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Relationship Norms in Response to Online Reviews in P2p Exchanges

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Despite their significance, there are few insights on consumer behaviors in P2P exchanges. We examine consumers' responses to online reviews of P2P providers. Five studies show that consumers with communal (exchange) relationship orientation are more responsive to reviews of P2P (commercial) providers, amateur (professional) and warm (competent) P2P providers.

[to cite]:

Raji Srinivasan, Nailya Ordabayeva, and Wayne Hoyer (2017) , "Relationship Norms in Response to Online Reviews in P2p Exchanges", in NA - Advances in Consumer Research Volume 45, eds. Ayelet Gneezy, Vladas Griskevicius, and Patti Williams, Duluth, MN : Association for Consumer Research, Pages: 140-145.

[url]:

<http://www.acrwebsite.org/volumes/1024657/volumes/v45/NA-45>

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What Makes for Impactful Reviews? New Perspectives on Factors Driving the Influence of Online Reviews

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Paper #1: In Mobile We Trust: How Mobile Reviews Influence Consumers' Purchase Intentions

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Paper #2: Telling Both Sides of the Story: The Role of Risk in the Perceived Helpfulness of Online Reviews

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Paper #3: How the Interplay of Consumption Mode and Time Delay Influences the Persuasiveness of Online Reviews

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SESSION OVERVIEW

When was the last time you booked a hotel without checking what others have to say about it online? More than 80% of consumers indicate that reviews from peers are an important determining factor for their purchase decisions (eMarketer 2016). Consumers also trust reviews to a much higher degree than marketer-initiated communications (eMarketer 2010). Yet, not all reviews are equally persuasive or useful to consumers. The goal of this session is to illuminate the factors that determine the impact of online reviews. Specifically, the four papers identify novel ways in which the device from which a review is posted (mobile vs. desktop, Grewal and Stephen), its content (one-sided vs. two-sided reviews, Schlosser and Borah; mentions of utilitarian or hedonic attributes, Nikolova, Bleier, and Hamilton), as well as product/service (purchase risk, Schlosser and Borah), consumer (relationship orientation, Srinivasan, Ordabayeva, and Hoyer; consumption mode (solo vs. joint), Nikolova et al.), and provider type and characteristics (P2P vs. commercial, professional vs. amateur, warm vs. competent, Srinivasan et al.) impact the usefulness and persuasiveness of online reviews.

First, Grewal and Stephen examine how the device from which an online review is posted influences its persuasiveness. Their findings show that mobile reviews are persuasive to consumers and lead to higher purchase intentions because such reviews are perceived as more effortful to write. Next, Schlosser and Borah study how the interplay of content (one-sided vs. two-sided reviews) and product characteristics (amount of purchase risk) impacts the helpfulness of reviews. They show that in contexts with low purchase risk (social, monetary, performance), consumers perceive two-sided reviews as more helpful than one-sided reviews; however when the purchase risk is high, two-sided reviews become less helpful to consumers than one-sided reviews. The third paper by Nikolova et al. continues the exploration of review content, examining how consumption mode (solo, joint) and time lag between consumption and review writing influence review persuasiveness. Their findings show that when there is no time lag between consumption and review writing, reviews

about joint consumption are more persuasive than those about solo experiences; however, as the time lag increases, solo reviews become more persuasive due to the greater number of statements about utilitarian attributes included in them. Finally, Srinivasan et al. examine how consumer and provider characteristics interact to influence the persuasiveness of online reviews in the context of peer-to-peer (P2P) exchanges. They demonstrate that consumers with communal (exchange) relationship orientation are more responsive to reviews of P2P (commercial) providers, amateur (professional) and warm (competent) P2P providers.

Altogether, this session provides important theoretical and practical insights into the factors (e.g., device, content, product, consumer and provider characteristics) that drive the persuasiveness and helpfulness of online reviews. Due to the wide-ranging insights offered by the researchers who approach the question of “what makes reviews persuasive and helpful” from unique and novel angles in contexts of increasing practical importance (e.g., increased use of mobile devices, social consumption, and the new sharing economy), we anticipate that this session will be of substantial interest to a broad audience at ACR.

In Mobile We Trust: How Mobile Reviews Influence Consumers' Purchase Intentions

EXTENDED ABSTRACT

The use of mobile devices has become ubiquitous in modern life. Over half the world's population now uses mobile devices; rightly making mobile the “defining technology of the age” (The Economist 2015). A common consumer-related use of mobile devices is the sharing of information with other consumers by creating user-generated content (UGC) and disseminating it through online platforms and social media. This includes posts on networks such as Twitter and reviewing on platforms such as TripAdvisor. This latter type of UGC—online ratings and reviews—is the focus of this research. In practice, some UGC sites differentiate between reviews posted from mobile versus non-mobile devices. For example, TripAdvisor uses a “via mobile” label to denote reviews from mobile devices. However, the extent to which such information impacts consumers is unknown.

While the device from which a consumer posts online reviews may seem inconsequential, we find this not to be the case. In fact, how consumers process and are influenced by online reviews can be affected by knowing if the information was generated on a mobile device (e.g., iPhone) or a non-mobile device (e.g., desktop computer). We find that knowing a review was written on a mobile device can make that review more persuasive due to the perceived effort to write the review (i.e., increased physical and cognitive requirements; Chae and Kim 2004; Sweeney and Crestani 2006). Building from previous literature (e.g., Kruger et al. 2004), we believe that when consumers perceive UGC has been more effortful to craft, there are conditions when consumers' purchase intentions will increase. Thus far, we've tested these “device-effort-purchase” lay-belief predictions using real data and four experiments.

Study 1 looks at real-world online review data from TripAdvisor covering 1,547,219 reviews for 2,379 hotels in the US between February 2012 and September 2015. TripAdvisor, in February 2012 began publicly labeling mobile reviews with a “via mobile” badge.

In testing the effect of this badge, controlling for many other factors, we find that reviews with this mobile indicator are voted by users as significantly more helpful ($b = .022$, $c^2 = 28.40$, $p < .001$). This finding suggests that the mobile reviews are deemed more useful, influential, and worth reading—which should lead to higher purchase intentions.

Study 2 ($N = 369$) uses an experimental design to examine the impact of knowing an online review was written on a mobile device on purchase consideration. In this study (and all subsequent studies) participants in all conditions viewed the same hotel review. All that varies is the device label on the review; “via mobile” in the mobile condition, “via desktop” in the desktop condition, and no device label in the control condition (this replicates all non-mobile reviews online).

We found a significant positive effect of mobile ($b = .17$, $p = .001$) such that participants who saw “via mobile” on the review were more likely to consider staying at the hotel compared to those who saw the desktop or control conditions. There was no significant difference in purchase intentions for those who saw the desktop condition and control condition ($b = -.01$, $p = .915$).

Study 3 ($N = 182$) uses a 2(mobile, non-mobile) \times 2(effort attribution, control) design to test whether consumers have a lay-belief that more effort goes into the review-writing process for a mobile compared to a non-mobile device (i.e., process by moderation). We found a significant interaction on purchase consideration ($b = -.158$, $p = .006$) such that the effect of mobile on purchase intent was positive and significant in the control condition when there was no effort attribution to interfere with the “device-effort” lay theory ($b = .20$, $p = .019$). The simple effect of mobile was not significant when participants believed there was equal effort put into the review regardless of device, i.e., when the effort lay theory was interfered with.

Study 4 ($N = 205$) examines how the “fit” between UGC and the device it was written on influence perceived effort. We predict that it is not always a case of mobile-written content being seen as more effortful; but rather, when there’s an incongruence between the device and the online platform, perceived effort increases. To test this, participants considered a device (mobile or desktop) and for different platforms rated the perceived effort (six items; $\alpha = .87$) and perceived fit between that device and the content. Mobile was perceived as more effortful for online reviews ($b = .18$, $p = .05$) and seen as a significantly worse fit for the content ($b = -.63$, $p < .001$). Importantly, in a different platform (Twitter), this effect was reversed. Desktop-written content was perceived as more effortful than mobile content ($b = -.48$, $p < .001$) and seen as a significantly worse fit ($b = .67$, $p < .001$).

Study 5 ($N = 414$) examines when the “device-effort” lay-belief does not influence purchase considerations in a 2(mobile, non-mobile) \times 2(positive, negative) design. The interaction effect of device type and review valence on purchase consideration was significant ($b = .22$, $p < .001$). The simple effect of mobile on purchase intent was positive and significant when the review was positive ($b = .52$, $p < .001$) but not when it was negative ($b = .09$, $p = .162$). Despite this difference in purchase intention across review valence, we found a main effect of device on perceived effort ($b = .40$, $p < .001$), such that mobile-written reviews were always seen as more effortful. Lastly, we ran a mediated moderation model (Model 15; Hayes 2013) to further test this relationship. We observed a significant index of moderated mediation ($b = .08$, $se = .03$, $CI_{95} [.02, .16]$), which specifies that the path from effort to purchase intentions is moderated by the valence of the review, while the path from device to effort is left untouched.

This research looks at how the context in which an online review is written—mobile or non-mobile—affects consumers’ attitudes and purchase intentions. Future research will examine this process in greater detail.

Telling Both Sides of the Story: The Role of Risk in the Perceived Helpfulness of Online Reviews

EXTENDED ABSTRACT

Websites often encourage reviewers to identify both a product’s pros and cons in their review (two-sided reviews) rather than present only the pros or cons (one-sided reviews). For example, among Google’s tips for writing great travel reviews is to “include both the positive and negative aspects of your visit.”¹ Similarly, others such as the Better Business Bureau encourage reviewers to consider “the other side of the story.”² Such guidelines may seem justified given that presenting multiple sides (vs. one side) on a topic increases the chances of appealing to everyone, especially when an audience’s views are unknown (Tetlock, Skitka, and Boettger, 1989) or varied (Schlosser 2005), as is often the case with online reviews. Furthermore, a common consumer warning is that overly positive online reviews may be “fake” reviews posted by a firm.³ Thus, reviewers might believe that presenting multiple sides will boost their credibility. Indeed, two-sided ad claims often increase advertiser credibility (Crowley and Hoyer 1994). Yet, unlike advertisers, peer reviewers do not have a clear incentive to sell. As such, the credibility gains from two-sided ads may not generalize to peer reviews (Schlosser 2011). In fact, we propose that in higher-risk product contexts, encouraging reviewers to present multiple sides can backfire.

Both one-sided and two-sided messages have advantages and disadvantages. For instance, because one-sided messages provide only one view, there are no conflicting views to resolve (Sorrentino et al. 1988). Yet, a potential consequence of one-sided messages is that it can suggest that the author either did not consider alternative viewpoints or withheld one side (Sorrentino et al. 1988). Applied to online reviews, the audience might question one-sided reviewers’ credibility.

As mentioned earlier, two-sided ads often increase an advertiser’s credibility (Crowley and Hoyer, 1994). Furthermore, in a non-advertising context, two-sided messages suggest that the author considered alternative viewpoints (Sorrentino et al. 1988). Thus, based on these literatures, encouraging reviewers to write two-sided (vs. one-sided) reviews might increase reviewer credibility, and thus perceptions of review helpfulness. However, because two-sided messages introduce conflicting information, there is inconsistency and ambiguity. As such, they can cause consumers to feel more ambivalent than providing them with consistent information (Wang, Batra and Chen 2016; Zembrain and Johar 2007). Thus, an alternative expectation is that two-sided (vs. one-sided) reviews will be deemed less helpful.

We propose that the perceived credibility and helpfulness of two-sided versus one-sided reviews will depend on the product context: whether risk is high or low. According to prospect theory (Kahneman and Tversky 1979), when risk is low, people are risk seeking, and prefer uncertain over certain outcomes when uncertainty has advantages (e.g., a higher payoff). However, when risk is high, people are risk averse, and prefer certainty over uncertainty (Kahneman and Tversky 1979; March 1996). Thus, we expect that

1 <https://support.google.com/maps/answer/2519605?hl=en>

2 <http://bbbpnw.org/2014/02/28/7-tips-for-writing-good-online-reviews/>

3 <https://www.consumer.ftc.gov/articles/0027-comparing-products-online#read-reviews-and-be-skeptical>

in high risk contexts, two-sided reviews will no longer be perceived favorably. Indeed, risk aversion is related to discomfort with uncertainty (Johanson 2000). As a result, people who are risk averse respond more positively to procedures that reduce uncertainty than do those who are risk seeking (Colquitt et al 2006; Desai, Sondak and Diekmann 2011).

Based on this, we expect that in low-risk contexts, two-sided (vs. one-sided) reviews will be more congruent with individuals' preferences for uncertain (but also, more balanced, complete) information. In contrast, in high-risk contexts, two-sided (vs. one-sided) reviews will be less congruent with individuals' preferences for certain, unambiguous information. Indeed, messages are more effective when they match individuals' orientations (Cesario et al. 2004; Lee and Aaker 2004), because this match, or fit, increases truth judgements (e.g., "it rings true" or "feels right"; Cesario, Higgins and Scholer 2008; Schwarz 1990; Schwarz & Clore 1988). Thus, if two-sided (vs. one-sided) reviews are more congruent with individuals' preferences in low-risk contexts, then we predict that individuals will perceive the two-sided reviewer to be more truthful, and thus, the two-sided review to be more helpful when risk is low. In contrast, if two-sided (vs. one-sided) reviews are less congruent with individuals' preferences in high-risk contexts, then we predict that individuals will perceive the two-sided reviewer to be less truthful, and thus, the two-sided review to be less helpful when risk is high. Because fit should increase truth judgments, we expect only judgements of reviewer trustworthiness (and not expertise) to mediate our predicted effects.

Five studies test these hypotheses in both the lab and the field across a variety of products and types of risk: social risk (studies 1-2), monetary risk (studies 3-4), and performance risk (study 5). Across lab studies, the content of the one-sided review contained only favorable information, whereas the two-sided review was largely positive with a mild negative claim. As predicted, the risk x review interaction was significant across lab studies, with the two-sided review being rated as more helpful than a one-sided review when risk was low, but not when risk was high. In studies 2-3, we also find that reviewer trustworthiness (and not expertise) is the mediator. In studies 4-5, we test the robustness of our helpfulness findings in the field by using data from amazon.com. The dependent variable in both studies was the proportion of helpfulness votes (number of helpful votes/ total number of votes), while the independent variables were risk and two-sided intensity. We identified the extent to which each review used two-sided versus one-sided claims (i.e., two-sided intensity) by using the Linguistic Inquiry and Word Count program. Across both field studies, we show that with greater risk, two-sided reviews have a negative effect on helpfulness votes.

This research makes several important contributions. First, our research contributes to the message sidedness literature by introducing risk as an important moderator of receptivity to two-sided messages. We also contribute to the credibility literature by finding that two-sided (vs. one-sided) messages increase source trustworthiness (but not expertise) perceptions, but only in low-risk contexts. Third, our research provides important managerial insights by suggesting that the current practice of encouraging reviewers to identify both pros and cons in their reviews can be suboptimal.

How the Interplay of Consumption Mode and Time Delay Influences the Persuasiveness of Online Reviews

EXTENDED ABSTRACT

Online reviews are among the most important pieces of content on the Web. For consumers, they play a key role in decision-

making, as studies show that 88% of shoppers read online reviews to determine the quality of local business and trust online reviews as much as they trust personal recommendations (Anderson 2014). Businesses also pay particular attention to online reviews due to their direct impact on revenues (e.g., Zhu and Zhang 2010). As a result, academic research is becoming more and more interested in the effects and relevance of online reviews (e.g., Chevalier and Mayzlin 2006; King and Bush 2014; Zhu and Zhang 2010).

While reviews have been investigated from various angles (e.g., Ludwig et al. 2013; Purnawirawan, De Pelsmacker, and Dens 2012; Schlosser 2011), two aspects that remain unexplored are the consumption mode (i.e., whether the reviewed product/service is consumed by a solo individual or jointly with another person) and the time lag between the consumption experience and the writing of the review. Our research focuses precisely on this gap— and examines how the interplay of consumption mode (individual vs. dyadic consumption) and time delay between consumption and review writing influences (1) review content and (2) review persuasiveness. We anticipate consumption mode and time delay to jointly impact review content and persuasiveness either by influencing the information encoded during consumption and recalled later at the time of writing the review or by influencing consumers' beliefs about which dimensions of the experience are most appropriate to report (Ratner and Hamilton 2015).

In Study 1 we used 3,723 reviews from TripAdvisor where reviews are identified as based on an individual experience ("solo") vs. based on an experience with another person ("couple"). We collected reviews for three types of services: hotels (n=1,487, 50% solo), museums (n=1,313, 48% solo), and restaurants (n=923, 37% solo). For each review, we obtained the star rating (1-5 points), the text of the review, the consumption mode of the experience (i.e., identified as "solo" and "couple" reviews on TripAdvisor), the date when the service was consumed, and the date when the review was written. Average time lag between the consumption date and the review date was 43.46 days and did not vary across consumption modes. We used the Linguistic Inquiry and Word Count (LIWC) program to obtain an objective measure of the persuasiveness of each review (Pennebaker, Booth, and Francis 2007), that is, the variable "clout," which indicates the extent to which the reviewer's language is influential and conveys expertise and confidence. A regression analysis where review persuasiveness was predicted by the interaction of consumption mode and time lag as well as a set of covariates (e.g., whether the review was written on a mobile device, review length, service type) revealed that when written immediately after the service consumption, couple reviews contain more persuasive language than solo reviews ($b=20.97, p<.0001$). However, as the time lag increases, solo reviews become more persuasive ($b=.02, p=.02$) while the persuasiveness of couple reviews remains unchanged ($p>.1$) such that the difference in persuasiveness between couple and solo reviews diminishes ($b=-.02, p=.03$).

The objective of Study 2 was to examine the potential content differences that might explain the joint impact of consumption mode and time lag on review persuasiveness. We collected the same information as in Study 1 for 240 reviews of solo and joint experiences from TripAdvisor for two types of classes: cooking (n=152, 36% solo) and yoga (n=88, 86% solo). Average time lag was 1.13 months and did not vary across consumption modes. To analyze the content of the reviews, we divided them into 3,426 snippets (pieces of text that communicate only one idea). Three independent coders content-coded these snippets for claims about utilitarian service attributes (e.g., class content quality, class process, staff competence) and hedonic service attributes (e.g., class enjoyment, studio atmosphere

and design, staff warmth). Inter-rater reliability was 97% or higher with disagreements resolved by discussion.

We find that the consumption mode determines how review content, specifically the number of claims about utilitarian and hedonic service attributes, changes as a function of time between the experience and review writing. Two separate regressions of utilitarian/hedonic claims on the interaction of consumption mode and time lag as well as review length as a covariate reveal no difference in the number of utilitarian and hedonic claims between solo and joint reviews when they are written immediately after the service experience (both $p > .54$). However, with increasing time lag, solo reviews include more utilitarian claims ($b = .17, p = .01$) while couple reviews do not ($p = .37$). Yet, while over time the number of hedonic claims remains unchanged for solo reviews ($p = .12$), the difference in the number of these claims compared to couple reviews diminishes as more time passes since the experience of the service ($p = .05$). Altogether, this suggests potential encoding/memory differences in utilitarian and hedonic attributes based on consumption mode. Importantly, a mediation analysis using bootstrapping (Hayes 2012; Model 8) on the persuasiveness of the reviews (measured as in Study 1) predicted by the interaction of consumption mode and time lag with review length as a covariate and the number of utilitarian and hedonic claims in each review as simultaneously operating mediators show that only the number of utilitarian claims emerges as a significant mediator ($b = -.43, SE = .31, 95\% CI: -1.38; -.04$), while the number of hedonic claims does not ($95\% CI: -.29; .51$).

In sum, our research involving more than 4,000 reviews demonstrates that reviews about joint experiences are more persuasive than those about solo experiences when written immediately after a service consumption; however, with increasing time between the experience and the review writing, solo reviews become more persuasive due to the greater number of statements about utilitarian service attributes included in them. Our next steps involve conducting a set of lab experiments to (1) investigate the mechanism behind the review content changes over time for solo and couple reviews and (2) test whether the content differences in solo and couple reviews impact purchase intentions for consumers planning to experience the reviewed service alone vs. jointly with another person.

Relationship Norms in Response to Online Reviews in P2P Exchanges

EXTENDED ABSTRACT

Traditionally, marketing exchanges have involved commercial buyer and seller exchanges. However, in today's Internet-enabled world, another form of exchange, peer-to-peer (P2P) exchange, which involves peers selling products to other peers, is gaining prominence (Boesler 2013).

There are distinctive characteristics of P2P exchanges that motivate this research. First, sellers in P2P exchanges share their personal property (e.g., apartment) for economic benefits with peers, who are unknown to them (Habibi, Kim, and Laroche 2016). Second, unlike traditional commercial providers operating under the aegis of brands and subject to quality controls, P2P exchanges are conducted by small, independent providers, resulting in variability in product quality. One way for potential P2P buyers to reduce their uncertainty about product quality is to read previous users' online ratings (Fradkin et al. 2015). Further, P2P exchanges are driven by not only exchange norms, but also by communal norms, which involve concern for the welfare of others. In view of these differences, it is unclear whether the insights on consumers' responses to online ratings in traditional marketing exchanges will apply to P2P exchanges.

Addressing this key research gap, we examine whether consumers' responses to users' online reviews in P2P exchanges are different from those in traditional marketing exchanges.

We develop a theory relating consumers' relationship norms and users' online ratings to consumers' P2P buying intentions. We hypothesize that a match between the communal (vs. exchange) norms of consumers and the communal characteristics of P2P providers (vs. exchange characteristics of traditional providers) should strengthen consumers' P2P buying intentions.

We further hypothesize that two characteristics of P2P providers will change the balance of communal vs. exchange norms in P2P exchanges, moderating the responses of communal- (vs. exchange-) oriented consumers' to users' online ratings. First, as amateur P2P providers treat their income as supplementary (vs. professionals treat their income primary), they tend to not invest (vs. significantly invest) in service provision (Li et al. 2015). Hence the differences in the economic (vs. social) motivations of amateur (vs. professional) P2P providers may shift the balance toward communal (vs. exchange) norms in P2P exchanges. Second, people differentiate between others on the basis of warmth and competence (e.g., Cuddy, Fiske, and Glick 2008). P2P providers' positioning as being warm (vs. competent) may change the balance of communal (vs. exchange) norms in the P2P exchange.

Accordingly, we hypothesize that communal-oriented versus exchange-oriented consumers will respond differently to users' online ratings of amateur (vs. professional) and warm (vs. competent) P2P providers. Further, we hypothesize that the responses of communal- (vs. exchange-) oriented consumers to users' online reviews of P2P providers will be mediated by consumers' certainty about the P2P provider offering (Faraji-Rad, Samuelson, and Warlop 2016) and increase their intention to buy the P2P offering. Six studies tested our theory.

In Study 1, participants read a positive (5-star) online review of a traditional (Hotels.com) or a P2P (Airbnb.com) accommodation provider. Participants indicated their purchase interest in the accommodation and completed a scale of relationship (communal vs. exchange) orientation (Mills and Clark 1994). As expected, whereas individuals with a communal orientation were more responsive to the online review of a P2P accommodation provider (i.e. they were more likely to book the accommodation following a positive review), individuals with an exchange orientation were more responsive to the online review of a traditional provider.

Study 2 tested whether this effect is symmetric for positive and negative P2P provider reviews, and it examined the underlying process. Participants read a positive (5-star) or a negative (1-star) review of a P2P accommodation provider and indicated their purchase interest. They then completed the scale of relationship orientation and indicated their subjective certainty about the provider. As expected, compared to exchange-oriented individuals, communal-oriented individuals were had more positive responses toward P2P providers following a positive review and more negative responses to P2P providers following a negative review, and this effect was mediated by individuals' certainty about the provider.

Study 3A replicated the effect of consumers' communal (vs. exchange) relationship orientation on their responses to P2P provider reviews using an established manipulation (Aggarwal and Law 2005), instead of an inherent measure, of relationship orientation. Study 3B showed that this effect does not depend on reviewers' communal (vs. exchange) orientation.

Study 4 tested the effect of consumers' relationship orientation on responses to online reviews of amateur versus professional P2P service providers. Participants completed the manipulation of rela-

tionship orientation from Study 3A. They then read a positive (5-star) review of a P2P meal (dinner) provider on a popular P2P meal service platform (Eatwith.com). The P2P provider was described as either amateur (“self-taught home cook”) or professional (“professionally trained chef”). Participants expressed their purchase interest and indicated their certainty with the provider. The results showed that communal orientation increased individuals’ response to an amateur P2P provider, whereas exchange orientation increased individuals’ response to a professional P2P provider. This effect was mediated by individuals’ certainty about the provider.

Study 5 tested the effect of consumers’ relationship orientation on responses to online reviews of P2P providers with warm versus competent positioning. Participants read a positive (5-star) online review of a P2P meal provider on Eatwith.com. The provider positioned themselves as either warm or competent in their self-description. Participants indicated their willingness-to-pay for the dinner hosted by the provider, and they completed the scale of relationship orientation. The results showed that individuals with a communal orientation had a higher WTP for a meal following a positive review of a warmly positioned P2P provider, but individuals with an exchange orientation had a higher WTP for a meal following a positive review of a competently positioned P2P provider.

Our findings have important implications for existing theory, which has so far overlooked the role of online reviews in the increasingly prevalent P2P exchange paradigm. Our results generate useful insights for managers of P2P platforms (who wish to increase the effectiveness of their platforms and to compete with traditional commercial platforms for the share of the service market) and P2P providers (who wish to increase the appeal of their offerings to different segments of consumers).

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