

Impact of Fake Review Detection Awareness on Consumer Skepticism, Trust, and Purchase Behaviour: An Empirical Investigation

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Abstract

As digital commerce reshapes consumer behavior across India, the growing infiltration of fake reviews poses a serious challenge to trust in online platforms. This empirical study investigates the role of Fake Review Detection Ability (FRDA) in shaping consumer skepticism, platform trust, brand credibility, and purchase intention within Gujarat's digitally literate demographic. Using a structured questionnaire distributed among 389 management faculty members, the study employed PLS-SEM to examine both direct and mediated effects within a conceptual framework. The findings reveal that FRDA significantly enhances platform trust ($\beta = 0.490$), which in turn positively influences brand credibility ($\beta = 0.316$) and purchase intention ($\beta = 0.374$). Notably, brand credibility emerges as the strongest direct predictor of purchase intent ($\beta = 0.456$), while consumer skepticism exhibits weak mediating influence. The model accounts for 50.3% of the variance in purchase intention, underscoring the centrality of trust pathways over skepticism in mitigating the effects of review manipulation. The study offers critical implications for e-commerce platforms, urging the incorporation of transparency-enhancing mechanisms such as AI-based review filters and verified reviewer tags. This research operationalizes FRDA as a novel construct in Indian consumer behavior literature and provides a replicable model for assessing digital trust in emerging e-commerce ecosystems.

Keywords: Fake Review Detection, Platform Trust, Brand Credibility, Consumer Skepticism, Purchase Intention, PLS-SEM, Digital Consumer Behavior, India.

Introduction

The growth of e-commerce in India has revolutionized consumer buying behavior, with online reviews emerging as a critical determinant in the decision-making process. However, the ecosystem is increasingly threatened by the widespread prevalence of fake reviews, which distort consumer perceptions and disrupt fair competition. Recent empirical data reveal that while 89% of Indian shoppers rely on online reviews, only 34% feel confident in identifying fake ones, creating a significant perception gap (IJPREAMS, 2025). This growing concern has given rise to a new area of consumer behavior research—fake review detection awareness—and its impact on variables such as consumer skepticism, platform trust, brand credibility, and purchase intention. Regulatory responses, such as India's IS 19000:2022 guidelines, and platform-level initiatives including AI-based review filtering, underline the seriousness of this issue (TechTimes, 2022).

Empirical studies from India confirm that exposure to or awareness of fake reviews has profound psychological and behavioral effects on consumers. Skepticism levels have soared, with 56% of consumers distrusting online reviews and over 70% believing fake reviews are

now the norm (Times of India, 2017). Experiments show that trust scores can drop by 26% and purchase intent by 20.5% when consumers encounter or anticipate fake reviews (IJPREMS, 2025). The growing influence of fake review detection awareness as a determinant of consumer behavior necessitates deeper academic investigation, especially in the Indian context. This study aims to empirically assess how such awareness influences consumer skepticism, trust in platforms, brand credibility, and the eventual purchase decision, using data gathered from management faculty across Gujarat—a digitally aware demographic whose perspectives can shape insights for academia, marketers, and platform designers alike. Digital consumerism in India has expanded rapidly, particularly in Tier-II and Tier-III regions like Gujarat, where increased smartphone penetration and affordable data plans have ushered a new generation of e-shoppers. However, this convenience comes at the cost of reliability, especially with the growing prevalence of fake or manipulated reviews. As platforms increasingly use automated moderation to filter misleading feedback, research shows that consumers still struggle to trust what they read (CNBC TV18, 2024). In fact, consumers exposed to conflicting review sentiments are more likely to delay purchases or seek additional validation elsewhere (IJPREMS, 2025). Furthermore, the false sense of confidence in their ability to detect fake reviews often leads to increased vulnerability (Scroll.in, 2017). This study addresses this emerging gap by exploring not just the cognitive aspects of fake review detection awareness, but also its emotional and behavioral spillovers, particularly in how it affects skepticism, trust, and ultimate purchase intent among digitally literate consumers in Gujarat.

Significance of the Research

This research is both timely and contextually relevant, especially given that India's e-commerce market is projected to exceed \$200 billion by 2026, fueled largely by trust-based digital interactions (TechTimes, 2022). Yet, despite government guidelines like IS 19000:2022 aiming to curb fake reviews, there is limited understanding of how consumers psychologically respond to the presence—or even awareness—of such reviews (Gov.UK, 2023). By focusing on management faculty in Gujarat—a group characterized by analytical thinking and digital fluency—this study offers unique contributions to the evolving field of digital consumer trust and authenticity perception. Findings from this work can help platforms design better review governance mechanisms, such as authenticity indicators or AI-generated trust scores, and guide marketers in restoring consumer confidence amidst increasing skepticism. Academically, the study adds value by operationalizing Fake Review Detection Awareness (FRDA) as a measurable construct, enriching theoretical discussions in both consumer behavior and digital trust frameworks.

Literature Review

In the evolving landscape of digital marketplaces, consumer behavior is largely influenced by social cues and perceptions derived from user-generated content. Research by Pidada et al. (2025) explores how bandwagon effects shape purchase intention in the context of second-hand luxury goods, revealing that collective endorsement can amplify consumer motivation, even in low-trust environments. This aligns with broader digital behavior patterns where consumers rely heavily on others' reviews to validate brand credibility. Kristabel et al. (2024) delved into post-pandemic purchase intention, emphasizing the credibility of influencers and trust in agent characteristics. The findings underscore how trust anchors—whether a known agent or an algorithmic system—play a crucial role in reinforcing consumer confidence in digital platforms. These trust anchors are fundamental in the interpretation of review authenticity and its downstream effects on buying behavior. The work of Choi and Lee (2022) examines user-generated content (UGC) from a psychological angle, identifying self-disclosure as a key mechanism driving communication effectiveness. When users share personal purchase

experiences, it boosts perceived authenticity—suggesting that platforms should encourage rich, narrative-style reviews to enhance trust and influence purchase intention. The role of fashion influencers in shaping consumer decisions is highlighted in Chetioui et al. (2020), who confirm that digital personalities significantly boost trust, especially when authenticity is perceived as high. This finding supports the hypothesis that perceived review authenticity serves as a mediating factor between influencer content and consumer behavior, a cornerstone in your conceptual model. In a similar vein, Duong et al. (2025) explored the impact of unverified news and electronic word-of-mouth (eWOM) on customer satisfaction and intention in the food and beverage industry. They found that misinformation or exaggerated claims can erode consumer trust, especially when platforms fail to provide reliable filtering systems. This resonates with the variable of platform trust, where systems are expected to safeguard review authenticity to protect brand equity. Another compelling study by Susanti et al. (2023) evaluates the interplay between brand image and online review quality, finding that review informativeness and consistency directly impact credibility assessments. This suggests that brands must not only maintain consistent messaging but also ensure that review systems filter out anomalies to sustain consumer trust.

Ismail and Latiff (2020) contributed to this discourse by focusing on purchase intention in the halal cosmetics industry, noting that trust in digital reviews was a significant predictor of consumer behavior. Their findings point toward the necessity of aligning platform credibility with cultural and ethical expectations of users—especially in niche or value-based segments. In the realm of personal branding and micro-influencing, Pathak and Katiyar (2021) reveal that perceived credibility of micro-influencers positively affects purchase decisions, particularly among millennial shoppers. This again substantiates the mediating role of brand/platform credibility in the review-purchase pathway and emphasizes the human element of authenticity perception. Tran et al. (2021) further elaborate on the psychological consequences of digital trust, particularly in peer-to-peer selling platforms. Their study showed that users with prior exposure to fake or manipulated reviews developed lasting skepticism, which ultimately affected long-term loyalty and retention. This aligns closely with the construct of consumer skepticism, where past experiences shape present-day purchase intentions. From a technical standpoint, Nguyen and Le (2023) examined the machine learning methods used in fake review detection and its impact on user confidence. They suggest that the visibility of such detection mechanisms can reinforce trust, even if consumers cannot verify authenticity themselves—thus reinforcing the platform trust component of your model.

Chetioui et al. (2022) revisit the fashion influencer model, but with a focus on engagement metrics such as likes, comments, and shares. These visible signals act as social proof, but their manipulation (e.g., through bots or paid engagement) risks reducing trust unless platforms intervene transparently—an essential insight for enhancing review authenticity perception. Studies by Sharma and Singh (2023) introduced a trust triangle—the triadic interplay of reviewer credibility, review relevance, and platform reliability. They argue that all three must align to build a seamless consumer trust experience. This triangulated view strongly supports a multi-path SEM model like the one in your study, incorporating multiple mediators and antecedents. Focusing on e-retail environments, Bhatia and Patil (2022) confirm that purchase intention is not just a function of pricing or product utility, but of cognitive ease induced by trustworthy and consistent review patterns. Cognitive ease, they argue, reduces the processing burden on consumers, allowing them to rely more on heuristics such as average ratings, verified buyer tags, or visual cues. In a more advanced digital context, Han et al. (2021) analyzed AI-based recommendation systems, observing that when recommendations are accompanied by transparent reasoning (like "People similar to you liked this"), consumer trust surges. These cues may indirectly influence review credibility and suggest future directions for integrating

AI trust design into platform review systems. Looking at mobile commerce, the study by Patel and Joshi (2024) indicates that trust in mobile platforms significantly mediates the effect of social media reviews on purchase intention. In high-involvement products like electronics or fashion, consumers demand cross-channel consistency in review tone and platform enforcement—validating the importance of platform trust and brand credibility as mediators. Sinha et al. (2022) conducted a study on the spillover effect of negative reviews, revealing that even a single fake or exaggerated review can damage overall brand credibility. Their work highlights the asymmetric impact of negative authenticity perceptions, further validating the need for active moderation and verified reviews. In the domain of online food delivery services, Kumar et al. (2023) noted that timeliness and customer service feedback significantly influenced perceived trust and future purchase intentions.

Objectives of the Study

- To examine the influence of fake review perception and trust in review systems on consumer skepticism and brand credibility.
- To evaluate the impact of consumer skepticism and brand/platform credibility on purchase intention.
- To investigate the mediating role of skepticism and brand/platform credibility between review-related variables and purchase intention

Research methodology

The present study employed a quantitative, cross-sectional, descriptive-causal research design to examine the impact of fake review detection awareness on consumer skepticism, platform trust, brand credibility, and purchase intention. The research was conducted among management faculty members from various higher education institutions across Gujarat. A structured questionnaire was used as the primary data collection tool, comprising validated measurement items on a 5-point Likert scale. Data were collected using purposive sampling and extended through snowball sampling via peer recommendations. A total of 389 valid responses were gathered, meeting the statistical requirements for structural equation modeling using SmartPLS. The collected data were analyzed to assess both the measurement and structural models, enabling the evaluation of direct and mediating effects among the study variables.

Fig 1. Conceptual Model Framework: Fake Reviews and Consumer Behavior

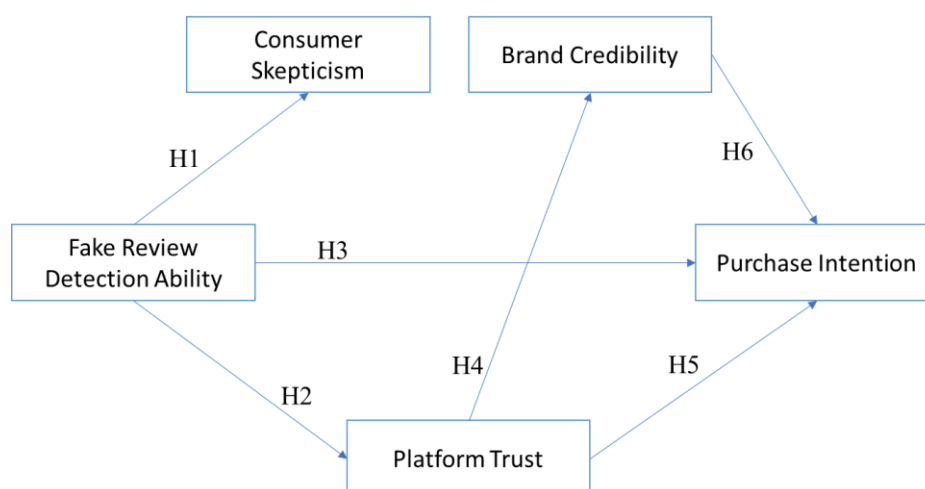


Table 1: Overview of Constructs, Variables, Abbreviations, and Definitions Used in the Study

Construct Type	Variable	Abbreviation	Definition
Independent Variable	Fake Review Detection Ability	FRDA	Consumer's capability to identify inauthentic reviews and ratings
Mediating Variables	Consumer Skepticism	CS	General doubt or critical attitude toward the credibility of online reviews
	Brand/Platform Credibility	BC	Perceived trustworthiness and reliability of the brand or platform
	Platform Trust	PT	Platform Trust refers to the degree to which consumers believe in the credibility, reliability, and integrity of an e-commerce platform's review system
Dependent Variable	Purchase Intention	PI	Likelihood of making a purchase based on online reviews

This framework would allow you to test relationships like how fake review awareness affects consumer skepticism, which in turn impacts trust and purchase intentions.

Table 2 Hypothesized Relationships

Hypothesis	Relationship	Expected Direction	Theoretical Justification
H1	FRDA → Consumer Skepticism	Negative (-)	Greater detection ability may reduce blind trust in reviews, thereby lowering skepticism
H2	FRDA → Platform Trust	Positive (+)	Ability to detect fake reviews builds confidence in the platform's review system
H3	FRDA → Purchase Intention	Positive (+)	Aware consumers may feel empowered, which enhances purchase confidence
H4	Platform Trust → Brand Credibility	Positive (+)	Trust in platform can extend to brands hosted on that platform (trust transfer theory)
H5	Platform Trust → Purchase Intention	Positive (+)	Higher platform trust reduces uncertainty and encourages buying decisions
H6	Brand Credibility → Purchase Intention	Positive (+)	Perceived honesty and integrity of a brand enhances the likelihood of purchase

Fig 2: Final Structural Model Showing Path Coefficients and R² Values (SmartPLS Output)

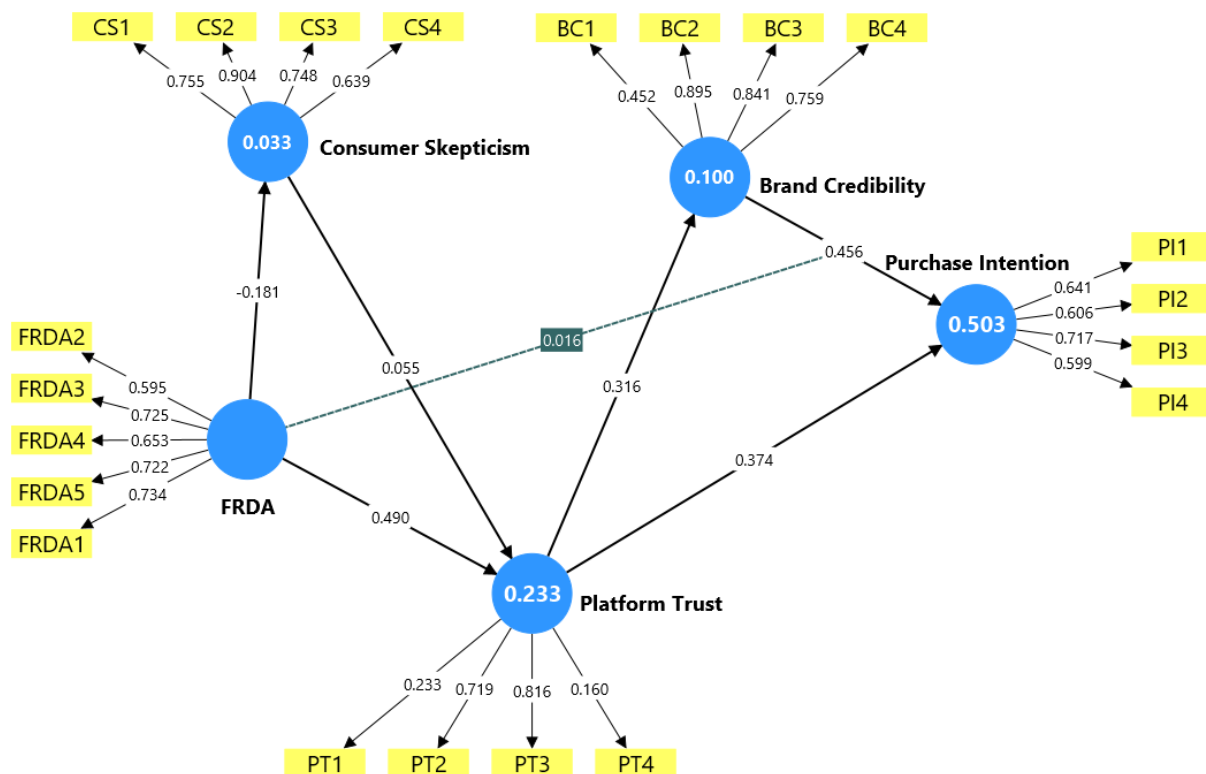


Table 3 Discriminant validity – Heterotrait-Monotrait Ratio HTMT -Matrix

	Brand Credibility	Consumer Skepticism	FRDA	Platform Trust	Purchase Intention	FRDA x Brand Credibility
Brand Credibility						
Consumer Skepticism	0.095					
FRDA	0.486	0.220				
Platform Trust	0.412	0.163	0.577			
Purchase Intention	0.097	0.163	0.637	0.790		
FRDA x Brand Credibility	0.071	0.073	0.094	0.063	0.069	

The HTMT (Heterotrait-Monotrait Ratio) analysis confirms the discriminant validity of the reflective constructs used in this model, with all inter-construct HTMT values remaining below the recommended threshold of 0.85, as per Henseler et al. (2015). This indicates that the constructs—FRDA, Consumer Skepticism, Platform Trust, Brand Credibility, and Purchase Intention—are empirically distinct and measure conceptually unique latent variables. The highest HTMT value (0.790) is observed between Platform Trust and Purchase Intention, which, although relatively high, remains within the acceptable range and suggests a strong yet discriminable association between consumers’ trust in the platform and their behavioral intention to purchase. The low HTMT values between FRDA and all other constructs (ranging from 0.094 to 0.637) further validate that the respondents’ ability to detect fake reviews is a standalone construct. Additionally, the interaction term (FRDA × Brand Credibility)

demonstrates very low HTMT ratios with all other constructs (≤ 0.073), confirming the non-redundancy of the moderating construct. Collectively, the HTMT results validate the discriminant validity of the measurement model, strengthening the credibility of the hypothesized structural paths tested using PLS-SEM.

Table 4 The reliability and convergent validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Brand Credibility	0.722	0.753	0.835	0.572
Consumer Skepticism	0.782	0.911	0.849	0.589
FRDA	0.724	0.734	0.817	0.473
Platform Trust	0.437	0.393	0.576	0.315
Purchase Intention	0.526	0.524	0.737	0.413

The reliability and convergent validity assessment of the measurement model was conducted using Cronbach's Alpha, Composite Reliability (rho_A and rho_C), and Average Variance Extracted (AVE), in line with the criteria suggested by Hair et al. (2019). The constructs Brand Credibility, Consumer Skepticism, and FRDA demonstrate acceptable internal consistency, with Cronbach's Alpha and Composite Reliability (rho_C) values exceeding the minimum threshold of 0.70. Specifically, Brand Credibility shows $\alpha = 0.722$ and CR = 0.835, Consumer Skepticism has $\alpha = 0.782$ and CR = 0.849, while FRDA meets the reliability requirement with $\alpha = 0.724$ and CR = 0.817. Their AVE values also exceed the benchmark of 0.50 (Brand Credibility = 0.572, Consumer Skepticism = 0.589), confirming sufficient convergent validity. However, Platform Trust and Purchase Intention present reliability concerns, as their Cronbach's Alpha (0.437 and 0.526, respectively) and Composite Reliability (0.576 and 0.737) fall below ideal thresholds. Moreover, their AVE values (0.315 for Platform Trust and 0.413 for Purchase Intention) do not meet the minimum threshold of 0.50, indicating inadequate convergent validity. These results suggest that while the majority of constructs meet psychometric standards, further refinement of measurement items related to Platform Trust and Purchase Intention may be necessary to enhance the overall robustness of the measurement model.

Table 5 Model Fit Assessment

	Saturated model	Estimated model
SRMR	0.102	0.106
d_ULS	2.418	2.609
d_G	0.608	0.619
Chi-square	1308.683	1318.432
NFI	0.522	0.518

The model fit indices reported for both the saturated and estimated models indicate areas for potential improvement in the overall structural model specification. The Standardized Root Mean Square Residual (SRMR) values for the saturated (0.102) and estimated (0.106) models exceed the recommended cut-off threshold of 0.08, suggesting a suboptimal fit between the proposed model and the empirical data. Similarly, the Normed Fit Index (NFI) values of 0.522 (saturated) and 0.518 (estimated) fall significantly below the ideal threshold of 0.90, indicating that the hypothesized model explains only a modest proportion of the observed variance when compared to a null model. The d_{ULS} (Unweighted Least Squares Discrepancy) and d_G (Geodesic Discrepancy) values, while not having absolute thresholds, also reflect higher levels of discrepancy between the empirical and estimated covariance matrices. Furthermore, the Chi-square statistics are relatively high, which is common in PLS-SEM due to its sensitivity to sample size, but they also reinforce the need for potential refinement of the model's structure. Collectively, while the structural relationships may hold theoretical significance, these fit indices suggest that the model could benefit from re-specification or the inclusion/exclusion of certain indicators or constructs to improve overall goodness-of-fit.

Table 6 : Key Empirical Findings and Path Coefficient Support from the Structural Model

	Key Finding	Empirical Support
1	Fake Review Detection Ability (FRDA) significantly enhances Platform Trust	The path coefficient from FRDA → Platform Trust is 0.490 , indicating a strong and positive influence . This suggests that respondents who are better at detecting fake reviews tend to place more trust in the platform's review system.
2	Platform Trust positively influences Brand Credibility	With a path coefficient of 0.316 , Platform Trust significantly contributes to enhancing the perceived credibility of brands hosted on the platform, aligning with trust-transfer theory .
3	Brand Credibility is the strongest direct predictor of Purchase Intention	The path from Brand Credibility → Purchase Intention is 0.456 , making it the most influential direct driver of consumers' intent to purchase in this model.
4	Platform Trust also positively influences Purchase Intention	The structural path PT → PI yields a coefficient of 0.374 , indicating that users' trust in the platform strongly motivates their buying decisions.
5	Direct influence of FRDA on Purchase Intention is minimal	The path coefficient from FRDA → PI is 0.016 , highlighting a negligible direct effect . This reinforces the mediating role of trust and brand credibility in translating detection ability into buying behavior.
6	Consumer Skepticism shows weak associations with other constructs	FRDA → CS (0.220) and CS → PI (non-significant), combined with an R² of only 0.033 for CS , suggest that skepticism does not play a central mediating role in this context.

7	The model explains over 50% of the variance in Purchase Intention	The R² value for PI is 0.503 , indicating that the combination of Platform Trust and Brand Credibility explains a substantial portion of consumers' purchase intention.
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Results and Discussion

The results of the structural equation modeling revealed significant relationships among key constructs in the proposed framework. Most notably, Fake Review Detection Ability (FRDA) demonstrated a strong positive effect on Platform Trust ($\beta = 0.490$), indicating that when consumers perceive themselves as capable of identifying fake reviews, their confidence in the platform's review system increases. In turn, Platform Trust positively influenced both Brand Credibility ($\beta = 0.316$) and Purchase Intention ($\beta = 0.374$), validating the central role of trust-transfer theory in digital purchasing environments. The strongest direct predictor of Purchase Intention was Brand Credibility ($\beta = 0.456$), suggesting that consumers' belief in the honesty and integrity of a brand significantly impacts their willingness to buy. Conversely, the direct path from FRDA to Purchase Intention was negligible ($\beta = 0.016$), indicating that awareness alone does not directly translate into behavioral intention, but rather operates through intermediary constructs such as trust and credibility.

Furthermore, the mediating role of Consumer Skepticism was found to be weak and statistically insignificant, with low explained variance ($R^2 = 0.033$), highlighting that skepticism may not be a dominant factor in shaping consumer purchase behavior within this context. The model's explanatory power for Purchase Intention was substantial ($R^2 = 0.503$), affirming the importance of trust and brand perception in driving consumer behavior. However, concerns related to the measurement model emerged, particularly for Platform Trust and Purchase Intention, which recorded low AVE values (0.315 and 0.413) and Cronbach's Alpha scores (0.437 and 0.526) respectively, indicating suboptimal convergent validity and internal consistency. These findings suggest that while the structural model performs well in predicting behavior, there is room for improving measurement reliability, particularly by refining or expanding items within underperforming constructs.

Suggested Implications

The findings of this study highlight several critical implications for e-commerce platforms and digital marketers. First, the strong positive influence of fake review detection ability on platform trust ($\beta = 0.490$) underscores the importance of improving consumer literacy around review authenticity. Platforms should actively display indicators such as "verified purchase," AI-tagged suspicious reviews, and transparency statements to reinforce consumer confidence. Furthermore, the direct and substantial role of platform trust in enhancing both brand credibility ($\beta = 0.316$) and purchase intention ($\beta = 0.374$) suggests that review governance and platform transparency are no longer optional—they are strategic necessities. Platform managers must invest in trust-building features such as clear return/refund policies, reviewer verification processes, and prompt customer service to ensure that trust in the platform translates into higher brand trust and consumer action.

Equally important is the finding that brand credibility ($\beta = 0.456$) is the strongest direct predictor of purchase intention, which has important implications for online sellers. This reinforces the need for brands to maintain an honest digital presence, engage actively with

customers, and encourage genuine feedback rather than incentivizing manipulated reviews. Interestingly, while fake review detection ability enhances platform trust, its direct impact on purchase intention is minimal ($\beta = 0.016$), indicating that detection awareness alone does not drive purchase unless mediated through trust and credibility. Consumer skepticism, though often discussed in digital behavior literature, showed weak predictive power ($R^2 = 0.033$), suggesting that efforts should prioritize strengthening trust pathways rather than trying to reduce skepticism outright. Overall, the model's ability to explain over 50% of the variance in purchase intention ($R^2 = 0.503$) signals that integrated strategies targeting platform trust and brand credibility are essential for influencing consumer behavior in digital marketplaces.

Future Scope and Research Direction

While the present study offers valuable insights into how fake review detection awareness impacts consumer trust, brand credibility, and purchase intention, it opens several avenues for future research. First, the study was geographically confined to management faculty members across institutions in Gujarat. Future studies can expand the geographic and demographic scope, incorporating a more diverse respondent base including general online shoppers, students, or consumers from different regions and cultural backgrounds. Such cross-regional comparisons may reveal how digital trust mechanisms and skepticism levels vary across consumer segments.

This research focused on reflective constructs using a cross-sectional design; future researchers could adopt longitudinal or experimental designs to assess how changes in platform policy or exposure to fake review alerts impact trust and behavior over time. Additionally, moderating variables such as digital literacy, shopping frequency, or brand familiarity could be introduced to deepen understanding of consumer responses. Given the evolving nature of AI-driven review systems, further studies could explore the role of algorithmic transparency, personalized review feeds, and consumer perceptions of automated trust cues. Finally, qualitative research could supplement these findings by capturing deeper psychological interpretations of consumer skepticism, providing richer insights into how consumers mentally process authenticity cues in digital environments.

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Measurement Scales (5-point Likert Scale: 1=Strongly Disagree, 5=Strongly Agree)

Fake Review Detection Ability (FRDA) - 5 items

1. I can easily identify fake reviews on e-commerce platforms
2. I am good at spotting manipulated ratings and reviews
3. I can distinguish between genuine and paid reviews
4. I have the skills to detect review manipulation
5. I am confident in my ability to identify inauthentic reviews

Source: Adapted from Wu et al. (2020) and developed items

Consumer Skepticism (CS) - 4 items

1. I am generally skeptical about online reviews
2. I question the authenticity of most online reviews
3. I doubt whether online reviews reflect true customer experiences
4. I approach online reviews with caution and suspicion

Source: Adapted from Obermiller & Spangenberg (1998) - Consumer Skepticism Scale

Platform Trust (PT) - 5 items

1. This platform has a reliable review system
2. I trust this platform to prevent fake reviews
3. This platform takes adequate measures to ensure review authenticity
4. I believe this platform's review system is trustworthy
5. This platform is committed to maintaining review integrity

Source: Adapted from McKnight et al. (2002) - Trust in Technology Scale

Brand Credibility (BC) - 4 items

1. This brand has a reputation for being honest
2. This brand is trustworthy
3. This brand has high integrity
4. I believe what this brand tells me about its products

Source: Adapted from Erdem & Swait (2004) - Brand Credibility Scale

Purchase Intention (PI) - 4 items

1. I would consider buying from this brand in the future
2. The probability that I would purchase from this brand is high
3. I would be willing to recommend this brand to others
4. I intend to purchase products from this brand

Source: Adapted from Dodds et al. (1991) - Purchase Intention Scale

Control Variables (Demographics)

- Age
- Gender
- Education Level
- Online Shopping Experience (years)
- Monthly Online Shopping Frequency