# The Influence of Online Reviews and Promotional Offers on Consumer Purchase Decisions in E-Commerce

#### Authors

#### Veronica Khathuria<sup>1</sup>, Munmun Ghosh<sup>2</sup>\*

- <sup>1</sup>Email: veronica khathuria@siu.edu.in | ORCID: 0000-0001-8104-9794
- <sup>2</sup>Email: munmun.ghosh@simc.edu | ORCID: 0000-0003-3197-3967
- <sup>12</sup>Symbiosis Institute of Media and Communication, Symbiosis International (Deemed University), Pune, India

#### **Abstract**

In the rapidly expanding e-commerce environment, online reviews and promotional offers have emerged as significant influencers of consumer behavior. This study investigates how online reviews—serving as authentic, user-generated content—and attractive deals jointly shape consumer attitudes and facilitate purchase decisions. The research aims to explore the psychological and behavioral stimuli triggered by these digital tools and to identify variables that mediate the online shopping experience. A mixed-method approach utilizing a sequential explanatory design was adopted to analyze consumer responses. Findings reveal that *Source Credibility*, *Social Influence*, and *Perceived Convenience* significantly impact consumer attitudes and purchasing decisions. The study contributes to the growing body of literature on digital consumer behavior and provides practical implications for e-commerce marketers aiming to enhance user engagement and conversion.

**Keywords:** Online reviews; Purchase decision; Digital shopping behavior; Promotional deals; Source credibility; Social influence; Consumer attitude

#### Acknowledgment

The authors would like to thank the faculty and research mentors at the Symbiosis Institute of Media and Communication for their continuous support and guidance throughout the course of this study.

# **Conflict of Interest**

The authors declare that there are no conflicts of interest regarding the publication of this paper.

#### Introduction

E-commerce is growing at a faster pace than imagined. Brick and mortar retailers have also shifted to online platforms to provide their products and services. When people first started using the Internet, it was seen as the unconventionality of choice, creativity, innovation, and information.[1] The Internet rapidly converted to a significant platform to communicate and to do business with ease. This suitability of business was not restricted to a somewhat specific product; instead, it was spread all across. There is a steep rise in the e-commerce sector in the last fifteen years, and remarkable growth in the e-commerce sector is seen in the past ten years. [2] The growth rate of online commerce in India is approximately 60-70% in a year, which happened due to various reasons such as varying consumer needs, changing preferences, some innovations, changing lifestyles, and many more. With those changes, another important innovation that has enhanced the online business is the adoption of smartphones, and nowadays, smartphones are the necessities and an essential part of our lives to perform so many activities in our day-to-day lives. It is reported that in India, there are 390 million Internet users are accessing the Internet on their smartphones, which is further projected to reach a mark of 500 million by 2023.[3] The increased use of smartphones has also lead to a rise in the number of online shoppers. Reports documented that in 2018, 1.8 billion

people shopped online across the world, and an approximate 2.8 trillion US dollars contributed to e-retail global sales. The same is projected to shoot up to 4.8 trillion US dollars by the year 2021.[4] Young consumers play an essential role in the growth of e-commerce as they are not very much fascinated with the advertisements or promotions that pop up. It was also reported that during the period when there are offers and discounts, the sales rise to nearly 40 percent for most of the brands; thus, we can infer that people look forward to various discounts and deals online. Prior research highlighted some crucial factors that influenced the purchase decision online, such as availability, convenience, time consciousness, low price, promotions, comparison, ease of use, attitude, trust, and assortment. Also, online reviews play an essential role in influencing the online purchase decision of customers. [5] Online reviews are nothing but a digital form of word-of-mouth. Online reviews in the form of ratings or comments or images reflect the satisfaction/dissatisfaction of the user, which further allowsinformation symmetry and avoids the risk of buying fraudulent or faulty products. Thus, the purpose of the research is to comprehend and explore the inducement of the online reviews clubbed with the ongoing attractive offers impacting the choices and the purchase decision. The research additionally will also aim to explore the following research questions.

RQ1:In what way do online reviews and attractive deals influence consumers to go for purchase or in making a choice online?

RQ2: Is there any additional stimulus influencing/impacting the online reviews and attractive deals that entice the customer to opt for purchase? If yes, do they even appeal to the consumer to take direct-purchase decisions?

#### Literature Review

#### Online Reviews/E- WOM

Online reviews or E-word of mouth (E-WOM) is the process of sharing comments, information, thoughts, and opinions about specific services and products between the customers. The online platforms provide the customers with an option of writing suggestions, views, comments, and recommendations, that help the potential consumers to make a purchase decision. Besides that, online reviews provide suggestions and information about the product based on their own experience and perspective. [6] Positive word of mouth, feedback, and opinions tend to influence purchase intention. Researchers have also discussed that if a particular product has more reviews, it enhances the perceived popularity of the product, which therefore has a significant impact on the purchase decision of the customers. With enhanced internet penetration, more and more people have resorted to online shopping, which has increased the importance of online consumer reviews. Positive customer reviews have resulted in sales enhancement, and different types of reviews do have a relative sales effect.

#### **Attractive Deals**

Deals and discounts are a part of sales promotion. Sales promotion is a technique to increase profit by selling the products and brands, usually in a short period, thus generating consumer behavior based on its benefits. [7] Therefore, sales promotion is said to have a positive and enjoyable impact on the purchase decision/intention. It was also observed that attractive promotions/deals had a positive impact on purchase intention. It was also discussed that the retailers want the customers to see their items to have high reference costs so that the perceived savings looks more noteworthy, and hence they ensure that words such as "deal" or "limited deals" are shown so that the customers accept that the discounts and do not consider the product to be of poor quality. Discounts and attractive deals that are offered by online platforms attracted a massive chunk of new online consumers because of the attached benefits along with the attractive deals such as quick delivery, free or low cost, and transparent return policies. These benefits are another reason for the purchases during the deals.

# **Source Credibility**

The recency and reliability of the reviews are other important factors that the consumers want to introspect before undergoing a purchase. [8] Trust plays a vital role in consumer behavior online, irrespective of the demographic

profiles of the reviewers. Customers have started using online tools called Web 2.0 tools (like weblogs, social network sites, online discussion forums, customer review sites), which helps them interchange information about the products and also justifies the credibility of the E-WOM. The online reviews are there to mitigate risk and to assure the credibility and the quality of the product.

Nevertheless, the researcher also discussed the valence of the reviews posted online and the presence of source identity that enhances customer perception about the reviews.[9] With the ever-increasing popularity of online reviews, academicians have shown increased interest in understanding the credibility of the reviews posted online. Thus, the source credibility stands out as an essential factor that impacts the purchase decision as well as the reviews in the online platforms.

#### **Social Influence**

Social Influence is a phenomenon where an individual seeks approval for his behavior from his close ones or the people who are important to him, such as friends, peers, and family. The social influence is significant because it plays an imperative role in every step, right from information seeking, adoption to consumption.[10] Researchers found that within a peer group, social influence also affects the image building of the peer, thus influencing attitude or behavior. Prior researchers also discussed that perceived usefulness and intention to purchase is primarily driven by social influence, and hence it is considered as a significant factor. Consumers do seek references from their social groups before shopping online or using any products online.

# **Convenience Perception**

Convenience has been a key in the online environment impacting the purchase and the behavior of the consumer. [11] The convenience perception has a significant impact on the attitude of the consumer and has been a principal motivator behind customer's inclination to adopt online shopping. Seiders discussed in their study broadly the dimensions of convenience, which includes access, search, transaction, possession. [26] These are based upon the ease of use and the ways through which the consumer can engage, select and identify the products and also amend the transaction.

# **Attitude towards Online Shopping**

Attitude is cognitive knowledge about a product or service which may be positive or negative. It was also explained attitude as a degree to which people liked shopping from an online platform and reacted in favor of the idea. [12] Prior research also discussed in detail the factors involved that drive the attitude towards online shopping, which are the outcome of consumer perceptions. The factors were a risk, ease of use of the shopping site, control, convenience of the shopping process, customer service, and affordability of merchandise. It was also discussed that if the customer had an unpleasant experience while shopping online, they would not prefer engaging with it again. 'Enjoyment of shopping' was another factor that saw a positive impact on online shopping intention and attitude.

#### **Purchase Through Online Platform**

Studies have reflected upon many factors that influence the purchase decision through an online platform. [25] Some of the factors are – convenience, perceived usefulness, time-saving, ease of use, perceived website reputation, perceived web image, price, anxiety, trust, customer services, lack of physical contact, informational social influence, and many. [13] Prior researchers have discussed the linkage of online reviews or e-WOM with the purchase intention online. Purchase intention also reflects the probability that consumers will be interested in buying a particular product or service in the future; thus, an enhancement in purchase intention implies an increase in the probability of purchasing.

# **Proposed Framework**

The constructs used in the framework were identified through some prevalent theories in the considered area. Figure 1 represents the Proposed Framework. Some other recognized models are the Combined Technology Acceptance Model and Theory of PlannedBehaviour and Model, Model of PC UtilizationandSocialCognitive Theory. [14] The proposed model is envisioned to assess the argument that Online Reviews (OR) and Attractive Deals (AD) are facilitated by variables or constructs such as Souce Credibility (SC), Social Influence (SI), and Convenience Perception(CP), which further impacts of Attitude(ATT) and Purchase in the online platform (PDO).

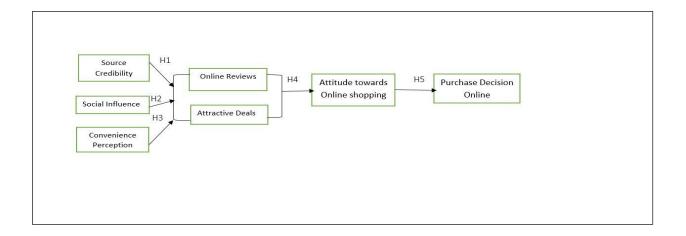


Figure 1.Proposed Framework

# **Hypothesis**

- H1 –Source credibility has a significant impact on Online reviews and Attractive Deals.
- H2 Social influence has a significant impact on Online reviews and Attractive Deals.
- H3 Convenience perception has a significant impact on Online reviews and Attractive Deals.
- H4 Online reviews and Attractive Deals significantly influences and impact the attitude towards online shopping.
- H5 Attitude towards online shopping significantly influences and impacts the purchase through an online platform.
- H6 Online reviews &Attractive Deals and Attitude towards Online shopping mediates the relationship between Source Credibility, Social influence, Convenience Perception, and Purchase decision Online.

# Methodology

The study used a mixed-method approach and Sequential Explanatory Design to conclude the research process. The data in the study is gathered in two phases. In the first phase, a structured questionnaire is used to collect and collate the data. [15] The second phase of the study includes Focus Group Discussions (FGDs) with some respondents who were a part of the study in phase one and further agreed to be a part of the FGD. The target age group considered for the study are working millennials 25-35 years who have spending abilities and are residing in the urban localities of India.[16] The survey was circulated online through various social media platforms and email. The FGDs were also conducted online through video-conferencing as per the mutually convenient time of the participants. The sampling technique used for the research is convenience and snowball sampling. For phase one of the study, a total of 250

respondents were connected, out of which 202 completed the survey. The response rate is 81 percent.[17] A total of 4 FGD's was done, a total participant count of 25. The data distribution by gender indicates 46 percent male and 54 percent female. Although the gender distribution is mentioned, the gender grouping of the respondents is not investigated since it was not a part of the research purposes.

# **Data Analysis & Results**

#### Phase One - Quantitative

Cronbach Alpha is used to test the reliability of each item in the questionnaire. A higher value of alpha ( $\alpha = 0.70$  or more) indicates that the constructs are reliable and are evaluating the basic concepts of the research.[18] The scale validity is evaluated through Exploratory Factor Analysis (EFA). KMO value is noted as 0.803, and the Bartlett test of Sphericity is significant at a p-value of 0.00. Both the test value justifies the feasibility of the factor analysis as well as sampling adequacy. [24] The details of the Cronbach alpha and the factor loading values of each item are in table A in the appendix. The effect of multicollinearity is tested through Variance Inflation factor values (VIF). VIF detected is 1.444, thus refuting the issues of multicollinearity.[19] Since the researcher used a structured questionnaire, so the Common Method Bias (CMB) test is also done using the Harman Single Factor test, which accounted for a variance of 22.958 percent, thus negating the effect of CMB.

# **Multiple Regression and Mediation Analysis**

Multiple Regression analysis tests were used to validate the framed hypothesis. The first step of the regression analysis is done to understand whether these SI and CP have an impact on OR & AD. The second step of the regression analysis is done to observe and validate the influence of OR & AD on the ATT. The third step includes testing the influence of ATT on the PDO, and finally, the impact and influence of OR, AD, SC, SI, CP, and ATT is tested on PDO. The results of the multiple regression analysis are given in Table 1 below.[20] The R square value and the corresponding p-value details are given in the table indicate that the proposed hypothesis is supported in the considered significance level ( $p \le 0.05$ ).

The researcher also proposed to understand whether Online reviews&Attractive Deals and Attitude towards Online shopping mediates the relationship between Source Credibility, Social influence, Convenience Perception, and Purchase decision Online. [21] The researcher applied Hayes Process Tool (Model 6) to understand the mediation effect of OR& AD and ATT on the independent variables SC, SI, and CP and the dependent variable PDO. The results of the analysis depict that there is an indirect effect which is shown in table 2confirmed the mediation effect.

**TABLE 1.**MULTIPLE REGRESSION OUTPUT

Step	Independent Variable (IV)	Dependent Variable (DV)	p-value	Beta value (β)	R square	Remark
	SC		0.000	0.452		Supported
1	SI	OR & AD	0.000	0.284	0.598	Supported
	СР		0.024	0.058		Supported
2	OR & AD	ATT	0.034	0.101	0.601	Supported
3	ATT	PDO	0.000	0.206	0.702	Supported
4	SC	PDO	0.005	0.113	0.612	Supported

	SI	0.001	0.216	Supported	
	СР	0.035	0.042	Supported	
	OR & AD	0.004	0.137	Supported	
	ATT	0.000	0.236	Supported	

Table 2. Mediation Analysis

Step	Independent Variable (IV)	Dependent Variable (DV)	Mediating Variables (MV)	p-value	Beta value (β)	LLCI	ALSO	Remark
1	SC	ATT	OR & AD	0.000	0.791	0.372	0.637	Supported
2	SI	ATT	OR & AD	0.000	0.708	0.276	0.507	Supported
3	СР	ATT	OR & AD	0.000	0.690	0.048	0.312	Supported
4	SC, SI, CP	PDO	OR & AD, ATT	0.000	0.047	0.129	0.297	Supported

#### Phase – II – Focus Group Discussions

Phase two of the study includes Focus Group Discussions (FGDs) with a total of twenty-five participants who were finally available for the discussion and were also part of the study in phase one. [22] There are four FGDs conducted. Although efforts were taken to connect with more participants for the discussion, it was observed that in the fourth FGD, there was an occurrence of some repetitive suggestions, as well as inputs, which referred to the point of attainment of data stagnation. Hence the discussion was concluded in the fourth FGD with 25 participants. The meetings ensued per the interviewee's chosen time and suitability, and the length of each discussion extended from forty minutes to an hour.

The discussion largely turned around the variables acknowledged and confirmed through the quantitative analysis(Figure 1). The interview data were collated and considered on the Grounded Theory approach.

Four significant themes emerged from the discussion. The details of the discussion and the themes are given below.

Theme 1 – Convenience as an Important Factor to Shop Online

With the advent of technology, many participants said that they had shifted to online shopping because of various convenience reasons, especially in terms of saving time of going out, saving petrol, being able to shop at any time of the day (24\*7), getting it delivered at home, secure transactional system. As mentioned by one of the participants, "I live far away from the city, so it is practically not possible to go to the city now and then to shop for products individually, so online shopping comes handy even when I have to order just one or two things at a time." They also added a point that — "the ones who are very lazy or are introverts and do not want to step out, or are not frequent

shopper, online shopping comes handy to them." [23] Some people also shop online in order to find unique and creative things, which they would not be able to find in offline shopping.

Irrespective of being a frequent shopper or not, many participants pointed out how sales, discounts, attractive deals, and offers are significant factors for them to shop online rather than going for offline shopping. They also reinforced that customer reviews in online shopping are the best part; they feel more safe and secure to shop online. As stated by one of the participants that "Customer reviews give you an assurance of the quality of the product, its cost worthiness and longevity of the product."

Theme 2 – Online reviews and the Deals and Promotions are a great support

The online reviews help in deciding as they talk about the quality of the product, the material, the size, and the color. In the case of apparel, many people are skeptical as the color that they receive is not the same as displayed online. So, online reviews, especially the ones with pictures, help the customers make a proper decision.

The reviews also help customers to find out if the product is cost worthy or not. In many instances, negative online reviews save customers from buying the wrong products.

Many participants who shop online frequently stated that they do not buy anything without checking out the reviews. However, they also expressed concern that the websites that do not have many reviews are not credible, and they avoid shopping from those.

For a few of the participants who have ample knowledge about the product they are purchasing, then they would not bother about the online customer reviews. The participants also bought a significant point where they explicitly cited that the importance of online reviews was subjective and is dependent on the category that they were buying and also the price of the product. The online reviews do mention that the customer has got the product during a sale and hence the purchase was worth it, so the participants feel that the attractive deals offered online is also a point that leads to purchase especially in some pricey products such as gadgets, electronics and many more.

#### Theme 3 – Social Circle and Peers influencing the purchase

The researcher found out that the majority of the participants of the FGD did not solely rely on online reviews. However, a few of them did solely rely on online customer reviews, but this is also when their peers or social circle recommends the product. The recommendation of the social group is very significant, and when it is clubbed with a positive online review and topped with some deals, then the purchase is for sure. "I was looking for a smartphone which was recommended to me by my friend, and when I went online, I got an attractive offer also the reviews were excellent, and I immediately bought that smartphone, I was delighted."

Despite the recommendations system available online, they will also like to take the suggestion of their close group, and the participants stated that they would check out the product features and website policy, reviews, offers before making a purchase and not go for the purchase blindly.

# Theme 4 – Credibility of Online reviews

The researcher also found that participants liked online shopping because they could check out customer reviews. Despite being aware of the fact that specific reviews might not be organic, they look for them and try to find out the honest reviews amongst them. They believed that honest reviews usually have a picture of the product attached to them, and seeing those, they feel more confident in purchasing that product. On the other hand, quite a few people do not rely on reviews at all because they have had some bad experience in the past and hence they mentioned that "Reviews can be fake and sometimes even bought, so we should check the online reviews properly and should not rely on them too much."

#### Conclusion

In the present day, the business happens profoundly through active customer engagements. If we think that customers do not give much importance to online reviews and give a very cursory glance at what is posted online, then we are very wrong. Customers engage very much with the content. Before making any purchase decisions, they read and research very thoroughly. They value the experience and dig very deep into it to understand where they will get a quality and enjoyable experience. When it comes to making a purchase decision, the consumer wants to hear about the experience of people like them. The star ratings are the preliminary step that attracts them to the deeper engagements. Whether the ratings are good or bad, the customer would like to comprehend further about the product and the experience, and hence the online reviews are very significant in generating purchase decisions online. The deals and promotional offers are also attracting more people to the online platform. However, overall, the customers are get swayed away by the attractive deals. Although it seems that attractive deals might lure the customers for purchase, the final purchase decisions happen after much inspection. Consumers in recent times, due to the availability of colossal information, make use of all the reliable resources before indulging in an online purchase. The current study very rightly validated that only online reviews and attractive deals are not the sole factors that drive the purchase decision. The purchase decision is the output of many facilitating and supportive conditions. If in any product the online reviews and the star ratings are good, and there is an attractive offer available, it will entice the customer, but the purchase will not happen instantly. The customer will look for some reassurance from some reliable sources such as their friends, family, or peers, they will check the credibility of the reviews and will also verify whether the quality of the product is compromised by offering a deal, will compare with the competitor's prices and then will take the final decision of purchase. Thus, in recent times it is imperative to take care and focus on various facilitating conditions and the wholesome environment rather than fixing one aspect in business. For any business, happy customers do the best marketing, and they do it for free. So it is crucial to take advantage of the golden opportunity to engage with their brand advocates and help them share their experiences online. There is tremendous potential to amplify customer voices online, which will further amplify the business. So the research will help the marketers to broaden their vision and also embrace the supportive elements too that can be impactful in driving the business.

The study is focused on a specific age group, and the sampling method used can be one of the constraints. Also, the study has not taken the gender aspect, which can be a good point in the future. Since female shoppers are very prominent and to understand whether the framework will hold true if the gender aspect is incorporated is something that can be considered. The study will also act as a reference if someone wants to add further some more facilitating conditions that may impact the business and the purchase decision.

Conflict of Interest: There is no conflict of interest among the authors

Funding: Self-funded

Ethical approval: Not applicable

References (APA 7 Style)

- 1. Ajzen, I. (2011). The theory of planned behavior: Reactions and reflections. Psychology & Health, 26(9), 1113–1127. https://doi.org/10.1080/08870446.2011.613995
- Aldousari, A. A., Delafrooz, N., AbYajid, M. S., & Ahmed, Z. U. (2016). Determinants of consumers' attitudes toward online shopping. Journal of Transnational Management, 21(4), 183–199. https://doi.org/10.1080/15475778.2016.1226658
- 3. Bandura, A. (2001). Social cognitive theory of mass communication. Media Psychology, 3(3), 265–299. https://doi.org/10.1207/s1532785xmep0303\_03
- 4. Bin Yusuf, J. (2010). Ethical implications of sales promotion in Ghana: Islamic perspective. Journal of Islamic Marketing, 1(3), 220–230. https://doi.org/10.1108/17590831011082400
- 5. Bouwman, H., López-Nicolás, C., Molina-Castillo, F. J., & van Hattum, P. (2012). Consumer lifestyles: Alternative adoption patterns for advanced mobile services. International Journal of Mobile Communications, 10(2), 169–195. https://doi.org/10.1504/IJMC.2012.045672

- 6. Chakraborty, U., &Bhat, S. (2018). The credibility of online reviews and their impact on brand image. Management Research Review, 41(1), 148–164. https://doi.org/10.1108/MRR-06-2017-0173
- Chang, M. K., Cheung, W., & Lai, V. S. (2005). Literature derived reference models for the adoption of online shopping. Information & Management, 42(4), 543–559. https://doi.org/10.1016/j.im.2004.02.006
- 8. Chatterjee, P. (2001). Online reviews: Do consumers use them? In M. C. Gilly& J. Myers-Levy (Eds.), Advances in Consumer Research: Vol. 28. Proceedings of the 2001 Association for Consumer Research Conference (pp. 129–134).
- Cheung, C. M. K., &Thadani, D. R. (2012). The impact of electronic word-of-mouth communication: A literature analysis and integrative model. Decision Support Systems, 54(1), 461–470. https://doi.org/10.1016/j.dss.2012.06.008
- 10. Christou, E. (2011). Exploring online sales promotions in the hospitality industry. Journal of Hospitality Marketing & Management, 20(7), 814–829. https://doi.org/10.1080/19368623.2011.605038
- 11. Clement, J. (2019). Topic: E-commerce worldwide. Statista. https://www.statista.com/topics/871/online-shopping/
- 12. Comer, J. C., &Wikle, T. A. (2008). Worldwide diffusion of the cellular telephone, 1995–2005. The Professional Geographer, 60(2), 252–269. https://doi.org/10.1080/00330120701836303
- 13. Cui, G., Lui, H. K., &Guo, X. (2012). The effect of online consumer reviews on new product sales. International Journal of Electronic Commerce, 17(1), 39–58. https://doi.org/10.2753/JEC1086-4415170102
- 14. Dishaw, M. T., & Strong, D. M. (1999). Extending the technology acceptance model with the task–technology fit constructs. Information & Management, 36(1), 9–21. https://doi.org/10.1016/S0378-7206(98)00101-3
- 15. Evans, P., & Wurster, T. S. (2015, January 27). Strategy and the new economics of information. Harvard Business Review. https://hbr.org/1997/09/strategy-and-the-new-economics-of-information
- 16. Friedrich, R., Gröne, F., Holbling, K., & Peterson, M. (2009). The march of mobile marketing: New chances for consumer companies, new opportunities for mobile operators. Journal of Advertising Research, 49(1), 54–61. https://doi.org/10.2501/S002184990909096
- 17. Gentles, S. J., Charles, C., &Ploeg, J. (2016). Sampling in qualitative research: Insights from an overview of the methods literature. The Qualitative Report, 20(11), 1772–1789.
- 18. Malhotra, G., & Aggarwal, R. (2019). Growth prospects of e-retailing in electronic goods markets. Semantic Scholar. https://www.semanticscholar.org/paper/GROWTH-PROSPECTS-OF-E-RETAILING-IN-ELECTRONIC-GOODS-Malhotra-Aggarwal/58c0f35c7798729aa62c9131dae2a78179fd1484
- 19. Hamari, J. (2015). Why do people buy virtual goods? Attitude toward virtual purchases versus game enjoyment. International Journal of Information Management, 35(3), 299–308. https://doi.org/10.1016/j.ijinfomgt.2015.01.007
- 20. Heath, H., & Cowley, S. (2004). Developing a grounded theory approach: A comparison of Glaser and Strauss. International Journal of Nursing Studies, 41(2),

#### **Appendix**

**Table A: Measures of Reliability** 

Variables Names	Cronbach Alpha (α)	Factor Loading
	0.871	0.667
	0.873	0.728
Convenience Perception (CP)	0.873	0.688
	0.875	0.717
g	0.871	0.739
Source Credibility (SC)	0.870	0.722

0.870	0.695
0.871	0.694
0.870	0.764
0.876	0.688
0.874	0.640
0.874	0.727
0.874	0.787
0.876	0.765
0.871	0.629
0.874	0.767
0.875	0.802
0.874	0.863
0.873	0.714
0.878	0.723
0.871	0.647
0.873	0.786
0.874	0.645
0.873	0.675
0.870	0.730
0.869	0.795
0.869	0.747
0.869	0.751
0.871	0.738
0.869	0.690
0.868	0.786
	0.871 0.870 0.876 0.874 0.874 0.874 0.876 0.871 0.874 0.875 0.874 0.873 0.878 0.871 0.873 0.878 0.871 0.873 0.879 0.879 0.879 0.869 0.869 0.869 0.869

# JOURNAL: ECOSOCIAL Studies: banking, finance and cybersecurity

0.869	0.740