

The Impact of Online Product Reviews on Gen Z's Consumers' Purchase Intentions for Fashion Products in E-Commerce in Hanoi, Vietnam

Ly Thu Cuc¹, Le Thi Thuy², Do Xuan Truong³, Nguyen Van Phuong⁴

Abstract

This study investigates the profound influence of online product reviews on Generation Z consumers' purchase intentions for fashion products within Hanoi, Vietnam's burgeoning e-commerce landscape. Recognizing Gen Z as a leading force shaping contemporary consumption trends due to their digital fluency and reliance on community-driven information, this research applies and extends the Heuristic – Systematic Model (HSM). It decomposes heuristic and systematic cues while integrating online reviews acceptance as a pivotal mediating variable in the consumer information processing pathway. Utilizing Partial Least Squares Structural Equation Modeling (PLS-SEM) on survey data from 220 Gen Z consumers in Hanoi, the findings confirm that review credibility, review quality, and review quantity significantly enhance consumers' trust and directly impact their online fashion purchase intentions. Notably, review quantity elicits a social contagion effect and improves perceived quality, while review quality supports deliberate and informed purchase decisions. Crucially, online review acceptance—reflecting consumers' integration of review content—is identified as a strong predictor of purchase intention. This study offers unique empirical insights from an underrepresented emerging market, enriching theoretical discourse on digital consumer behavior and providing valuable managerial and policy implications for optimizing online review strategies tailored to this influential cohort.

Keywords: *Online product reviews; Fashion E-commerce; Consumer behavior; Purchase intention; Generation Z.*

Introduction

Over the past decade, the global fashion industry has undergone a profound transformation, markedly shifting from traditional retail models to a dominant e-commerce landscape (Adeola et al., 2021; Šimek & Sadílek, 2024). This significant evolution has been primarily propelled by the rapid advancements in digital technology and the undeniable shifts in consumer behaviors, particularly in the post-COVID-19 era (Fortuna et al., 2021). What began as a mere alternative, online shopping has now firmly established itself as a new industry, with online fashion retail emerging as both a pervasive consumer trend and a strategic business sector attracting considerable investment (P. Liu & Ismail, 2025; Y. Liu, 2023).

Concomitant with the burgeoning expansion of e-commerce, the influence of online reviews on purchasing decisions has escalated dramatically. These consumer-generated reviews, widely recognized as a form of electronic word-of-mouth (eWOM), have become an increasingly primary source of reference, proving especially critical in high perceived-risk industries like fashion (Chevalier & Mayzlin, 2006). Online shopping environments, where consumers are unable to physically interact with products, these reviews effectively serve as a substitute for direct experience, thereby helping to foster trust and mitigate perceived risks (Vo et al., 2022). This phenomenon is particularly salient in Vietnam, where the e-commerce sector experienced remarkable revenue growth in 2023, with fashion notably ranking among the top three industries in transaction value (Sang & Cuong, 2025). The widespread adoption of smartphones, along with robust digital payment infrastructure and diverse

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online shopping platforms, has fundamentally reshaped Vietnamese consumers' purchasing behaviors, particularly in major urban areas (Thien Van et al., 2021).

Within this rapidly evolving digital landscape, Generation Z (Gen Z)—comprising young consumers born between 1997 and 2012—has undeniably emerged as the principal driving force behind contemporary online consumption behaviors (Alsalloum & Gainous, 2025; Deloitte, 2023). Beyond their substantial share in digital commerce, gen Z is expected to shape consumer trends in the coming decade (Gorea, 2021; Surugiu et al., 2025). Against this dynamic backdrop, Hanoi, as the capital of Vietnam and a pivotal economic, cultural, and consumer hub, presents itself as an ideal research site for rigorously examining Gen Z's online shopping behaviors. Its high population density, rapid advancements in information technology, and burgeoning online consumption collectively represent the modern urban consumer landscape in Vietnam (Nguyen & Khoa, 2019; Tran, 2021).

Extensive academic research has shed light on the factors influencing online shopping intentions, particularly within the fashion industry – a domain characterized by strong personal expression and a high reliance on visual experiences. In the digital retail environment, where consumers lack direct physical interaction with products, online reviews play a critical role in mitigating perceived risks and enhancing consumer confidence in purchase decisions (Mudambi & Schuff, 2010; Park et al., 2007). Moreover, the seminal study by (Chevalier & Mayzlin, 2006) laid the foundation for modern understandings of eWOM influence, asserting that the quantity and quality of online reviews are positively correlated with sales performance. Subsequent research has expanded these insights, shifting focus toward the credibility and persuasiveness of review content (Fang et al., 2016; Filieri, 2015). For instance, (Filieri, 2015) found that consumers are more likely to trust and accept reviews that are well-structured, logically argued, and demonstrate deep product knowledge.

The Heuristic – Systematic Model (HSM) of information processing has been widely adopted by scholars to explain how consumers evaluate and process information from online reviews. The HSM distinguishes between two information-processing strategies: systematic processing, which requires careful attention and in-depth analysis, and heuristic processing, which relies on simple cues such as the volume of reviews or overall popularity (Chaiken, 1980). In online shopping behavior research, HSM helps explain why some consumers are strongly influenced by the number of reviews (heuristic cues), while others prioritize information quality (systematic cues) (Zhang, Zhao, et al., 2014). This distinction is particularly relevant in the fashion industry, where factors such as personal style, trends, and product suitability are highly subjective, making online reviews a powerful tool for consumer decision-making. The quality of online reviews, including detail, neutrality, and clarity, significantly impacts consumer trust and online fashion purchase intentions (Jeong & Koo, 2015). Meanwhile, a large volume of reviews can generate the “social proof” effect, reinforcing consumer perceptions that a product is popular and trustworthy (Liu, 2006). Furthermore, another stream of research highlights online review acceptance as a critical mediating variable between review characteristics and purchasing behavior. The study by (Erkan & Evans, 2016) found that review acceptance is shaped by both content quality and reviewer credibility, which directly influences purchase intentions in e-commerce settings.

Nevertheless, most contemporary international studies predominantly focus on Western markets or East Asian countries such as China and South Korea, where consumer behavior and e-commerce technologies have already undergone significant advancements (Cavazos-Arroyo & Máñez-Guaderrama, 2022; Lu et al., 2021; Peña-García et al., 2020; Phong et al., 2018). Applying these findings to the Vietnamese context, particularly in relation to Generation Z consumers – who exhibit distinct purchasing behaviors and are strongly influenced by social media – remains an area with substantial research gaps. This presents an opportunity for further exploration into the role of online reviews in the fashion industry, especially within emerging urban markets like Hanoi.

Consequently, this study is meticulously conducted to thoroughly explore and analyze the role of online review-related factors in shaping Generation Z consumers' online fashion shopping intentions in Hanoi, Vietnam. Specifically, it aims to (1) examine the direct and indirect impact of information quality, review quantity, and review credibility on both online review acceptance and consumers' fashion purchase intentions; (2) Clearly elucidate the mediating role of online review acceptance in the complex relationship between review characteristics and purchasing behavior. By systematically applying and thoughtfully extending the Heuristic-Systematic Model (HSM), this study not only provides robust empirical evidence for theoretical relationships but also significantly expands the existing conceptual framework on online consumer behavior within the specific context of fashion e-commerce in a developing market such as Vietnam. Furthermore, the study offers a solid practical foundation for marketers and e-commerce fashion businesses to strategically develop more effective online review

management strategies, thereby fostering purchasing behavior among Generation Z—a demonstrably strategic customer segment in the contemporary digital era..

Literature Review

midst the accelerating pace of digital transformation and the burgeoning trend of online shopping in the post-COVID-19 era, consumer behavior within the fashion industry is undergoing substantial shifts (Šimek & Sadílek, 2024). Numerous studies have examined the impact of online reviews in driving online fashion purchasing behavior (Adeola et al., 2021; Gunawan & Iskandar, 2020; Yang et al., 2023). This section systematically reviews the existing literature on key components of online reviews, specifically focusing on review quality, review quantity, review credibility, and online review acceptance. Furthermore, it delves into the theoretical foundations underpinning these factors – particularly the Heuristic-Systematic Model (HSM) – to establish a comprehensive conceptual framework for understanding their intricate influence on online fashion purchase intentions.

E-commerce platforms

E-commerce platforms are formally defined as digital infrastructures specifically designed to facilitate the buying and selling of products or services between individuals or organizations over the Internet (Y. A. Kim & Srivastava, 2007). Beyond their fundamental role as intermediaries connecting sellers and buyers, contemporary e-commerce platforms, such as Shopee, Lazada, and Tiki in Vietnam, have evolved significantly. They now incorporate advanced social functionalities that actively assist consumers throughout their decision-making processes. Among these features, the online review system stands out as one of the most critical elements, enabling consumers to share their personal experiences and perceptions after engaging with a product or service (He et al., 2022).

Online reviews

Online reviews fundamentally constitute a form of user-generated electronic communication. They exert a significant and measurable influence on consumer perception, trust, and ultimately, purchasing behavior among prospective buyers (Park et al., 2007). Within e-commerce environments, especially in experience-driven industries like fashion, these reviews serve as vital substitutes for direct physical interactions, allowing consumers to effectively evaluate products remotely (Huang & Liang, 2021). Researchers have consistently identified three core attributes of online reviews that are frequently assessed by consumers: information quality (encompassing clarity, usefulness, and relevance), review quantity (reflecting popularity and representativeness), and review credibility (pertaining to the persuasiveness and authenticity of the content) (Filieri, 2015).

Online fashion purchase intention

Online fashion purchase intention is precisely defined as the degree of willingness and explicit expectation that consumers demonstrate toward acquiring fashion products through digital platforms (Ajzen, 1991; Young Kim & Kim, 2004). The fashion industry, uniquely characterized by its strong emotional appeal, inherent reliance on personal taste, and susceptibility to rapid trend fluctuations, is particularly sensitive to external perceptions. In this context, consumer-generated reviews exert a profoundly significant influence on purchasing behavior (Jung et al., 2020).

Heuristic – Systematic Model (HSM)

To explain how consumers process online review information and make purchase decisions, this study adopts the Heuristic-Systematic Model (HSM) by (Chaiken, 1980) as its theoretical foundation. According to HSM, consumer information reception occurs through two distinct routes: systematic processing, which involves careful, logical, and in-depth evaluation, and heuristic processing, which relies on simple cues such as review quantity, star ratings, or reviewer credibility. When both processes are activated simultaneously, they interact and shape consumer perception, trust, and ultimately purchasing behavior (Zhang, Zhao, et al., 2014). Importantly, online review acceptance serves as a key mediating variable within this model (Lee et al., 2011; Peng et al., 2014). Lee et al. (2011) define review acceptance as the extent to which consumers are willing to trust, value, and integrate online review information into their decision-making process. When consumers perceive reviews as objective, useful, and reliable, they are more likely to accept and utilize this information to guide their purchase behavior (Chen et al., 2022). Overall, this study's theoretical framework integrates HSM with core online review attributes – information quality, review quantity, and credibility – while incorporating review acceptance as a mediating factor. This approach aims to provide a comprehensive model for understanding Generation Z consumers' online fashion shopping intentions within the Hanoi market.

Quality of Online Reviews

The quality of online reviews reflects the usefulness, specificity, and clarity of the information that consumers receive. High-quality information helps reduce uncertainty in purchase decision-making, particularly in fashion consumption, where aesthetic perception and personal fit are critical factors (Fileri & McLeay, 2014). Empirical studies, such as those by (Yin et al., 2014), further demonstrate that the higher the quality of review content, the greater the likelihood of consumer acceptance and influence. Building on these findings, hypothesis 1a and hypothesis 1b are developed:

Hypothesis 1a: *The quality of information in online reviews has a positive impact on generation Z consumers' online fashion shopping intentions in Hanoi.*

Hypothesis 1b: *The quality of information in online reviews has a positive influence on generation Z consumers' acceptance of online reviews in Hanoi.*

Quantity of Online Reviews

The quantity of online reviews serves as an indicator of a product's market popularity and digital presence (Zhou, 2022). A product that receives a high volume of reviews not only enhances perceptions of reliability but also signals widespread consumer adoption (Chevalier & Mayzlin, 2006; Park et al., 2007). From a social psychology perspective, a large number of reviews triggers the herd behavior effect, influencing buyer decisions by reinforcing collective consumer validation (J. M. Kim et al., 2020; Moe & Schweidel, 2011). Moreover, a substantial volume of reviews enriches the information pool, thereby improving perceptions of overall content quality (Zhang, Cheung, et al., 2014). Based on these insights, the following hypotheses are formulated:

Hypothesis 2a: *The quantity of online reviews has a positive impact on generation Z consumers' online fashion purchase intentions in Hanoi.*

Hypothesis 2b: *The quantity of online reviews has a positive effect on generation Z consumers' acceptance of online reviews in Hanoi.*

Hypothesis 2c: *The quantity of online reviews has a positive influence on the perceived quality of online review content.*

Credibility of Online Reviews

In the digital environment, where information can be easily generated by any user, the credibility of online reviews has become a critical factor influencing consumer behavior (Deshai & Bhaskara Rao, 2023). When consumers believe that reviews are written by individuals with genuine product experiences and are not influenced by personal biases, they are more likely to accept this information as a trustworthy source for decision-making (Cheung et al., 2008). Additionally, research by (Erkan & Evans, 2016) highlights credibility as one of the strongest predictors of both online review acceptance and consumer behavior in e-commerce settings. Based on these insights, the following hypotheses are developed:

Hypothesis 3a: *The credibility of online reviews has a positive impact on generation Z consumers' online fashion purchase intentions in Hanoi.*

Hypothesis 3b: *The credibility of online reviews has a positive effect on generation Z consumers' acceptance of online reviews in Hanoi.*

Hypothesis 3c: *The credibility of online reviews has a positive influence on the perceived quality of online review content.*

Online Review Acceptance

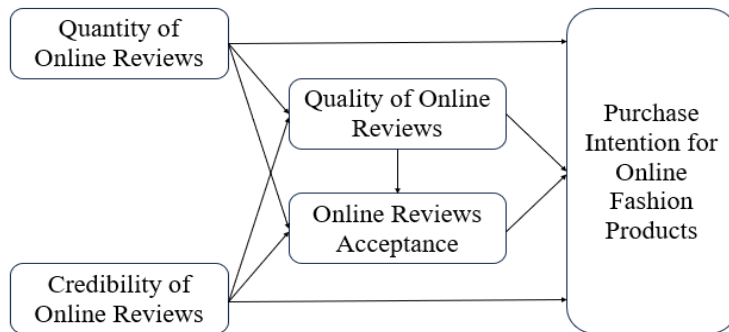
Online review acceptance is defined as the extent to which consumers integrate review information into their purchase decision-making process (Chen et al., 2022). When consumers trust online reviews, perceive their content as valuable, and find them aligned with their personal needs, they are more likely to use these reviews as a basis for decision-making (Fileri & McLeay, 2014). In the fashion industry, where direct product trials are no longer feasible in online shopping environments, consumer-generated reviews serve as a crucial substitute, helping mitigate risk and enhance consumer confidence (Park et al., 2007). Based on this reasoning, hypothesis 4 is developed: *Online review acceptance has a positive impact on generation Z consumers' online fashion shopping intentions in Hanoi.*

Research Methods

Sampling procedure

This study focuses on individual consumers within generation Z who are currently residing, studying, or working in Hanoi, the capital of Vietnam. Within this target group, the research sample was selected using non-probability sampling methods, specifically convenience sampling and snowball sampling. Participants belonging to generation Z (born between 1997 and 2012) in Hanoi were recruited through social media platforms such as Facebook, Instagram, and Zalo. Additionally, participants were asked to refer friends or acquaintances within gen Z who engage in online shopping behavior, thereby expanding the sample size. A total of 227 respondents participated in the online survey, which was conducted from January 15, 2025 to February 10, 2025. Before completing the survey, participants were briefed on key concepts to ensure a clear understanding of the questionnaire content. To further enhance comprehension, terms such as “e-commerce platforms” and “purchase intention” were explicitly defined in the introductory section of the survey.

Based on the aforementioned hypotheses, a theoretical model (Figure 1) has been developed:



Source: Author’s proposed model

Figure 1: Conceptual model

Questionnaire Design

The data for this study was collected through a consumer survey using a structured questionnaire. The survey items were widely adopted and validated in previous research studies. The questionnaire content was discussed and reviewed during a focus group discussion with three groups of participants (each comprising 5-7 members) from diverse backgrounds, including researchers, digital content strategy consultants, and key opinion leaders (KOLs) and key opinion consumers (KOCs) on Instagram, Tiktok, and Facebook. Participants were encouraged to provide comments and suggestions for refining any questions that appeared ambiguous or difficult to answer. To minimize misinterpretations, the author conducted a preliminary survey through in-depth interviews with 15 consumers, subsequently adjusting the questionnaire before launching the full-scale survey. All items were measured using a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). Detailed survey items and reference sources are presented in Table 1.

Table 1: Measurement scales

Variables	Items	Explanation	Reference
Quality of Online Reviews (QL)	QL1	These online reviews provide relevant information about the fashion products	(Phạm & Ngô, 2020; Yin et al., 2014; Zhang, Cheung, et al., 2014)
	QL2	These online reviews provide complete information about the fashion products	
	QL3	These online reviews provided timely information about the fashion products	

	QL4	These online reviews provide explicit and coherent information about the fashion products	
	QL5	These online reviews provide detached information about fashion products	
	QL6	These online reviews provide quality information about fashion products	
Quantity of Online Reviews (QT)	QT1	The quantity and consistency of online reviews reflect community sentiments about product quality	(Cheung et al., 2008; Chí & Nghiêm, 2018; Filieri & McLeay, 2014; Zhang, Zhao, et al., 2014)
	QT2	The quantity of online reviews reflects community objectivity	
	QT3	The quantity of online reviews about a product or a service will draw consumers' attention	
	QT4	The quantity and consistency of online reviews make consumers feel more reliable	
Credibility of Online Reviews (CR)	CR1	These online reviews of fashion products are persuasive and worth considering	(Chí & Nghiêm, 2018; Deshai & Bhaskara Rao, 2023; Zhang, Cheung, et al., 2014)
	CR2	These online reviews of fashion products are reliable	
	CR3	People who left these reviews were knowledgeable and trustworthy	
	CR4	These online reviews reflect exactly about fashion products	
Online Reviews Acceptance (ORA)	ORA1	These online reviews provide information which enhances knowledge about fashion products	(Chen et al., 2022; Cheung et al., 2008; Chí & Nghiêm, 2018; Phạm & Ngô, 2020)
	ORA2	These online reviews promote purchase intention for fashion products	
	ORA3	These online reviews support making purchasing decision easily	
	ORA4	These information from online reviews is really helpful in making purchasing decision	
Purchase Intention for Online Fashion Products (PI)	PI1	These information from online reviews makes me want to own the fashion products	(Phạm & Ngô, 2020; Zhang, Cheung, et al., 2014)
	PI2	I consider purchasing the fashion products after referring these online reviews	
	PI3	I will intend to look for products which base on the online reviews in the future	
	PI4	I have a plan to purchase fashion products through online channels	

Data analysis method

The data collected from 227 respondents was entered into an Excel spreadsheet. However, some responses contained missing or incomplete information, leading the author to exclude 7 observations.

As a result, a final dataset of 220 respondents was utilized for the purposes of this study. Descriptive statistics were applied to examine the demographic characteristics of the survey sample. Additionally, an outer factor loading analysis was conducted to assess the contribution of each observed variable to the latent construct it represents, and Cronbach’s alpha was employed to evaluate the internal consistency among observed variables within the same set. For statistical analysis, this study utilized SPSS (version 20.0) to process descriptive statistics, while Smart PLS (version 3.2.8) was used for factor analysis. Furthermore, the Partial Least Squares Structural Equation Modeling (PLS-SEM) method was employed to test the proposed hypotheses.

Partial Least Squares Structural Equation Modeling (PLS-SEM) is widely applied in consumer behavior research on e-commerce platforms for several reasons. It effectively handles complex models involving multiple independent and dependent variables and does not require normally distributed data. PLS-SEM enables simultaneous analysis of both measurement and structural models, providing insights into latent factors that influence purchase intentions. Additionally, this method facilitates multi-group comparisons and helps assess scale validity and reliability. PLS-SEM is particularly valuable for examining nonlinear relationships and interactions, making it a powerful tool for understanding the drivers of online purchase intentions and developing effective marketing strategies. To test hypotheses using PLS-SEM, the total sample size must be at least five times the number of items (Hair et al., 2019) In this study, the author utilized 22 items, requiring a minimum sample size of 110 observations – thus, the final dataset of 220 respondents was sufficient for analysis. Additionally, this study incorporated multiple regression analysis and the Bootstrap method to validate the proposed hypotheses.

Results

Descriptive statistics

Table 2 presents the demographic characteristics of the respondents.

Variable	Category	Frequency	Percent (%)
Gender	Male	64	29.1
	Female	156	70.9
Age (years)	<18	25	11.4
	18 to 25	148	67.3
	25 to 30	47	21.4
Education	High school level or lower	8	3.6
	College and vocational/ University	199	90.5
	Postgraduate	13	5.9
Occupation	Students	173	78.6
	Officers and staffs	20	9.1
	Civil servants	13	5.9
	Freelancers	8	3.6
	Homemakers	5	2.3
	Experts/ Lecturers/ Teachers	1	5
Individual monthly income (million VN Dong)	<2	29	13.2
	2 to 5	135	61.4
	5 to 10	45	20.5
	>10	11	5
Perception of online shopping platforms	Shopee	35	15.9
	Lazada	33	15
	Tiktok	43	19.5
	Sendo	30	13.6
	Tiki	25	11.4
	Facebook	23	10.5
	Instagram	31	14.1

Source: survey, 2025

Table 2: Demographic characteristics of the respondents (N= 220)

Within the sample, female consumers accounted for 70.9%, while male consumers represented 29.1%. Regarding age distribution, 11.4% of respondents were under 18 years old, 67.3% were between 18 and 25 years old, and 21.4% were between 25 and 30 years old. In terms of educational background, 90.5% of respondents held a vocational, college, or university degree, while 5.9% had postgraduate qualifications, and 3.6% had a high school education or lower. Concerning employment status, 78.6% of respondents were students, 9.1% were corporate employees, 5.9% were government officials, 5% were experts, lecturers, or teachers, 3.6% worked as freelancers, and 2.3 % identified as homemakers. With respect to monthly income levels, 13.2% of respondents earned less than 2 million VND per month, 61.4% earned between 2 million and under 5 million VND per month, 20.5% had a monthly income between 5 million and under 10 million VND, while 5% reported monthly earnings of 10 million VND or higher.

Results of model

To assess the reliability of the constructs and measurements items, the study utilized key indicators such as outer loadings, Cronbach’s alpha, composite reliability (CR), and average variance extracted (AVE) (Table 3). Specifically, the single-factor loadings of all items exceeded 0.7 (Hair et al., 2019). Outer loadings below 0.7 were excluded from the model, while loadings above 0.7 indicated strong reliability. The analysis results confirmed that all constructs exhibited outer loadings above 0.7, ensuring that the observed variables met the required quality standards. Additionally, all constructs achieved Cronbach’s alpha values greater than 0.7, indicating that the measurement scales were reliable and suitable for inclusion in the model (Hair et al., 2019, 2021). Both AVE and CR serve as quality metrics for the items, with AVE representing convergent validity. The values of AVE and CR from 0 to 1, where higher values indicate stronger reliability. An AVE of 0.5 or higher confirms convergent validity (Hair et al., 2019). Consequently, the AVE and CR assessments validated the structural reliability of the model. The results in Table 4 demonstrate that the diagonal elements of the matrix, corresponding to the square root of AVE, consistently exceed the corresponding row and column elements.

Table 3: Evaluation of measurement model

Items	Outer loading	Cronbach’s Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)
QL		0.892	0.917	0.649
QL1	0.813			
QL2	0.805			
QL3	0.799			
QL4	0.779			
QL5	0.820			
QL6	0.816			
ORA		0.840	0.893	0.676
ORA1	0.821			
ORA2	0.825			
ORA3	0.785			
ORA4	0.857			
CR		0.834	0.889	0.667
CR1	0.812			
CR2	0.812			
CR3	0.801			
CR4	0.841			
QT		0.833	0.889	0.666
QT1	0.810			
QT2	0.830			
QT3	0.813			
QT4	0.811			
PI		0.819	0.881	0.649
PI1	0.816			
PI2	0.767			
PI3	0.824			

PI4	0.813			
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Source: survey, 2025

Table 4: Discriminant validity test results

	Quality of Online Reviews	Online Reviews Acceptance	Credibility of Online Reviews	Quantity of Online Reviews	Purchase Intention for Online Fashion Products
Quality of Online Reviews	0.806				
Online Reviews Acceptance	0.454	0.822			
Credibility of Online Reviews	0.450	0.427	0.817		
Quantity of Online Reviews	0.330	0.387	0.426	0.816	
Purchase Intention for Online Fashion Products	0.592	0.620	0.624	0.570	0.805

Source: survey, 2025

Table 5: Path coefficient and total indirect effect of the structural model

Path Coefficient	Original Sample (Beta)	Sample Mean (M)	Standard Deviation (STDEV)	t Statistics (O/STDEV)	p Values
Direct effects					
Quality of Online Reviews -> Purchase Intention for Online Fashion Products	0.251	0.249	0.064	3.926	0.000
Online Reviews Acceptance -> Purchase Intention for Online Fashion Products	0.287	0.285	0.060	4.764	0.000
Credibility of Online Reviews -> Purchase	0.279	0.278	0.056	4.998	0.000

Intention for Online Fashion Products					
Quantity of Online Reviews -> Purchase Intention for Online Fashion Products	0.257	0.258	0.052	4.942	0.000
Quality of Online Reviews -> Online Reviews Acceptance	0.294	0.296	0.078	3.767	0.000
Credibility of Online Reviews -> Quality of Online Reviews	0.378	0.381	0.072	5.267	0.000
Credibility of Online Reviews -> Online Reviews Acceptance	0.210	0.210	0.075	2.800	0.005
Quantity of Online Reviews -> Quality of Online Reviews	0.170	0.173	0.069	2.474	0.013
Quantity of Online Reviews -> Online Reviews Acceptance	0.200	0.200	0.065	3.095	0.002
Specific Indirect effects					
Credibility of Online Reviews -> Quality of Online Reviews -> Online Reviews Acceptance	0.111	0.113	0.038	2.923	0.003
Quantity of Online Reviews -> Quality of Online	0.050	0.053	0.028	1.794	0.073

Reviews -> Online Reviews Acceptance					
Credibility of Online Reviews -> Quality of Online Reviews -> Purchase Intention for Online Fashion Products	0.095	0.095	0.030	3.155	0.002
Quantity of Online Reviews -> Quality of Online Reviews -> Purchase Intention for Online Fashion Products	0.043	0.044	0.023	1.881	0.060
Credibility of Online Reviews -> Quality of Online Reviews -> Online Reviews Acceptance -> Purchase Intention for Online Fashion Products	0.032	0.032	0.013	2.529	0.011
Quality of Online Reviews -> Online Reviews Acceptance -> Purchase Intention for Online Fashion Products	0.084	0.085	0.030	2.801	0.005
Quantity of Online Reviews -> Quality of Online Reviews ->	0.014	0.015	0.008	1.734	0.083

Online Reviews Acceptance -> Purchase Intention for Online Fashion Products					
Credibility of Online Reviews -> Online Reviews Acceptance -> Purchase Intention for Online Fashion Products	0.060	0.061	0.027	2.231	0.026
Quantity of Online Reviews -> Online Reviews Acceptance -> Purchase Intention for Online Fashion Products	0.058	0.057	0.023	2.522	0.012

Source: survey, 2025

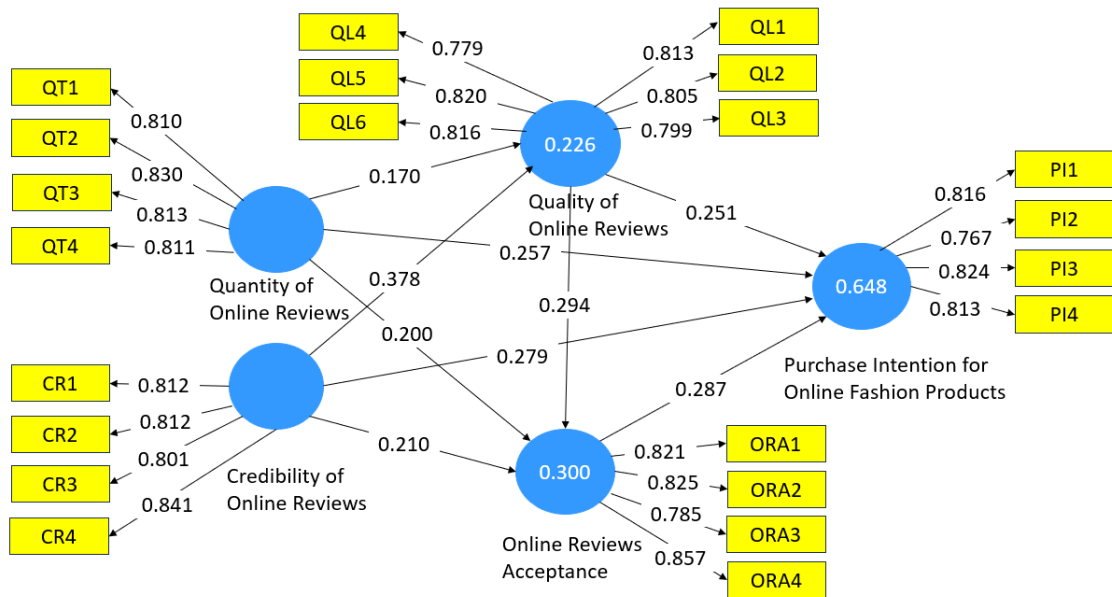
Moreover, the items exhibited stronger correlations with their designated constructs compared to other constructs, with most items displaying factor loadings above or near the 0.50 threshold. These findings confirm that all constructs can be deemed reliable, ensuring the feasibility of further investigations into the relationships between dependent and independent variables (Hair et al., 2019). To determine whether the hypotheses should be accepted or rejected based on path coefficient values, t-statistics and p-values were examined. Hypothesis testing was conducted using SmartPLS 3.2.8, applying bootstrapping analysis, where the result were interpreted based on the criteria of t-statistics >1.96, a significance threshold of $p \leq 0.05$ (5%), and positive beta coefficients. The hypothesis testing results revealed that most variables exhibited significant direct and indirect effects. Based on these findings, decisions regarding the hypotheses are presented in Table 6. Collectively, the impact of online reviews on Generation Z consumers' online fashion shopping intentions in Hanoi is illustrated in Figure 2.

Table 6: Decision for t-test Hypotheses

	Hypotheses	Decision
H1a	Quality of Online Reviews has a positive impact on Purchase Intention for Online Fashion Products	Accepted
H1b	Quality of Online Reviews has a positive impact on Online Reviews Acceptance	Accepted
H2a	Quantity of Online Reviews has a positive impact on Purchase Intention for Online Fashion Products	Accepted
H2b	Quantity of Online Reviews has a positive impact on Online Reviews Acceptance	Accepted

H2c	Quantity of Online Reviews has a positive impact on Quality of Online Reviews	Accepted
H3a	Credibility of Online Reviews has a positive impact on Purchase Intention for Online Fashion Products	Accepted
H3b	Credibility of Online Reviews has a positive impact on Online Reviews Acceptance	Accepted
H3c	Credibility of Online Reviews has a positive impact on Quality of Online Reviews	Accepted
H4	Online Reviews Acceptance has a positive impact on Purchase Intention for Online Fashion Products	Accepted

Source: survey, 2025



Source: survey, 2025

Figure 2: Structural Model

One of the key findings of this study is the significant influence of four factors – online review quality, review quantity, review credibility, and online review acceptance – on generation Z consumers’ online fashion purchase intentions in Hanoi. This means that when an online reviews is well-structured, comprehensive, and useful, it can enhance gen Z’s likelihood of making a purchase decision. This effect aligns with the general consumer psychology, wherein individuals tend to rely on community-driven information, seek social validation before making decisions, and aim to minimize risks in online shopping. These findings are consistent with the studies conducted by (Zhang, Zhao, et al., 2014) and (Pham & Ngô, 2020), who applied HSM to online purchase intentions. Furthermore, the relationship between online review quality and online review acceptance aligns with the findings of (Phạm & Ngô, 2020). Hypothesis 1a and hypothesis 1b, which examine the relationship between online review quality, review acceptance, and online fashion purchase intentions among generation Z consumers in Hanoi, are further reinforced. This study provides managerial implications for enhancing online review quality, ensuring greater consumer acceptance, and boosting purchase intentions.

Additionally, the findings of this study indicate that consumers tend to trust products with a high volume of online reviews, feel more confident in their purchasing decisions, and are influenced by herd psychology effects. While some studies suggest that excessive reviews may lead to information overload, making it difficult for consumers to decide and even reducing purchase intentions, this research highlights that consumers are more likely to trust and accept online review information when a large number of people contribute to the review pool. This phenomenon is driven by the social proof effect and the ability to access multidimensional information. Approximately, 60% of consumers read online product reviews at least once a week, and 93% believe that these reviews help them make more

informed purchase decisions, reduce risk, and shape their shopping preferences (Chen et al., 2022). Moreover, this study identifies a relationship between review quantity and review quality, which aligns with the findings of (Zhang, Zhao, et al., 2014). This correlation suggests that the higher the volume of online reviews, the easier it is for consumers to find high-quality evaluations. In other words, as the number of product reviews increases, consumers are more likely to perceive the reviews as informative, persuasive, and credible.

Discussion and implication

This study examined the relationship between the characteristics of online product reviews and the online fashion purchase intentions of Generation Z consumers in Hanoi, Vietnam, employing an extended Heuristic – Systematic Model (HSM). The findings underscore the pivotal roles of four key factors – review credibility, review acceptance, review quality, and review quantity – in shaping online shopping intentions. These results confirm that online reviews not only serve as reference information but also act as powerful psychological drivers of consumer behavior. Overall, the research extends the academic understanding of how Generation Z processes information in the context of online fashion retailing and offers valuable managerial implications for designing more effective marketing strategies and optimizing the management of online review content.

Discussion

Most importantly, this study highlights the significant impact of online review credibility on generation Z consumers' online fashion purchase intentions. Consumers place high value on transparency and authenticity in online reviews when making purchasing decisions. Gen Z shoppers not only read online reviews but also actively filter and selectively accept only trustworthy evaluations. This behavior reflects a strong preference for high-quality reviews, a cautious approach to online feedback, and a desire for reassurance before committing to a purchase. These findings align with the studies of (Zhang, Zhao, et al., 2014) and (Chí & Nghiê, 2018), further reinforcing the importance of credibility in shaping consumer confidence and decision-making.

Furthermore, online review acceptance has been found to have a positive impact on customers' online shopping intentions, aligning with previous research by (Cheung et al., 2008; Chí & Nghiê, 2018; Phạm & Ngô, 2020). This finding reflects the increasing consumer reliance on online reviews, the psychological need for reassurance, and the belief in collective consumer validation. When consumers accept online reviews as a credible source of reference, their intention to purchase online significantly increases. This study introduces online review acceptance as an additional factor, expanding the theoretical framework of online review influence on consumer purchase decisions. Specifically, it builds upon the Heuristic-Systematic Model (HSM) approach established by (Zhang, Zhao, et al., 2014), offering a more comprehensive perspective on how generation Z consumers in Hanoi engage with online fashion shopping.

The findings reinforce the applicability of the Heuristic – Systematic Model (HSM) within the context of online fashion commerce, while also deepening the understanding of Generation Z's information processing mechanisms. The significant influence of all four factors – credibility, quality, quantity, and review acceptance – on purchase intention suggests that Gen Z consumers engage in a dual-mode processing (fast, surface-level cues) and systematic processing (in-depth content analysis).

Notably, the prominence of the “online reviews acceptance” factor among gen Z highlights the role of subjective perception and personal trust in reviews, opening avenues for future exploration into the concept of “personalized credibility” within the HSM framework. Furthermore, this study contributes empirical evidence from the Vietnamese market – an underrepresented context in existing literature – thereby enriching theoretical discourse on digital consumer behavior in the online fashion sector.

Implication for government and businesses

These findings carry significant implications not only for business strategy but also for public policymaking in Vietnam, particularly given Hanoi's status as the nation's capital. These results imply that to both promote gen Z's online fashion shopping intention and protect their rights, governments should strengthen consumer protection regulations by mandating transparent return and warranty policies on e-commerce platforms. A flexible return policy can significantly enhance consumer trust in online shopping experiences (D. J. Kim et al., 2008). Additionally, requiring sellers to disclose legal

credentials, such as business licenses and clear contact information, serves as an effective measure to reinforce consumer confidence (Gefen, 2002). Second, governments must implement stringent measures to regulate the quality of online fashion products. Establishing a standardized quality control system and requiring sellers to demonstrate compliance with industry standards before listing products on e-commerce platforms is essential. For instance, in China, the Tmall platform only permits sellers to list products upon obtaining valid certification. In parallel, introducing certification labels such as “Genuine Product” or “Certified Quality” could help consumers identify reputable stores more effectively. Third, governments should enforce strict penalties against fraudulent review practices while mandating that e-commerce platforms monitor and remove deceptive content. Fake reviews undermine consumer trust and significantly diminish online purchase intentions (Filiari et al., 2018). Encouraging the adoption of artificial intelligence (AI) technology to detect and eliminate counterfeit reviews would further enhance the transparency of online feedback systems. Fourth, governments should support fashion enterprises in enhancing brand credibility and service quality. Initiatives such as financial aid programs, digital skill training, and e-commerce transformation can help online fashion businesses improve customer trust. Additionally, investing in secure e-commerce infrastructure – including encrypted payment systems and personal data protection – plays a critical role in enhancing the online shopping experience. Fifth, raising consumer awareness and promoting safe online shopping practices is a key priority. Governments can launch public awareness campaigns to educate consumers on verifying seller credibility, detecting fake reviews, and selecting secure payment methods. Moreover, establishing a dedicated online consumer protection portal – where consumers can report fraud or substandard products – would contribute to reinforcing trust in digital marketplaces.

From the perspective of businesses, marketers, and e-commerce platforms, several innovative and practical strategies can be implemented to enhance the effectiveness of online reviews in influencing generation Z consumers' fashion purchase intentions. These strategies can be approached through four key dimensions: improving review quality, increasing review volume, enhancing credibility, and fostering user acceptance. First, to improve the quality of online reviews, e-commerce platforms can utilize AI – driven systems to aggregate sentiment analysis and review signals from user-generated content across social media platforms such as TikTok, Instagram, and YouTube. These AI-powered solutions identify common emotional trends within the community and display them as a “community perception index”, serving as a valuable supplement to traditional online review formats (Pavlou & Dimoka, 2006). Additionally, platforms can implement personalized review displays, allowing consumers to filter reviews based on their user profiles – such as body type, style preferences, and purchase history. This customization increases review relevance and usefulness, ensuring a more tailored shopping experience (Zhang, Cheung, et al., 2014). Second, to increase the volume of online reviews, businesses and platforms can implement gamification-based review systems, incorporating rewards, leaderboards, and achievement badges to motivate users to actively leave reviews, particularly those featuring images or videos. This mechanism transforms review submission into a socially engaging and competitive activity, which is especially appealing to generation Z (Hamari et al., 2014). Third, to enhance review credibility, businesses may consider leveraging blockchain technology to ensure transparency and prevent modifications to reviews, thereby eliminating fraudulent or manipulated content. Storing reviews alongside order verification details and precise timestamps on blockchain networks would significantly increase consumer trust in the authenticity of online reviews (Kshetri, 2017). Finally, to enhance the acceptance and engagement with online reviews, fashion retailers can repurpose high-quality customer reviews into short-form interactive content, such as TikTok videos or Instagram Reels. By leveraging user-generated voices on platforms familiar to gen Z, businesses can strengthen trust and establish a deeper emotional connection with their target consumers. This cross-channel integration reinforces brand credibility and consumer engagement, fostering a more dynamic and immersive shopping experience. Overall, these strategic implications provide a clear direction for businesses and e-commerce platforms to optimize the design and dissemination of online reviews, aligning with the behavior and expectations of the next-generation digital consumers.

Conclusion and further research

This study provides in-depth insights into generation Z consumers' perceptions of online review factors and how these elements influence their purchase intentions in Hanoi's digital fashion market. The structural equation modeling analysis reinforces the critical role of online reviews in shaping gen Z consumers' online fashion shopping behavior. The study aims to examine the mediating effects of online review quality and online review acceptance on generation Z consumers' online fashion purchase intentions in Hanoi. The findings contribute to a clearer understanding of the extent to which online

review attributes impact purchasing decisions, offering strategic insights to optimize business approaches in the e-fashion industry.

However, this study is not without limitations. Since the dependent variable is “online fashion purchase intention” rather actual purchase decisions, the author can only speculate on the reasons behind this clear behavioral gap. Extensive literature discusses the intention-behavior gap in online fashion shopping, and future research should specifically examine this aspect within the Vietnamese market. Additionally, the sampling procedure in this study followed a convenience sampling method, which does not allow the author to establish a specific inferential population. This recruitment strategy may introduce systematic selection bias, limiting the generalizability of findings. Future research should aim to develop more representative sampling methods to enhance statistical validity. Since this study was conducted in Hanoi, Vietnam, it would be particularly insightful for future studies to expand their geographical scope to include other regions, providing a more comprehensive perspective on online fashion consumer behaviour.

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