

THE IMPACT OF NEGATIVE ONLINE CONSUMER REVIEW AND BRAND AWARENESS ON POTENTIAL CONSUMER PURCHASE INTENTION AT PRUDENTIAL INSURANCE COMPANY IN MANADO

DAMPAK NEGATIF ONLINE CONSUMER REVIEW DAN BRAND AWARENESS TERHADAP NIAT BELI CALON KONSUMEN PADA PERUSAHAAN ASURANSI PRUDENTIAL DI MANADO

By

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Abstract: Negative online consumer review and brand awareness plays an important role on potential consumer purchase intention. Negative online consumer review fades overtime but the increasing of the brand awareness remind the same and potential consumer tends to buy familiar and well-known product. This research examines the Impact of Negative Online Consumer Review and Brand Awareness on Potential Consumer Purchase Intention at Prudential Insurance Company in Manado. This research are using Quantitative Research Method with 100 samples and using Questionnaire data collection technique, Negative Online Consumer Review and Brand Awareness simultaneously have positive and significant effect toward the Potential Consumer Purchase Intention at Prudential Insurance in Manado. Prudential needs to pay more attention to all the negative online consumer review and the right way in responding to negative online consumer review is needed to increase their potential consumer purchase intention.

Keywords: negative online consumer review, brand awareness, purchase intention

Abstrak: Ulasan negatif konsumen online dan kesadaran merek memainkan peran penting pada niat beli konsumen potensial. Ulasan konsumen online yang negatif memudar seiring waktu tetapi peningkatan kesadaran merek mengingatkan konsumen yang sama dan calon konsumen cenderung membeli produk yang sudah dikenal dan terkenal. Penelitian ini mengkaji tentang Pengaruh Negative Online Consumer Review dan Brand Awareness terhadap Potensi Minat Beli Konsumen Pada Perusahaan Asuransi Prudential di Manado. Penelitian ini menggunakan Metode Penelitian Kuantitatif dengan 100 sampel dan menggunakan teknik pengumpulan data Kuesioner, Negative Online Consumer Review dan Brand Awareness berpengaruh positif dan signifikan terhadap Potensi Minat Beli Konsumen pada Asuransi Prudential Manado. Prudential perlu lebih memperhatikan semua review negatif konsumen online dan cara yang tepat dalam merespon review negatif konsumen online diperlukan untuk meningkatkan minat beli konsumen potensial mereka.

Kata Kunci: ulasan negative konsumen online, kesadaran merek, niat membeli

INTRODUCTION

Research Background

Presently, the use of the internet has been growing rapidly. Almost everything can be accessed via the internet. Starting from personal information to general information can be accessed via the internet. For example is the existence of an online review platform, where everyone is free to comment and share their experiences about a product or service that they have tried. Providing reviews has become a habit of consumers if they are satisfied or vice versa with the services or products provided. If the consumer is satisfied with the service or product provided, the consumer will give a positive review of the service or product, but on the other hand, if the consumer is not satisfied with the service or product provided, they will give a negative review of the service or product.

The more people read or hear reviews about the brand or product, the greater the percentage of people who can get to know the name of the brand or product well. And without realizing, people can already say the name of the brand or product just by looking or hearing something that is related to the brand or the product. That is called brand awareness or the ability to name a brand in different situations.

According to Yang (2009), brand awareness is a factor that greatly influences purchasing decisions even when the consumer already knows and has decided to buy the product, because when the consumer wants to buy a product and suddenly they think about another brand their mind, it reflects that the brand they have in their mind has a higher brand awareness. Brand awareness has an important role in the purchase intention of potential consumers because potential consumers will be more confident and believe that they are buying from a brand they already know.

Purchase intention can be divided into unplanned buying, partially planned buying and fully planned buying. Unplanned buying means the consumers make all decisions to buy in the store, partially planned buying means the consumers have only decided the product category and the specification before buying a product and brands and types will be decide later in the shop and fully planned buying means the consumers have decided first the brand and product before entering the shop.

PT Prudential Life Assurance (Prudential Indonesia) was established in 1995 and is part of Prudential PLC, London – England. By combining Prudential's international experience in the field of life insurance with knowledge of local business procedures, Prudential Indonesia is committed to developing its business in Indonesia. Since launching its first investment-linked (unit-linked) insurance product in 1999, Prudential Indonesia has been the market leader for these products in Indonesia. Prudential Indonesia has established the Sharia Business Unit since 2007 and has been trusted as the leader of the sharia life insurance market in Indonesia since its establishment. Prudential is a big insurance company and also prudential is in the second position as the best family health insurance in Indonesia according to IDXchannel.

According to prudential agents many customers are satisfied with prudential and provide good feedback but why only negative ones go viral. Sometimes prudential customers are dissatisfied because they lack of information and do not understand well about the insurance products that they buy. Based on the reasons above, the researcher interested in doing a research of negative online consumer review and brand awareness on potential consumer purchase intention at Prudential Insurance Company in Manado.

Research Objectives

The objectives in conducting this research are:

1. To identify the impact of negative online consumer review on the potential consumer purchase intention at Prudential Insurance Company in Manado
2. To identify the impact of brand awareness on the potential consumer purchase intention at Prudential Insurance Company in Manado
3. To indentify the impact of negative online consumer review and brand awareness on the potential consumer purchase intention at Prudential Insurance Company in Manado

THEORETICAL FRAMEWORK

Marketing

According to Kotler and Armstrong (2010), marketing is the mechanism by which businesses generate value for consumers and establish strong consumer relationships in order to capture value from them. The definition of marketing according to terminology, comes from the word "market" which means a place where buying and selling transactions occur or a place where sellers and buyers meet.

Purchase Intention

The eagerness of a consumer to purchase a specific good or a particular service is acknowledged as intent to purchase (Patwary et al., 2018). Consumer purchase intention is how a consumer selects to buy after elevates from several options. According to Ajzen (1985), intentions are assumed to capture the motivational factors that influence a behavior, they are indications of how hard people are willing to try of how much an effort they are planning to exert, in order to perform the behavior.

Negative Online Consumer Review

Negative online consumer review are consumers negative comments shared on the shopping websites or other third-party platforms (Lee, Park and Han, 2008). Negative consumer reviews are more often to be seen than a positive one, it happens because negative reviews more highlighted and more prominent than positive reviews.

Brand Awareness

The importance of brand awareness supported by Berger, Sorensen and Rasmussen (2010) that stated his findings on book sales found that although negative review hurt purchase of well-known books but for unknown books that are affected by negative review, it actually increases purchase likelihood. It happened because the negative review fades overtime but increased awareness may remain, which can boost purchase likelihood.

Previous Research

Zhao, Jiang and Su (2020) investigated how online seller responses to negative online review affect potential consumers' distrust. This research find that apology works better when the alleged cause is relatively unstable (e.g., competence-based negative review) and when the seller has a high ability to change. this research show that it is better for the seller to defend its reputation. In addition, this research demonstrate that a remedial action plan in the seller's response can reinforce the motivation to change communicated through apology.

Zhou, Liu and Tang (2013) examined how the sequence of negative reviews, the quantity of online feedback text and the quality of online comments affect consumer purchase intention and product perception. The investigation produces three findings: (1) the quality of online reviews has a positive effect on consumer purchase intention and product perception, (2) purchase intention generally increases with the growth of the number of reviews but the quantity of comments does not necessarily affect consumers' product perceptions. (3) Consumers show a negativity bias for products when negative consumer reviews concentrate in the front.

Berger, Surenson, and Rasmussen (2010) showed the beneficial effects of negative publicity, and further, to delineate conditions under which negative publicity will have positive versus negative effects. Using a combination of experimental methods and econometric analysis, this research demonstrate that the effect of negative publicity depends on existing product awareness. This research is focused on product reviews, but similar effects may also hold for other types of publicity such as word of mouth.

Conceptual Framework

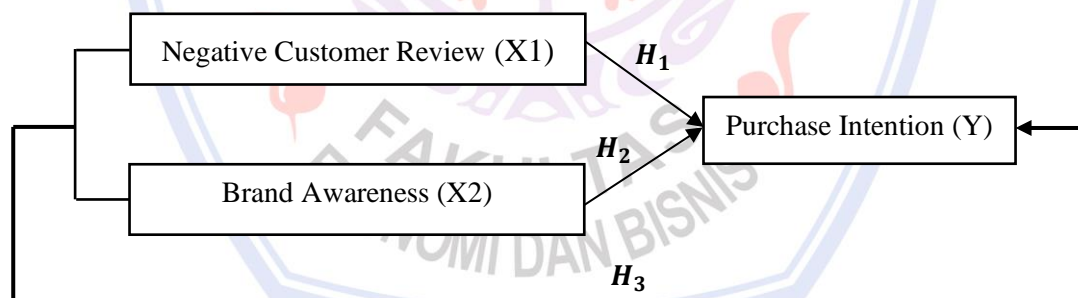


Figure 1. Conceptual Framework

Source: Literature Review

Research Hypothesis

H₁= Negative consumer review partially impact the potential consumer purchase intention at Prudential Insurance Company in Manado.

H₂= Brand awareness partially impact the potential consumer purchase intention at Prudential Insurance Company in Manado.

H₃= Negative consumer review and brand awareness simultaneously impact the potential consumer purchase intention at Prudential Insurance Company in Manado.

RESEARCH METHOD**Research Approach**

This research will use quantitative research to analyze the impact of negative consumer review and brand awareness on potential consumer purchase intention at Prudential Insurance Company in Manado. Quantitative research is the measurement of quantitative data and objective statistics through scientific calculations derived from a sample of people or residents who are asked to answer a number of questions about the survey to determine the frequency and percentage of their responses.

Population, Sample, Sampling Technique

The population of this research is the society of Manado city who have never bought insurance and also know about the negative news about Prudential Insurance. The sample size of this research will be taken using the Lemeshow formula. Based on the formula above, the total number of sample obtained are 96,04. So that in this research the researcher must take the data sample from at least 100 respondents. And The sampling technique in this study was nonprobability sampling with purposive sampling technique.

Type of data and data source

For data collection, it will be done through distributing questionnaires. The data collected in this study are primary data, namely by distributing questionnaires. In this research the questionnaire will be given through social media to the selected members of the population that has been chosen.

Operational Definition of Research Variable

Variables	Definition	Indicators
Negative Consumer Review (X_1)	Negative Customer Review in this research are define as consumers negative comments shared on review platforms	1. Intensity 2. Content 3. Negative valence of opinion Goyette et al. (2010)
Brand Awareness (X_2)	Brand Awarness in this research defined as the ability of a consumer can recognize the brand in different situations	1. Brand recognition 2. Recall power 3. Point of difference 4. Top of mind Keller (1993), Gunawardane (2015) and Doostar (2012)
Potential Consumer Purchase Intention (Y)	Potential Consumer Purchase intention in this research is defined as the one of the stages in the adoption process, when the Potential Consumer are interested in seeking the information.	1. Transactional intention 2. Referencial intention 3. Preferencial intention 4. Explorative intention Ferdinand (2002) and Ariama (2018)

Source: Data Processed, 2022

Validity and Reliability

Validity is about the accuracy of the measure. According to Sugiyono (2018), Validity is a measure that shows the degree of accuracy between the data that occurs on the object with data collected by researchers. The questionnaire can be said to be valid if the statement in the questionnaire is able to express something that can be measured. According to Ghozali (2013), Reliability is a toll for measuring a questionnaire which is an indicator of a variable. A questionnaire can be said to be reliable if the respondent's answers to questions are consistent or stable from time to time. Therefore if measurements are made twice or more for the same symptoms the results remain consistent and can be trusted, then the measurement is considered to have a good level of reliability.

Multiple Linear Regression Model

Multiple Regression Analysis is the study of how a dependent variable y is related to two or more independent variables (Anderson et al, 2011). The starting point of multiple regression analysis is the conceptual model and the hypotheses derived from that model that the researcher has developed in an earlier stage of the research process. This research is used multiple linear regression analysis as the technical analysis because there

are two or more predictor variables such as X1 is the negative online consumer review and X2 is brand awareness. The formula of multiple regression models in this research is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

Description:

Y	= Purchase Intention
β_0	= Constant
β_1 and β_2	= The regression coefficient of each variable
X1	= Negative Consumer Review
X2	= Brand Awareness
E	= Error

RESULT AND DISCUSSION

Result

Validity Test

The purpose of validity test is to know whether the instrument is valid or not. The questionnaire is valid if $r \text{ count} \geq r \text{ table}$, and the questionnaire is not valid if $r \text{ count} < r \text{ table}$. Based on r table (distribution value) with significant level of 5% or $\alpha = 0,05$ and the number of respondents (N) 100, the r table value can be obtained at 0.195.

Variable	Indicators	Pearson Correlation	Sig (2-tailed)	N	R table	Status
Negative Consumer Review (X1)	X1.1	0.287	0.004	100	0.195	VALID
	X1.2	0.464	0.000	100	0.195	VALID
	X1.3	0.412	0.000	100	0.195	VALID
	X1.4	0.500	0.000	100	0.195	VALID
	X1.5	0.529	0.000	100	0.195	VALID
	X1.6	0.465	0.000	100	0.195	VALID
	X1.7	0.549	0.000	100	0.195	VALID
	X1.8	0.348	0.000	100	0.195	VALID
Brand Awareness (X2)	X2.1	0.549	0.000	100	0.195	VALID
	X2.2	0.552	0.000	100	0.195	VALID
	X2.3	0.559	0.000	100	0.195	VALID
	X2.4	0.608	0.000	100	0.195	VALID
	X2.5	0.541	0.000	100	0.195	VALID
	X2.6	0.478	0.000	100	0.195	VALID
	X2.7	0.583	0.000	100	0.195	VALID
	X2.8	0.436	0.000	100	0.195	VALID
	X2.9	0.332	0.001	100	0.195	VALID
	X2.10	0.403	0.000	100	0.195	VALID
	X2.11	0.320	0.001	100	0.195	VALID
	X2.12	0.405	0.000	100	0.195	VALID
	X2.13	0.619	0.000	100	0.195	VALID
	X2.14	0.604	0.000	100	0.195	VALID
Purchase Intention	Y1	0.768	0.000	100	0.195	VALID
	Y2	0.790	0.000	100	0.195	VALID
	Y3	0.663	0.000	100	0.195	VALID
	Y4	0.750	0.000	100	0.195	VALID
	Y5	0.677	0.000	100	0.195	VALID
	Y6	0.725	0.000	100	0.195	VALID
	Y7	0.371	0.000	100	0.195	VALID
	Y8	0.582	0.000	100	0.195	VALID
	Y9	0.623	0.000	100	0.195	VALID

Source: SPSS Output, 2022

Reliability Test

Reliability test is used to check the consistency of the measurement instrument. To see whether the data is reliable or not, Alpha Cronbach test is utilized as reliability test in this research.

Cronbach's Alpha	N of Items
0,853	31

Source: SPSS Output (2022).

The output of SPSS shows that the value of Cronbach's Alpha of 31 items used in this research is 0.853. The data is considered as reliable since the value of Cronbach's Alpha is above the minimum value which is 0.6.

Testing classical Assumption**Normality Test**

Variables	Sig	Sign	a
Negative Consumer Review	0,65	>	0.05
Brand Awareness	0,97	>	0.05
Purchase Intention	0,56	>	0.05

Source: SPSS Output (2022)

According to the result of normality test above, it can be concluded that the data of negative consumer review, brand awareness, and purchase intention are more than 0.05 which means the data are distributed normally.

Heteroscedasticity Test

Variable	Sig
Negative Consumer Review	0.715
Brand Awareness	0.623

Source: SPSS Output (2022)

The significant value of Negative Consumer Review (0.715) and Brand Awareness (0.623). All variables have the significant value $\geq 0,05$. Therefore, there is no heteroscedasticity.

Multiple Linear Regression

In this regression model Recall that the Multiple Linear Regression model is used to determine the effect of several independent variables on a dependent variable. The computation was done using SPSS 25 software. From the result in the table above, the model define as:

$$Y = 13.329 - 0,331 X_1 + 0,566 X_2 + e$$

The multiple linear regression equation can be interpreted as follows:

1. The constant value of 13.329 means that all the independent variables equal to zero.
2. Regression coefficient of Negative Online Consumer Review (X_1) is 331 means that if there is one unit decrease in Negative Online Consumer Review (X_1), then the Potential Consumer Purchase Intention (Y) is decreasing by 331 assuming the other variables are constant (*ceteris paribus*).
3. Regression coefficient of Brand Awareness (X_2) is 556 means that if there is one unit increase in Brand Awareness (X_2), then the Potential Consumer Purchase Intention (Y) is increasing by 556 assuming the other variables are constant (*ceteris paribus*).

Hypothesis Test**F-Test**

ANOVA ^a					
Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	1215.864	2	607.932	27.959	.000 ^b
Residual	2109.126	97	21.744		
Total	3324.990	99			

Source: SPSS Output (2022)

Based on the result, it shows that the value of F_{count} is 27.959 and the significance level is 0.000. the value of F_{table} is 3.09 it means F_{count} is more than F_{table} . The result shows that Negative Consumer Review (X_1) and Brand Awareness as Independent Variables impact the Purchase Intention as dependent variable simultaneously, this indicates that the third hypothesis is Accepted.

T-Test

	Variable	Tcount	Ttable	Sig.	Status
1	Negative Consumer Review	-2.119	1.98472	0.037	Accepted
2	Brand Awareness	7.137	1.98472	0.000	Accepted

Source: SPSS Output (2022)

Based on the Table that shows the t-test result, the variable independent X_1 which is Negative Consumer Review has t_{count} is 2,119 and t_{table} is 1,98472 means $t_{count} > t_{table}$ or $2,119 > 1,98472$ with the significant level is 0,037, below than 0,05 and variable independent X_2 has t_{count} is 7,137 and t_{table} is 1,98472 means $t_{count} > t_{table}$ or $7,137 > 1,98472$ with the significant level is 0,00, which is below than 0,05. For variable (X_1), it means that Negative Consumer Review (X_1) has significant impact on the Purchase Intention (Y) and Brand Awareness (X_2) has significant impact on the Purchase Intention (Y). The H_1 (first hypothesis) that states Negative Consumer Review partially impact the Purchase Intention at Prudential Insurance Company in Manado is Accepted and The H_2 (second hypothesis) states the Brand Awareness (X_2) partially impact the Purchase Intention (Y) at Prudential Insurance Company in Manado is Accepted.

Discussion

Negative Consumer Review on Potential Consumer Purchase Intention

In this study, it indicates that negative consumer review have impact the Purchase Intention. The data showed that negative online consumer review have impact on Potential Consumer Purchase Intention. This is supported by Berger, Sorensen and Rasmussen (2010), their findings on book sales indicate that unknown books when affected by negative review, their purchase likelihood even increases because the negative review fades overtime but the increased brand awareness may remain which can led to the increasing of purchase likelihood. Prudential is a well-known company who have been successful in increasing their brand awareness, they do a lot of promotions and advertisements through tv ads, banners or even through social media. Most of the respondents that have been asked if they can recognize Prudential just by looking at its attributes answer agree and strongly agree. This proves that Prudential have succeeded in building their brand awareness. The reviews from unsatisfied consumer that went viral is also play an important role in increasing the brand awareness. All the people that previously have no idea about what Prudential is become knowing more about Prudential Company. They get to know about the Company of Prudential, and what products they sell and also how the services provided by Prudential, all of that happened for free without the need for more effort from Prudential. In this case, since Prudential already have high brand awareness that is the reason why in this research the impact of negative consumer review on potential consumer purchase intention at prudential insurance company in manado is negative same as described by Berger, Sorensen and Rasmussen (2010).

Brand Awareness on Potential Consumer Purchase Intention

The results of multiple regression analysis show that, Brand Awareness has positively partially impact the Purchase Intention. The t-test shows that the second hypothesis is accepted. Brand Awareness plays an important role on purchase intention because consumers tend to buy a familiar and well-known product and brand awareness also has a great influence on selections and can be prior consideration base in a product category (Sharp, 2000). The researcher found that a purchase intention will be influenced by how high consumers are familiar with the brand. Because people tends to buy products that they already familiar with. In this case, prudential insurance must maintain to increase their brand awareness so that the potential consumers can be more familiar with their insurance products and the potential consumers might have the intention to buy the insurance products.

Negative Consumer Review and Brand Awareness on Potential Consumer Purchase Intention

The last discussion, the researcher makes the hypothesis that the Negative Consumer Review and Brand Awareness has simultaneously impact the potential consumer at prudential insurance company in Manado. In this case, the researcher in general found that brand awareness and purchase intention has connection with each other. The more often the negative review appear the higher the brand awareness. Berger, Sorensen and Rasmussen

(2010) revealed that negative consumer review increases brand awareness for unknown brand or product. Their findings indicate that unknown books when affected by negative review, their purchase likelihood even increases because the negative review fades overtime but the increased brand awareness may remain which can led to the increasing of purchase likelihood. This is also supported by Goyette et al. (2010), that states that an unsatisfied consumer tells nine people about his or her disappointment, while satisfaction is communicated to just five people on average. This can led to the increasing of the brand awareness. Those people who did not know anything about prudential before, when they hear or read the negative review, they become know about prudential. What company it is, or what product did it sell, without realizing they had more options when it comes to choose an insurance product.

CONCLUSION AND RECCOMENDATIONS

Conclusion

After doing the research and processing the data that has been collected with the aim of knowing the impact of Negative Consumer Review and Brand Awarness on Potential consumer Purchase Intention at Prudential Insurance Company in Manado, the research can draw the conclusion as follows:

1. Negative Consumer Review have partially impact the potential consumer Purchase Intention at Prudential Insurance Company in Manado
2. Brand Awarness have partially impact the potential consumer Purchase Intention at Prudential Insurance Company in Manado
3. Negative Consumer Review and Brand Awarness have simultaneously impact the potential consumer Purchase Intention at Prudential Insurance Company in Manado

Recommendations

Based on the above conclusions from research on the effect of e-WOM, perceived quality, on purchase intention, the researcher makes the following recommendations:

1. The company must aware with the negative consumer review, one of the way for the company to respond to the negative reviews given by the consumers is to give feedback to the consumers as soon as possible in the comment field, both directly related to the products offered and the services provided.
2. In order to minimize the negative reviews that are given by the consumers, company should use the social media as a media to provide education to all the consumers and potential consumers out there to educate the consumers to understand more about insurance and the terms and policies provided by the company so that later there will be no problems due to misunderstandings between the consumer and the company itself.
3. Not only give education to the consumers through social media, the company must also pay attention to the training for their agents, to minimize miscommunication between consumer or potential consumer and the company itself in order to prevent consumers from feeling dissatisfied due to lack of understanding of the terms and policies of insurance products.
4. This research can be used as a reference in the future study or research to develop or build new idea that can be implemented and the researcher hopes that future researchers can expand on the limitations that have been carried out by previous researchers.

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