

Exploring the impact of customer reviews, website quality, perceived service quality, and product assortment on online purchase intention: The mediating role of trust

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ABSTRACT

Online retailers in the United Arab Emirates (UAE) face various challenges in acquiring and maintaining potential customers. This could be attributed to the intense competition in electronic commerce and lack of trust among several customers regarding the confidentiality of their personal information and product authenticity. In relation to that, examining the factors that influence online trust and purchase intention has become essential. The prime purpose of this study was to examine whether perceived service quality, customer reviews, product assortment, and website quality significantly influence online purchase intention. It also aimed to verify if trust mediates the relationships among them. The data was gathered from several customers of online retailers in the UAE via an online survey. To confirm the proposed hypotheses and make inferences, all responses were analyzed based on structural equation modeling approach using PLS-SEM. It was shown that trust positively influences online purchase intention. The results also demonstrated that trust and online purchase intention are positively affected by perceived service quality, customer reviews, product assortment, and website quality. Finally, the results confirmed that trust has a mediating effect among the aforementioned factors and online purchase intention. Given that there have been very few previous studies on these variables in the Middle East, the present research contributes to the literature by examining their impact on online purchase intention with empirical data from the retail sector in the UAE.

1. Introduction

E-commerce in the UAE, especially among the most well-known online retailers like Amazon, Shein, Awok, SuperMart, and Noon, has become increasingly competitive due to the growing interest towards online shopping among customers. Manufacturers and merchants may increase the effectiveness of their product distribution and establish a connection with potential customers at a reasonable cost by using e-commerce websites. Customers will have access to more selections and better prices when they shop online on e-commerce platforms [1]. As a result, the e-commerce industry has drawn the interest of researchers and professionals to obtain a comprehensive grasp of the predictors of online buying intention from the viewpoints of both buyers and sellers [2,3]. In addition, since today's consumers are tech-savvy, it is more crucial than ever for managers of e-commerce and scholars to possess a

thorough grasp of the wants of their clients and the elements that affect their propensity to purchase on e-commerce websites.

The advancements in internet technology have enabled online retailers to reach larger number of customers in different parts of the world at minimal costs. Due to the lack of face-to-face interactions, the willingness of customers to make online purchases and share their confidential information tends to be influenced by the degree of their trust towards online sellers. Therefore, understanding what motivates customers to get involved in online shopping has gained significant attention in contemporary literature [4]. This research is built upon the Unified Theory of Acceptance and Use of Technology (UTAUT) considering it as the most appropriate framework examining the predictors of online purchase intention. The choice of this model is driven by its comprehensive and integrative approach, encompassing a diverse array of explanatory factors derived from established theoretical models for

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measuring technology acceptance and usage.

Marketing researchers assessed the significance of online buying intent and the variables influencing it in various settings. The range of products that merchants provide is one of the most crucial ways they may differentiate themselves [5]. However, because of the conflicting findings about its impact on behavioral intentions, the academic literature continues to debate the real impact of product assortment on consumer behaviour [6]. There are some scholars who suggested that a business with more options would attract more clients, which will increase sales and profitability for the store [5]. Another opposing viewpoint was documented in earlier research, which proposed that customers can maximize their time in the store by providing a smaller range of products. This will enable them to make decisions more rapidly and experience less annoyance from having too many options [7]. But in spite of these arguments, some academics proposed that companies should provide diverse services and goods to enable their customers to select from a number of choices [8].

Moreover, prior research has acknowledged website quality as a crucial determinant of customers' intentions and trust to make an online purchase. Some retailers' websites get more traffic than others because of effective website design features [9]. Pre-sale information (such as product and pricing data) is frequently included on sellers' websites to save customers time and money when they search. Some academics have proposed that a retailer's website quality might help consumers form positive opinions and attitudes about it [10]. Given the severe rivalry in today's online retail business, e-commerce site administrators must understand additional aspects that might influence the behavior of customers. In recent years, service quality has widely been acknowledged as an essential component in the success of electronic commerce [11]. Since there is less opportunity for in-person connection, it is even more crucial for online sellers to provide their customers with excellent care when they submit orders while shopping and wait for them to be delivered [12,13] outlined that consumers' forecasting (like great predictability and the enjoyment of anticipating items) are met when they are given the impression that their orders will arrive on time and that exchanging or returning them will be simple. This also lessens the challenges that are usually connected with online purchases.

Past literature has further regarded customer reviews as a vital aspect that influences customers' intents to buy from online stores [14, 15]. In order to convey the credibility about overall ratings for product rankings attributes, many online sellers provide user reviews on their own websites to help shoppers assess the quality of a particular product. These days, consumers mostly rely on shoppers' evaluations to help them make decisions regarding the caliber of products, the effectiveness of services, and their level of pleasure after making a purchase [16]. This idea has led to the belief that on-line product reviews are extremely valuable and influential [15] because when individuals plan to make a purchase from a certain website, they rely on the views of their peers. Some scholars [17,18] stated that customers believe and trust the suggestions from their peers over those provided by companies. This is perhaps because peers are seen as more objective and trustworthy than formal corporate representatives. Nevertheless, there is relatively little research which has been done on whether online reviews from customers influence others' willingness to make purchases through the internet [17].

Due to the absence of physical interaction while making online purchases, customers' decisions tend to be influenced by their trust towards online sellers. In other words, they should have more faith in the seller's website before making any purchases because internet purchasing entails further risk and uncertainties [19]. Therefore, the primary barrier preventing the broad usage of the Internet and e-commerce is thought to be a lack of trust [20]. Nevertheless, there is scant empirical research in the service literature that examined whether a retailer's product assortments and website quality affect customer trust. As per the commitment-trust theory, trust can mediate the relationship between several variables [21]. Although several academics have confirmed the

significance of trust in online purchasing, very few of them have examined its function as a mediating variable among perceived service quality, customer reviews, product assortment, website quality and the online purchase intention. Therefore, since earlier literature [22] has regarded trust as one of the imperative factors in online shopping, this paper aims to examine its mediating influence. Furthermore, online sellers have recently shown a great deal of interest in comprehending the importance of product assortment, customer reviews, website quality, and perceived service quality in fostering online purchase intention. Given the limited number of studies in this field, the aim of this paper was to examine if trust really mediates the link among the aforementioned variables and online purchase intention. The following section provides an overview of the relevant literature review for this research.

2. Literature review

2.1. Theoretical background

Previous research on acceptance and interest in using information technology has witnessed significant growth in recent years. The growing interest is primarily influenced by individual acceptance of information technology applications and the benefits derived from them. Consequently, many theories have been developed for assessing technology acceptance among service providers and their customers. Among the most common theories are the Unified Theory of Acceptance and Use of Technology (UTAUT) and Technology Acceptance Model (TAM). Nevertheless, the UTAUT was acknowledged by [23,24] as the most appropriate and widely used theory for exploring the factors that influence buyer's adoption and usage of technology across diverse industries and contexts [25] also outlined that UTAUT represents the right model for examining technology acceptance among customers. Likewise, [26] showed that the UTAUT model is best fit for measuring technology acceptance in the online shopping context. In earlier empirical literature, certain researchers also used the model of UTAUT for testing the impact of website quality [27], customer reviews [28], product assortment [29] and perceived service quality [30] on online purchase intention. Online trust has also been considered to be vital for stimulating individuals to make online transactions and using electronic channels to fulfil their needs [31]. When customers develop trust towards an e-commerce website, they are likely to be confident in purchasing its products and services as well as sharing their private information without fear. Hence, the conceptual framework for this research is based on the UTAUT model to investigate the impact of perceived service quality, customer reviews, product assortment, and website quality on online purchase intention, as well as to determine if online trust mediates relationship among them.

2.2. Website quality

E-commerce generally uses websites to facilitate transactions between online sellers and their customers [32]. Some electronic stores get more visitors than their competitors due to their high-quality design and advanced features that facilitate online transactions [10,13] reported that the quality of a website is a critical component that distinguishes a brand as a unique selling proposition, which is why it is essential to the expansion of e-commerce enterprises. Every component of an online store's website should look professional in order to guarantee its success. Numerous definitions of website quality have been put out in earlier research. It was conceptualized as the entire assessment of a website's dependability, speed, usability, and operational and design efficiency from the viewpoint of the online consumer [33]. Another definition was proposed earlier as the extent to which consumers consider a website to be exceptional or excellent [34,35]. Similarly, [36] defined the quality of a website as the degree to which users feel that its features and design aspects meet their requirements and expectations. As such, when companies are creating their websites, they should concentrate on figuring

out which elements a user considers most important.

Previous studies confirmed that a website's quality positively affects a user's degree of trust [37,38] and online purchase intent [39]. In line with [40], a website's quality is crucial in the field of electronic commerce since customers' perceptions of a website's quality directly affect their inclination to make purchasing [36] also indicated that customers' perceptions of the quality of e-commerce websites play a major role in enhancing their levels of trust toward the seller. Indeed, earlier research has shown that customers' perceptions of website quality are vital for influencing trust levels [41] and buying intention. In fact, consumers tend to avoid disclosing private information, such as financial or personal information on an unreliable website [42]. In earlier literature, trust was examined as a mediating variable in the link among website quality and customer loyalty, as well as website quality and brand satisfaction [43,44]. Nevertheless, [45] stated that there are insufficient studies that examined its mediating effect between website quality and online purchase intention. Thus, the following research hypotheses are projected:

- H1.** Website quality positively affects trust.
- H2.** Website quality positively affects online purchase intention.
- H3.** Trust mediates the relationship between online purchase intention and website quality.

2.3. Product assortment

A retailer's product assortment is often cited as a key factor in setting itself apart from competitors. Product assortment entails the number and variety of products that are offered within a particular merchandise category [46]. It also reflects the options provided to customers based on price, variety of choices, and quality of the offerings [47,48] stated the intense competition and high expectations from buyers urges retailers to ensure the availability of greater product assortments. This is because offering larger merchandise selections can be a means of differentiation for them and improve brand trust [49] added that buyers nowadays are increasingly seeking for more personalized shopping experiences, and as a result, a vast product assortment tends to be necessary for meeting this need. Previous literature reported that shoppers' perceptions about a store's assortments significantly affect their buying intentions [50,51] also confirmed that customers have higher tendencies towards making purchases when presented with a wider variety of options. These conclusions are further supported by Ruiz-Real et al. [52] who showed that product assortment positively affects customer's purchase intentions and online trust. Consequently, providing diverse products with different features enables customers to easily find the precise products that meet their needs which may boost their trust in the online seller and become inclined to make purchases [46]. Accordingly, the following research hypotheses are presented:

- H4.** Product assortment positively affects trust.
- H5.** Product assortment positively affects online purchase intention.
- H6.** Trust mediates the relationship between product assortment and online purchase intention.

2.4. Customer reviews

A growing number of consumers worldwide usually depend on internet evaluations as a primary information source before making an online purchase [53]. To help shoppers in evaluating a product's overall quality, several online retailers publish normative assessments, such as overall ranking of products and ratings for product attributes, alongside customer reviews on their websites [54]. Online shoppers can utilize reviews from other customers as a great resource to make better

decisions and perhaps convince themselves to move from traditional to online channels. When product reviews are authored by real customers who have actually used the product, they tend to be viewed as more trustworthy [35,55]. This is because they reflect the thoughts, evaluations, and real experiences of other clients. A large pool of online reviews provide a clue about the popularity of a website, which increases the user experience's perceived value. Simultaneously, comprehensive assessments that include pertinent ratings based on accurate information about the offerings have a stronger persuasive effect since they enable buyers to find useful information to help them make judgments [56].

Past studies supported the effect of customer reviews on online purchase intention and trust [22]. Moreover, [57] reported a positive correlation among purchasing intention and online reviews. These findings are further verified by [58] who showed that customers tend to have greater trust towards peer recommendations as compared to those of the seller, for the simple reason that friends and acquaintances are seen as unbiased and trustworthy. Thus, customers tend to believe online reviews over the suggestions shared by retailers themselves due to the assumptions that the primary goal of online sellers is to make sales [59]. According to [60] around 85 % of consumers place the same amount of faith in shoppers' evaluations as they do when friends and family recommend them. Evaluations from real consumers provide others with a clear understanding of how effectively the purchase items work in different usage scenarios [35,55]. Nevertheless, the role of trust as a mediating variable among customer reviews and online purchase intention has received relatively little attention, despite earlier studies stressing the importance of customer reviews in influencing them [45]. Accordingly, the following hypotheses are projected:

- H7.** Customer reviews positively affect trust.
- H8.** Customer reviews positively affect online purchase intention.
- H9.** Trust mediates the relationship between customer reviews and online purchase intention.

2.5. Perceived service quality

Service quality has been acknowledged as the most important factor in an e-commerce company's success in recent years. Kautish and Sharma [5] asserts that the degree to which an online retailer streamlines the customer experience from browsing to purchasing to delivering the product is a reliable measure of the caliber of services provided by that retailer. Website ratings are based on purchasers' experiences while dealing with an online store and after the sale. When clients' demands are addressed by receiving distinguished services, they frequently develop a favorable opinion about the seller [10,61]. Moreover, according to the caliber of the seller's offerings, consumers may judge the seller's willingness to help them in satisfying their needs. By paying close attentions to their customers' issues and resolving them, as well as by anticipating their requirements and making recommendations for more goods or services, when necessary, sellers can raise the quality of their services [62,63]. Furthermore, [64] and [65] outlined that when clients obtain excellent services, their inclination to make online purchase and trust the seller rises. Therefore, online retailers should provide customers with personalized services, respond to consumer concerns right away, and promote communication between them [66]. In general, prior research demonstrated that trust can be positively impacted by service quality [13] and online purchase intention [45]. However, inadequate studies have been done to test the mediating impact of trust between PSQ and online purchase intention [45]. As such, the next hypotheses are advocated:

- H10.** Perceived service quality positively affects trust.
- H11.** Perceived service quality positively affects online purchase

intention.

H12. Trust mediates the relationship between perceived service quality and online purchase intention.

In accordance of the literature review and underlying theories discussed above, the conceptual model for this research is displayed in Fig. 1.

3. Methodology

3.1. Data collection and sampling

The research data was acquired based on an online survey from customers of different online retailer stores in the UAE. We employed a convenience sampling approach when collecting the data. The literature indicates that using a convenience sample is both appropriate and a wise approach when performing multivariate statistical analysis and researching consumer behavior with regard to online purchases. Initially, the intended respondents were requested to take part in the present study by replying whether they had any prior experience in buying items from UAE-based online retailers. The approached respondents received the survey via emails and social media channels like Facebook, Instagram, WhatsApp, and Twitter. We followed the most strict ethical guidelines throughout the data collection process. The respondents were made aware that their identity would remain confidential and that their responses will only be optimized for research. In general, 335 questionnaires were obtained from the surveyed respondents. Eight of these responses were disregarded due to their incompleteness. Ultimately, data analysis was conducted using 327 valid responses. Just 41.3 % of answers were from females, compared to 58.7 % from males. In addition, 27.2 % of the participants were in the age range of 36 to 44 years, 36.4 % were between the ages of 26 and 35, 22.3 % were between the ages of 18 and 25, and just 14.1 % were beyond the age of 45. Finally, a significant percentage of responders (77.1 %) had at least a 4 year college degree.

3.2. Measures

Each construct in our model was measured using a validated scale. Over the course of two meetings, two professors and two store managers also provided their expertise to confirm the survey's content validity. Their recommendations were followed and some minor adjustments were made to the measurement scales to make sure they were suitable for our research environment. The finalized questionnaire broken into two key sections. The first one has generic questions designed to gather information about the respondents' demographics. However, the second part included the measurement items of the constructs. Website quality was measured by seven items taken from [54]. Product assortment

also measured using a four-item scale taken from [67] and [5]. To measure customer reviews, four items were adapted from [55]. Moreover, perceived service quality was measured through three items adapted from [66]. This paper also relied on four items extracted from the studies of [44] and [68] to measure online trust. Finally, we measured online purchase intention through three items adapted from [69]. All responses were measured on a "5-point Likert scale" with 1 for "strongly disagree" to 5 for "strongly agree."

4. Analysis of results

The gathered responses from all participants were statistically analyzed using the partial least squares (PLS-SEM) technique. PLS-SEM offers better flexibility in comparison to the covariance-based methods [70] like AMOS or LISRE, making it is advantageous to use it when analyzing the data for small sample sizes, especially when normality assumptions are not necessary to be attained [71]. Additionally, PLS-SEM is suitable for analyzing complex models that contain multiple variables, especially mediators/ moderators [71]. The ability of SmartPLS to model both reflective and formative constructs further reinforces its methodological strength over other approaches [72]. Finally, this software is well-suited for analyzing data on behavioral intention in applied research contexts, and it emphasizes on variance explanation (R^2) instead of following strict criteria for model fit, hence, aligning well with the main goals of the present research [73].

Due to the utilization of a self-reported technique and cross-sectional survey design in gathering the data, there is a possibility for the occurrence of a common technique bias, which might result in systematic measurement error and bias the estimates of the connections among the constructs. To address this, confirmatory factor analysis (CFA), the collinearity test proposed by [74], and the single-factor test proposed by Harman [75] were all used to assess common method bias. According to the analysis, the common method bias for the estimated model is not present in this study, because when all the items of constructs were constrained for loading on a single common variable, the percentage of variance explained did not exceed 50 % [75]. In addition, the comprehensive collinearity test showed that none of the VIFs were greater than 4, indicating the absence of pathological collinearity.

Initially, reliability analysis, discriminant validity testing, and convergent validity were used to estimate the measurement model. In particular, to confirm convergent validity and reliability across the measurement items, factor loadings, Cronbach's alpha, average variance extracted (AVE) and composite reliability were all employed. According to the analysis presented Table 1 and Fig. 2, it is clear that all factor loadings for the remaining items were above the threshold value of 0.50 [76]. Furthermore, both composite reliability and the Cronbach's alpha were calculated to check the internal consistency among the measurement items of each variable. Table 1 shows that all values are greater

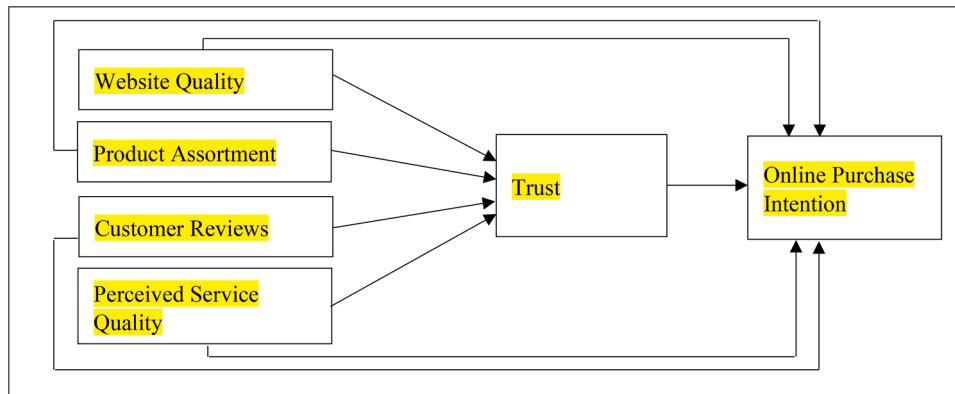


Fig. 1. Conceptual framework.

Table 1
Analysis of reliability and convergent validity.

Constructs	Items	Loadings	Cronbach's Alpha	Composite Reliability	AVE
Website Quality	WQ1	0.753	0.833	0.834	0.599
	WQ2	0.767			
	WQ3	0.763			
	WQ4	0.776			
	WQ5	0.810			
Product Assortment	PA1	0.753	0.821	0.823	0.651
	PA2	0.840			
	PA3	0.832			
	PA4	0.801			
Customer Reviews	CR1	0.827	0.852	0.860	0.691
	CR2	0.854			
	CR3	0.900			
	CR4	0.736			
Perceived Service Quality	PSQ1	0.864	0.817	0.833	0.729
	PSQ2	0.833			
	PSQ3	0.864			
Trust	TR1	0.867	0.850	0.851	0.691
	TR2	0.878			
	TR3	0.797			
	TR4	0.779			
Online Purchase Intention	PI1	0.882	0.873	0.874	0.798
	PI2	0.910			
	PI3	0.888			

than the cut-off value of 0.7; therefore, reliability assumptions are achieved [76]. Furthermore, the results show that AVE values surpassed the cut-off value of 0.5. In relation to that, it can be said that the convergent validity assumptions have been met.

To evaluate discriminant validity among the measurement scales, a comparison was made regarding the correlations among the constructs and the square roots of the AVEs (see Table 3). Adequate discriminant

validity is normally achieved when the square roots of the AVEs are greater than the correlations between the variables in the same columns and row [77]. The results demonstrate that discriminant validity as shown in Table 2 is satisfactory. To provide further proof in support of the discriminant validity requirements, the cut-off value of 85 % was not exceeded by any correlations between constructs.

After confirming that the measurement scales were valid and attaining reliability assumptions, the VIF was used to assess the collinearity test based on the output of the measurement model. The results showed that there were no collinearity problems as the VIF values were significantly less than 5. After finalizing the measurement model, the structural model was estimated to evaluate the presented hypotheses. As it can be seen in Table 4, the findings show that online purchase intention is positively influenced by perceived service quality ($\beta = 0.171$; t -value = 3.475, $p < 0.05$), customer reviews ($\beta = 0.195$; t -value = 2.110, $p < 0.05$), product assortment ($\beta = 0.246$; t -value = 2.611, $p < 0.05$), and website quality ($\beta = 0.160$; t -value = 2.213, $p < 0.05$), with perceived service quality having the strongest effect. Finally, the results showed that perceived service quality ($\beta = 0.267$; t -value = 2.987, $p < 0.05$), product assortment ($\beta = 0.219$; t -value = 2.151, $p < 0.05$), website quality ($\beta = 0.263$; t -value = 2.264, $p < 0.05$), and customer reviews ($\beta = 0.234$; t -value = 3.146, $p < 0.05$) all positively impact online trust. Consequently, all the direct hypotheses are supported by the findings of this study.

Table 2
Discriminant validity.

Construct	1	2	3	4	5	6
1. Customer Reviews	0.831					
2. Perceived Service Quality	0.379	0.854				
3. Product Assortment	0.484	0.655	0.807			
4. Online Purchase Intention	0.596	0.577	0.615	0.893		
5. Trust	0.620	0.658	0.693	0.845	0.831	
6. Website Quality	0.681	0.605	0.707	0.672	0.738	0.774

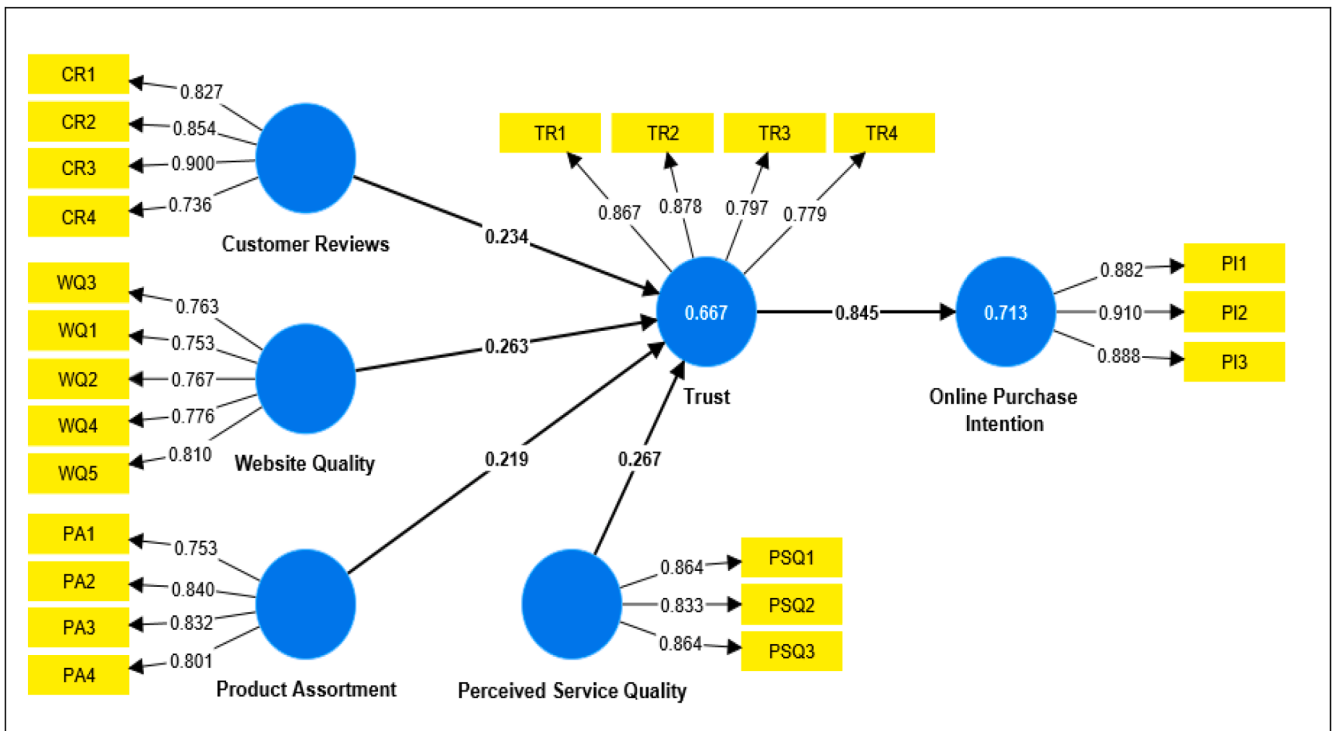


Fig. 2. Measurement model.

Table 3
Hypotheses' results.

Hypotheses		Std. Estimate	Std. Deviation	t-value	P-Value
Website Quality	→ Trust	0.263	0.116	2.264	0.024
Website Quality	→ Online Purchase Intention	0.160	0.072	2.213	0.027
Product Assortment	→ Trust	0.219	0.102	2.151	0.032
Product Assortment	→ Online Purchase Intention	0.246	0.094	2.611	0.009
Customer Reviews	→ Trust	0.234	0.075	3.146	0.002
Customer Reviews	→ Online Purchase Intention	0.195	0.093	2.110	0.035
Perceived Service Quality	→ Trust	0.267	0.089	2.987	0.003
Perceived Service Quality	→ Online Purchase Intention	0.171	0.049	3.475	0.001

** $p < 0.01$, *** $p < 0.001$.

Table 4
Effect size.

Endogenous Variable	Endogenous Variable	R ²	f ²
Trust	Website Quality	0.667	0.023
	Product Assortment		0.035
	Customer Reviews		0.066
	Perceived Service Quality		0.053
	Website Quality		0.021
Online Purchase Intention	Product Assortment	0.713	0.093
	Customer Reviews		0.016
	Perceived Service Quality		0.107
	Website Quality		0.021

Furthermore, the explanatory power as well as in-sample predictive power among the constructs were assessed by calculating R Square (R^2) and the effect size (f^2). Specifically, R^2 was used to measure the total variance explained by the independent (exogenous) variables, namely: perceived service quality, customer reviews, product assortment, and website quality on the mediator and independent (endogenous) variables. Additionally, the effect size (f^2) aims to measure the influence of each exogenous variable on both endogenous variables. Table 4 depicts that the independent variables explain around 66.7 % of total variance in trust. On whole, these independent, together with trust explain 71.3 % of overall variance in online purchase intention.

According to [78], the exogenous latent variable f^2 may be categorized into small, medium, and large effects based on corresponding values of 0.02, 0.15, and 0.35, respectively. Conversely, values below 0.02 imply the absence of any Interpreting the value of f^2 leads to the following conclusions. Table 4 shows that customer reviews have a small but significant effect on online purchase intention ($f^2 < 0.02$). Moreover, the analysis reveals that all the independent variables have a moderate effect size on trust ($0.02 < f^2 < 0.35$) and the highest is for perceived service quality on online purchase intention ($f^2 = 0.107$).

To verify the mediating role of trust among online purchase intention and selected variables, this study followed the formula which was proposed by [79]. First, the impact of perceived service quality, customer reviews, product assortment, and website quality (independent variables) on online purchase intention (dependent variable) should be verified. According to their guidelines, if the p-value is statistically significant, then the first requirement for the existence of a mediating effect is satisfied. Next, upper level (UL) and lower level (LL) values should be determined. If zero value does not exist between the lower and

upper level values with a confidence interval of 95 %, then it can be demonstrated that the independent variable has an indirect effect on the dependent variable. Otherwise, then there is insufficient evidence to prove the mediating hypotheses. The findings which are displayed in Table 5 show that the indirect relationship between website quality and online purchasing intention is verified ($\beta = 0.222$, LL = 0.026, UL = 0.418), hence, H4 is supported. The results also displayed that the indirect effect of product assortment ($\beta = 0.185$, LL = 0.016, UL = 0.354) on online purchase intention is positive and significant, thus, H7 is accepted. Similarly, the mediating role of online trust between customer reviews and online purchase intention is also supported. Specifically, the findings showed that the indirect effect of customer reviews ($\beta = 0.198$, LL = 0.070, UL = 0.325) on online purchase intention is significant, thus, H7 is accepted. Finally, the analysis indicated that the indirect impact of perceived service quality on online purchase intention is supported ($\beta = 0.226$, LL = 0.079, UL = 0.373), thus, H13 is accepted.

5. Discussion

This paper has primarily focused on investigating the impact of perceived service quality, customer reviews, website quality, and product assortment on online purchase intention and determining whether trust mediates the link among them. The findings indicated that website quality positively affects customers' online purchase intentions and trust mediates the association among them. This is consistent with previous studies which revealed that website quality has a favorable effect on trust [38,80] and online purchase intention [81–83] also stated that an e-commerce site must be visually appealing in order to gain the trust of its users. According to earlier research, online buyers usually base their selections on a website according to product descriptions, visual appeal, and ease of use. As a result, they assess the system characteristics of the website, such as its responsiveness, download speed, navigability, and security [84,85]. Furthermore, [86] found that customers' perceptions about the quality of websites they visit have a significant impact on their trust in online sellers. Customers' trust in the seller is further increased when they perceive a website as reliable, secure and user friendly. For this reason, consumers may feel more comfortable in making purchases on e-commerce platforms that have higher system quality. Collectively, the findings of this paper reveal that enhancing online trust and boosting purchase intention requires sellers to deliberately provide relevant information, updated system and guarantee user's privacy. This reflects the behavior of UAE users, who place great importance on a secure and seamless user experience, making them more willing to purchase from websites with professional design, responsiveness, and clear product presentation. Furthermore, customers in the UAE place high emphasis on user friendly interface, clear page layout, page loading speed, and mobile responsiveness when intending to shop online.

Furthermore, the findings of this paper confirmed that perceived service quality directly and indirectly affects online purchase intention via online trust. This finding matches with prior studies which proved that perceived service quality positively impact trust [87–90] and online purchase intention [91,92]. Pillai et al. [93] also found a strong link among service quality and online purchase intention, and trust acts as a mediator between them. According to [94], a key component of service quality on e-commerce platforms is offering a high level of fulfillment to customers. They specifically stated that online stores should give customers more information about the items they are buying and their return policies, shipping times, and guaranteed delivery dates. Researchers have shown that providing assurance to customers that they would be able to receive their purchases on time and that they will find it simple to return or exchange them enhances their satisfaction (e.g. enjoyment of waiting for orders and high predictability), which in turn reduces the stress that is typically allied with online purchase. This means that online stores in the UAE which emphasize on delivering superior services (E.g. quick delivery, warranty, order fulfillment

Table 5
Mediation test.

	Hypotheses	Indirect Effect	SE	t-value	95 % LL	95 % UL	Decision
H3	Website Quality	0.222	0.100	2.222	0.026	0.418	Supported
H6	Product Assortment	0.185	0.086	2.152	0.016	0.354	Supported
H9	Customer Reviews	0.198	0.065	3.042	0.070	0.325	Supported
H12	Perceived Service Quality	0.226	0.075	3.008	0.079	0.373	Supported

*Dependent Variable: Online Purchase Intention; Mediator: Trust.

without errors, effective return and exchange policies, and fast refunding) to their customers can improve confidence among them and build trust towards the website, thus increasing the likelihood of online purchase.

The results also showed that online reviews have both a direct and indirect impact on online buying intention through trust. The result was verified by past studies which confirmed that customer reviews positively influence online purchase intention. Earlier research also showed that trust had a key mediating role between online reviews and purchase intention, whereby higher trust ratings leading to an increased probability of making a purchase [95]. Additional support has been reported by [96] who verified that purchase intention among customers can be more greatly influenced by high ratings than by poor ones [57] also inferred that buyers' reviews can influence other customers' trust and online purchase intentions. This is especially true for customers who rely heavily on published reviews prior to making purchases. These findings are further aligned with [53] who declared that retail customers are likely to be influenced by the ratings published by others because they provide an indication about the authenticity of the seller. The ratings also minimize the risk perception towards the seller's intangible offerings. Furthermore, customers can quickly and easily obtain relevant information by internet evaluations, which are seen as more reliable than content that the seller posts directly [97]. Accordingly, prior to making an online purchase, potential buyers can learn more about the business and set reasonable expectations by reading online reviews provided by other people who have previously shopped there. This reflects the behavior of UAE users, who rely heavily on online reviews to avoid any risk and have confidence in the seller before making a purchase on digital platforms. Also, the widespread usage of smartphones and internet among users in the UAE make customer reviews very influence and effective in shaping consumer purchase intention.

Finally, the findings confirmed that product assortment has an indirect and direct impact on online purchase intent through trust. These findings are also verified by earlier studies which concluded that product assortment positively influences customer trust [98,99] and intention to purchase online [5,50,100,101] also reported that assortment selection has a beneficial effect on customer' trust and willingness to place a purchase order because of the value it delivers regarding product diversity and depth as well as merchandise breadth. Past literature also acknowledged that the range of selections is a key indicator of utilitarian value in online purchase setting [102]. That is to say, offering different product options regarding the color, style, and cost on e-commerce sites tends to increase consumers' confidence and the desire to purchase. Previous research also showed that a reduction in merchandise assortment may create a detrimental impact on the shopping frequency and purchase quantity, as some customers may feel unable to find their desired item [103] added that consumers prefer large assortment sizes as their buying power and needs may differ from one to one. On whole, the findings highlight the importance of providing diverse options for customers in fostering purchasing behavior. It shows that UAE users demonstrate a clear preference for platforms that offer a variety of products in terms of specifications and prices, as this enhances their sense of trust and gives them flexibility in making purchases. Therefore, the variety of products available to the target market is vital for building trust, which affects the intention to buy from online sellers.

6. Conclusion and implications

This paper was centered on investigating the impact of customer reviews, perceived service quality, product assortment, and website quality on online buying intention and verifying whether trust mediates the relationship between them. The results supported that website quality positively influences online buying intention. Additionally, it was verified that trust acts as a key mediator among them. From the above findings, this paper has significant implications for e-commerce literature and managers of online stores. It suggests that store managers should place high priority while creating shopping websites on page layout, findability, accessibility, and the well-organized product categories. Along with running ongoing maintenance to ensure the correct operation of the system in the event of any breakdown, management should have backup plans. Additionally, to improve search results and prevent information overload, providing top-notch content that is current, understandable, pertinent, and easy to understand is crucial. Also, to reduce the expenses that website visitors may suffer before, during, and after the buying process, it is crucial to understand consumers' requirements and expectations and endeavor to meet them efficiently. By providing multiple shopping options, ensuring efficient service, and allowing returning of faulty goods along with fair recompense in the case of a malfunction, consumer confidence can be greatly enhanced, making the experience of shopping online more reliable and attractive.

The analysis also displayed that trust mediates the connection between customer reviews and the intention to buy from online stores. The outcomes of this research also offer important guidelines for e-commerce store managers, particularly regarding the value of customer reviews. It is suggested that online reviews can boost customer confidence in a seller and increase their willingness to make online purchases. As a result, internet retailers must take into account both the quality and quantity of customer reviews. Furthermore, to boost the number of reviews that contain high-quality data, they must consider how to make online reviews more interesting for consumers. By offering incentives to customers who provide honest and detailed reviews, and then responding to them professionally, marketers can harness the power of online reviews in influencing purchase intentions. Nevertheless, customer evaluations have grown to be a crucial part of the digital landscape that affects a retailer's website as it gets harder to satisfy customer expectations from websites. The inability to touch, smell, or try an item will probably make it more difficult for customers of online retail stores to make purchases. Thus, online sellers might lessen these drawbacks by enticing clients to provide excellent ratings. This is because user-generated content tends to increase online purchase intents and fosters consumer confidence.

Furthermore, the finding verified that product assortment directly and indirectly affects online purchase intention through trust. The findings imply that retailers should closely monitor their product offerings, especially the selection composition, which was deemed to be a strong indicator of consumers' trust and inclination to make an online purchase. It is crucial that the retailer's product selection aligns with the standards established by the promotional materials. In other words, the products in the store should match the descriptions that are provided to customers. As such, "what the customers want to buy" instead of "what the retailers want to sell" should be the main consideration when deciding what to provide. Furthermore, providing wide assortments

enables marketers to match customers' preferences and fulfill their specific needs. When such assortments consider cultural, demographic and economic conditions of target market, customers tend to have greater tendency to involve in online shopping. Finally, the findings confirmed that service quality service perception has a direct and indirect impact on online buying intentions through trust. Therefore, online store managers must realize that providing exceptional customer service (e.g. quick delivery without errors, warranty, installation, and friendly return/ exchange policy) is crucial to their companies' survival in the current market and influencing consumer purchase intention. Because online service delivery is impersonal, managers must ensure the dependability of their IT-based communication systems. In addition to traditional electronic payment methods, e-commerce websites in the UAE can consider providing the option of payment on delivery. which is a comparatively significant issue to minimize the potential risks in making online purchases.

This study is mainly intended to make a valuable contribution to the business literature in the field of online shopping. It also responds to various calls for conducting additional empirical research on the important predictors of consumers' intentions to purchase online, especially in emerging markets and Arab countries. The primary purpose was to significantly advance our knowledge of the roles that impact of perceived service quality, customer reviews, product assortment, website quality, and trust on consumers' intentions to make online purchases from UAE retail sector. This research responds to current gaps in the empirical literature by examining trust as a mediating variable among the stated factors and online purchase intention. It is the first to include these variables into a single model. Earlier studies have yielded inconsistent conclusions about the effect of product selection on customer trust and online purchasing intention. Similarly, the effects of online reviews on trust levels and online purchase intention have not received sufficient attention in previous research. Therefore, this paper was sought to enrich the literature by introducing new insights from the online retail sector in the UAE.

7. Limitations and future research

The present study identifies some limitations that requires further

attention in upcoming similar research. First, although trust and the online purchase intention can be affected by several variables, the current study focuses on only four of them (perceived service quality, customer reviews, product assortment, and website quality). Thus, future studies could benefit from including other variables, such as price fairness, promotions, and search advertising. Second, the participants in this study are made up of internet consumers in the United Arab Emirates, hence it is advised that future studies should gather similar data from other countries in the region of the Middle East to corroborate the results. Finally, demographic variables (for example, age and gender) may play an important role in shaping customer behavior while purchasing online; therefore, the present research framework can be extended to incorporate them as moderators. Additionally, users who placed their orders through websites or mobile apps were not distinguished from one another. In light of this, a study that compares between websites or mobile applications users can produce results that are more platform-specific. Last but not least, a convenience sampling approach was utilized to acquire the data, which would limit how broadly the findings can be applied. Hence, future research could employ probability sampling approaches to generalize the findings.

CRedit authorship contribution statement

Jalal Rajeh Hanaysha: Writing – original draft, Methodology, Investigation, Formal analysis, Data curation, Conceptualization. **Hashem Ismail Ramadan:** Writing – review & editing, Writing – original draft, Validation. **Khaled M.K. Alhyasat:** Writing – review & editing, Writing – original draft, Resources.

Declaration of competing interest

The authors declares that there is no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

Appendix A. Measurements Items of constructs

Construct	Item
Website Quality	The website of this store is easy to use.
	The website of this store has well-organized hyperlinks.
	The website of this store has customized search functions.
	The website of this store provides opportunities to interact with other customers.
	The website of this store has a high speed of page loading.
	The website of this store is easily accessible from different media.
	The website of this store guarantees users' privacy.
Product Assortment	This online store provides a "one-stop-shop" for my shopping.
	The choice of products on the website of this store is sufficient.
	This website carries a wide selection of products to choose from.
	This website of this store serves the majority of my online shopping needs.
Customer Reviews	The website of this store shows product reviews from other customers.
	When I buy a product online from this store, I read customer reviews that are presented on the website.
	Customer reviews are helpful while shopping on the website of this store.
Perceived Service Quality	I like to read customer reviews on the website of this store.
	I believe that this online store takes good care of its customers.
	This online store makes me feel that I am a unique customer.
Trust	This online store is responsive to any problems that I encounter.
	This online store is trustworthy.
	This online store is reliable.
	This online store is known as one that keeps its promises and commitments towards customers.
Online Purchase Intention	This online store always keeps customers' best interests in mind.
	I am very likely to buy products from the website of this store.
	I would consider buying products from the website of this store in the future.
	I intend to buy products from the website of this store.

Data availability

The data that has been used is confidential.

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