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A Technology-Driven Approach: The Impact of Customer Reviews on the Perceived Risks of Using Childcare Services

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Abstract: When searching for quality childcare, the best childcare reviews can provide invaluable insights for parents in selecting childcare for their children. These reviews can highlight parents' experiences in using childcare and also shed light on the strengths and weaknesses of childcare centers. The study's purpose was to determine the impact of customer reviews on perceived risk, with technology innovation as a mediator. The study used a quantitative approach in data collection and 385 questionnaires were distributed to working mothers across four zones in Peninsular Malaysia. The research instrument used was a questionnaire consisting of 15 questions for the variable CR (Customer Review), 5 questions for TI (Technology Innovation), and 6 questions for PR (Perceived Risk). The collected data were processed using Partial Least Squares Structural Equation Modelling (PLS-SEM). According to the analysis results, customer review was revealed to negatively and significantly affect perceived risk ($\beta = -0.083$, $p = 0.030$), but positively affect technology innovation ($\beta = 0.419$, $p < 0.000$). Also, technology innovation was revealed to have a significant mediating effect on customer review and perceived risk ($\beta = -0.294$, $p = 0.000$), which shows that customer review can be more effective in lowering perceived risk when integrated with technology innovation. Therefore, the contribution of technology innovation as a mediator can lower perceived risks in monitoring unregistered childcare centers. Future studies could explore other mediating and moderating variables, such as government regulation or parental experience with childcare centers.

Keywords: *Customer review, Technology innovation, Perceived risk, Childcare services, PLS- SEM*

1. Introduction

High-quality intensive childcare is vital for improving the overall well-being of children (Almond & Currie, 2011). Therefore, to fulfill children's physiological and safety needs, a comfortable environment and a secure childcare center are essential. Sustainable Development Goal 4 (SDG 4) underscores the importance of providing a safe and inclusive educational setting. This aligns with the findings of Singh (2018), who estimated that approximately 65,000 childcare centers operate in Malaysia, including unregistered centers that do not undergo regular monitoring by the Ministry of Women, Family, and Community Development (MWFCD). The growth in the number of childcare centers in Malaysia is primarily driven by the rising participation of Malaysian women in the workforce, which has reached 50%, with an average of two children per mother. To uphold the quality of childcare services, Malaysia introduced the Child Care Centre Act 1984 (Act 308) (CCCA), which was implemented in Malaysia to regulate the provision of childcare centers.

According to the Department of Social Welfare (DSW), the annual reported cases of child abuse have consistently exceeded 2,000 each year, with 6,061 cases recorded in 2019. The trend continued into 2021, with 2,040 cases reported in the first four months of the year (Mohd Shahidan & Rozilawati, 2021). In addition, MWFCD also reported a total of 336 child abuse incidents happening at both registered and unregistered childcare facilities during 2021 and 2022 (Carvalho, Rahim & Tan, 2023). Asri & Bahaudin (2023) highlighted that most cases of child or infant abuse often involve caregivers at unregistered childcare centers or those lacking proper supervision. This issue is particularly concerning, as inadequate oversight increases the risk of negligence or abuse within these facilities.

According to Herbst et al. (2020), parents also encounter a shortage of information in the decision-making process because they restrict their choices to childcare options recommended by friends and family, even though they might have diverse preferences regarding childcare. In addition, there is yet a single accessible platform that can be used by parents anytime and anywhere to help them compare the quality of childcare services, access previous complaints and obtain information on the strength of a childcare (Mohd Iskandar,

2023). Moreover, parents' feedbacks on childcare centers' health and safety practices are neglected from the monitoring, although parents could review the childcare based on the quality of service their children received (Sulaiman & Hussain, 2023). Therefore, one of the best strategies to reduce the perceived risks customers may have is to conduct online customer surveys.

Previous studies have found that preschool parents can access essential parenting services and obtain important information about education and pastoral issues. Parents' experiences are greatly influenced by the quality of these online services; it affects cognition, emotions, behavior, senses, and social interactions. (Ameen, Tarhini, Reppel & Anand, 2021). For example, mobile applications facilitate information searches, interactions with other parents, and decision-making regarding their children's education and care.

Therefore, the objective of this study was to explore the impact of customer reviews on perceived risk in the setting of unregistered childcare centers in Malaysia, with technology innovation serving as a mediator. By examining these relationships, the study seeks to provide insights into how online customer reviews affect parental decision-making and risk perception regarding the selection of childcare services. Additionally, the findings will contribute to the development of digital solutions, such as online platforms or mobile applications, that can increase transparency, improve service quality and ultimately mitigate the risks posed by unregulated childcare facilities.

2. Literature Review

Quality childcare services are necessary for the children's well-being. The role of customer reviews is to drive technological improvements, alleviate perceived risks and help parents make a better, informed decision. In this part, the study analyses how customer reviews are related to perceived risk and technology innovation.

Customer reviews drive technological innovation by providing valuable insights to service providers (Filieri, 2015; Chatterjee, Chaudhuri, Vrontis & Thrassou, 2020). In the context of childcare service provision, the use of Quality Rating and Improvement Systems (QRIS) is associated with improved quality of care in available childcare services and ultimately reduces parental uncertainty (Zellman & Perlman, 2008). Customer feedback helps childcare centers adopt technologies like mobile apps for real-time communication, child activity tracking and security improvements (Pee, 2016; Chung, Moriuchi, Limbu & Ganesan, 2018). These innovations are trusted and met satisfaction (Herbst, Fajkowska & Włodarczyk, 2018; Yadav, Verma & Chikhalkar, 2020). Hence, customer reviews are an essential factor in defining technological advancements in childcare services.

Customer reviews also help reduce perceived risks for parents choosing childcare services. The review's usefulness, argument quality, and perceived quantity of reviews can influence consumer trust (Cheung, Lee & Rabjohn, 2008; Filieri, 2015). Online customer reviews (OCRs) provide a reference for parents, allowing them to assess service quality based on others' experiences (Chung, Moriuchi, Limbu & Ganesan, 2018; Chatterjee, Chaudhuri, Vrontis & Thrassou, 2020). Dowling & Staelin (1994) stated that information-seeking behavior helps minimize perceived risks. Many parents struggle to find reliable childcare, leading to delayed decisions (Zaid, Amin & Noor, 2020). Pee (2016) noted that comprehensive information lowers perceived risks, aligning with findings that transparent details improve consumer confidence (Herbst, Fajkowska & Włodarczyk, 2018; Filieri, Acikgoz, Ndou & Dwivedi, 2020; Yadav, Verma & Chikhalkar, 2020). Therefore, customer reviews help parents make informed choices and reduce uncertainty.

Digital platforms can help parents make well-informed decisions by providing easy access to relevant childcare service information. Parents often depend on friends and family references, which restricts their choices (Herbst et al.,2020). There is no centralized platform for reviewing complaints and comparing services, as noted by Mohd Iskandar (2023), barring the option for parents to assess quality. Customer reviews have the power to address this gap, equipping parents to make wiser choices while mitigating perceived risk.

The integration of digital technologies and mobile applications has greatly impacted how childcare decisions are made. Ameen, Tarhini, Reppel & Anand (2021) emphasized that digital platforms empower parents with useful information about parenting, education, and other childcare services, which facilitates more informed choices. Therefore, technology can create new opportunities for improved interactions between parents,

streamline information searches to compare various options, and assist with complex decision-making (Lee, Chang & Wu, 2022). With the development of technology, customer-created content has become an important reference source to enhance the transparency of service qualities and help fulfill the diverse needs of individual families.

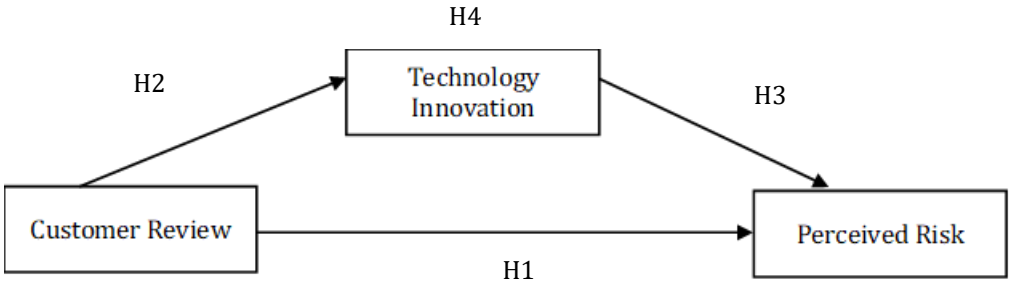
From these discussions, the following hypotheses are proposed:
H1: Customer reviews have a significant effect on perceived risk.
H2: Customer reviews have a significant effect on technology innovation.
H3: Technology innovation has a significant effect on perceived risk.
H4: Technology innovation mediates the relationship between customer reviews and perceived risk.

3. Methodology

Research Design

This study aims to determine the effect of customer reviews on perceived risk, with technology innovation as a mediator, at unregistered childcare centers in 4 zones of Peninsular Malaysia. There are 3 variables observed in this study, which include two independent variables (customer review and technology innovation) and one dependent variable (perceived risk). The relationship between the three variables is illustrated in Figure 1.

Figure 1: Model of research variables



Population and Sample

This research adopts a quantitative method, with a sample of 385 working mothers from four regions of Peninsular Malaysia. The sampling method used is Non-Probability Sampling, specifically Quota Sampling. The selected participants meet two main criteria: they have entrusted their children, aged 0-4 years, to an unregistered childcare center and they are female working mothers, as they are considered to have relevant experience and the ability to comprehend the questionnaire effectively.

Research Instruments

The data for this study were collected using a survey method, with a questionnaire as the primary research tool. The questionnaire consists of 26 items, measured on a 7-point Likert scale, with responses ranging from strongly disagree (score 1) to strongly agree (score 7). Table 1 below presents the research instruments.

Table 1: Research instruments

Domain	Constructs	No. of items	Source(s)
Customer review	Review usefulness	15	Chatterjee, Chaudhuri, Vrontis & Thrassou (2022); Filieri, Acikgoz, Ndou & Dwivedi (2020)
	Argument quality		Xiao & Lee (2019)
	Perceived quantity of reviews		Xiao & Lee (2019)
Technology Innovation	Visual appearance	5	Sohaib & Kang (2015)

Perceived risk	Financial risk	6	Yang, Sarathy & Lee (2016)
	Performance risk		Yang, Sarathy & Lee (2016)

Data Analysis

This study uses SmartPLS 4.0 to test validity and reliability through an outer model and evaluate the relationships between constructs using an inner model. The outer model focuses on the connection between indicators and their constructs, checking for reliability and validity. The inner model examines how the constructs relate to each other, using R-squared (R^2) to measure variance explained by the independent variables. This thorough approach ensures the reliability and strength of the results.

4. Findings and Results

Measurement Model (Outer Model)

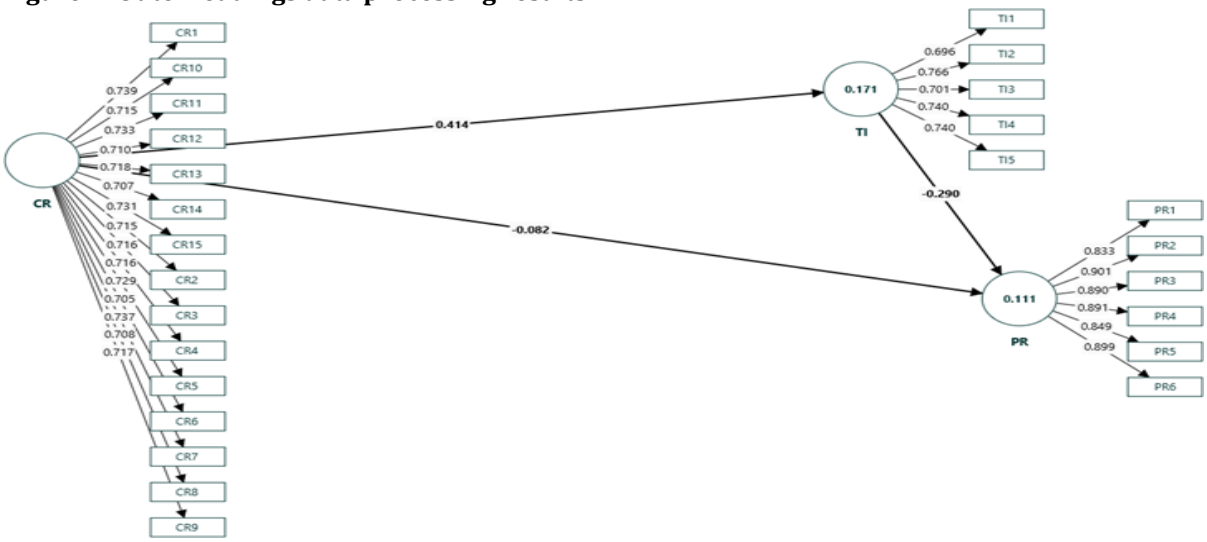
The analysis begins with assessing the outer loading to determine the most influential items, the validity and reliability of the indicators are assessed. Additionally, the outer model and inner model of validity analysis are used based on the loading factors. Therefore, the factor loading values are used to determine convergent validity by assessing item reliability (indicator validity). According to Hair, Hult, Ringle & Sarstedt (2019), indicating that all items have a value more than 0.7, is reliably measured by their respective constructs. However, for the initial review of the factor matrix, a loading that has a value of about 0.3 is assumed to meet the minimum threshold, and a factor value of 0.4 is thought to be better (Hair, Anderson, Tatham & Black, 1998).

Table 2: Estimate of loadings and significance

Construct	Items	Loadings
Customer Review (CR)	CR1	0.739
	CR2	0.715
	CR3	0.716
	CR4	0.716
	CR5	0.729
	CR6	0.705
	CR7	0.737
	CR8	0.708
	CR9	0.717
	CR10	0.715
	CR11	0.733
	CR12	0.710
	CR13	0.718
	CR14	0.707
	CR15	0.731
Technology Innovation (TI)	TI1	0.696
	TI2	0.766
	TI3	0.701
	TI4	0.740
	TI5	0.740
Perceived Risk (PR)	PR1	0.833
	PR2	0.901
	PR3	0.890
	PR4	0.891
	PR5	0.849
	PR6	0.899

The convergent validity test results, shown in Table 2, indicate that the indicator values for each variable are above 0.4, confirming the validity of the indicators. Figure 2 below illustrates the results of the structural outer model.

Figure 2: Outer loadings data processing results



The study follows several stages to test its validity, including Convergent Validity through external loading factors, Average Variance Extracted (AVE), and Discriminant Validity using the Heterotrait-Monotrait (HTMT) ratio. The AVE value is used in the next phase of convergent validity testing to assess how well the study's constructs explain the variance of the related indicators. The table below presents the results of the AVE analysis.

Table 3: Average variance extracted (AVE)

Construct	Average Variance Extracted (AVE)
Customer Review (CR)	0.518
Technology Innovation (TI)	0.770
Perceived Risk (PR)	0.532

AVE is a measure that, when exceeding 0.5, indicates that more than half of the variance in its indicators is accounted for, demonstrating reliable representation (Henseler, Ringle & Sinkovics, 2009). As shown in Table 3, the AVE values for each of the constructs in this study are greater than 0.5. The Customer Review (CR) value is 0.518, the Technology Innovation (TI) value is 0.770, and the Perceived Risk (PR) value is 0.532. The findings of this study show an acceptable convergent validity test (Hair, Sarstedt, Ringle & Mena, 2012).

The next step is discriminant validity testing using HTMT. The HTMT is an evaluation that compares correlations within each construct (monotrait) with correlations between constructs (heterotrait). Although some research accepts a criterion of 0.90, Kline (2011) recommends a value below 0.85.

Table 4: Discriminant validity – HTMT

	Customer Review (CR)	Perceived Risk (PR)	Technology Innovation (TI)
Customer Review (CR)			
Perceived Risk (PR)	0.200		
Technology Innovation (TI)	0.475	0.356	

Table 4 shows that all of the HTMT values in Table 4 fall below the suggested criterion of 0.85 (Kline, 2011), which confirms that the constructs in the study are adequately distinct, ensuring discriminant validity. The findings of the HTMT calculations show that the discriminant validity of the study is validated.

Composite Reliability and Cronbach's Alpha tests are performed for the reliability testing of the research; a minimum of 0.7 is expected. The Cronbach's Alpha values ranged from 0.780 to 0.942 and were higher than the recommended 0.7 (Hair, Black, Babin & Anderson, 2010). According to Henseler, Ringle & Sinkovics (2009), a

composite reliability score of 0.60 is the lowest acceptable. Nevertheless, when it comes to good and stable reliability, an acceptable value would be recommended at 0.70 or higher (Reinaertz, Haenlein & Henseler, 2009). Table 5 shows that each variable meets the minimal requirement of 0.7. As a result, the tools used to collect the data in the study are seen to be valid and reliable.

Table 5: Composite reliability and Cronbach's alpha

	Cronbach's Alpha	Composite Reliability
Customer Review (CR)	0.934	0.935
Perceived Risk (PR)	0.942	0.952
Technology Innovation (TI)	0.780	0.785

Structural Model (Inner Model)

The inner model or structural model is evaluated after the outer model has been tested. To evaluate the inner model, the R^2 value (representing indicator reliability) for the dependent construct and the t-statistic value conducted by the path coefficient test are employed. The R^2 value measures the extent to which the independent variables explain the variation in the dependent variable. Additionally, it reflects the overall impact of the dependent variable on multiple independent variables (Hair, Hult, Ringle & Sarstedt, 2017a).

Table 6: Determination coefficient (R^2)

	R^2	R^2 Adjusted
Perceived Risk (PR)	0.111	0.106
Technology Innovation (TI)	0.171	0.169

Table 6 shows that the R^2 value of Perceived Risk (PR) is 0.111, indicating that the factors examined in this study explain only 11.1% of its variation (the remaining 88.9% is affected by other factors that are not included in the model). Likewise, the R^2 value for Technology Innovation (TI) is 0.171, which represents that 17.1% of Technology Innovation (TI) is explained by the predictors of this study, while 82.9% is attributed to unseen factors beyond this study. The Adjusted R^2 values for Perceived Risk (PR) (0.106) and Technology Innovation (TI) (0.169) are slightly lower, reflecting minor adjustments for the number of predictors while maintaining overall model stability. According to Hair, Hult, Ringle & Sarstedt (2017a) and Sarstedt, Ringle & Hair (2017), R^2 values closer to 1 indicate higher predictive accuracy. Based on the recorded R^2 values, this study model demonstrates a moderate level of predictive accuracy.

The structural model test results, including R^2, path coefficients, and t-statistics, are used to evaluate the research hypotheses. A hypothesis is considered valid if the t-value exceeds 1.645 and the p-value is below 0.05. To ensure robust results, bootstrapping with 10,000 samples is used. Tables 7 and 8 provide a summary of the results and the criteria for hypothesis testing.

Figure 3: Structural model

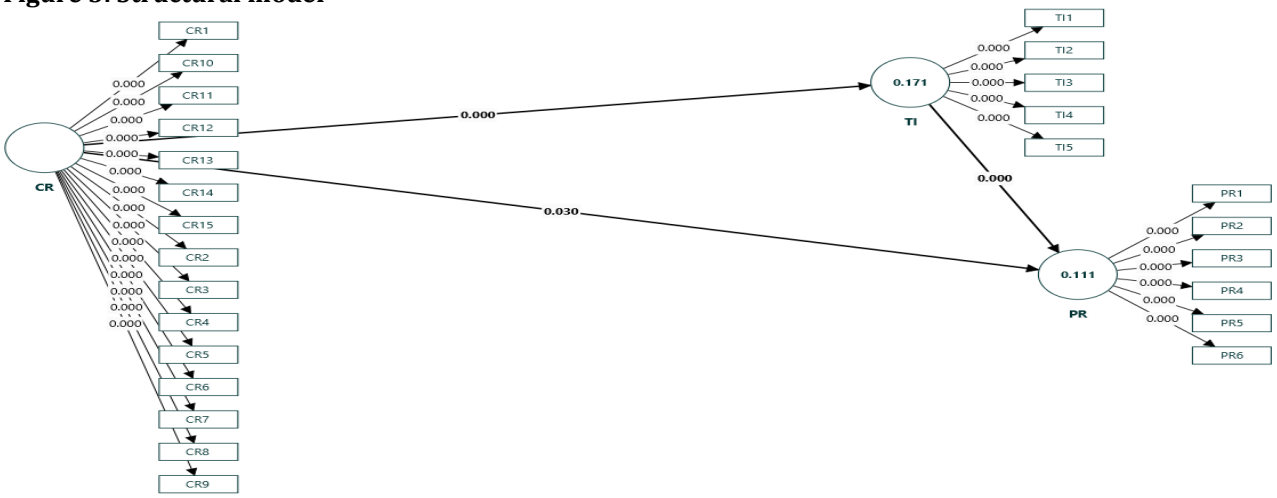


Table 7: Path coefficients

Hypothesis	Relationship	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Decision
H1	Customer Review (CR) > Perceived Risk (PR)	-0.083	0.038	2.169	0.030	Supported
H2	Customer Review (CR) > Technology Innovation (TI)	0.419	0.045	9.109	0.000	Supported
H3	Technology Innovation (TI) > Perceived Risk (PR)	-0.294	0.040	7.199	0.000	Supported

Based on Table 7, the following can be concluded:

For H1, Customer Review has a negative and significant impact on Perceived Risk. The t-statistic value for Customer Review is 2.169, and the p-value is 0.030. Since the t-statistic (2.169) is greater than the t-table value of 1.96 and the p-value (0.030) is less than 0.05, the hypothesis is accepted. This implies that positive customer reviews can help reduce parents' perceived risk when selecting unregistered childcare centers.

For H2, Customer Review has a positive and significant influence on Technology Innovation. The t-statistic value for Customer Review is 9.109, and the p-value is 0.000. Since the t-statistic (9.109) exceeds the t-table value of 1.96 and the p-value (0.000) is less than 0.05, the hypothesis is accepted. This implies that customer feedback and reviews play a crucial role in driving technological advancements in unregistered childcare centers.

H3 demonstrated that Technology Innovation has a negative and significant impact on Customer Perceived Risk. The t-statistic value for Technology Innovation is 7.199, and the p-value is 0.000. Since the t-statistic (7.199) is greater than the t-table value of 1.96 and the p-value (0.000) is less than 0.05, the hypothesis is accepted. This suggests that the adoption of technology innovations, such as digital monitoring or enhanced communication tools, can help alleviate parents' concerns about unregistered childcare services.

In conclusion, all hypotheses were supported, showing that Customer Review can reduce perceived risk (H1), Customer Review drives Technology Innovation (H2), and technology innovation helps to reduce perceived risk (H3) in unregistered childcare centers.

Table 8: Specific indirect effects

Hypothesis	Relationship	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Decision
H4	Customer Review (CR) > Technology Innovation (TI) > Perceived Risk (PR)	-0.123	0.020	5.931	0.000	Supported

Based on Table 8, the following can be explained:

The role of Technology Innovation (TI) as a mediator in the relationship between Customer Review (CR) and Perceived Risk (PR) was confirmed through H4 testing. The result showed a t-statistic of 5.931 (greater than the t-table value of 1.96) and a p-value of 0.000 (less than 0.05), supporting the hypothesis. This indicates that Technology Innovation plays a significant role in bridging the impact of Customer reviews on reducing Perceived Risk, suggesting that technological advancements enhance the credibility and trustworthiness of unregistered childcare centers, ultimately lowering parental concerns.

Discussion

Because of the high demand for childcare services, it is also important to maintain high-quality standards. However, unregistered childcare centers are often unsupervised, which raises safety and quality of care concerns. This study aimed to examine the effect of customer reviews on perceived risk, with technology innovation as a mediator. Four hypotheses (H1–H4) were established to evaluate the direct and indirect effects. Consequently, all the hypotheses were supported as they all had a significant relationship between the variables.

For H1, research shows that customer reviews (CR) can reduce perceived risk (PR) in unregistered childcare. Previous research has shown that, among different service industries, reviews play a key role in influencing customer choices (Cheung, Lee & Rabjohn, 2008; Filieri, 2015). Furthermore, H2 is also supported by previous research, which highlights a positive relationship between customer reviews (CR) and technology innovation (TI). This is in line with prior work that shows how customer reviews can motivate service providers to adopt technology like adding websites and mobile apps to reduce uncertainty (Pee, 2016; Chung, Moriuchi, Limbu & Ganesan, 2018). As a result, customer information not only reduces perceived risk but also helps in making critical information more accessible.

Additionally, the results also demonstrate a negative and notable effect of technology innovation (TI) on perceived risk (PR) (H3). Previous research indicates confirmatory trends whereby technology innovation, such as parental apps, helps to create transparency in service delivery (Herbst, Fajkowska & Włodarczyk, 2018; Yadav, Verma & Chikhalkar, 2020). However, mediation analysis (H4) shows that customer review is a significant way through which technological innovation impacts the perceived risk. These results highlight the impact of customer reviews and interconnected technologies in enhancing security communication and decreasing the perceived risk in selecting a childcare center. These results suggest that customer reviews will be the most effective method for reducing perceived risk when combined with technological innovation.

5. Conclusion and Recommendations

The study's findings offer several recommendations to enhance parents' confidence in childcare centers. First, government and childcare service providers should create a digital technology for parents that allows them to access full information about childcare centers, including customer reviews, the safety of the childcare environment, and legal compliance records. Thus, technologies such as mobile applications, online monitoring systems, and automatic evaluations need to be strengthened to help reduce parents' concerns about the safety and quality of childcare center services. Meanwhile, government and service providers need to collaborate with incentives, training, and regular monitoring to ensure that childcare quality standards can be followed.

This study demonstrated the significant role of customer reviews in efforts to mitigate parents' perceived risk of unregistered childcare centers. The analysis findings indicated that customer reviews are not only a valuable source of information, but also have an impact on parents' decisions to select a safe and quality childcare center. Therefore, the study's results show that technological innovation serves as a key driver to enhance parents' trust with access to more transparent and trustworthy information. Therefore, it could be said that technology is a proven factor that reduces the worries of parents about safety risks in childcare center services.

In conclusion, this study underscores the importance of an integrated customer reviews database and technological innovation in improving the quality of childcare services, with a particular focus on unregistered childcare centers. Therefore, the childcare system must adopt a more systematic approach for it to be safer and of better quality. In addition, the collaboration between the government, childcare providers, and parents is important to ensure that childcare centers can be regulated effectively. This is because, with a concerted effort, the problem of regulating unregistered childcare centers can be overcome, according to the needs of modern society and the sustainable development policy of the country.

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