

How are eWOM Credibility and Purchase Intention Inter-Related? A PLS-SEM Analysis

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Abstract

Advanced technologies such as smart phones and 4G internet have created more opportunities for e-shopping. Individuals are switching their purchases from traditional to digital with the help of electronic commerce. The customer usually evaluates a product by reading other user recommendations on blogs, online sites, and some other social media platforms, commonly termed as eWOM (electronic word of mouth). Reviews and ratings on the internet influence a traveler's decision to reserve an accommodation. The research study examines the influence of eWOM credibility on the purchase intention. The research also examined the role of trust and perceived risk as mediating factors between eWOM credibility and purchase intention. The Questionnaire study was carried on 687 individuals over the age of 18. PLS-SEM was used to examine the data. The eWOM credibility significantly impacted traveler purchasing intentions. The mediator in the relationship between eWOM credibility and purchase intention was trust, not perceived risk. The study recommends that marketers validate the source of information and prioritise the reviews that are perceived as more credible and establish a favourable intention towards online booking.

Keywords: eWOM Credibility, Online Reviews, Recommendations, Trust, Perceived Risk, Purchase Intention

Introduction

Electronic word-of-mouth is an enormously significant information source when it comes to online travel shopping (Cheung & Thadani, 2012). Based on Hennig-Thurau et. (2004), eWOM refers to the types of digital resources on the web in the form of comments, rankings, perspectives, and conversation. eWOM has a substantial influence on sales, as most people browse internet sites and recommendations prior to actually purchasing a product (Lim *et al.*, 2006; Mishra & Satish, 2016). According to Kats, 2019, Customers are more willing to trust a business that has favorable reviews online.

Customers tend to accept information from someone with more experience, skill, abilities, or understanding about a specific goods, service, or company. A eWOM source can be considered credible if its attributes match the person who is getting it. According to Cheung et al. (2009), individuals are more likely to use the information

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in their decision to buy when they receive reliable eWOM messages than when they receive unreliable ones. In the context of online review, visual information of a product reflects the strength of an online review and enhances the eWOM Credibility (Daowd *et al.*, 2020).

Teng et al. (2017) outlined visual product details such as pictures, videos, and graphics can facilitate expansion of information and boost consumers' ability to recall a product. In addition, King et al. (2014) stated that additional information is required to support the credibility of information for the "feature-based" product review. The visual information of online reviews strengthens the credibility of eWOM in the process of

communication. As per previous studies, Individuals are more likely to purchase a product when product reviews incorporate visuals (Li *et al.*, 2014).

Individuals perceive online hotel booking as unsafe and as a result, they often resist reservation because of the absence of trust (Amaro & Duarte, 2015). Customer reviews assist in reducing such risks and consumer worries. Travelers' reviews enlighten prospective consumers regarding hotel accommodations (e.g., room and restroom size, food quality, and personnel service). In accordance with Chang *et al.* (2013), Consumers will tend to book a hotel if they believe the recommendations are credible.

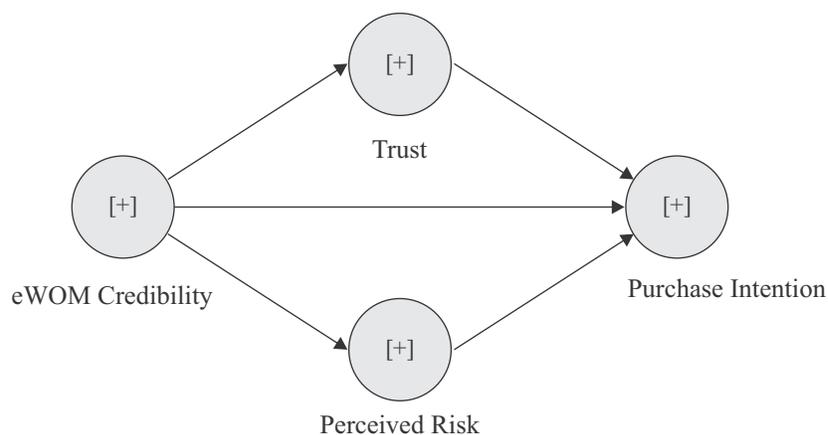
Is there any effect of eWOM credibility on the purchase intention? Furthermore, how important are trust and perceived risk in a customer's purchasing decision? The study's primary goal is to examine the following research hypothesis: (a) analyze the impact of eWOM credibility on the purchase intention; (b) evaluate the mediating role of trust on the purchase intention; and (c) also evaluate the mediating role of Perceived risk on the

purchase intention. The structure of this study is as follows: The first phase outlines the conceptual framework and hypothesis development of the research. The following phase depicts the research methodologies and empirical findings. Eventually, the implications of the research and its limitations are analyzed in the following section.

Conceptual Framework and Research Hypothesis

Word of mouth is a significant subject for consumer behavior studies because it influences customer decisions as any other marketing dominated information source (Chatterjee, 2001). Word of Mouth is identified as a mode of informal communication across individuals that take place outside of traditional channels (Westbrook, 1987). As stated by Mishra *et al.* (2018) Due to the emergence of the Internet, electronic word of mouth (eWOM) is taking over from traditional word of mouth (WOM) as the main way to spread information. In conformity with, Hennig-Thurau *et al.* (2004) "eWOM is any consumer comment that may be traced by several prospective individuals via the Internet".

Figure 1: Theoretical Model



In sales, eWOM is essential. People use eWOM to cut down on the risk that comes with purchasing decisions (Hussain *et al.*, 2017). eWOM quality and quantity are both significantly linked to sales

(Gopinath *et al.*, 2014). Customers often seek details like visual information in reviews (Davis & Khazanchi, 2008). Visual information makes the review more credible (King *et al.*, 2014).

Customer's purchase intent is higher for credible review (Li *et al.*, 2014).

In figure 1, to understand the customer's intention of making an online hotel reservation, we developed a theoretical framework. According to the framework, the customer's response is impacted by the customer's internal assessment.

eWOM Credibility

The literature of Word of Mouth expanded to digital environment (eWOM) through investigating the customer suggestions and opinions (Cheung *et al.*, 2009). A customer uses the internet to extract information via consumer reviews when buying a product or service. Online user recommendations are composed of both text and images. Speaking of online hotel reservations, photographs of the hotel suite, balconies, and other amenities enhance the eWOM credibility and assist customers in deciding whether or not to reserve the accommodation. Visual eWOM is another word for visual information (King *et al.*, 2014). Visual aids like photographs/videos are essential in assessing reviews (Kim *et al.*, 2008). As an instance, 'fantasy vacations,' a Pinterest profile comprised of photographs of luxury resorts adds aesthetic value to the individual's experience.

Trust and Perceived risk are critical variables that impact the customer's purchase intention when making a hotel reservation online (Ozturk *et al.*, 2017). In the opinion of the customers, detailed information is necessary, and has a favorable influence on the buying intention (Amaro & Duarte, 2015). Blogs with pictures and videos has a huge impact on individual perceptions about eWOM credibility when they buy hedonic goods (Lin *et al.*, 2012). Recommendations including pictures are more informative and valuable to customers.

Tourists explore reviews to gather information

about things like itinerary, marketplace accessibility, taxi service, and transportation facilities (Litvin *et al.*, 2008). People seek the similar information in user-generated content because they believe that customer reviews provide unbiased information and, as a result, are considered highly credible (Cheung *et al.*, 2009). The specifications of each and every tourist are different. Trekkers are looking for inexpensive and convenient locations to stay, whereas newly couples are looking for romantic locations to stay (Fileri, 2015). Individuals with unforgettable travel experiences have willingness to revisit (Hung *et al.*, 2016).

eWOM Credibility and Purchase Intention

The eWOM credibility is the likelihood that someone thinks a review is real, authentic, or accurate (Cheung *et al.*, 2009). Online information is perceived by customers to be just as credible as information found on televisions, radios, and print magazines (Flanagin & Metzger, 2000). Choosing a hotel before you arrive at your location is common practice, and consumers refer to the internet for recommendations from others who have been there before them (Lewis & Chamber, 2000).

The term "purchase intention" refers to a person's willingness to purchase the reviewed product (Amaro & Duarte, 2015). Previous researchers refer to it as "customer behavioral intent" and "booking intention" (Purnawirawan *et al.*, 2015). People are more inclined to rely on user reviews to make purchases if they believe eWOM is credible (Cheung & Thadani, 2012). Although several researchers have indicated that eWOM credibility is a significant factor of user reviews, just a handful have investigated its influence on purchase intent (Thomas *et al.*, 2019).

As per Bandura and Walters's (1977), customers develop new behavioral patterns by monitoring others. Customers are more likely to acknowledge

credible and favorable reviews. Consequently, we suggest that eWOM credibility has a positive impact on customers purchase intention and put forward the following:

H1: eWOM credibility has a significant impact on purchase intention

Mediating Role of Trust

The details that an individual gets digitally come through the seller or recommendations posted by others. Individuals place a higher trust on the recommendations of their fellow customers when making buying decisions than they do on seller (Sen & Lerman, 2007). While purchasing online, individuals sometimes don't trust the perspectives of the sender, and they may refrain from making online transactions as a result of the absence of trust (Ladhari & Michaud, 2015).

People may share favorable or unfavorable opinion digitally, which may weaken trust in customer reviews (King *et al.*, 2014). There have been more fake reviews as more people depend on customer reviews (Thomas & Mathew, 2018). This has led to less trust in recommendations. As per Filieri *et al.* (2015), Perceived trust may influence a customer's decision to buy.

Trust was already examined as exogenous factor in travel-related studies, but not as a mediating role. However, the significance of its function as a mediator must be evaluated. In accordance with Wang *et al.* (2014), Purchasing decisions are influenced by consumers' trust in the online customer reviews. As stated by previous researcher, trust is a key mediator of the influence of eWOM on the purchase intention (Chang *et al.*, 2013). Thus, eWOM credibility strengthens trust in user reviews, and trust is already a prerequisite for purchase intention. Consequently, we propose the following:

H2: eWOM credibility has a significant impact on the purchase intention and mediated by the trust.

Mediating Role of Perceived Risk

Online hotel reservations are predicted to have high perceived risks. For a number of reasons, including distrust for a company's webpage, phobia of internet banking, inability to make payments, and most essentially the service quality, customers may choose to cancel their orders (Zhao *et al.*, 2015). The customer's perceived risk differs depending on the buying intent (Schlosser *et al.*, 2006). A customer confronts various risks before buying products online, including financial, time, performance, and privacy risks (Park & Tussyadiah, 2017). Buyers take advantage of eWOM to lower the risk of purchasing a product (Hussain *et al.*, 2017). Accordingly, credibility in user reviews may help to lower the potential risk.

The impact of “website quality” on “buying intention” has been reported to be totally mediated by perceived risk (Indiani *et al.*, 2015). As a consequence, we hypothesize that risk associated with internet shopping serves as a mediator between eWOM credibility and buying intent. A review's credibility could stop people from buying something online if they think it's genuine. Thus, we hypothesize that perceived risk acts as a mediating factor in the relation between eWOM credibility and purchase intention. So, propose the following:

H3: The impact of eWOM credibility on purchase intention is mediated by the perceived risk.

Research Methodology

Sample and Procedure

This research is quantitative in nature and relies on questionnaire data. We assessed four variables, and the statements used to quantify them were supported by earlier research. A five point Likert

scale was used to evaluate the statements (with 5 being "strongly agree" and 1 being "strongly disagree"). The respondents in this research were Indians who were over the age of 18 at the time of participation. A maximum of 710 questionnaires were gathered. Each person who took the survey was given only one questionnaire. This way, every participant received only one questionnaire. Insufficient responses were removed, resulting in 687 acceptable responses. Most responses (52%)

were male and post-graduate (45.9 percent). Unmarried respondents were more common (32 percent).

Model Assessment and Results

A SEM employing partial least square (PLS) method was practiced because of the respective purposes.

Table 1: Estimation of a Measurement Model

Construct	Item	Loading	Cronbach's Alpha	CR	rhoA	AVE
eWOM Credibility			0.87	0.91	0.88	0.67
	CR1	0.81				
	CR2	0.84				
	CR3	0.80				
	CR4	0.85				
	CR5	0.77				
Purchase Intention			0.89	0.91	0.89	0.69
	PI1	0.81				
	PI2	0.87				
	PI3	0.88				
	PI4	0.77				
	PI5	0.80				
Perceived Risk			0.93	0.95	0.94	0.79
	PR1	0.87				
	PR2	0.91				
	PR3	0.90				
	PR4	0.90				
	PR5	0.84				
Trust			0.85	0.89	0.85	0.62
	T1	0.75				
	T2	0.85				
	T3	0.83				
	T4	0.76				
	T5	0.74				

Structural Model

The bootstrapping procedure was used with 5,000

subsamples to determine the structural model (Efron, 1987). The VIF was below than 5, indicating there is no multi-collinearity issue (Refer

to table 4) (Hair *et al.*, 2014). eWOM credibility has a significant positive impact on the purchase intention, in accordance with the findings (Refer to table 6) ($\beta = 0.146, t = 3.561$). Therefore, H1 is supported by empirical finding.

According to Sarstedt *et al.* (2017), the rule of thumb for the R^2 for dependent variables asserts that 0.25, 0.50, and 0.75 are weak, moderate, and strong, accordingly. The values for R^2 of Purchase

intention, Trust and Perceived risk are 0.383, 0.404 and 0.02, accordingly. Which is viewed as satisfactory and adequate in Table 5.

Q^2 -Stone-Geisser estimates predictive relevance. For the purpose of determining the Q^2 value, the blindfolding technique was used. As per Sarstedt *et al.* (2017), The Q^2 predictive relevance values must be 0.35, 0.15, and 0.02, accordingly, for high, moderate, and small for the specific dependent.

Table 2: Estimation of Discriminant Validity (Fornell–Larcker criterion)

Construct	eWOM Credibility	Purchase Intention	Perceived Risk	Trust
eWOM Credibility	0.820			
Purchase Intention	0.454	0.833		
Perceived Risk	-0.154	-0.325	0.891	
Trust	0.635	0.574	-0.219	0.792

Source: Author's computations

Table 3: Estimation of Discriminant Validity (HTMT Criterion)

Construct	eWOM Credibility	Purchase Intention	Perceived Risk	Trust
eWOM Credibility				
Purchase Intention	0.509			
Perceived Risk	0.180	0.353		
Trust	0.734	0.644	0.246	

Source: Author's computations

Table 4: Inner VIF Values

Construct	eWOM Credibility	Purchase Intention	Perceived Risk	Trust
eWOM Credibility		1.678	1.000	1.000
Purchase Intention				
Perceived Risk		1.051		
Trust		1.721		

Source: Author's computations

Table 5: Coefficient of Determination (R^2 value), Adjusted R^2 and Predictive Relevance(Q^2)

Construct	Coefficient of Determination (R^2 value)	Adjusted R^2	Predictive Relevance(Q^2)
Purchase Intention	0.383	0.381	0.26
Perceived Risk	0.024	0.022	0.02
Trust	0.404	0.403	0.25

Source: Author's computations

The Q^2 values for Purchase intention, Trust and Perceived risk are 0.26, 0.25 and 0.02, sequentially, depicting medium predictive relevance. With the exception of perceived risk, there is small predictive relevance.

Furthermore, the F^2 is applied to estimate the overall effect size of the dependant variable. Also, the ideal range of F^2 for small effect size must be 0.02; for medium, 0.15; and for large effect size, 0.35 (Cohen, 1988). The effect sizes of eWOM credibility on trust and trust on purchase intention have F^2 values of 0.68 and 0.18, indicating large and medium effect sizes, correspondingly, in Table 6.

The SRMR technique was applied to assess model fitness (Hair *et al.*, 2017). Hu and Bentler (1998) suggested an SRMR criterion of 0.08 for CB-SEM

in order to achieve model fitness. The findings demonstrate that SRMR is 0.066, signifying a good fit.

Mediation Analysis

In order to assess the mediation, we utilized both direct and indirect effects derived from the Hypothesis testing in SmartPLS. Mediation takes place if an exogenous construct has an impact on the dependent construct and simultaneously, the exogenous construct has an influence on the mediator, who in turn has an impact on the dependent construct (Jalilvand *et al.*, 2017). The bootstrapping technique, comprising 5,000 subsamples, was used to investigate the mediating roles of trust and the perceived risk, or the indirect impact on the purchase intention.

Table 6: Structural Model Evaluations

Hypothesis	Structural Path	Direct/Indirect Effects	t-Value	P-value	Effect Size (F2)	Result
H1	EC→PI	0.146	3.561	0.000	0.02	Supported
	EC→PR	-0.154	3.85	0.000	0.02	
	EC→T	0.635	22.625	0.000	0.68	
	PR →PI	-0.207	6.840	0.000	0.07	
	T →PI	0.436	9.995	0.000	0.18	
H2	EC→T→PI	0.277	8.224	0.000	-----	Supported
H3	EC→PR→PI	0.032	3.260	0.001	-----	Not Supported

Source: Author's computations

Firstly, we evaluated the direct influence of eWOM credibility on purchase intention. Afterwards, Trust and perceived risk were added simultaneously to the model to determine indirect effects more accurately. The direct impact of eWOM credibility on purchase intention is $\beta = 0.467$ and t-value = 13.564 (without mediator). Following the inclusion of the mediators in the framework, the outcome is $\beta = 0.146$ and t-value = 3.561, demonstrating eWOM has a decreasing impact on purchase intention. VAF (Variance Accounted For) was measured to assess the indirect influence (Hair *et al.*, 2014). In our investigation, the VAF (total

indirect effect/total impact) value for trust was estimated to be $0.277/0.423 = 0.654$. Since the result of 0.654 falls within 0.20 and 0.80, it implies partial mediation as advised by Hair *et al.* (2017). Hence, the H2 is supported. Whereas, the VAF value for perceived risk was 0.179. A result of below than 20% indicates that there is no mediation taking place (Hair *et al.*, 2014). Hence, H3 is not supported.

Discussion

According to our study, the findings show that

eWOM credibility influenced purchase intention significantly. This relationship was investigated in the field of online booking; moreover, it was discovered that the findings are consistent in most scenarios (Cheung & Thadani, 2012). Consumers feel that the recommendations are related to real-life experiences of other users and are therefore trustworthy. If a review is well-written and includes a picture, the reader assumes that the reviewer has been to the location. Consequently, if the customers perceive the review to be reliable, they will create a high intent to reserve a hotel accommodation online after reading it.

Travelers rely on customer reviews to reduce their exposure to risk. In our study, we hypothesized that risk is a mediator between eWOM credibility and purchase intention. This hypothesis was not supported. As, people become more familiar with the importance of buying products on the internet, the likelihood of risk decreases. According to Ladhari and Michaud, (2015), this is necessary to realize that individuals resist online purchases because of the absence of trust. Customer feels that recommendations published on online portals benefits both reviewers and buyers. While many online sites linked the blogger's identity, the reviewer's comment is trusted by reader and believed to be credible. Individual generally tend to plan a trip if they trust the reviews and think they are credible.

Implications

The impact of eWOM on purchase intention is the most highlighted topic (Filieri *et al.*, 2015). The research on hospitality industry varies by culture (Filieri *et al.*, 2020). Marketers should put emphasis on obtaining significant feedback with photographs and videos as a booster since customers believe that these reviews are more credible. Marketing experts must persuade travelers to post positive feedback by offering rewards for in-depth reviews and responding to unfavorable responses (Raju, 2019). The inclusion

of visual content in user reviews helps to increase the credibility of the review. Businesses can use multimedia techniques to enhance visual attractiveness.

eWOM Credibility significantly influences purchasing intent. Credibility makes people more likely to buy. Marketing teams should utilize this info to boost sales. Like stated previously, marketers should concentrate on enhancing the quality of user reviews on their portals to increase credibility. In addition, marketing managers can sort or priorities reviews based on their content. In this manner, customers' attention will be drawn to the relevant reviews immediately, which will increase the likelihood of sales.

Potential buyers do not consider online reservations risky, but they might resist reserving a hotel if they do not have trust. As trust links eWOM credibility and buying intention, marketing people can concentrate on customers' sense of trust. Trust can be built by validating information sources and recognizing review writers' contributions (diamond, gold, bronze).

Limitations and Future Research Direction

This research study has some constraints. A customer can reserve an accommodation through a phone application or an internet site. This study made no distinction between the two types of online reservations. Phone app usage has a significant influence on customer purchasing intent and a large proportion of booking enquiries are made via phones (Shukla & Sharma, 2018), hence, future studies can evaluate customer behavior in online booking over Smartphone apps vs. computers. Travelers choose and make reservations based on competitive price (33%) and positive ratings 17% (BCG & Google, 2017). The pricing has an effect on the likelihood of making an online reservation (El-Said, 2020). This study did not considered pricing, however future studies can add price construct to

evaluate and expand the framework. When companies in the hospitality business offer monetary rewards to people to write reviews, experimental investigations can be conducted to assess its effect.

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