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THE ROLE OF ONLINE REVIEWS IN MAKING DECISIONS ABOUT INSTALLING MOBILE APPS FOR PURCHASE

ABSTRACT

The rapid development of information and communication technologies has greatly influenced the increase in the popularity of mobile applications in all spheres of life and business. The ease of installation and use of mobile applications has contributed to their widespread use among users - they are available to users in just a few clicks. More than half of mobile application users use online reviews when searching for information and evaluating alternatives in the process of making a purchase decision. It is evident that online reviews and user evaluations have become an important source of information for modern users.

The described trends motivate us to examine the role of online reviews in making a Decision to install mobile applications for purchase by users in Bosnia and Herzegovina, which is also the main goal of this paper. The research was conducted on a sample of 268 mobile application users from Bosnia and Herzegovina. It was observed whether the role of online reviews in evaluating the application and trust in the review itself shape the Decision to install mobile applications for purchase. The research findings contribute to a better understanding of user behavior in the digital environment and indicate the importance of online reviews.

Keywords: online review, mobile application, consumer behavior, OLS regression.

JEL: M37, C4

1. INTRODUCTION

In the current digital age, consumers have moved away from relying solely on conventional advertising to obtain purchasing information (Maslowska et al., 2017). Instead, they actively seek out information that includes ratings and experiences from other consumers when making decisions, primarily through online reviews. As argued by the authors Maslowska et al. (2017) more than fifty percent of consumers perceive online reviews as a critical source of information during the purchasing decision-making process. This fundamental shift in behavior stems from the fact that most consumers place greater trust in peer recommendations than in traditional advertising methods. As a result, online reviews have become one of the primary communication channels for businesses (Lee, Park, & Han, 2011; Bernritter, Verlegh, & Smit, 2016). Given that online reviews have become a key factor in trust and decision-making in the digital age, businesses must find effective channels to market products and information, especially targeting consumers on the go. Mobile applications, or apps for short, in modern business conditions are defined as an imperative marketing tool and one of the most basic promotional tactics (Watson, McCarthy, & Rowley, 2013) for attracting customers “on the go” (Fang, 2019). Essentially, apps transform every communication effort of a company into an interactive customer experience, while emphasizing cognitive, emotional, and behavioral responses (Kim & Yu, 2016).

The growing academic interest focused on analyzing the correlation between the quality of online reviews and purchase intentions, then the growing trend of popularity of mobile applications when making purchases, the accelerated lifestyle of customers, but also the lack of similar research in Bosnia and Herzegovina motivate to investigate the role of online reviews in the evaluation of mobile applications for online shopping, trust in online

reviews, and the influence of these factors on the decision to install applications. The central research question that this study seeks to answer is: *Do online reviews have a statistically significant and positive impact on users' decisions to install mobile applications?* In this regard, the main research aim of this paper is to examine the role of online reviews in making decisions about installing mobile applications for purchase by users in Bosnia and Herzegovina.

2. LITERATURE REVIEW

Mobile applications are an essential tool in various business sectors, including commerce, education, business, healthcare, information and communication technology, shopping and entertainment. Their application is present on all major mobile platforms, tablets, laptops and, most importantly, smartphones. Global statistics show that the total number of smartphone users in 2024 exceeded 6.8 billion globally, with estimates reaching around 6.89 billion. In the same period, around 136 million devices were shipped in Europe, which represents a growth of 5% compared to the previous year. Mobile applications allow customers to actively participate and manage the seller-buyer relationship, at all stages of the purchase decision-making process, from information search to post-purchase behavior. The use of mobile devices for online search, ordering and ultimately payment (Hung et al., 2012) is crucial, especially in situations where the customer is on the move. The advantages of mobile devices are reflected precisely in their flexibility, convenience, personalization and ubiquity, which meet the needs of customers in an increasingly turbulent lifestyle. Mobility, which is characteristic of mobile devices, required special adaptation in retail interaction processes, data processing and presentation methods. Mobile shopping is defined as “any monetary transaction related to the purchase of goods or services via mobile phones with Internet access or via a wireless telecommunications network” (Wong et al., 2012). This advanced service enables the purchase of products and services regardless of time and place (Hung et al., 2012). Although retail chain apps are considered brand extensions, the area of research dealing with the factors of customer satisfaction with these apps and their impact on repeat purchases is still not sufficiently covered. The results of research by Shankar et al. (2016) confirm that mobile shopping apps enhance the overall shopping experience for the customer by offering them access to reviews, product information and store locations.

The development of Web 2.0 technologies has enabled customers to actively share their experiences, opinions and feedback on services, products and brands through online customer reviews (OCR). These reviews, which represent an electronic version of word of mouth (e-WOM), are becoming increasingly popular, with customers around the world routinely reading these comments before finalizing their purchase decisions (Senecal and Nantel, 2004). An online rating is defined as a numerical assessment of the overall quality of a product, while an online review is a textual comment describing the qualities and attributes of a product. These mechanisms have become essential in electronic markets (Huang et al., 2015), especially those saturated with numerous competitive alternatives, such as the markets for movies, hotels, books, restaurants and mobile applications. Thus, an online review can be defined as a statement - positive, negative or neutral, created by a current, former or potential customer regarding a good, service or company, and made available to the public via an online platform. Both ratings and reviews have a dual importance, as they help consumers make decisions and provide manufacturers with useful insights for forecasting sales, developing products, and creating marketing campaigns (Li et al., 2019). Previous academic research has extensively addressed the role of expert reviews (Chen and Xie, 2005) and the impact of online recommendation systems (Gretzel and Fesenmaier, 2006), as well as the positive effect of feedback mechanisms on customer trust (Pavlou & Gefen, 2004). Recently, the scientific focus has shifted to investigating the role of customer-generated online reviews. Customers rely heavily on OCR when making purchases, and research has shown that online reviews are one of the most trusted sources of information, second only to advice from friends (Moon & Sung, 2015). Numerous studies have demonstrated the strong influence of OCRs on customer purchase decisions (Filieri & McLeay, 2014; Senecal & Nantel, 2004; Smith, Menon, & Sivakumar, 2005), as well as on overall product sales in various categories, including books, movie titles, and hotel reservations (Cui, Lui, & Guo, 2012; Ye, Law, & Gu, 2009; Zhu & Zhang, 2010). Some research has also shown that customer reviews can have a positive impact on sales (Chen et al., 2008; Chevalier & Mayzlin, 2006; Clemons et al. 2006). Specifically, Clemons et al. (2006) found that highly positive reviews can contribute to increased product sales. Similarly, Chen et al. (2008) found that review quality, as measured by the number of votes indicating usefulness, is also positively correlated with sales.

It has been proven that the mere presence of customer reviews on a website significantly improves user perception, specifically increasing the experience of usefulness and social presence of the platform (Kumar & Benbasat, 2006). Reviews therefore serve as a mechanism that has the potential to attract customer visits, extend time spent on the site, and build a sense of community among frequent users. However, it is no longer enough to simply have reviews; it is crucial to enable customers to effectively evaluate and use these reviews. Also, when making purchase decisions, consumers often place greater emphasis on negative information. This asymmetry in information processing is explained by the fact that negative impulses attract significantly more attention and act as stronger stimuli compared to positive information.

The evident role of online reviews, as a key factor in building trust and reducing uncertainty for customers, becomes particularly critical in the dynamic context of mobile shopping. In this regard, while reviews are generally used to evaluate products and services on websites, their importance increases significantly when it comes to the decision to download mobile applications for shopping. However, in practice, it is recognized that the moment of mobile application download is a critical performance variable for both platform providers and application developers. The importance of downloads stems from different models of generating revenue from Furthermore, the results of Ahn and Lee's (2024) study reveal that customers with interdependent self-conceptualism are sensitive to both review ratings and group similarity in terms of their purchase intentions. However, it is important to emphasize that empirical results on the actual impact of online ratings and reviews on customer behavior remain inconsistent across a number of studies (Gottschalk & Mafael, 2017; Li et al., 2019; Sadiq & Adil, 2021), leaving room for further research.

3. RESEARCH METHODOLOGY

Reviewing previous research, it was observed that online reviews largely shape user behavior and influence the Decision to install mobile applications. Research has shown that when making that decision, users often use information from reviews to assess the quality, but also the usefulness of the application itself (Filieri, 2015; Wang & Chaudhry, 2018; Chevalier & Mayzlin, 2006). The results of previous studies indicate that negative reviews have a particularly strong influence on the user's decision, while positive reviews increase trust and the likelihood that the user will install an application (Sen & Lerman, 2007; Mudambi & Schuff, 2010). This knowledge is very important in the segment of digital purchase and digital marketing. If the Decision to install an application is really strongly shaped by the reviews that an application has, online sellers should strive to increase the number of positive reviews and try to adequately respond to possible negative reviews. In their research, the authors examined, in addition to the influence of reviews, the influence of certain demographic factors such as age, level of education and frequency of use of mobile applications also shape consumer behavior in the digital environment (Cheung et al., 2009), in order to determine whether this pattern is characteristic only for certain groups of consumers, with certain characteristics, or whether it is a general trend. For this reason, the aim of this research was to examine how online reviews shape consumer behavior in Bosnia and Herzegovina, it is particularly important to check the influence of reviews on the Decision to install mobile applications, taking into account selected demographic characteristics.

In order to examine this influence in a scientifically based way, a survey was conducted on a sample of 268 users of mobile purchase applications from Bosnia and Herzegovina. The frequency of using mobile applications for purchase was chosen as a criterion for selecting respondents. The data was collected through an online survey, which was distributed through social networks, which represents convenience sampling. The survey was designed to examine:

- the role of online reviews in evaluating mobile applications for online purchase,
- trust in online reviews,
- the influence of these factors on the Decision to install applications.

In addition, the survey included questions about respondents' demographic characteristics, including age, Education level, and frequency of purchase through mobile apps. All statements related to the perception of reviews, the role of online reviews in the evaluation of mobile applications for online purchase and the Decision

to install the application were measured on a Likert scale from 1 to 5 (1 = do not agree at all, 5 = completely agree), while demographic questions and frequency of purchases were answered with clearly defined categories. Based on the data collected through the survey, key research variables, hypotheses, and research model were defined. Variables were selected to examine the impact of online reviews and Trust in reviews on the Decision to install mobile applications, taking into account the demographic characteristics of the respondents as a control variable.

Table 1. Model variables

Variable type	Variable name	Items / Indicators	Measurement / Literature
Dependent	Decision to install application	- Online reviews influence my Decision to install the application	Likert 1–5; adapted from Wang & Chaudhry, 2018
Independent	Role of reviews in App evaluation	- I read reviews before installing a mobile purchase application - Reviews help me evaluate the quality of the mobile purchase app - Reviews shape my opinion about the mobile purchase app - Online reviews help me decide whether to use mobile purchase applications	Likert 1–5; adapted from Filieri, 2015; Chevalier & Mayzlin, 2006
	Trust in reviews	- Positive reviews increase my trust - Negative reviews discourage me from using the app - I trust apps that have positive reviews more	Likert 1–5; adapted from Mudambi & Schuff, 2010; Wang & Chaudhry, 2018
Control	Age	- Respondent's age (categories)	Predefined options / Demographic information
	Education level	- Highest level of education	Predefined options / Demographic information
	Purchase frequency	- How often do you shop using mobile applications	Predefined options / Demographic information

Source: Authors

Based on the defined variables and the research goal, a central research hypothesis and three auxiliary hypotheses were formulated.

Central hypothesis (H₁): *Online reviews have a statistically significant and positive influence on users' Decision to install mobile applications.*

Auxiliary hypotheses:

- *H1a: The role of online reviews in the evaluation of mobile applications is positively related to the Decision to install the application.*
- *H1b: Trust in online reviews is positively related to the Decision to install the application.*
- *H1c: Demographic characteristics (age, level of education and frequency of purchase) are statistically significantly related to the Decision to install the application.*

To examine the impact of online reviews and Trust in reviews on the Decision to install mobile applications, OLS regression is used. This method is suitable because all key variables, including the dependent variable and independent variables, are expressed through Likert scales (1–5) that are treated as interval, which allows for linear analysis. OLS regression allows for a quantitative assessment of the impact of each independent variable on the Decision to install, while controlling for demographic factors (age, Education level, and Purchase frequency) to accurately isolate the effect of reviews.

$$\text{Decision to install} = \beta_0 + \beta_1 * \text{Role of reviews} + \beta_1 * \text{Trust in reviews} + \beta_1 * \text{Age} + \beta_1 * \text{Education level} + \beta_1 * \text{Purchase frequency} + \varepsilon \quad (1.1)$$

Where:

- Decision to install – dependent variable for the respondent, representing the user's Decision to install the application.
- Role of reviews and Trust in reviews – averages of items measuring these dimensions and representing the main independent variables in the model.
- Age, Education level and Purchase frequency – control variables used to control for the influence of demographic characteristics on the Decision to install the application.
- Model Error (ϵ) – represents the uncertainty and variability in the dependent variable that is not explained by the included independent and control variables.

The planned analysis includes conducting descriptive statistics for all variables, with special attention to demographic characteristics, assessing measurement reliability using Cronbach's alpha for items measuring the Role of reviews and Trust in reviews, preparing data for OLS regression, including checking the normality of the dependent variable, linear relationships, and absence of multicollinearity, conducting OLS regression, and interpreting coefficients, statistical significance, and R^2 .

4. RESEARCH RESULTS

A total of 268 respondents participated in the research, filling out a survey that included questions related to demographic characteristics and claims about the influence of online reviews on the Decision to install mobile purchase applications. The sample consists of respondents of different age, education and frequency of online purchase, which enables a comprehensive insight into user behavior in the digital environment.

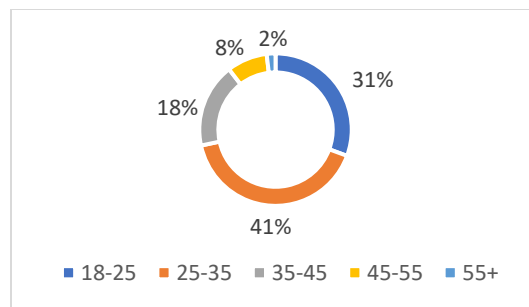


Fig. 1. Age

Source: Authors

The analysis of the age structure of the respondents revealed that the majority are young respondents, especially those between 25 and 35 years old (41%) and 18 to 25 years old (31%). Although older respondents are also represented, they are relatively few, which shows that the results of the research mostly refer to the younger population of mobile application users.

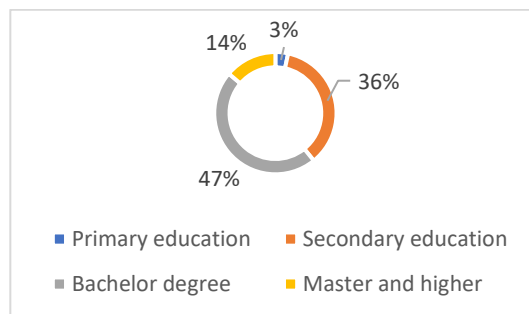


Fig. 2. Education level

Source: Authors

Figure 2 shows the level of education of the respondents. The majority of respondents have completed high school (36%) or a bachelor's degree (47%), while a smaller portion has a master's or higher degree (14%), and only 3% of respondents have primary education. This distribution shows that the sample is mostly highly educated, which is important for the interpretation of attitudes and behavior in the online environment.

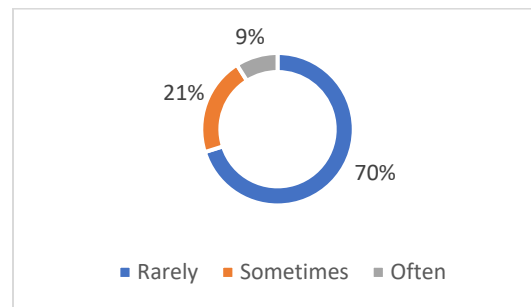


Fig. 3. Frequency of online purchases

Source: Authors

The analysis of the frequency of purchase via mobile applications shows that the majority of respondents rarely shop online (70%), while 21% shop sometimes and only 9% often. These results suggest that although the majority of respondents are non-frequent users, their attitudes about online reviews still provide relevant information about app installation decisions.

Descriptive analysis (Table 2) shows the basic statistical characteristics of the main variables in the research: Decision to install, Role of reviews and Trust in reviews. The average values show that respondents generally positively assess the influence of online reviews on the Decision to install applications (Mean $\approx$ 4.00–4.16). The standard deviations are moderate, which indicates a moderate variability of responses among respondents. Negative skewness values indicate that the distributions are slightly asymmetric to the left, while kurtosis indicates relatively even distributions, without extremely sharp peaks. All these values suggest that the data set is suitable for further analysis by OLS regression.

Table 2. Descriptive Statistics

Variable	N	Min	Max	Mean	Std. Dev	Skewness	Std.Error (Skewness)	Kurtosis	Std.Error (Kurtosis)
Decision to install	268	1.00	5.00	4.00	1.042	-0.800	0.149	-0.066	0.297
Role of reviews	268	1.75	5.00	4.1549	0.778	-0.784	0.149	-0.144	0.297
Trust in reviews	268	1.00	5.00	4.1555	0.829	-0.989	0.149	0.803	0.297

Source: Authors

The internal consistency of the items measuring Role of reviews and Trust in reviews was tested using Cronbach's alpha. The results show:

- For Role of reviews $\alpha = 0.787$, indicating good reliability.
- For Trust in reviews $\alpha = 0.641$, which is considered to be of medium reliability, sufficient for further analysis.

The Cronbach's alpha values for the items also show that none of the items are problematic; they all contribute to the overall reliability of the scale.

Correlation analysis shows the association between main variables and control variables. Specifically, the Pearson correlation results show that the dependent variable Decision to install positively correlates with the independent variables Role of reviews ($r = 0.636$, $p < 0.01$) and Trust in reviews ($r = 0.533$, $p < 0.01$), which indicates a strong connection between online reviews and the Decision to install applications. Role of reviews and Trust in reviews are also positively correlated with each other ($r = 0.556$, $p < 0.01$). Control variables (Age, Level of Education)

have no significant correlation with Decision to install, while Frequency of purchase is positively and significantly related to the decision ($r = 0.156$, $p = 0.05$).

Table 3. Pearson Correlations

	Decision to install	Role of reviews	Trust in reviews	Age	Education level	Purchase frequency
Decision to install	1.000	0.636**	0.533**	-0.058	-0.082	0.156*
Role of reviews	0.636**	1.000	0.556**	-0.100	-0.121	0.245**
Trust in reviews	0.533**	0.556**	1.000	-0.090	-0.002	0.185**
Age	-0.058	-0.100	-0.090	1.000	0.141	-0.078
Education level	-0.082	-0.121	-0.002	0.141	1.000	0.077
Purchase frequency	0.156*	0.245**	0.185**	-0.078	0.077	1.000

* $p < 0.05$, ** $p < 0.01$

Source: Authors

These results suggest that the main independent variables are suitable for OLS regression analysis without multicollinearity problems, while the control variables have minimal influence. To test the influence of online reviews on the Decision to install mobile applications, an OLS regression analysis was performed in two models. Only the main independent variables are included in Model 1: Role of reviews and Trust in reviews, while in Model 2 control variables related to the demographic characteristics of the sample are added: Age, Education level and Purchase frequency. The results show that in Model 1 the main independent variables explain 45.2% of the variance of the installation decision, or 44.7% according to the adjusted coefficient of determination (Adjusted R^2). Adding the control variables to Model 2 does not significantly change this indicator, which suggests that the control variables do not have a significant contribution in explaining the Decision to install apps. The Durbin-Watson statistic (2.332) indicates the absence of autocorrelation problems.

Table 4. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.672	0.452	0.447	0.775	2.332
2	0.673	0.452	0.442	0.778	2.332

Source: Authors

ANOVA results show that both models are statistically significant ($p < 0.001$), confirming that the models are suitable for predicting the installation decision.

Table 5. ANOVA

Model	F	Sig.
1	109.086	0.000
2	43.305	0.000

Source: Authors

By looking at the final results of the regression coefficients and their significance, it can be concluded that in Model 1, both independent variables show a statistically significant positive influence on the Decision to install, Role of reviews: $\beta = 0.492$, $p < 0.001$, Trust in reviews: $\beta = 0.260$, $p < 0.001$. Adding the control variables in Model 2, none of the control variables is statistically significant, while the main variables remain significant with similar coefficients.

These results confirm that the Role of reviews and Trust in reviews are key predictors of the Decision to install an app, while demographic characteristics and frequency of purchase do not contribute additional variance explanation.

Table 6. Regression coefficients

Model	Variable	B	Std. Error	Beta	t	Sig.
1	(Constant)	-0.095	0.283		-0.336	0.737
	Role of reviews	0.659	0.073	0.492	8.992	0.000
	Trust in reviews	0.326	0.069	0.260	4.744	0.000
2	(Constant)	-0.035	0.363		-0.095	0.924
	Role of reviews	0.658	0.076	0.491	8.681	0.000
	Trust in reviews	0.331	0.070	0.263	4.765	0.000
	Age	0.019	0.049	0.018	0.382	0.703
	Education level	-0.034	0.066	-0.024	-0.517	0.606
	Purchase frequency	-0.016	0.077	-0.010	-0.215	0.830

Source: Authors

Residual analysis shows that predicted values and standardized residuals do not show significant deviations, which confirms that the basic assumptions of OLS regression are met.

5. DISCUSSION OF RESULTS

This study was conducted on a sample of 268 respondents, predominantly younger individuals (72% of respondents aged 18 to 35) and with a high level of education (61% of respondents with a bachelor's degree or higher). The sample also includes respondents who rarely shop online, but also those who do so occasionally or frequently, which allows for an overview of the behavior of different types of mobile purchase app users.

The aim of the study was to examine the influence of the role of online reviews and Trust in reviews on the Decision to install mobile apps, taking into account the possible effects of demographic characteristics and the frequency of online purchase. The results of the OLS regression analysis show that the Role of reviews and Trust in reviews are significant predictors of the Decision to install apps in both models. The main independent variables explain 45% of the variance of the decision, and the addition of control variables (age, education level, purchase frequency) did not significantly increase the explanation of the variance, suggesting that demographic characteristics do not play a significant role in this context. These results indicate that the central hypothesis H1, that online reviews have a significant impact on the Decision to install mobile applications, cannot be rejected. Also, the auxiliary hypotheses H1a and H1b, which relate to the Role of reviews and Trust in reviews, are also not rejected, because both variables positively and significantly predict the Decision to install. H1c, which related to the influence of control demographic variables, did not show statistical significance, which means that age, Education level and purchase frequency do not additionally shape the Decision to install, for this sample and this decision, online reviews are the dominant factor.

The reasons for these results can be multiple. A predominantly younger and highly educated sample is likely to be digitally literate and accustomed to using online reviews when making purchase decisions, which reduces the impact of demographic differences. Also, frequency of purchase is not crucial as even occasional customers follow reviews before installing apps, suggesting that the perception of trustworthiness of reviews goes beyond frequency of use. These findings confirm that the Decision to install a mobile application depends primarily on the content and quality of online reviews, while demographic factors and frequency of purchase have a marginal influence. This has a practical implication for application developers and marketing strategies: the focus should be on transparent and high-quality reviews, because they most shape the behavior of users, regardless of their age or education. Limitations of the research include the specificity of the sample - predominantly young and highly educated users in Bosnia and Herzegovina - which may limit the generalization of the findings to the wider population. Nevertheless, the results clearly show the key role of online reviews in decision-making, which is in line with previous research in the field of digital consumer behavior.

6. CONCLUSION

The present study confirmed the indispensable role of online reviews (OCR) in making a preliminary decision in mobile commerce, which refers to making a decision on installing mobile shopping applications on the market of Bosnia and Herzegovina. Regression analysis (OLS) conducted on a sample of 268 respondents clearly showed that the role of reviews in evaluating the application ($\beta = 0.658$, $p < 0.001$) and trust in these reviews ($\beta = 0.331$, $p < 0.001$) are statistically significant and positive factors explaining the decision to install. These variables explain a significant part of the variance of the decision to install. Therefore, the central hypothesis (H1) and the supporting hypotheses (H1a and H1b) are fully supported. It is important to mention that the results of the study showed that the demographic characteristics of the respondents (age, level of education and frequency of purchase) showed statistical insignificance as control variables. This result indicates that buyers, even those who rarely shop online, focus on the reliability of reviews before installing an application. In this regard, trust in online comments has a stronger influence on the decision than the buyer's shopping habits themselves. Since the sample is predominantly young and highly educated, their digital literacy allows them to critically evaluate reviews. For this reason, the control variables of age, education, and frequency of purchase do not have a special additional impact. The key contribution of the research for marketing managers is reflected in the need to invest in transparent and high-quality reviews, because the research results show that this is a universal factor that guides the behavior of buyers regardless of their demographic characteristics. The practical message is that developers and marketers must invest in transparent and high-quality reviews, because this is a universal factor that guides the behavior of buyers regardless of their demographic characteristics.

The research has certain limitations, which are mostly reflected in the specificity of the sample, which is mainly made up of younger and highly educated buyers from Bosnia and Herzegovina, which may partially limit the possibility of generalizing the results to the wider population. Regardless of the limitations, the research results support the important role that online reviews play in making decisions about installing mobile shopping applications. Future research should expand the existing theoretical and empirical framework to include additional factors and other variables that can shape user behavior in the digital environment. In this regard, it is recommended that future research include a more diverse and representative sample of respondents, especially older age groups and respondents with lower levels of digital literacy, which would allow answering the question of whether the relationship between trust in online reviews and the decision to install applications changes depending on the level of digital literacy, age structure and previous experience of users with mobile shopping. Furthermore, future research should consider the role of additional variables, such as perceived risk, brand reputation, app design, ease of use, algorithmic recommendations and previous purchase experience.

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