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# Reviews Posted And Ratings Given By Consumer Endorsers: Gaining Customer Value

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## Abstract

**Purpose:** The purpose of this paper is to investigate the impact of attractiveness of consumer endorser, trustworthiness of consumer endorser and expertise of consumer endorser on review and rating given by consumer endorser. The source credibility model has been used for the purpose of this study.

**Design/Methodology/Approach:** The final data of 249 samples of age group between 17 to more than 45 years of age was analysed for the purpose of this study. The data was collected through Google forms (online). The statements in questionnaire were based on source credibility model. For purpose of the study, null hypothesises were formed and tested. Regression was performed to test the hypothesis of the study. SPSS and AMOS are used to test the hypothesis in the current study.

**Findings:** It is evident from the result of the study that all null hypotheses got rejected. This reflects that attractiveness of consumer endorser, trustworthiness of consumer endorser and expertise of consumer endorser have significant impact on review and rating by consumer endorser.

**Limitation:** The source credibility model has been studied with reference to consumer endorsement creating customer value. Further researches can include purchase intention of consumer as and when affected by endorsement. Review and ratings impact on consumer's attitude and purchasing pattern can be studied by future researchers. Different industries and sectors can also be a part of study.

**Originality/Value:** The study can be used to understand what is the relevance of review and rating done by consumer endorser? It has huge managerial implication which signifies that attractiveness, trustworthiness and expertise of consumer endorser plays a crucial role. The results can help many researchers of consumer behaviour; managers engaged in advertisement planning and brand management for a better way of communication of product and services as a part of usefulness and usage to end users.

**Key words**: Consumer Endorsement; Reviews; Ratings; Advertisement; Customer value.

## 1 Introduction

According to (Friedman and Friedman, 1979), Consumer endorsers are the actual users of a product who don't have any prior knowledge of the product and they acquire knowledge after using it. In comparison to celebrity endorse-

ment, consumer endorsement is less costly and can avoid undesirable approaches towards people shown in the advertisement as celebrity endorsers (Shimp, 2000). Consumer endorsers are the ones who neither relish extensive recognition nor the status symbol as given to a celebrity. Source Credibility is measured by positive characteristics of user that affect the receiver's acceptance towards the message conveyed (Ohanian, 1990). Murray Raphel in 1996 referred testimonials as more effective in comparison to testimonials given by celebrities, as celebrity leads up to paid promotion rather than actual and real one. Assurance of legality is an important point of consumer endorsements. Customer testimonials or consumer endorsements are shorter, précised, simple and real in comparison to any other form of endorsements.

The source credibility model which is based on three main dimensions, i.e., expertise, trustworthiness and attractiveness is taken as a base for the study. This model has been used by many researchers of consumer behaviour, advertisement planning and brand management in their studies to justify credibility of the source and appraise better way of communication of product and brand as part of usefulness and usage to end users. Source credibility model has been used in study to validate whether consumers who buy a product or a brand, reading or considering rating and reviews provided by consumer endorsers are influenced by attractiveness of consumer endorsers, do they believe consumer endorser is expertise and is consumer endorser trustworthy. Chen and Chen (2014); Luo et al. (2015) have focussed upon the influence of source credibility on behaviour of consumers. Results in the studies done by (Filieri, 2015; Luo et al., 2015; Lopez and Sicilia, 2014b; López and Sicilia, 2014a) proves that expertise and trustworthiness affect perception of source credibility which leads to evaluation of online reviews in positive manner. (Willemsen et al., 2011) through his study on Amazon revealed that relationship between proclamations made by expertise is not strongly related to perceived usefulness for search and experience, while (Filieri et al., 2018a) in service context proved that proclamations made by expertise positively influences perceived electronic word of mouth (eWOM) in users. (Cheung and Thadani, 2012; Ismagilova et al., 2016; Ukpabi and Karjaluoto, 2018) in literature review of their studies have referred to credibility of electronic word of mouth (eWOM).

Customer when makes purchase intention after reading reviews and after considering rating posted helps a company to gain customer value thus uplifting brand image. Source credibility model is based on three main dimensions: expertise, trustworthiness and attractiveness.Expertise deals with attributes of source like experience, skills, knowledge, expertise and qualified. Trustworthiness deals with attributes of source like dependability, honesty, reliability, sincerity and trustworthiness. Attractiveness deals with attributes of source like similarity, familiarity and likeability with respondent. For this study statements have been formulated on the basis of these attributes of the model.

The gap which has been observed in current studies is that source credibility model has been explored in the context of other countries. Delhi is the capital state of the country. People residing here have mixed orientation towards products and services. This study has highlighted the orientation of people of different age groups towards products and services, keeping in mind the review and rating by consumer endorser. The current study has investigated whether attractiveness of consumer endorser, trustworthiness of consumer endorser and expertise of consumer endorser has any significant impact on review and rating by consumer endorser or not. This study has significantly contributed to the existing literature that ACE, TCE and ECE has significant impact on RRCE. This signifies that only review and rating by consumer endorser will not help to attract potential customers. But have to find a way to attract the customers if the attributes like trustworthiness, attractiveness and expertise will be added in the reviews and rating of the endorser. The findings of this study will be useful to the managers associated with reviews and rating of consumers and its potential impact on behaviour of consumers. Keeping in mind attributes of reviews and rating they can focus on these aspects in their products and services.

## 2 Theoretical Background

### 2.1 Consumer Endorser

[Federal trade commission, 16 CFR Part 255; (Commission)] has laid the guidelines for Consumer endorsements and the use of Endorsements and Testimonials in Advertising (source: (Commission)).(Menon, 2001) defined non-celebrity as a person who before engagement in the campaign has no public disrepute and appears in an advertisement for the product. (Shimp, 2003) has referred consumer endorser as a typical person endorser who is a regular person who is non-celebrity endorsing product. (Irene, 2008) states consumer endorser as an anonymous model or person who influences the attitude of consumers and is used for the purpose of advertisement.As per (Aaker, 1997) a source or a celebrity is more persuasive and can generate more intentions to buy a product or brand and thus can be treated as expert.

### 2.2 Source Credibility Model

Source credibility model is based on three dimensions and these dimensions are attractiveness, expertise, and trustworthiness. Various researchers through their studies have justified that attractiveness, expertise and trustworthiness of consumer endorser has positive or negative influence on consumer's intention to buy or refer a product or a brand. Ratings and reviews given by consumer endorsers are taken as trustworthy, review of an expert or

attractiveness of endorser. Results of studies observed the influence of source credibility on consumers' intention to buy.(Nekmat and Gower, 2012; Zhang et al., 2014) through their study focussed on information adoption (Coursaris, 2016) focussed on information usefulness (Chen and Chen, 2014; Filieri, 2015; Teng et al., 2014; Lopez and Sicilia, 2014b; López and Sicilia, 2014a) and information reliability was focussed by (Chang and Wu, 2014; Cheung and Chen, 2009; Fang, 2014; Lis, 2013; Teng et al., 2017). Results of (Fan and Sun, 2012; Luo et al., 2015; Pan, 2014) found that the perception about the source of information is affected by expertise of the source, (Levy and Gvili, 2015; Lim and Van Der Heide, 2014; Willemsen et al., 2011) influenced upon trustworthiness of the source and as per (Fan and Sun, 2012; Pan, 2014) study revealed that perceived social relationship between the information source and the receiver is positively related to consumer attitudes.

## 2.3 Expeertise of Consumer Endorser

Expertise as defined by (Bristor, 1990) is the extent to which the source is perceived and believed to be capable of providing correct information.(Hovland et al., 1953) in his study referred to expertise as the scope to which he can be professed to be a source of valid proclamation.(Erdogan, 1999) also explained that expertise is someone who has knowledge, experience or skills to be an endorser. (Amelina and Zhu, 2016; Yale and Gilly, 1995).Zhu in their study connected source expertise to source credibility and (Hovland and Weiss, 1951; Casalo et al., 2008) suggested that expertise can be used as a tool to moderate insecurity and hesitation of considering user reviews. (Racherla and Friske, 2012) through their research linked the degree of expertise to the knowledge or know-how of the source. As per (Racherla and Friske, 2012; Weiss et al., 2008) an expertise is judged upon the number of reviews, content of review posted by him. Previous studies have linked source expertise with usefulness, intention to purchase, acceptance of information, reliability and substantiality of information like (Lee et al., 2011) studied associations between source expertise and electronic word of mouth usefulness; plan to buy (Baber et al., 2016; Park and Kim, 2008; Saleem, 2017; Zainal et al., 2017) and information acceptance (Wang and Teo, 2007) and substantial information (Bansal and Voyerand, 2000) via 600 reviews posted explored that reviews vary as per high and low expertise with respect to usefulness of review as deciding factor to consider a product to buy. (Kim et al., 2018; Lis, 2013; Zainal et al., 2017) also suggested that expert of a specific field influences more and increases chances of purchasing decision making of consumer. Previous studies show that information which is provided by experts has a substantial effect on the receiver and thus proves to be an expertise.

## 2.4 Trustworthiness of Consumer Endorser

Second determinant of source credibility model is perceived trustworthiness of the sender (Hovland et al., 1953).Mc-Craken defined trustworthiness as perceived willingness to provide valid and reliable affirmations. The statements in this parameter are related to the believability of the endorser. As per (Roger and Gunther, 2017) (Amelina and Zhu, 2016) trustworthiness can help in gaining and persuading positive attitude towards the brand and leading to purchase intentions. The reliability of information is questioned less if the source is trustworthy (Sparkman Jr and Locander, 1980). If the source is valid and honest and recommendation provided are specific and direct it is considered to be trustworthy (Hovland and Weiss, 1951). The role of source trustworthiness has significant influence on information usefulness (Cheung et al., 2008; Lee et al., 2011), leading to plan to buy (Dou et al., 2012; Reimer and Benkenstein, 2016b; Zainal et al., 2017), and facts reliability (Lis, 2013; Shamhuyenhanzva et al., 2016).

Providing online reviews, feedback, ratings and expressing opinions and judgement about a product, service or a brand is much easier and quicker. Source trustworthiness is a significant parameter of the influence of online reviews(Cheung and Chen, 2009; Cheung et al., 2008). These reviews and ratings by anonymous provide a base to use or reject a product. As instance study on online hotel reviews by (Wang and Teo, 2007) cleared that trustworthiness positively associates with perceived usefulness of the information. A study conducted on fashion products on social media websites by (Saleem, 2017) found that trustworthiness of the information provider impacts the purchase intention towards a fashion product. (Dou et al., 2012) also in his research on online video reviews found that source trustworthiness affects intention to watch the video positively.(Lis, 2013) states that trust can be an important factor to convince readiness or intention to depend on. (Cheung and Chen, 2009) also claimed source trustworthiness significantly impacts behavioural intention in positive manner. Source credibility has a positive influence on information acceptance (Coursaris, 2016).

## 2.5 Attractiveness/Similarity

(Roy, 2006) explains similarity as the perceived likeness and sameness amongst the source and the receiver of the information. These similarities are focussed on a certainty that consumer endorser and consumer share similar beliefs, views, opinions, intellect, understanding and way of life .
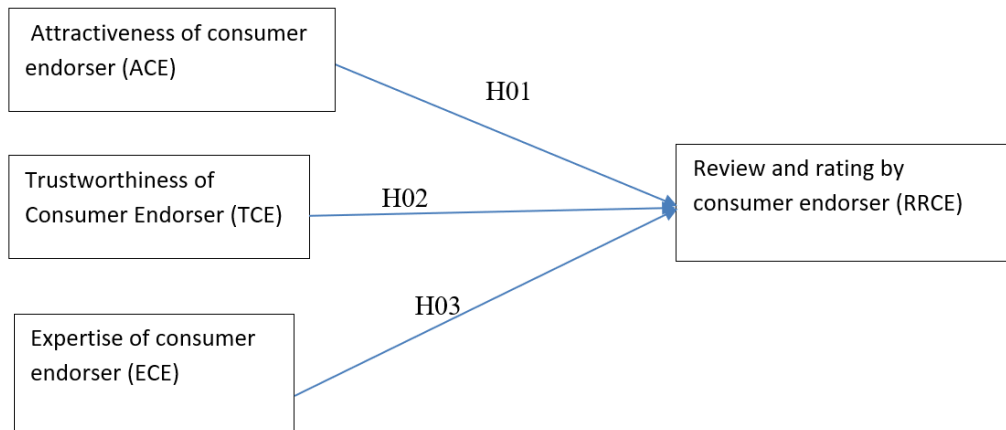
**Figure 1.** Source Credibility Model

# 3 Research Methodology

## 3.1 Participants

The survey of the study is based on the primary data collected from different age groups of respondents located in national capital Delhi. Delhi being the national capital, attracts consumers to rate and review product and services.

**Table 1.** Age, gender and educational details of respondents

|           | Groups        | Frequency | Percentage |
|-----------|---------------|-----------|------------|
| Age       | 17–25         | 89        | 35.74      |
|           | 26–35         | 106       | 42.57      |
|           | 36–45         | 35        | 14.05      |
|           | More than 45  | 19        | 7.60       |
| Gender    | Male          | 187       | 75.10      |
|           | Female        | 62        | 24.89      |
| Education | UG            | 93        | 37.34      |
|           | PG            | 141       | 56.62      |
|           | Any other     | 15        | 6.02       |

Source: Author work

Table 1 comprises the demographic details of the respondents. Age of the respondents are divided into four categories i.e., 17–25, 26–35, 36–45 and more than 45 years of age. The percentage of their participation in the study is 35.74, 42.57, 14.05 and 7.60 respectively. The gender of the respondents is divided into two categories i.e., male and female, which comprises of 75.10 and 24.89 percent respectively. Educational background is divided into three categories i.e., UG, PG and any other, which comprises of 37.34, 56.62 and 6.02 percent respectively. As it is evident from the researches that people between the age group of 17–45 are more active in purchasing things and giving ratings for the products and services. That is why these groups of respondents have been selected for the study. While choosing samples, it was taken into consideration that majority of the respondent should be of younger age groups. It is evident from the Table 1 that only 19 people of more than 45 years of age are the part of this survey.

## 3.2 Construct Measurement

The constructs to measure the study are based on Source credibility model. Three main dimensions are expertise, trustworthiness and attractiveness. Construct of Expertise deals with attributes of source like experience, skills, knowledge, expertise and qualified. Construct of Trustworthiness includes attributes of source like dependability, honesty, reliability, sincerity and trustworthiness. Construct of Attractiveness deals with attributes of source like similarity, familiarity and likeability with respondent.

The scales were adapted from Source credibility model which have three constructs, five are independent and two are dependent. (Dependant variable) Review and Rating by Consumer Endorser; I read review of product or service, I refer rating given to product or service, Review and Rating given by endorser is appropriate. Attractiveness of Consumer Endorser; Consumer endorser is similar to me, Reviews of consumer endorser are familiar to me, Both likable and unlikable review and rating are available, I found each review very clear and understandable. Trustworthiness of Consumer Endorser; Review and rating given by consumer endorser is reliable, Review and rating given by consumer endorser is dependable, Review and rating given by consumer endorser is sincere, Review and rating given by consumer endorser is Trustworthy, Review and rating given by consumer endorser is honest. Expertise of Consumer Endorser; Consumer endorser is an expert, Consumer endorser is knowledgeable, Consumer endorser has used the service or product, Consumer endorser is qualified, Consumer endorser has a good understanding about service or product. Collectively, 17 statements were used to measure impact of ratings and review on consumer endorsement. A five-point Likert scale was used, 1 being (strongly agree) and 5 being (strongly disagree).

**Table 2.** Mean, SD, Factor Loading, Reliability, SRW CR and AVE Statistics of Measurement Items

| | Mean Score | SD | Factor Loading | SRW |
|---|---|---|---|---|
| **Attractiveness of Consumer Endorser (ACE)** (alpha=0.846; CR=0.848; AVE=0.676), | | | | |
| ACE1 | 4.18 | 1.027 | .733 | 0.776 |
| ACE2 | 4.20 | 1.010 | .765 | 0.817 |
| ACE3 | 4.04 | 1.025 | .681 | 0.717 |
| ACE4 | 4.24 | .919 | .712 | 0.739 |
| **Trustworthiness of Consumer Endorser (TCE)** (alpha=0.911; CR=0.912; AVE=0.675), | | | | |
| TCE1 | 4.27 | .941 | .777 | 0.803 |
| TCE2 | 4.18 | 1.043 | .753 | 0.768 |
| TCE3 | 4.24 | .934 | .824 | 0.841 |
| TCE4 | 4.24 | .934 | .835 | 0.868 |
| TCE5 | 4.23 | .941 | .811 | 0.823 |
| **Expertise of Consumer Endorser (ECE)** (alpha=0.909; CR=0.912; AVE=0.676), | | | | |
| ECE1 | 4.10 | 1.019 | .785 | 0.758 |
| ECE2 | 4.27 | .958 | .798 | 0.804 |
| ECE3 | 4.30 | .913 | .810 | 0.833 |
| ECE4 | 4.30 | .915 | .838 | 0.864 |
| CCE5 | 4.18 | .972 | .833 | 0.847 |
| **Review and rating by consumer endorser (RRCE)** (alpha=0.862; CR=0.862; AVE=0.676), | | | | |
| RRCE1 | 4.23 | .962 | .731 | .731 |
| RRCE2 | 4.31 | .941 | .735 | .731 |
| RRCE3 | 4.33 | .901 | .762 | .731 |

Source: Author work

Note: SD; standard deviation, SRW; standardised regression weight, CR; composite reliability, AVE; average variance extracted.

### 3.3 Research Instrument

A structured questionnaire was used as a research instrument, which was designed as per the constructs defined in the previous section. The data is collected through Google forms to know that whether the review and ratings given by consumer endorsers are reliable, trustworthy, similar, familiar, and do the users find these ratings and reviews appropriate, clear and understandable.

### 3.4 Data Collection and Sampling

The questionnaire has been shared with more than 700 individuals. Researchers have received only 290 responses. Out of this only 249 responses were found suitable for the purpose of this study. The final response rate was 35.57% only. Researcher has performed confirmatory factor analysis and regression analysis to test the hypothesis. The data is collected through Google forms (online).

### 3.5 Hypothesis of the Study

$H_{01}$: There is no significant impact of Attractiveness of consumer endorser (ACE) on review and rating given by consumer endorser (RRCE).

$H_1$: There is a significant impact of Attractiveness of consumer endorser (ACE) on review and rating given by consumer endorser (RRCE).

$H_{02}$: Review and rating given by consumer endorser (RRCE) does not get affected by trustworthiness of consumer endorser (TCE).

$H_2$: Review and rating given by consumer endorser (RRCE) gets affected by trustworthiness of consumer endorser (TCE).

$H_{03}$: There is no significant impact of expertise of consumer endorser (ECE) on review and rating given by consumer endorser (RRCE).

$H_3$: There is a significant impact of expertise of consumer endorser (ECE) on review and rating given by consumer endorser (RRCE).

**Table 3.** Correlation values of the construct

|      | RRCE    | ECE     | TCE     | ACE |
|------|---------|---------|---------|-----|
| RRCE | 1       |         |         |     |
| ECE  | .920**  | 1       |         |     |
| TCE  | .855**  | .948**  | 1       |     |
| ACE  | .841**  | .922**  | .921**  | 1   |

Source: Author work

Table 3 contains correlation values of variables. It also presents value of r (coefficient of correlation) of the variables. The results confirm the relationship ECE and RRCE (.920**), TCE and ECE (.948**), ACE and TCE (.921**).

## 4 Data Analysis and Interpretation

### 4.1 Reliability

The reliability value of the questionnaire should be more than 0.75. According to (Murphy and Davidshofer, 1988) p. 89, reliability unacceptable: <0.6; low reliability: 0.7; moderate to high reliability: 0.8-0.9; high reliability: > 0.9. For the questionnaire used for the purpose of this study; alpha value is 0.928 which is considered good enough to carry forward the designed study. The reliability value of attractiveness ACE is 0.846 which is considerable. But some of the researchers in their studies have suggested that in case of any study of social sciences even values near 0.7 will be considered significant. The Trustworthiness TCE of the study which is attractiveness of consumer endorser the alpha value is 0.911 which is considerable. The other variable i.e., Expertise ECE of consumer endorser has alpha value 0.909 which is very much significant and considered accurate and appropriate. Alpha value of RRCE is 0.862 which is also considered good to carry forward this study.

**Table 4.** Fit Indices of Attractiveness of Consumer Endorser, Trustworthiness of Consumer Endorser, Expertise of Consumer Endorser and Review and rating by consumer endorser

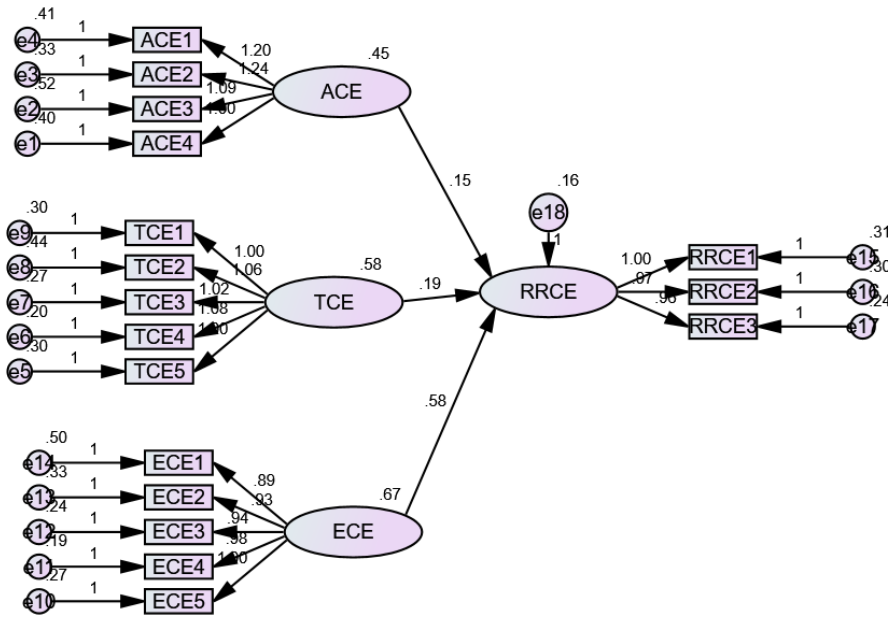| Model   | CFI   | GFI   | TLI   | RMR   | RMSEA | CMIN    | DF  |
|---------|-------|-------|-------|-------|-------|---------|-----|
| Model 1 | 0.985 | 0.967 | 0.979 | 0.023 | 0.058 | 65.285  | 26  |
| Model 2 | 0.970 | 0.934 | 0.963 | 0.029 | 0.066 | 217.101 | 74  |
| Model 3 | 0.964 | 0.923 | 0.956 | 0.029 | 0.065 | 325.361 | 113 |

Source: Research Output

**Figure 2.** Path Analysis

These values of path analysis are assessed in the form of goodness of fit index and badness of fit index.The model fit values of GFI is 0.877 which can be considered appropriate for this model. RMSEA denotes the badness of fit index and its values should be less than 0.1. Here the values are .076 which denotes that it satisfies the badness of fit. The values of FCI, TLI, NFI and AGFI satisfy and which all denotes goodness of fit index. The PCLOSE should be insignificant and the value of it should be more than 0.05. It's value is near to that significant level.

## 4.2 Regression Weight (CFA)

Regression weight shows the significance of each statement used in the questionnaire. It is evident from the Table 5 that all are significant and their p values are less than 0.05. This signifies the suitability of this statement for the purpose of this study.

**Table 5.** Regression Weights of measurement items
Regression Weights: (Group number 1 – Default model)

|  |  |  | Estimate | S.E. | C.R. | P |
|---|---|---|---|---|---|---|
| RRCE | <— | ACE | .155 | .041 | 3.739 | *** |
| RRCE | <— | TCE | .194 | .036 | 5.428 | *** |
| RRCE | <— | ECE | .583 | .042 | 13.748 | *** |
| ACE4 | <— | ACE | 1.000 |  |  |  |
| ACE3 | <— | ACE | 1.091 | .079 | 13.809 | *** |
| ACE2 | <— | ACE | 1.240 | .080 | 15.519 | *** |
| ACE1 | <— | ACE | 1.199 | .080 | 14.997 | *** |
| TCE5 | <— | TCE | 1.000 |  |  |  |
| TCE4 | <— | TCE | 1.076 | .050 | 21.546 | *** |
| TCE3 | <— | TCE | 1.020 | .051 | 20.075 | *** |
| TCE2 | <— | TCE | 1.060 | .058 | 18.196 | *** |
| TCE1 | <— | TCE | 1.001 | .052 | 19.352 | *** |
| ECE5 | <— | ECE | 1.000 |  |  |  |
| ECE4 | <— | ECE | .980 | .041 | 23.784 | *** |
| ECE3 | <— | ECE | .937 | .042 | 22.180 | *** |
| ECE2 | <— | ECE | .933 | .046 | 20.409 | *** |
| ECE1 | <— | ECE | .892 | .051 | 17.431 | *** |
| RRCE1 | <— | RRCE | 1.000 |  |  |  |
| RRCE2 | <— | RRCE | .973 | .065 | 14.972 | *** |
| RRCE3 | <— | RRCE | .964 | .062 | 15.533 | *** |

Source: Research Output

### 4.3 Convergent and Discriminant Validity

Validity is ensured through various means. The content validity is ensured through literature reviews and expert opinion. The questionnaire of this study was given to some expert in the field of marketing. Their insights have been incorporated in the study tool. The other validity is construct validity. It is further divided into two which includes convergent validity and discriminant validity. In case of convergent validity, the value of CR>0.7, AVE>0.5 and CR>AVE. in the Table 5, it is evident that the value of CR is more than 0.7 in all cases except review and rating given by consumer endorser. The values of AVE are more than 0.5 but in case of RRCE and ACE is less than 0.5. The third criteria for convergent validity is CR>AVE and from the above observation it is clear that CR value is greater than AVE. Discriminant validity where AVE should be greater than MSV. In case of ECE the value of AVE is greater than MSV where rest does not satisfy the condition of discriminant validity. The other criteria where AVE should be greater than ASV. In case of these two values satisfies the conditions where two fails.

**Table 6.** Mean, Std. deviation and sample size values of construct

| Variables | Mean | Std. Deviation | N |
|-----------|------|----------------|---|
| RRCE | 4.1042 | .74225 | 249 |
| ACE | 4.4012 | .79955 | 249 |
| ECE | 4.0635 | .74922 | 249 |
| TCE | 3.5120 | .64333 | 249 |

Source: Research Output

Table 6 explain the mean value of each variable along with its standard deviation. Collinearity implies two variables are near perfect linear combinations of one another.

### 4.4 Hypothesis Testing

**Table 7.** Hypothesis test results of regression analysis

| Variables IDV and DV | R Square | Beta (B) | Std. Error | t | Sig | Durbin–Watson |
|----------------------|----------|----------|------------|---|-----|---------------|
| Predictors: (Constant), ACE and Dependent Variable: RRCE ($H_1$: Rejected) | 0.708 | 0.971 | 0.029 | 32.912 | .000 | 1.995 |
| Predictors: (Constant), TCE and Dependent Variable: RRCE ($H_2$ : Rejected) | 0.732 | 0.847 | 0.024 | 34.903 | .000 | 1.992 |
| Predictors: (Constant), ECE and Dependent Variable: RRCE ($H_3$: Rejected) | 0.847 | 0.854 | 0.017 | 49.696 | .000 | 2.030 |

Source:Research Output

Table 7 indicates that ACE has significant impact on RRCE. Here the value of p is .000 which signifies and indicates that the null hypothesis $H_1$ is rejected. The result of the study shows that attractiveness of consumer endorser has significant impact on review and rating by consumer endorser. Table 7 indicates that TCE has significant impact on RRCE. Here the p value is .000 which signifies and indicates that null hypothesis $H_2$ is rejected. The result of the study shows that trustworthiness of consumer endorser has significant impact on review and rating by consumer endorser. Table 7 indicates that ECE has significant impact on RRCE. Here the p value is .000 which signifies and indicates that null hypothesis $H_3$ is rejected. The result of the study shows that expertise of consumer endorser has significant impact on review and rating given by consumer endorser.

## 5 Findings

The first set of questions is on review and rate given by Consumer Endorser, second set of questions is based on attractiveness of consumer endorser, third set of questions is based on trustworthiness and fourth is based on expertise of Consumer endorser. It is evident from the result that attractiveness of consumer endorser has significant impact on review and rating by consumer endorser. $R_2 = 0.708$; and p=.000 signifies null hypothesis has been rejected. Attractiveness of consumer endorser positively influences review and rating by consumer endorser. This result is in line with older research . It is evident from the result that trustworthiness of consumer endorser has significant impact on review and rating by consumer endorser. $R_2 = 0.732$ and p=.000 signifies null hypothesis has been rejected. Trustworthiness can therefore be identified as most important if credibility is to be positively

influenced. This is in line with established research (Hovland and Weiss, 1951) and also seems to hold true in the new era of information. More studies in the same field also report that trustworthiness has significant impact on review and rating by consumer endorser (Wang and Teo, 2007) .

It is also evident from the result that expertise of consumer endorser has significant impact on review and rating by consumer endorser. $R_2$ = 0.847 and p=.000 signifies null hypothesis has been rejected. Expertise has positive effect on purchase intention and therefore perceived expertise of an endorser can be stated as relevant and effective.

## 6   Discussion

Some aspects can be replicated in the nature, industry have focussed on literature on reviews and rating. The result of the study has established source credibility model and tested it empirically in context of people's general perceptions. And it is evident from the results of the study that trustworthiness, attractiveness and expertise have positive association with reviews and rating. In advertising, it has been said that "nothing sells like celebrity," but various learned advertising scholars have cautioned that adding a celebrity endorser in promotion is "not necessarily a recipe for success" (Taylor, 2016). It is true for the consumer endorser as well. Though, the result of the study suggests that attractiveness, trust and expertise have significant impact on reviews and rating.

Consumer Endorser is the one who has used a product or service and has keenness to rating and reviews on the usage of product or service consumed. The objective of study was to know whether rating and reviews given by consumer endorser is considered by next user of product and hence do they find it attractive, trustworthy and relevant consumer expertise. The study has highlighted that attractiveness, trustworthiness and expertise of consumer endorser has significant impact on review and rate given by consumer endorser. Respondents also approve that they read review of products or services. Respondents consider that consumer endorser is qualified, trustworthy, and sincere and have good understanding about service or product. It is evident from the previous researches that ACE, TCE and ECE are significantly related to RRCE (Zhang et al., 2018) (Wang and Scheinbaum, 2018) (Weismueller et al., 2020). The regression analysis was performed in the study to test the hypotheses. It was evident from the above regression value that all hypotheses got rejected. The result of the study shows that attractiveness, trustworthiness and expertise of consumer endorser impact the review and rating by consumer endorser. Attractiveness, trustworthiness and expertise have been considered an important aspect with respect to any type of products and services. Consumer considered it as a main source for getting attracted towards products and services. Reviews based on these factors have significant influence on the consumers' perception and behaviours.

## 7   Implications

### 7.1   Theoretical Implications

Customers while making purchase intention consult online rating and reviews and then make informed purchase decision. While the literature and extant studies on rating and review has been growing but less has integrated impacts of rating and review on purchase intention leading to purchase satisfaction because of review helpfulness. The result of our study suggests that attractiveness, trustworthiness and expertise of consumer endorser plays an important role for credibility of consumer endorser. The results of the study have substantial implications for many researchers of consumer behaviour, brand management, advertisement and sales promotion. Further researches can include purchase intention of consumer as and when affected by endorsement. Aforementioned points can also be further extended to measure buying behaviour and buying satisfaction.

### 7.2   Practical Implications

The results of the study have important implications for marketing managers in e-commerce, companies engaged in advertisement planning and brand management. Marketers in organisation that publish ratings and reviews can integrate this into marketing communication mix for a better way of communication of product and brand as part of usefulness and usage to end users. Customer when makes purchase intention after reading reviews and considering rating posted helps a company to gain customer value and thus uplifting brand image of product or service. Consumer endorsement is easy and pertinent approach to gain customer value. Consumer endorsements are shorter, précised, genuine, simple and real in comparison to any other form of endorsements. Advertisement engaging consumer endorser should reflect experiences and unaffected feelings of the consumer. Review and ratings as a part of advertisement are widely used by companies as these are direct, true, believable, cheap and time saving to persuade decisions of purchase. Additionally, the study has proved that attractiveness, trustworthiness and expertise of consumer endorser plays an important role and thus endorsement done by consumer is direct and true which can be used by companies to promote their brand of product or service. Further on different industries and sectors can also be a part of the study and advertisers should stimulate consumer participation in providing rating and review and help in diminishing consumer's suspicion.

## 8 Conclusion, Limitations and Future Scope of the Study

The researchers have applied source-credibility model to explain the impact of trustworthiness, expertise and attractiveness on reviews and rating. The objective of the study was to test it empirically. The authors of this study have assessed three components of source credibility models which includes trustworthiness, expertise, and attractiveness. The Commission (FTC) gives particularly strong protection to ordinary consumers shown in advertising campaigns. The significant conditions for this type of endorsement includes the consumer endorsement should be representative "of what consumers will generally achieve with the advertised product in actual, albeit variable, conditions of use". This study has explored attractiveness, trustworthiness and expertise of consumer endorser keeping source credibility model as base. Consumer endorsements are shorter, précised, simple and real in comparison to any other form of endorsements. However, this paper has made significant contributions to the existing literature. However, this study has certain limitations too. The sample was taken from the individuals residing in Delhi confined to national capital regions only. This research can be extended to the other parts of the country also. Similar data can be taken from the specific category of people as well. There may be other important variables, which can mediate and moderate the relationship between ACE, TCE, ECE and RRCE. The variables can be brand credibility, brand attitude, involvement, purchase intention, online companies, promotional policy, security measures etc. It may be possible that both of the methods like quantitative and qualitative can be added in future research. Finally, similar study can be done in other regions also.

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