
(eWOM → PUI) × Age	<i>H9</i>	0.29	* ( <i>p</i> < 0.05)	Supported
(OCR → PUI) × Age	<i>H10</i>	0.22	** ( <i>p</i> < 0.01)	Supported

**Table 7.**  
Path weights,  
hypothesis, *p*-value  
with moderators (for  
India)

Path	Hypothesis	Path coefficient	<i>p</i> -value	Remarks
INU → eWOM	<i>H1a</i>	0.48	*** ( <i>p</i> < 0.001)	Supported
INU → OCR	<i>H1b</i>	0.52	* ( <i>p</i> < 0.05)	Supported
SUN → eWOM	<i>H2a</i>	0.61	* ( <i>p</i> < 0.05)	Supported
SUN → OCR	<i>H2b</i>	0.49	*** ( <i>p</i> < 0.001)	Supported
PIN → eWOM	<i>H3a</i>	0.019	ns ( <i>p</i> > 0.05)	Not supported
PIN → OCR	<i>H3b</i>	0.48	* ( <i>p</i> < 0.05)	Supported
eWOM → OCR	<i>H4</i>	0.017	ns ( <i>p</i> > 0.05)	Not supported
eWOM → PUI	<i>H5</i>	0.67	*** ( <i>p</i> < 0.001)	Supported
OCR → PUI	<i>H6</i>	0.59	* ( <i>p</i> < 0.05)	Supported
(eWOM → PUI) × Gender	<i>H7</i>	0.011	ns ( <i>p</i> > 0.05)	Not supported
(OCR → PUI) × Gender	<i>H8</i>	0.012	ns ( <i>p</i> > 0.05)	Not supported
(eWOM → PUI) × Age	<i>H9</i>	0.57	** ( <i>p</i> < 0.01)	Supported
(OCR → PUI) × Age	<i>H10</i>	0.69	*** ( <i>p</i> < 0.001)	Supported

**Table 8.**  
Path weights,  
hypothesis, *p*-value  
with moderators (for  
UK)

Path	Moderator	Difference of path weights	Difference of <i>p</i> -values	Remarks
eWOM → PUI	Gender	0.172	0.003	Significant
OCR → PUI	Gender	0.162	0.004	Significant
eWOM → PUI	Age	0.192	0.007	Significant
OCR → PUI	Age	0.187	0.021	Significant

**Table 9.**  
Multigroup analysis  
(MGA) to assess  
moderation effects  
(for India)

Path	Moderator	Difference of path weights	Difference of <i>p</i> -values	Remarks
eWOM → PUI	Gender	0.374	0.09	Insignificant
OCR → PUI	Gender	0.229	0.07	Insignificant
eWOM → PUI	Age	0.112	0.001	Significant
OCR → PUI	Age	0.115	0.007	Significant

**Table 10.**  
MGA to assess  
moderation effects  
(for UK)

For India, it appears that, after statistical validation, only one hypothesis (*H2b*) ( $SUN \rightarrow OCR$ ) has not been supported, as the concerned path coefficient is very low at 0.012, with a level of significance of “ns” ( $p > 0.05$ ). Out of the 13 hypotheses, including *H7*, *H8*, *H9* and *H10*, which cover the effects of two moderators, gender and age, on the two linkages of *H5* and *H6*, only one hypothesis, *H2b*, is insignificant as already stated. So far as impacts of INU, SUN and PIN on eWOM are concerned, it appears that the effects of PIN on eWOM (*H3a*) are the highest, as the path coefficient is the maximum, which is 0.47, with a level of significance \*\*\* ( $p < 0.001$ ). Regarding the effects of INU, SUN, PIN and EWOM on OCR, the effects of INU on OCR is the highest, as the path coefficient is 0.42, with a level of significance \*\* ( $p < 0.01$ ). When looking at the effects of eWOM and OCR on PUI, we see that the effect of OCR on PUI is the maximum as the path coefficient is 0.44, with a level of significance \* ( $p < 0.05$ ). The multigroup analysis shows that the effects of the two moderators, gender and age, significantly influence the linkages *H5* (eWOM  $\rightarrow$  PUI) and *H6* (OCR  $\rightarrow$  PUI). In terms of the estimation of coefficients of determinant ( $R^2$ ), INU, SUN and PIN can explain eWOM to the tune of 52% ( $R^2 = 0.52$ ). OCR can be explained by INU, SUN, PIN and eWOM to the tune of 61% ( $R^2 = 0.61$ ). PUI can be interpreted by eWOM and OCR to the extent of 89% ( $R^2 = 0.89$ ). The explanative power of the model is 89%.

For the UK, it appears that, out of 13 hypotheses, four have not been supported: *H3a* (PIN  $\rightarrow$  eWOM), *H4* (eWOM  $\rightarrow$  OCR), *H7* (effects of gender on *H5*) and *H8* (effects of gender on *H6*). Importantly, multigroup analysis shows that the moderating effects of gender on the two linkages *H5* and *H6* are insignificant. Regarding the effects of INU, SUN and PIN on eWOM, the effects of SUN on eWOM is the highest, as its path coefficient is the maximum, at 0.61 and has a level of significance \* ( $p < 0.05$ ). Concerning the effects of INU, SUN, PIN and eWOM on OCR, the effects of INU on OCR are the highest and the concerned path coefficient is 0.52, with a level of significance \* ( $p < 0.05$ ). The effects on PUI by eWOM and OCR have been examined. It appears that eWOM's effects on PUI is the maximum, as the path coefficient is 0.67, with a level of significance \*\*\* ( $p < 0.001$ ). In terms of the estimation of coefficients of determinant, the constructs INU, SUN, PIN can explain eWOM to the tune of 39% ( $R^2 = 0.39$ ). OCR can be explained by INU, SUN, PIN and eWOM to the extent of 46% ( $R^2 = 0.46$ ). The PUI can be explained by eWOM and OCR to the tune of 72% ( $R^2 = 0.72$ ). So far as the moderating effects of gender and age are concerned, MGA finds that gender has had an insignificant effect on the two linkages covered by *H5* and *H6*. However, MGA finds that age has a significant moderating effect.

## 6. Discussion and key findings

We have analysed the customers' PUI in the context of two countries, India and UK. Initially, we have studied the literature and the theoretical analysis, and with their inputs, we formulated 13 hypotheses and developed a conceptual model. After that, to validate the hypotheses and the conceptual model in the context of India and UK, we have statistically analysed these two countries separately with the PLS-SEM approach. The results provided us many insights regarding India and UK customers. It is relevant to mention here that the results come from the feedback of the usable respondents of India and UK who had been targeted with our limited opportunities.

In the context of *H1a* (INU  $\rightarrow$  eWOM), the linkage has been supported concerning the two countries, although the linkage is stronger for the UK than it is for India, as the path weight is more for UK. The linkage weights are 0.31\* for India and 0.48\*\*\* for UK. This linkage was also supported in earlier studies (Stafford *et al.*, 2004; Wang *et al.*, 2012; Lenhart *et al.*, 2013). In reference to *H1b* (INU  $\rightarrow$  OCR), studies and analysis reveal that, for both countries, the linkage has been supported through validation, although the linkage is

stronger in case of UK compared to that of India. The path weights are 0.42\*\* and 0.52\* for India and UK, respectively. Hypothesis *H1b* has been supported by previous studies (Madden *et al.*, 2013; Lenhart *et al.*, 2015). In the context of *H2a* (SUN → eWOM), statistical analysis shows that this hypothesis has been supported for both India and UK, but the linkage is found closer for UK than compared to India, as is evident from the estimated values of path weights: 0.29\* for India and 0.61\* for UK. This appears to have been supported by earlier studies (Lee *et al.*, 2009; Reza Jalilvand and Samiei, 2012). As for *H2b* (SUN → OCR), after validation, we have seen different results. For India, the hypothesis *H2b* has not been supported, whereas, for UK, it has been supported, as the estimated values of path coefficients are 0.012<sup>ns</sup> for India and 0.49\*\*\* for UK. Earlier studies have supported the results relating to UK, but the earlier studies contradicted our results for India (Thamizhvanan and Xavier, 2013; Al-Swidi *et al.*, 2014; He *et al.*, 2017; Tandon *et al.*, 2017). There may be several reasons for not supporting hypothesis *H2b* for India. One reason may be due to the lack of influence from important persons on the Indian customer to make the individual realise the utility of OCR. So far as *H3a* (PIN → eWOM) is concerned, the validated results project different pictures for India and UK because *H3a* has been supported for India but not for UK. The path weights are 0.47\*\*\* for India and 0.019<sup>ns</sup> for UK. The results received support from earlier studies (Shergill *et al.*, 2013; Khare and Pandey, 2017) for India. However, the results for UK contradicted the outcomes of earlier studies presumably because British customers are less susceptible to depend on their peers' opinions. Perhaps, culturally, they are more likely to depend on their own judgement. In the context of *H3b* (PIN → OCR), the validated results highlight that hypothesis *H3b* has been supported for both the countries, although the concerned linkage strength is more for UK compared to India as is evident from the estimated values of the two path weights, which are 0.29\*\*\* and 0.48\* for India and UK, respectively. After PLS-SEM analysis, the hypothesis *H4* (eWOM → OCR) appears to be supported for India, but not for UK, as the corresponding path weights are 0.33\* for India and 0.017<sup>ns</sup> for UK. The results appear to have received support from earlier studies (Lim *et al.*, 2006; Wang *et al.*, 2012; Gharib *et al.*, 2019) for India.

The reason that hypothesis *H4* is not supported for UK is probably due to cultural differences between India and UK. UK-based customers possibly depend on their self-perception and have an individualistic culture in which they are less influenced by eWOM, whereas Indian consumers have a collectivistic culture and, therefore, they depend more on eWOM. The hypothesis *H5* (eWOM → PUI) has been supported, after validation, for both India and UK, although the linkage strength for UK is stronger compared to that of India, since the two path weights are 0.30\*\* and 0.67\*\*\* for India and UK, respectively. The results have received support from earlier studies (Matute *et al.*, 2016; Chiu *et al.*, 2019). Hypothesis *H6* (OCR → PUI) has been supported after validation, but studies of path strength highlight that the linkage for UK is stronger compared to India. The results have received support from earlier studies (Shaheen *et al.*, 2019; Chakraborty, 2019; Cheong *et al.*, 2020).

The analysis of the results obtained in consideration of the two moderators, gender and age, on the two linkages (*H5*) (eWOM → PUI) and (*H6*) (OCR → PUI) provide us much to reflect on when we study the impacts of these two moderators for India and UK. MGA analysis of the effects of gender and age show that these two moderators significantly impact the two linkages covering *H5* and *H6* for India, whereas for UK, gender does not significantly impact on the two linkages covering *H5* and *H6*. However, the moderator age significantly impacts the two linkages *H5* and *H6*. The effects of gender and age for the two linkages covering *H5* and *H6*, relating to India and UK, have also been synthesised through



graphical representations. The graphs for India are shown in Figure 4, and the graphs for UK are presented in Figure 5.

In India, we see the increase of PUI as eWOM increases, and as OCR increases, is more for men in India compared to women, since, for both the concerned graphs, the gradient of the continuous line (for men) is more than the gradient of the dotted line (for women). However, for the UK, both graphs representing PUI against eWOM and PUI against OCR project parallel lines. It manifests that, for UK, gender has no impact on PUI of the customers with reference to eWOM or OCR.

Regarding age, for India, the two graphs representing eWOM → PUI and OCR → PUI show that young adults (18–35 years) exhibit more PUI with an increase of eWOM, as well as with an increase of OCR (dotted lines), compared to mid-aged customers (36–55 years), represented with continuous lines. For UK, the set of straight lines in the two graphs, though not parallel, resemble one another. In both graphs, young adults (dotted lines) exhibit slightly more PUI with the increase of eWOM and with the increase of OCR compared to mid-aged UK customers, represented through continuous lines.

The reasons for the insignificant influence of gender as a moderator for UK concerning eWOM → PUI (H5) and OCR → PUI (H6) linkages is probably because in UK's developed economy, men and women take part in all functions, with little discrimination, which is not the fact in India.

### 6.1 Theoretical contributions

This study has made several contributions to the literature covering marketing strategies. This study has added some new perspectives by identifying some factors prompting eWOM

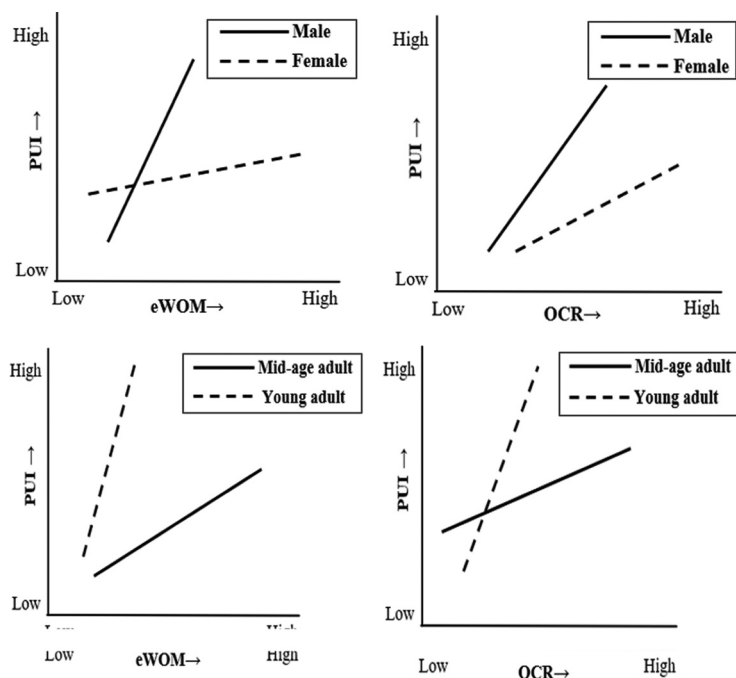
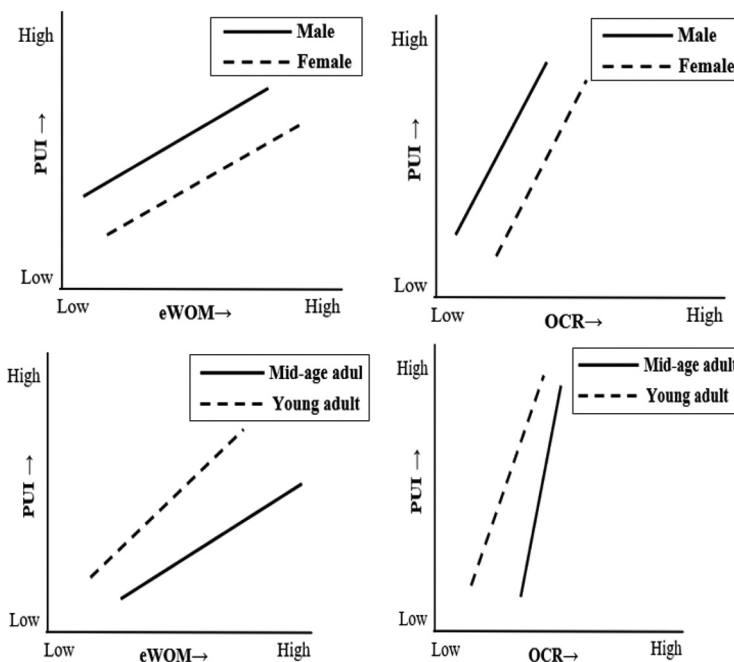


Figure 4. Moderating effects of gender and age for India



**Figure 5.**  
Moderating effects of  
gender and age for  
UK

in terms of the socialisation theory. Most research on socialisation has considered direct effects of the socialisation agents on intention (Barber, 2013). In this study, the impact on the customer PUI has been strengthened by considering the issues of interactions and mediations through mediating variables (eWOM and OCR), and by applying moderators. The consideration of culture-centric antecedent eWOM, the business-catalyst antecedent OCR, as well as the two moderators gender and age, has augmented a new perspective in the context of socialisation theory. This is perceived to be a special theoretical contribution of this study. We claim that the comparative study of PUI of customers in India and UK, in the context of different theories, such as TRA (Fishbein and Ajzen, 1975), congruity theory (Osgood and Tanenbaum, 1955), expectation value theory (Van Doorn *et al.*, 2010) and socialisation theory, has added a new perspective and value to the relevant marketing literature. We also claim that is a vital theoretical contribution of this study. This study has considered PIN as an exogeneous antecedent acting as a socialisation agent, which many other studies have also considered (Hunter-Jones, 2014). This study has also included the exogeneous antecedent INU as a new socialisation agent (Anderson and McCabe, 2012; Shaheen *et al.*, 2019) in the context of the digitalised environment. This study included this factor as a socialisation agent that triggers intention through two culture-specific and business-centric, mediating variables, eWOM and OCR. This could perhaps strengthen the explanative power of the model for both India (89%) and UK (72%). In this comparative study, consideration of the two moderators gender and age, which many other studies also considered (Jeon and Jang, 2014), has projected the new concept that gender has no influence over UK customers' PUI. This has added a new theoretical contribution of this study. Such results have been obtained due to cultural differences and the existence of distinct social environments in India and UK. Hence, we claim that this study contributes to the literature

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on the effects of cultural aspects as well as societal issues in the context of socialisation processes, through explicit interpretation with different theories considered simultaneously.

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### *6.2 Practical implications*

The study would help global organisations to understand consumers' intention to purchase products or services in respect to India and UK. In terms of the organisations' understanding, they could, accordingly, market their products or services in the online environment. The results of this study will provide enough inputs to global organisations to understand that the same marketing strategy, which is applicable in one country, may not achieve equal success in other country, especially, if the two countries have cultural differences. This result has led the global organisations to devise distinct marketing strategies that focus on the local culture, local needs and aspects of the societal environment prevalent there. As gender and age appear to have more impacts on PUI in some countries than in other countries, global organisations must not articulate uniform marketing strategy for their business growth. They are encouraged to consider country-specific impacts whilst formulating their marketing strategy. The study has revealed that OCRs play a vital role in marketing strategy, but the study has also shown that culture has a considerable impact on OCRs. A product or service may be given a higher rating by one group of people belonging to one culture, whereas the same service or product may be given a much lower rating by another group of people belonging to another culture. Hence, global organisations need to think about displaying the country on the reviews, and what is the average rating of that product or service for that country. It will help the prospective customers to have an idea about the popularity and utility of the product or service for the country where they live.

### *6.3 Limitations and future scope of research*

The results of this study should be interpreted in the context of some limitations because no research studies are completely immune to limitations. This study is also not an exception. In this study, we have considered India and UK as the representatives of Asian and European cultures. It would have been better to adopt a multicountry approach across Asia and Europe to enrich the results and the findings. Future researchers may think of dealing with this point. In our representative sample, we have only considered respondents between 18 and 55 years and divided into two categories. Thus, these findings may not represent an overall spectrum of customers of these two countries. Future researchers may explore this issue. The study did not analyse a rival model, which could have added credibility to the model's viability. This should have been done to support the proposed model. However, it is left for future researchers to deal with this issue. We have not focused on any particular product, service or industry in our study, but rather a generalised scenario. It should be noted that two different products, services or industries may have different parameters for ratings. Hence, this is a limitation of the study. Future researchers might focus on a particular product, service, or industry to understand what the distinct implications are. In this study, we have considered 305 usable respondents for India and 280 usable respondents for UK. Those samples do not represent the entire Indian society or UK society. Nevertheless, it should not be considered that this result is generic in nature. Future researchers may explore this issue. The explanative powers of this model are 89% for India and 72% for UK. Future researchers may consider other suitable boundary conditions to enrich the result.

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#### **Further reading**

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Appendix

The influence of online customer reviews

Construct	Source	Item: statement	Response [SD][D][N][A][SA]
INU	Stafford <i>et al.</i> (2004); Madden <i>et al.</i> (2013); Lenhart <i>et al.</i> (2013); Lenhart <i>et al.</i> (2015)	INU1: Increase of internet penetration has a positive impact on online buying behavior of the customers	[1][2][3][4][5]
		INU2: Buying things using internet is easier than physically visiting a store	[1][2][3][4][5]
		INU3: Most of the people in my community buy online products or services	[1][2][3][4][5]
SUN	Krueger <i>et al.</i> (2000); Lee <i>et al.</i> (2009); Reza Jalilvand and Samiei (2012); Thamizhvanan and Xavier (2013); Al-Swidi <i>et al.</i> (2014); Tandon <i>et al.</i> (2017); He <i>et al.</i> (2017); Wang <i>et al.</i> (2019)	SUN1: In my culture, people rarely provide online reviews after using the products or services	[1][2][3][4][5]
		SUN2: In my community, eWOM plays an important role while deciding to purchase a product or service	[1][2][3][4][5]
		SUN3: Most of the people I know would like to purchase things after observing the online trends	[1][2][3][4][5]
PIN	Hofstede (2001); Mangleburg <i>et al.</i> (2004); Li and Bernoff (2008); Papatthanassis and Knolle (2011); Shergill <i>et al.</i> (2013); Oh and LaRose (2016); Khare and Pandey (2017); Liu <i>et al.</i> (2017)	PIN1: My friends or relatives influence me to purchase things online	[1][2][3][4][5]
		PIN2: At times, I rate things because my friends or relatives provide me information about a product or service	[1][2][3][4][5]
		PIN3: My peers post comments on social media which motivates me to purchase things online	[1][2][3][4][5]
eWOM	Hennig-Thurau <i>et al.</i> (2004); Lim <i>et al.</i> (2006); Wang <i>et al.</i> (2012); Matute <i>et al.</i> (2016); Matute <i>et al.</i> (2016); Fine <i>et al.</i> (2017); Chiu <i>et al.</i> (2019); Gharib <i>et al.</i> (2019)	eWOM1: Social media has helped increasing popularity of eWOM among different sections of customers	[1][2][3][4][5]
		eWOM2: I believe that eWOM helps to propagate correct information to the customers	[1][2][3][4][5]
		eWOM3: In my opinion, eWOM plays a crucial role for purchase decision	[1][2][3][4][5]
		eWOM4: I believe that eWOM plays an important role to motivate the customers to provide feedback on a product or service	[1][2][3][4][5]
OCR	Lee (2017); Wang <i>et al.</i> (2019); Gharib <i>et al.</i> (2019); Shaheen <i>et al.</i> (2019); Cheong <i>et al.</i> (2020)	OCR1: Online customer review helps customers to choose right products or services for them	[1][2][3][4][5]
		OCR2: I think that online customer review is one of the deciding factors the customers look for while purchasing a product or service	[1][2][3][4][5]
		OCR3: I always see the average online review score before buying a product or service	[1][2][3][4][5]
PUI		PUI1: I am positive about buying things online	[1][2][3][4][5]

(continued)

**Table A1.** Summary of questionnaire

Construct	Source	Item: statement	Response [SD][D][N][A][SA]
	Peng <i>et al.</i> (2016); Kim and Park (2017); Cheong <i>et al.</i> (2020)	PUI2: I have a preference to buy products or services based on customer ratings	[1][2][3][4][5]
		PUI3: I think it is a good idea to buy things after knowing the online reviews of the customers	[1][2][3][4][5]
		PUI4: I have the intention to buy products or services after getting online feedbacks in social media	[1][2][3][4][5]

Table A1.

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