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Factors Influencing Intention to Use Online Consumer Reviews:
The Case of Vietnam

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ABSTRACT

Online consumer reviews have been shown to play an important role that can influence consumers' attitudes, behaviors, and purchasing decisions. This study seeks to understand factors that affect user intention to use online consumer reviews. To examine this area, this paper theorizes multiple constructs that may influence intention to use. The subjects in this study were 466 online Vietnamese consumers. The data were analyzed using structural equation modeling, and five of the seven hypotheses were found to be significant. This study found several results not found in prior studies. The construct perceived online review importance is found to be important in influencing intention to use online reviews. Both perceived usefulness and perceived credibility influenced consumers' perceptions on the importance of online reviews. The study findings contribute to the research field of online consumer reviews and provide new insights into intention to use online consumer reviews for a developing country, different from prior studies that have focused on developed countries.

KEYWORDS

Ecommerce, Intention to Use, Online Consumer Reviews, Online Review Importance

INTRODUCTION

With the enormous growth in E-commerce in the last few decades, online consumer reviews are increasingly common (Jebarajakirthy et al., 2022; Zhao et al., 2020). Online consumer reviews play an important role in influencing consumers' attitudes, behaviors, and purchasing decisions (Liu and Du, 2020). Reviews have emerged as influential sources of information which greatly affect customers' pre-purchase perspectives and purchase decisions (Klaus & Changchit, 2019; Maslowska et al., 2016). Research shows that most consumers consult online consumer reviews before making their decision to purchase a product or service online (Li et al., 2019; Xiao & Li, 2019).

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Online consumer reviews serve as a platform that promotes interactive and participatory communication processes (Weathers et al., 2015). Online businesses typically allow customers to express their thoughts by posting a one-to-five-star rating and writing a text-based review (Sohaib et al., 2019). The relationship between online reviews and behavioral intentions was investigated in prior studies, revealing a significant relationship between online reviews and consumers' purchase decisions (Mariani & Borghi, 2020; Teng et al., 2017).

Although online consumer reviews play an important role in a consumer's decision to buy a product or service, only a handful of studies have focused on the factors influencing the intention to use online consumer reviews. To our knowledge, only two studies have explored the components that determine the intention to use online consumer reviews. The first study was conducted by Changchit et al. (2020) in the e-commerce environment in Thailand. Fogel and Zachariah (2017) conducted the second study in the US e-commerce environment, only focusing on Yelp. Both studies have a common weakness in using student data. Although students constitute an important population from which the data are derived, they may not reflect the general population of online consumers.

The overarching objective of this study is to examine which factors may influence consumers' intention to use online reviews in a newly emerging country with an important geopolitical and economic position. Understanding these factors will enhance the knowledge in this line of research. So, in this study, we focused on obtaining data from online consumers in Vietnam, who may use online consumer reviews differently than consumers in other countries.

This study brings several contributions to the literature. First, although this study was based on the technology acceptance model (TAM), three additional factors: perceived computer self-efficacy, perceived online review credibility, and perceived online review importance were added to increase the level of explanation for intention to use online consumer reviews. Second, this study contributes to the research field of online consumer reviews by providing knowledge about what factors influenced online consumers to use online reviews. Third, by focusing on the research environment of a newly emerging country, Vietnam, this study will provide new insights into intention to use online consumer reviews for a developing country, rather than a developed country.

Vietnam represents newly emerging economies in the world where several of the largest multinational companies are doing business, such as Apple, Samsung, LG, IBM, Nike, Adidas, Ajinomoto, Panasonic, to name a few. Furthermore, a wide range of supply chains of multinational companies are moving from China and other countries to Vietnam to diversify supply chain risks and capitalize on the Vietnam economy's dynamism. In 2022, Vietnam's economic growth rate was more than 8%. Vietnam has signed many free trade agreements with major trade (Kalargiros et al., 2019). Vietnam's information technology and Internet infrastructure are increasingly modernizing, and E-commerce is becoming more popular (VECOM, 2022). This research will help multinational companies and partners better do business in Vietnam by understanding Vietnamese consumers' intention to use online reviews.

LITERATURE REVIEW AND THEORETICAL FOUNDATIONS

With the great developments in information and communication technology and the widespread popularity of the Internet, many virtual communities have been formed, where information creation, collection, or spreading can easily occur (Cui et al., 2022; Zhao et al., 2020). One of the most common forms of online word-of-mouth is online consumer reviews, which are considered user-generated content or consumer-directed information (Lai et al., 2013). Although there are other types of reviews including reviews created by sellers, by experts, or by the brand itself (Thomas et al., 2019), online consumer reviews are the most important and popular source of information that consumers often refer to for their decision to buy products or services in E-commerce settings (Van Ruler, 2018). Online consumer reviews can influence consumers' perceptions, attitudes, and behaviors (Li et al.,

2019). Consumer attitudes sometimes change after reading and analyzing online consumer reviews (Lai et al., 2013).

The motivations that drive consumer participation in online communities for creating and disseminating online consumer reviews include emotional, social, and functional motives (Lovett et al., 2013). Emotional motivation represents a consumer's desire to share their experiences, feelings, knowledge, opinions, and evaluations about a product, service, or company. Social motivation is related to aspects constituting a consumer's social status. Functional motivation represents the need to provide potential consumers with relevant information.

To date, studies have been conducted to identify factors affecting intention to purchase a product or service online (Changchit et al., 2021; Sun & Li, 2021), including perceived usefulness of online consumer reviews (Cheung et al., 2008). The usefulness of reviews refers to their quality or relevance in enabling consumers to decide whether to buy a product or service (Duan et al., 2008). We should note that consumers do not naively believe all online reviews but often scrutinize the usefulness of online consumer reviews (Willemsen et al., 2011). Factors that affect the perceived usefulness of online consumer reviews useful has been examined in prior studies. One study found that reviews' perceived usefulness increases when positive statements are moderate and balanced because too many positive statements will cast doubt on reviewers' motives (Schindler & Bickart, 2012). In addition, studies show online consumer reviews with the most positive and negative statements are more helpful than reviews that only include positive or negative statements and that long online consumer reviews are more useful than short online consumer reviews (Cheema & Papatle, 2010).

The reviews' credibility is a second factor affecting intention to purchase a product or service online (Sotiriadis & Zyl, 2013; Ketelaar, 2015). In the E-commerce environment, online consumer reviews are created and delivered simply, conveniently, and inexpensively (Huang et al., 2021; Lovett, Peres, & Shachar, 2013). Moreover, online consumer reviews are posted on firms' or third parties' websites by people unknown to the reader (Obiedat, 2013). The reviews' credibility always attracts special attention (Fu et al., 2021; Lee, 2009). Although online consumer reviews are perceived as more trustworthy and credible than expert reviews or company-generated reviews, this does not mean that all reviews of online consumers have high trust and credibility (Gruen et al., 2006). Consumers use online consumer reviews that have high credibility and vice versa (Ketelaar, 2015; Li et al., 2021).

Besides the number of online consumer reviews, valence of reviews is also considered an important factor influencing consumers' purchasing decision process. Valence refers to the average level of consumer opinion toward a product or service (Cui et al., 2012). Valence of reviews can be positive, negative, or neutral. One can use stars to indicate the valence of reviews in the sense that more stars are positive, fewer stars are negative, and a middle level of stars is neutral. Studies suggest that the valence of online consumer reviews is a good predictor of sales (Chen & Huang, 2013) and evidence of this has been found in various product categories (Moe & Trusov, 2011). Furthermore, the valence of online consumer reviews is found to have a stronger influence on highly specialized consumers' purchasing decision-making process than low expertise consumers' purchasing decision-making process (Park & Kim, 2008).

In general, consumer purchase intention has a positive relationship with the quality of online reviews (Zhao et al., 2020). Furthermore, the quality of online reviews is more influential than the number of online reviews on purchase intention (Duan et al., 2008). With the development of information and telecommunications technologies and online platforms, communication among people is no longer limited by time and space (Bui et al., 2020; Huang & Lee, 2021). In other words, online consumer reviews can be created anytime and anywhere and are considered a good source of reference information for consumers' purchasing decisions (Thomas et al., 2019).

Under the e-commerce setting, consumers interact with an online system, the review systems are considered information systems (Changchit et al., 2020), and thus, an analysis of factors affecting intention to use online consumer reviews can be based on the technology acceptance model (TAM). In the TAM, two important factors, perceived usefulness and perceived ease of use, influence intention

to use a new technology (Cheung et al., 2008; Davis, 1989; Van et al., 2021). Perceived usefulness can be seen as perceived value or helpfulness of online consumer reviews (Willemsen et al., 2011) and plays an important role in driving consumer purchasing decision (Duan et al., 2008). It can be influenced by the reviews' relevance, the number of positive statements, the reviews' length, and the reviews' writing style.

Perceived ease of use is another key ingredient in the TAM and is defined as the degree to which a person uses a new technology or system without much effort (Davis, 1989). In the context of online consumer reviews, perceived ease of use is seen as the degree to which a consumer uses online reviews with minimal effort. In other words, using online consumer reviews is easy and straightforward.

As online consumer reviews are created and posted on sellers' or third parties' websites by anonymous people (Li et al., 2019), the primary concern for consumers is the reviews' credibility (Duan et al., 2008). Prior studies have also pointed out the importance of trustworthiness in online platforms and have investigated the role of perceived credibility. Some studies indicate that while looking at online consumer reviews, consumers may give different weights to factors. The weights can be influenced by consumer sentiment or trust.

As there has been such a substantial growth in using online reviews in the last decade, there have been studies that establish that consumers find online reviews to be important (Camilleri, 2021; Yang et al., 2017). However, prior studies have not examined factors influencing consumers' perspectives towards the importance of online reviews. Although it has been proposed that consumers' perspectives on the importance of online consumer reviews can influence intention to use them (Benlian et al., 2012), this area has not been studied well.

Online consumer reviews are generally considered more reliable than information generated by sellers or expert reviews. Online consumer reviews are voluntary actions, so there is a higher degree of trust (Zhao et al., 2020). In addition, customers consider online information other customers provide more reliable than businesses (Mariani & Borghi, 2020). However, it is also important to note that marketers may generate promotional reviews (anonymously being customers), which may influence consumers' buying decision. In this study, we also suggest that credibility and importance of online consumer reviews influence the intention to use online consumer reviews.

CONSUMER REVIEWS IN VIETNAM

Vietnam is an emerging country with great potential for economic development that has attracted much foreign investment (Bui et al., 2020). Located in Southeast Asia, Vietnam is expected to be an economic center that can attract many multinational companies (Pham & Anh, 2014). In addition, many supply chains of companies worldwide are moving to Vietnam partly because of the trade war between USA and China in recent years, leading to higher risks and uncertainties in China (Nguyen Trang, 2020).

The success of Vietnam's economy stems from its economic reforms, which began in 1986, transforming Vietnam from a centralized and bureaucratic economy into a market economy. Vietnam has a high telecommunications technology and Internet infrastructure (Bui et al., 2020). High speed internet is used by over 70% of the population (Luu, 2021). In 2020, the number of Internet users in Vietnam is 68.17 million with over 145 million mobile devices connected to the Internet (Valerie Mai, 2021). On average, each user uses 2.1 mobile devices, and 65 million use social media. The E-commerce market in Vietnam reached $11.8 billion in 2020, accounting for 5.5% of the total retail sales of consumer goods across the country (Bui et al., 2020). About 53 percent of the Internet users use e-wallets and online payments for purchasing goods and services (Center for WTO, 2021). Hanoi and Ho Chi Minh City are the two largest cities in Vietnam and political and economic centers, accounting for more than 70% of total transactions on E-commerce platforms (Pham et al., 2011).

Culture has been found to affect the way people interact with online systems (Argyris et al., 2020) and influences attitudes towards acceptance of online consumer reviews (Lai et al., 2013). Culture is

the collective programming of minds that distinguishes members of one group from that of another group, or people of one country from another (Hofstede, 1984). Therefore, culture is a collective phenomenon as it is shared among people living in the same social environment. Factors determining culture can influence intention to use information technology, such as collectivism/individualism and masculinity/femininity (Hofstede, 1984; Changchit et al., 2020). Consumers from individualistic cultures have a greater tolerance for risk and a higher propensity towards online transactions than those from collectivist cultures. Furthermore, people from a high uncertainty avoidance culture are less inclined to take risks because they fear failure or loss of face and are often very cautious about innovative processes (Jarvenpaa & Todd, 1997). The Vietnamese culture is collectivist. They have a high power distance, a preference for uncertainty avoidance, and a low tolerance for risk. The results from this study may bring new knowledge to the research field in relation to the knowledge gained from studies in developed countries.

RESEARCH MODEL AND HYPOTHESES

Technology Acceptance Model (TAM) is used in many studies to analyze the factors affecting E-commerce (Bui et al., 2020) as well as to explain the intended use of applications in mobile commerce (Chhonker et al., 2017). In this study, two principal components of the TAM are used to explain intention to use online consumer reviews. These two main components are perceived ease of use and perceived usefulness. In addition to those two constructs from TAM, we also included perceived online review credibility in the research model. Studies show that perceived online review credibility can influence a consumer's buying decision process (Duan et al., 2008). Furthermore, perceived online review credibility is most likely to influence consumers' intention to use online reviews (Changchit et al., 2020). Note that credibility reviews are emphasized in both traditional and e-commerce environments (Jayathilake & Sedera, 2021). In this study, we propose that perceived online review credibility has a direct influence on intention to use and an indirect effect through the mediating variable perceived online review importance. Therefore, the abstract variable perceived online review importance is also a component in the research model, which is expected to influence intention to use online consumer reviews.

There are two main reasons for adding the perceived online review importance variable to the model. First, as there has been such a large growth in the use of online reviews of the last decade, consumers overall find online reviews to be important. Prior studies also have noted that online reviews are important and examined some aspects related to this (Camilleri, 2021; Yang et al., 2017). However, antecedents and consequents of consumers' perspective on the importance of online reviews have not been examined. Thus, we propose that perceived online review importance may be a factor that will influence intention to use. Also, as factors affect users' perceptions of review importance, we propose that consumers who find online reviews credible will also consider online reviews to be more important. In addition, we propose that consumers who find online user reviews useful will also find them important. Second, consumers have been placing more weight on review importance as the basis for deciding to buy a product or service in the context of e-commerce (Pham et al., 2020), so it seems that this would be a fruitful area to examine. In this study, we explore the factors that influence consumers' perspective on the importance of online reviews and whether the importance of online reviews affects the intention to use online revies.

In the integrated research model, perceived computer self-efficacy is also included. The basis for adding this variable is that consumer characteristics are expected to affect perceived ease of use (Huy et al., 2019). User characteristics are related to their technological readiness. Technological readiness can be demonstrated through perceived computer self-efficacy. If consumers have computer knowledge and capabilities, they can interact conveniently, simply, and flexibly with e-commerce applications.

We show the comprehensive and integrated research model in Figure 1. In this research model, there are six abstract variables in which perceived computer self-efficacy affects perceived online

review ease of use; perceived online review ease of use has an impact on perceived online review usefulness; perceived online review ease of use, perceived online review usefulness, perceived online review credibility, and perceived online review importance affect intention to use online reviews; and perceived online review usefulness and perceived online review credibility have an influence on perceived online review importance. We describe the theoretical background of these constructs and hypotheses in the following paragraphs.

Perceived Computer Self-Efficacy

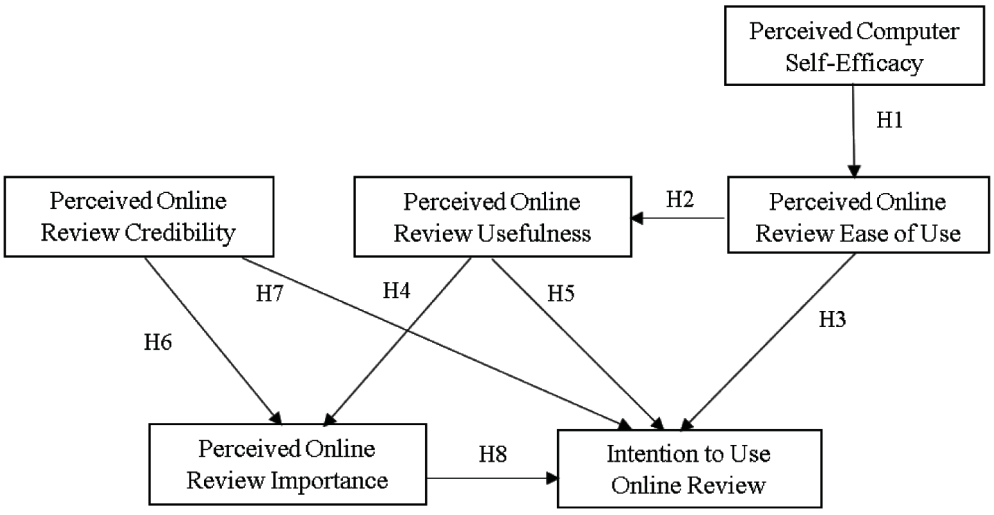
Perceived computer self-efficacy in this study is an individuals' ability to use computers to complete tasks in different situations (Hsia et al., 2014). Perceived computer self-efficacy is one of the manifestations of technological readiness. Individuals with higher perceived computer self-efficacy are more inclined to use computers or technology to accomplish tasks. In other words, they have higher confidence in computers and ability to use computers. Perceived computer self-efficacy, in particular, or technological readiness in general have a positive relationship with perceived ease of use and consumer satisfaction with online commercial applications (Huy et al., 2019; Pham et al., 2018). We can see the online consumer review system as an information technology system; therefore, consumers with higher perceived computer self-efficacy are most likely to perceive that using such a system is not difficult in their purchasing decisions. Therefore, we propose:

H1: Perceived computer self-efficacy has a positive relationship with perceived online review ease of use.

Perceived Online Review Ease of Use

Perceived ease of use is a key component of the TAM (Chang et al., 2021). It is defined as the degree to which people use a new technology with little effort (Davis, 1989). In the context of online consumer reviews, perceived ease of use is the degree to which a consumer believes using online reviews is simple and straightforward. Studies show that perceived ease of use is positively related to perceived usefulness (Bui et al., 2020). Users are more likely to use an online review system which only requires a minimal level of effort. Perceived ease of use is positively related to intention to use an information

Figure 1.
Research model



technology or system. Therefore, in the context of online consumer reviews and being consistent with information systems and applications, we propose the following hypotheses:

H2: Perceived online review ease of use has a positive relationship with perceived online review usefulness.
H3: Perceived online review ease of use has a positive relationship with intention to use online reviews.

Perceived Online Review Usefulness

Perceived usefulness is an important component of the TAM. Perceived usefulness is perceived value or helpfulness and is defined as the degree to which a person believes that using an information technology or system will enhance his or her job performance (Davis, 1989). Perceived usefulness is expected to increase consumers' buying decision process's accuracy and to be positively related to the intention to use an information technology or system. In online consumer reviews, perceived usefulness is the degree to which a consumer believes that using online reviews will enhance his or her decision-making process and experience (Changchit et al., 2020). Consumers place more and more weight on the importance of online consumer reviews, and the perceived usefulness of online reviews will increase the importance of online reviews. In addition, perceived usefulness will probably affect intentions to use an information technology or system. Therefore, we posit:

H4: Perceived online review usefulness has a positive relationship with perceived online review importance.
H5: Perceived online review usefulness has a positive relationship with intention to use online reviews.

Perceived Online Review Credibility

Online consumer reviews are a form of online Word-of mouth (WOM), created and posted on companies 'or third parties' websites by people unknown to the reader. As such, the credibility of these online reviews has always been a subject of considerable attention (Duan et al., 2008). The credibility of online reviews can affect sales (Mudambi & Schuff, 2010). Furthermore, the number of positive statements, two-way reviews, the reviews' length, and the reviews' content can affect the credibility of online reviews (Schindler & Bickart, 2012). Online consumer reviews are often more trustworthy than seller-generated or expert reviews. Note that consumer review credibility is important in both traditional and e-commerce settings (Jayathilake & Sedera, 2021). Therefore, we propose:

H6: Perceived online review credibility has a positive relationship with perceived online review importance.
H7: Perceived online review credibility has a positive relationship with intention to use online reviews.

Perceived Online Review Importance

Besides online consumer reviews, there are other types of online reviews, including seller-generated information, expert reviews, third party reviews, and recommendation systems (Gruen et al., 2006). These sources of information all play an important role in consumers' buying decision process. However, online consumer reviews are considered the most important (Duan et al., 2008).

Consumers tend to perceive that online consumer reviews are created without incentives (Lee, 2009). This differs from other types of online reviews, such as those created by companies to increase sales. In this study, we define perceived online review importance as the degree to which consumers place weight on online reviews and thus influence consumers' decision-making process. Therefore, we posit:

H8: Perceived online review importance has a positive relationship with intention to use online reviews.

RESEARCH METHODOLOGY

Measurement Development

The questionnaire designed for this study adapted some of the scales developed from TAM research and added additional constructs as described in this paper's research model development section. The questions used to measure perceived usefulness and perceived ease of use were adapted from studies conducted by Venkatesh and Davis (2000) and Venkatesh et al. (2003). Other questions were designed specifically for this study to measure the constructs that impact consumer attitudes on online user review usage. Several tests such as reliability, KMO and Barlett's, common method bias, and factor analysis were conducted to verify and validate their suitability for the measurement model in this study. We describe these results in the data analysis section of this paper.

The questionnaire consisted of thirty-five (35) questions. Twenty-six (26) questions with a six-point Likert scale were designed to measure subjects' perceptions and the usage of online reviews. The remaining nine (9) questions were asked to gather some demographic data. Three professors and three research assistants were asked to read through the survey questions to validate the clarity of these questions. For construct improvement and validity, revisions to the survey were made based on the feedback received. The English questionnaire was then translated into Vietnamese by one researcher and then translated back into English by another researcher to check for translation accuracy. The original English questionnaire and the translated questionnaires were found to be equivalent.

Data Collection

Data were collected in Vietnam in December 2021. Subjects were informed that participation in the study was voluntary and that their responses would be kept anonymous. The sampling framework of this study included online retail and financial customers. With the help of a securities company, individual email addresses were collected. An email solicitation letter was sent to 2000 subjects randomly selected from the email list. The letter described the purpose of the study and invited the subjects to participate in the online survey. There were 557 emails sent back as undeliverable. Out of 497 responses, we excluded 31 because they were incomplete or duplicated. Therefore, the effective sample size was 466 and the effective response rate was 32.3%. Due to the effective sample size of 466, sufficient for data analysis using structural equation modeling, follow-up emails were not sent. Table 1 indicates the subjects' demographics. We should note that 100% of the respondents have made at least one online purchase in the last year.

DATA ANALYSIS

Table 2 summarizes the items measuring the attitude towards the intention to use online reviews and five factors affecting it. All items use a seven-point Likert scale ranging from 1 (strongly disagree) to 7 (strongly agree).

The following paragraphs describe the statistical analyses of the data. Several tests were first conducted in this study to verify and validate each factor's suitability for the measurement model in this study. The analyses such as reliability, factor analysis, and the model's overall goodness of fit are described below.

Reliability Test

Various statistical analyses (reliability, validity, exploratory, and confirmatory analyses) were conducted using SPSS 25.0 and AMOS 24 software to verify the suitability of the measurement model and scales used. A reliability test was conducted to examine the internal consistency of the

Table 1.
Subjects' demographics

Characteristic	No.	%
Gender		
Male	193	41.40
Female	273	58.6
Highest Level of Education		
High School	7	1.50
Associate Degree	4	0.90
Bachelor's Degree	175	37.60
Master's Degree	151	32.40
Doctoral Degree	129	27.60
Age (in years)		
18-25	123	26.40
26-35	66	14.20
36-45	202	43.30
46-55	65	13.90
>= 56	10	2.20
Use Credit Card/Debit Card		
Yes	382	82.00
No	84	18.00
Online Purchases per Month (# of orders)		
None	0	0.00
1-2	145	31.10
3-5	153	32.80
6-9	74	15.90
10-20	32	6.90
More than 20	62	13.30
Online Purchases Last Year (# of orders)		
None	0	0.00
1-2	26	5.60
3-5	51	10.90
6-9	64	13.70
10-20	112	24.00
More than 20	213	45.80
Items Regularly Purchased Online		
Books	272	58.37
Software/Apps	75	16.09
Computers/Electronics	114	24.46
Media (Video/Music)	50	10.73
Clothing/Shoes	340	72.96
Food	257	55.15

continued on following page

Table 1.
Continued

Characteristic	No.	%
Health/Beauty	196	42.06
Sports/Outdoors	118	25.32
Industrial/Automotive	28	6.01
Home/Garden	127	27.25
Other	147	31.55
Employment Status		
Full-time	349	74.90
Part-time	85	18.20
Not employed	32	6.90
Student		
Undergraduate	103	22.10
Graduate	28	6.00
Not a student	335	71.90

research instrument. The test confirmed the reliability of the research items with Cronbach's alpha coefficient of 0.969.

KMO and Bartlett's Test

The KMO and Bartlett's Test was conducted to assess the degree of unidimensionality of the scales. As shown in Table 3 below, the test confirmed the sampling adequacy with the value of 0.958. The Bartlett's test of sphericity showed a p-value of 0.000 for both sets of data. Thus, the null hypothesis was rejected regarding no difference between the correlation and identity matrices.

Factor Analysis

We assessed the convergent validity of each construct with factor analysis to ensure that the survey items produced the expected number of factors and whether each item was loaded on their appropriate factor. In addition, an Exploratory Factor Analysis (EFA) was used to reveal the underlying structure of constructs. As demonstrated in Table 4, factor analysis results show that the measurement items loaded on six factors. The ideal suggested threshold is 0.7 (Heir et al., 2009). Thus, all factor loadings below 0.65 were removed from data analysis, which was one question from the construct Perceived Online Review Importance. The results show that the construct measures were valid and thus could measure the six factors in the research model.

Structural Equation Model (SEM)

This study used SPSS 25.0 and AMOS 24 software to test the structural equation model. To test the fitness of the model, seven common model-fit measures were conducted to assess the model's overall goodness of fit: the ratio of Chi-square (CMIN) to degrees-of-freedom (df); goodness of fit index (GFI); adjusted goodness-of-fit index (AGFI); normalized fit index (NFI); Tucker Lewis Index (TLI); comparative fit index (CFI); and root mean square error of approximation (RMSEA). As shown in Table 5, all the model-fit indices exceeded their respective common acceptance levels suggested by previous research, thus demonstrating that the measurement model exhibited a good fit with the data collected (Bagozzi & Yi, 1988; Baumgartner & Homburg, 1996; Browne & Cudeck, 1989; Byrne,

Table 2.
Measure subscales, internal consistency, means (M), and standard deviation (SD)

	α	M	SD
Perceived Computer Self-Efficacy	**0.928**	**5.23**	**0.76**
I like using a computer			
I feel confident with my ability to use computers			
I am confident with my ability to find information on the Internet			
I am confident in my ability to purchase items online			
I enjoy working with computers			
Perceived Online Review Usefulness	**0.954**	**4.71**	**1.04**
Online consumer reviews are a useful tool for online shopping			
Online reviews provide useful information			
I find that online reviews are valuable for my online purchase decisions			
The online consumer review systems are useful			
Perceived Online Review Ease of Use	**0.933**	**4.78**	**0.96**
Overall, online consumer review systems are easy to use			
It is not difficult to figure out how to use online reviews			
It is easy to read online reviews about a product			
It is very simple for me to use online review systems			
Perceived Online Review Credibility	**0.936**	**3.90**	**0.98**
Online consumer reviews overall are trustworthy			
Most of the time, online consumer reviews seem credible to me			
Overall, I believe I can trust the online reviews			
Online reviews are written by people who honestly state their product views			
Perceived Online Review Importance	**0.931**	**4.49**	**1.20**
Overall, online consumer reviews are important to me when I purchase online			
I believe everyone should read online reviews before making a purchase decision			
No one should purchase the product online before reading the online reviews			
I usually read online reviews before making an online purchase			
I believe that online reviews should be read prior to placing an order			
Perceived Intention to Use Online Review	**0.963**	**4.54**	**0.73**
I definitely will use online reviews for future purchases			
I intend to use online reviews to help guide my purchases			
I will use online reviews again			
I think that it's worth the effort to read online reviews prior to purchasing			

Table 3.
KMO and Bartlett's test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.958
Bartlett's Test of Sphericity	Approx. Chi-Square	13451.908
	df	325
	Sig.	0.000

Table 4.
Factor analysis

Q#	Constructs	Components					
		1	2	3	4	5	6
1	Perceived Computer Self-Efficacy 1	.807	.126	.191	.172	.153	.202
2	Perceived Computer Self-Efficacy 2	.861	.166	.130	.127	.186	.113
3	Perceived Computer Self-Efficacy 3	.839	.177	.156	.243	.112	.099
4	Perceived Computer Self-Efficacy 4	.745	.159	.266	.157	.156	.133
5	Perceived Computer Self-Efficacy 5	.785	.109	.145	.195	.161	.119
6	Perceived Online Review Usefulness 1	.229	.291	.280	.342	.243	.697
7	Perceived Online Review Usefulness 2	.222	.297	.233	.245	.306	.742
8	Perceived Online Review Usefulness 3	.180	.297	.334	.276	.301	.685
9	Perceived Online Review Usefulness 4	.259	.281	.303	.335	.245	.695
10	Perceived Online Review Ease of Use 1	.238	.188	.229	.695	.297	.236
11	Perceived Online Review Ease of Use 2	.228	.188	.225	.781	.241	.249
12	Perceived Online Review Ease of Use 3	.279	.181	.202	.788	.225	.216
13	Perceived Online Review Ease of Use 4	.324	.236	.268	.708	.218	.233
14	Perceived Online Review Credibility 1	.246	.240	.283	.234	.711	.250
15	Perceived Online Review Credibility 2	.279	.287	.293	.245	.718	.218
16	Perceived Online Review Credibility 3	.191	.261	.251	.291	.740	.246
17	Perceived Online Review Credibility 4	.194	.191	.149	.220	.812	.186
18	Perceived Online Review Importance 2	.304	.225	.708	.159	.256	.239
19	Perceived Online Review Importance 3	.184	.188	.752	.202	.194	.138
20	Perceived Online Review Importance 4	.267	.234	.779	.227	.199	.217
21	Perceived Online Review Importance 5	.215	.193	.766	.256	.203	.272
22	Intention to Use Online Review 1	.198	.848	.181	.163	.202	.182
23	Intention to Use Online Review 2	.166	.868	.173	.152	.214	.189
24	Intention to Use Online Review 3	.164	.877	.187	.187	.164	.172
25	Intention to Use Online Review 4	.167	.841	.201	.155	.191	.213

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.
Items with loading less than 0.65 were removed from the analysis.

1994; Hair et al., 2018; Hu & Bentler, 1999; Kline, 1998; Schumacker & Lomax, 2004; Tucker & Lewis, 1973; Ullman & Bentler, 2004).

RESULTS AND DISCUSSION

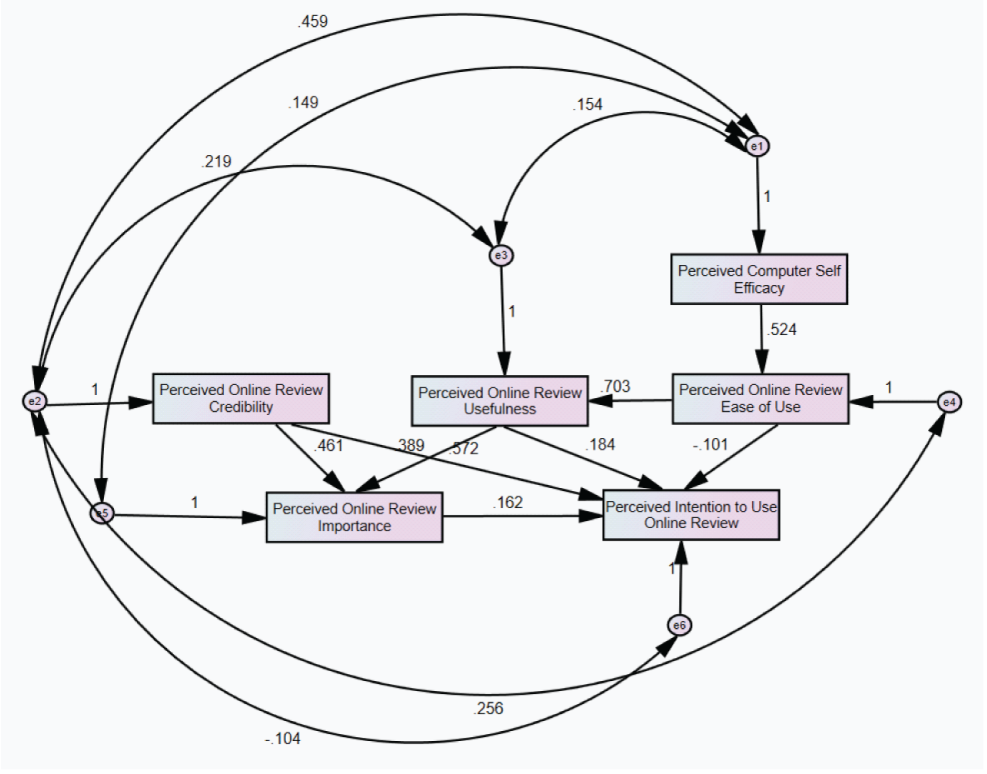
Properties of the causal paths including standardized path coefficients are presented in Figure 2. The results of hypothesis testing are shown in Table 6, which shows that six of the hypotheses are significant at a $p<0.05$ level. The data analysis supports hypotheses 1, 2, 3, 5, 7, and 8.

The results support the first hypothesis, which examines whether perceived computer self-efficacy positively correlates with perceived online review ease of use ($\beta= 0.524$, p-value < 0.01). This is

Table 5.
Fit indices for measurement and structural models

Fit Indices	Recommended Value	Measurement Model
Chi-square (CMIN)/df	<=3.00	0.699
Goodness-of-fit (GFI)	>=0.90	0.999
Adjusted goodness-of-fit (AGFI)	>=0.80	0.989
Normed fit index (NFI)	>=0.90	1.000
Tucker Lewis Index (TLI)	>=0.90	1.003
Comparative fit index (CFI)	>=0.93	1.000
Root Mean Square Error of Approximation (RMSEA)	<=0.06	0.000

Figure 2.
Structural equation model path analysis



consistent with prior studies that have examined information system usage as many users that are confident in their ability to work with information systems also tend to find that they are easier to use (Changchit et al., 2020; Changchit et al., 2021).

The second hypothesis examines the relationship between perceived online review ease of use and perceived online review usefulness. This also had a significant result ($\beta = 0.703$, p-value < 0.01). Users that perceive the online review system is easy to use also tend to find the online review system

Table 6.
Hypothesis Testing and Results

H#	Hypothesis Testing			β	C.R.	p-Value
H1	Perceived Computer Self-Efficacy	→	Perceived Online Review Ease of Use	.524	16.498	***
H2	Perceived Online Review Ease of Use	→	Perceived Online Review Usefulness	.703	16.886	***
H3	Perceived Online Review Ease of Use	→	Intention to Use Online Review	-.101	-.826	.409
H4	Perceived Online Review Usefulness	→	Perceived Online Review Importance	.389	7.037	***
H5	Perceived Online Review Usefulness	→	Intention to Use Online Review	.184	1.227	.220
H6	Perceived Online Review Credibility	→	Perceived Online Review Importance	.461	8.076	***
H7	Perceived Online Review Credibility	→	Intention to Use Online Review	.572	2.064	.039
H8	Perceived Online Review Importance	→	Intention to Use Online Review	.162	2.722	.006

*** indicates significant level p<0.01

to be more useful. This finding is also consistent with prior studies that have examined ease of use in information systems and its effect on perceived usefulness (Elwalda et al., 2016; Liang et al., 2013).

The data did not support the third hypothesis, which examined whether perceived online review ease of use affected intention to use online reviews (β= -0.101, p-value = 0.409). This result is different from that of Changchit et al. (2020). Interestingly, users who found the online review system to be easy to use found it more useful (H2), but did not intend to use the online review system (H3) just because it was easy to use. Perhaps usage patterns of online review systems differ from other types of information systems as users are more interested in aspects such as perceived online review credibility rather than just ease of use if they intend to use the online review system.

Hypothesis 4 that examines if perceived online review usefulness has a positive relationship with perceived online review importance is supported by the data (β= 0.389, p-value < 0.01). Users who found that the online review system was useful also considered the online review system to be important. This may be due to users considering the usefulness of the online review system in light of their purchase decision and consider that if the online review system is useful, then it is helpful in their purchase decision and thus important.

The data analysis does not support the fifth hypothesis: that perceived online review usefulness affects intention to use online review (β= 0.184, p-value = 0.220). This outcome contradicts Elwalda et al. (2016). This is surprising as much of the technology acceptance model literature finds that users who find a system useful also intend to use the system. However, for Vietnamese users of online review systems, the data does not support perceptions of usefulness affecting the intention to use an online review system. This may be because they consider an online review system a different category of information system than information systems used within organizations. Users may consider that the usefulness of the system is not as an important factor in affecting intention to use the system as the importance of the online review system.

The data supports the sixth hypothesis: perceived online review credibility affects perceived online review importance (β= 0.461, p-value < 0.01). Credibility is not an issue examined in most information system usage studies. However, it is an important factor for users considering whether the online review system is important. This is probably because of users considering credibility to be an important factor of an online review system as most users know that fake reviews exist and therefore may believe that the credibility of the online review system is very important. This result is also consistent with prior studies (e.g., Benlian et al., 2012; Flanagin et al., 2014; Jensen et al., 2013).

Also, the data supports the seventh hypothesis: perceived online review credibility affects intention to use online reviews (β= 0.572, p-value < 0.05). This result indicates that users who perceive an

online review system as credible are likelier to use it. While the technology acceptance literature has ease of use and usefulness as the primary constructs that affect intention to use, this study found that ease of use and usefulness did not significantly affect intention to use while credibility was found to affect intention to use. This supports the idea that online review system may differ from organizational information systems.

The data analysis also supports the eighth hypothesis: perceived online review importance affects intention to use online reviews ($\beta = 0.162$, p-value < 0.01). This finding is consistent with prior studies (Changchit et al. 2020, Ruiz-Mafe et al. 2018, Wang et al. 2017). It is interesting to note that the two factors found to influence intention to use an online review system in this study is that review credibility and review importance rather than ease of use and usefulness which has been found regularly in the Technology Acceptance Model literature.

STUDY IMPLICATIONS

Over the past two decades, great advances in communication and telecommunications technologies have made E-commerce increasingly popular globally, allowing customers to buy goods or services anywhere and anytime. While customers characterize traditional commerce in physical proximity of the products, e-commerce is characterized by interactions between customers and the company's website. As a result, online customer review systems are becoming increasingly important for customers considering purchasing items. Online customer reviews are presented in various forms, such as words describing products or services, rating scales, or customer photo or video feedback. Studies have shown that online reviews influence customers' purchase intentions (Duan et al., 2008, Zhao et al., 2020).

Online review systems are important in increasing trust between customers and online retailers. This is because online customer reviews are more trustworthy and unbiased than others (Gruen et al., 2006). Furthermore, empirical evidence shows a positive relationship between online customer reviews and online retailers' sales; the higher the online product ratings, the higher the retailers' online market and sales (Chen & Huang, 2013).

This study brings forth several contributions to the literature on system usage and online reviews. The first contribution is to expand the TAM, which has traditionally been used for information systems within organizations. Specifically, besides two core components of the TAM (perceived ease of use and perceived usefulness), three other factors (perceived computer self-efficacy, perceived online review credibility, and perceived online review importance) are added to the model. In the expanded model, two factors (perceived online review credibility and perceived online review importance) were found to have a direct impact on the intention to use online reviews and three factors (perceived computer self-efficacy, perceived online review ease of use, perceived online review usefulness) were found to have an indirect impact on intention to use online reviews. We found perceived online review credibility to be an important factor that both directly and indirectly impacts the intention to use online review systems. Credibility is very important to consider as it directly influences the intention to use online reviews, which is in contrast to perceived online review usefulness and perceived online review ease of use, which have not shown a direct effect on the intention to use online reviews. Companies that sell online need to consider ways to increase the perceived credibility of their online review systems. For example, having rational processes to identify and remove fraudulent reviews or putting identifiers next to some reviews that confirm that the reviewer has purchased the product can help to increase the perceived credibility of online review systems.

Another contribution of this study is that it contributes to the research field of online consumer reviews by providing knowledge about how different perceptions influence online consumers. For example, perceived computer self-efficacy revolves around user attributes but affects perceptions about the system. In addition, the perceived online review ease of use, perceived online review usefulness,

credibility, and perceived online review importance are all factors related to user perceptions about the system and these have been shown to either directly or indirectly affect intention to use online reviews.

Also, this study contributes to the literature by focusing on a research environment of a newly emerging country, Vietnam. Prior studies have focused on collecting data from more developed countries, but this study helps to shed light on consumers in emerging countries. This study provides some insight into how Vietnamese consumers perceive online review systems, but also may reflect how consumers in other emerging countries consider online reviews as they do their Ecommerce decision-making. Specifically, in the Vietnamese research environment, this study indicates that while all five factors either directly or indirectly affect the intention to use online reviews, perceived online reviews usefulness does not have a statistically significant positive relationship with intention to use online reviews. Although research has examined online reviews, prior studies have investigated online consumer reviews primarily in developed countries rather than developing or newly emerging countries. Vietnamese consumers may use online reviews differently than consumers in developed countries because cultural factors can influence their purchase intentions.

Regarding practical implications, for both e-commerce companies and companies that sell products that are reviewed online, it is important to understand how Vietnamese consumers' perceptions about online review systems influence their intention to use the online system. Note that other variables besides perceived ease of use and usefulness affect user perception and/or intention to use. These non-system variables are perceived computer self-efficacy, perceived online review credibility, and perceived importance, which requires adequate attention. For example, today's Vietnamese consumers believe that using technology does not require too much effort, so online businesses must ensure that their online review system is easy to use and useful. In addition, Vietnamese consumers need to feel that online reviews are trustworthy and thus the online review system must have measures in place to remove inappropriate reviews, such as reviewers paid by a company to write positive reviews.

CONCLUSION, LIMITATIONS, AND FUTURE RESEARCH

Huge advances in information and communication technology are revolutionizing E-commerce. In the E-commerce environment, customers can buy goods and services anywhere and anytime. Because of the inability to physically see or interact with an actual product in E-commerce, online product review systems play an important role in influencing customers' buying process. Research shows that online consumer reviews impact companies' market share and sales. Although many studies have examined the factors influencing the intention to use online reviews in developed countries, there is not much research on this topic in developing or newly emerging countries, including Vietnam. This study was conducted to fill this research gap.

By extending the TAM, the results show that all five factors, perceived computer self-efficacy, perceived online review ease of use, perceived online review usefulness, perceived online review credibility, and perceived online review importance, either directly or indirectly affect the intention to use online reviews. We extracted theoretical and practical implications on how companies can build an easy-to-use, useful, and reliable online review system to increase customers' intention to use the reviews. This research has some limitations despite its theoretical and practical contributions, as with all other studies.

One of the limitations of this study is the selection of sample participants. The data collection process was conducted by distributing the questionnaire to clients of a securities company. Although the sample in this study was random, this securities firm's clients may not be a full representation of the general population of online shoppers. Therefore, the generalization of the study's results must be considered with the study sample. Future studies can overcome this limitation by collecting sample data that can more fully represent the population.

Future studies should examine if factors about the product affect online review usage. For example, does the cost of the product or the product category being considered for purchase affect a

user's perceptions of the online review importance or intention to use the online review system? In addition, it would be interesting to know which factors affect the user's intention to write a review. For example, future studies may integrate cultural variables into the research model to identify specific differences between collectivist and individualistic cultures and the impact of such cultural variables on consumers' intention to use online reviews. In addition, it may be fruitful to focus more on a specific area of e-commerce, such as mobile commerce or social commerce.

It would also be valuable to determine which specific aspects of the user review system make it different in the user's mind than an organizational information system. As previously mentioned, most organizational information system studies have found that ease of use and usefulness affect intention to use. In contrast, this study found that credibility and system importance directly affected intention to use rather than ease of use and usefulness, so it would be interesting to determine which factors affect users' perception of the system.

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