



## **Impact of eWOM Credibility on Purchase Intention mediated by eWOM Adoption**

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### **Abstract**

eWOM (Electronic Word of Mouth) or online reviews are frequently read for guidance on purchase. For real and virtual businesses, knowledge of the attributes that make online reviews trustable is of profound importance. This study aims at testing the reviews' quality, website reputation, and attitude towards the use of reviews as factors affecting eWOM credibility. In turn, how eWOM credibility influences intention to purchase also studies in this research. Responses from 284 young Karachiites are collected through an online questionnaire. Regression, mediation, and moderation analysis are made to test the literature-driven hypotheses. The results revealed that the aforementioned factors could predict 32 percent of the variation in eWOM credibility. Moreover, eWOM credibility influences 34 percent of variations in purchase intentions mediated by eWOM adoption. However, gender is found to have a statistically insignificant effect on these relationships. Results suggest that marketers work on developing a reputation for their websites, which can elevate the level of trust that people place in online reviews and make the review readers more likely to purchase and recommend the product.

Keywords: eWOM, eWOM Credibility, Online reviews, Purchase intention, eWOM adoption,

### **Introduction**

Productive use of content has increased dramatically with the widespread provision of internet services. People diversely use online services in their professional and personal lives, including the content published online. Many subscribers use the internet to access this content as an information source (Fallows, 2005). The reviews publish online, or eWOM is one of the most influential components of online content. Cheung and Thadani, (2012) have identified several channels or platforms through which eWOM can be acquired: Blogs, social media, reviews, social forums, shopping websites, and websites. Of all the content available on the internet, the customers' reviews are read by a vast majority of customers and significantly influence customers' purchase decisions (Dviso, 2010).

Not all online reviews or eWOM, published by numerous unknown internet users, are pretty reliable for online shoppers. Therefore, online shoppers assess the reliability of the eWOM; they are only affected by product reviews that have perceived credibility (Wathen & Burkell, 2002). These online shopping reviews are of prime importance for marketers as many customers decide on the purchase based on eWOM.



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Almost 30 percent of Pakistanis are aged below 30 years of age. Youth will remain the most significant portion of Pakistan's population for the next three decades (State Bank of Pakistan, 2018). Hence, the study of their attitudes and purchasing behavior will be beneficial for marketers and businesses.

The e-commerce sector grew exponentially in Pakistan from Twenty billion rupees in 2017 to Rs. 40.1 billion in 2018. This trend is expected to continue in the future. By 2020, e-commerce or online shopping will cross \$1 billion, equivalent to approximately one hundred fifty-eight billion rupees (State Bank of Pakistan, 2018). This sharp growth has caused many heads to turn around, including the PTI government struggling with the economy and foreign debts. Since it is a promising sector of the Pakistani economy, all attributes of this sector, including eWOM, are of prime importance for businesses. eWOM credibility (EWC) inform of online reviews is highly valuable for an online retail business. It is essential to understand the underlying factors of EWC from a customer's perspective. EWC notably influences customers' purchase intention (PI). Although there has been an increased focus on online reviews, a minimal amount of research focuses on the EWC and its factors (Cheung & Thadani, 2012).

### **Problem Statement**

eWOM is a popular area of research these days. Several research studies have been conducted on online reviews on shopping websites and social platforms. Marketers realize women's importance as an effective promotional tool, as more and more people worldwide have become more digitalized. This has affected their purchase behavior too. People read online reviews before making both online and traditional shopping purchase decisions. However, people do not believe in everything that they read online.

The marketer is trying to use eWOM to their advantage. Therefore, the factors that make eWOM or online review, more result orientated, are of prime interest to an organization's marketing department. Moreover, they are also interested in knowing to what extent these online reviews translate into purchase decisions is an area of interest of the corporate world. Hence, this is the main problem area that is focused on through this study. This study examines the effect of trust that online shoppers of Karachi place in eWOM on their online PI.

The rationale behind choosing this particular subject is that eWOM utilization has shown growing popularity among internet users. Many businesses - large and small- have been focusing their marketing efforts on eWOM.

### **Objectives**

This study suggests the factors that can help marketers improve content management on websites and other platforms. This study would also help the businesses analyze the extent to which the trustworthiness of the online review affects the customers' purchasing decisions.

### **Scope**

The focus of the study is on the attitude of young Karachiites towards eWOM. This study's area of interest is analyzing RQ, WR, and AEW as factors of eWOM trustworthiness. Moreover, it will be tested how this trust affects purchase decisions.

### **Significance**

eWOM, in the form of consumer reviews, is an integral part component of the promotional mix of business. For reviews to be an effective promotional tool for a business, potential customers must trust these reviews. Reviews and eWOM by the customers are monitored and censored by

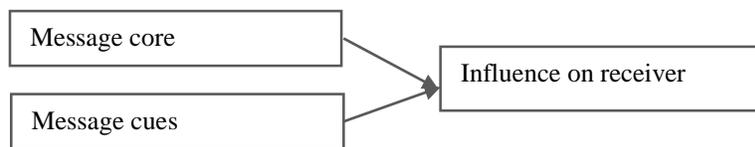
the marketers. If the eWOM maintained on the websites is maintained effectively, customers will adopt the information provided, which will positively influence PI. Hence, the study of the relationship between eWOM credibility and customer PI could help marketers utilize eWOM in their e-marketing activities.

**Theoretical Background**

This study proposes three determinants – RQ, WQ, and AEW– of EWC, affecting consumers’ PI. A few existing theories have formed the basis of the conceptual framework.

**Elaboration Likelihood Model (ELM)**

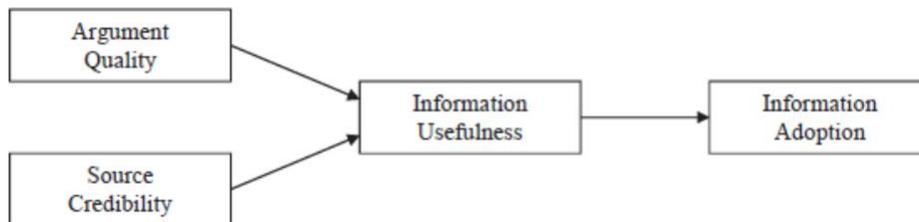
ELM (Figure 1) suggests that individuals are influenced by information through the central and peripheral routes. The information influences people because of its characteristics which are termed as the central route. On the other hand, people are also affected by information because of the media, channel, or the person who provided the information. These factors are termed peripheral cues related to the information (Petty & Cacioppo, 1986).



**Figure 1 Elaboration Likelihood (Petty & Cacioppo, 1986)**

**Information adoption model (IAM)**

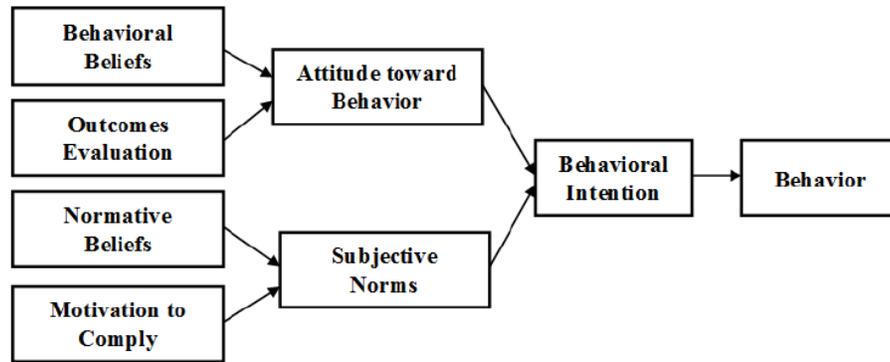
The IAM suggests that argument quality and source credibility are predictors of information usefulness, which determines information adoption. The relationship between argument quality and information usefulness is similar to ELM’s central route, while the relationship between source credibility and information usefulness is similar to the peripheral route (Sussman & Siegal, 2003). Based on Information Adoption Model, in our study, the quality of eWOM represents argument quality, EWC is inspired by the usefulness of information, and EWA is similar to information adoption.



**Figure 2 Information Adoption Model (Sussman & Siegal, 2003)**

**Theory of reasoned action (TRA)**

The TRA asserts behavioral beliefs and outcome evaluation are factors of attitude towards behavior, and normative beliefs and motivation to comply are subjective norms. These two dependent variables – attitude towards behavior and subjective norm – in turn, determine behavioral intention. Moreover, Behavioural intentions predict behavior (Fishbein & Ajzen, 1975). Attitude towards behavior and behavioral intention selected from TRA model for our study. The attitude towards behavior is named EWA, and behavioral intention is PI.



**Figure 3 Theory of reasoned action (Fishbein & Ajzen, 1975)**

## Conceptual Framework and Hypotheses

### Quality of Reviews

Review Quality is based on sufficiency, objectivity, relevance, and understandability. Reviews that are persuasive, fact-based, easy to understand, and relevant to the product are classified as high-quality reviews (Park et al., 2007).

QR that customers get through eWOM is a factor that affects the way they perceived EWC (Park et al., 2007). The standard of the information is determined by the choice of words and the convincing power of the reviews. Internet users consider online information trustable based on its “accuracy, currency, and relevance to the user need”. (Wathen & Burkell, 2002) In line with the central route of the ELM, the contents of the online messages will affect the receiver. Hence, it will play a role in making the reviews trustworthy.

H1: QR has a positive impact on EWC.

### Website Reputation

Website reputation refers to the extent to which a website is popular and holds a high image in the mind of a review reader (Thomas, Wirtz & Weyerer, 2019; Park et al., 2007). In e-commerce and social media, WR is one of the vital elements (Chih et al., 2013; Lee et al., 2011). Although online reviews are considered less credible than traditional WOM messages (Park et al., 2007), there is a positive connection between customers’ acceptance of the reviews and content and the website with a high reputation. Web content on reputable websites is credible among internet users (Thomas, Wirtz & Weyerer, 2019). Consumers usually associate the quality of an online review and their corresponding credibility judgment with a website's reputation. Based on this argument, this study considers WR as a peripheral cue of the ELM model. Hence, the following hypothesis: H2: WR has a positive impact on EWC.

### Attitude towards women

Attitude towards eWOM is a construct that is based on review reader belief about the reviews. This variable assesses if, in general, the reader believes that reviews help get the information and make purchase decisions or not (Park et al., 2007). AEW has a positive correlation with EWC (Park et al., 2007). AEW is another variable that is based on TRA (Fishbein & Ajzen, 1975). Hence, in this study, we will examine how AEW affects EWC. Moreover, it is predicted that EWC will be positively affected by AEW.

H3: AEW has a positive impact on EWC.

### eWOM Credibility and eWOM Adoption

eWOM credibility, in this study, refers to the extent to which reviews are perceived to be fact-based, truthful, and believable (Thomas, Wirtz & Weyerer, 2019). Moreover, eWOM Adoption is tested as a mediator in this study. EWA is defined as the willingness of the review reader towards using the information in purchase decisions when they find it valuable (Cheung et al., 2009).

EWA shows the extent to which online shoppers use online reviews. EWA is a good measure of consumers' acceptance of the opinions and experienced shared online (Li and Zhan, 2011). For this study's purpose, EWA refers to an agreement with the view expressed in the review and belief on eWOM's support in a purchase decision. This study intends to assess how EWA is affected by EWC.

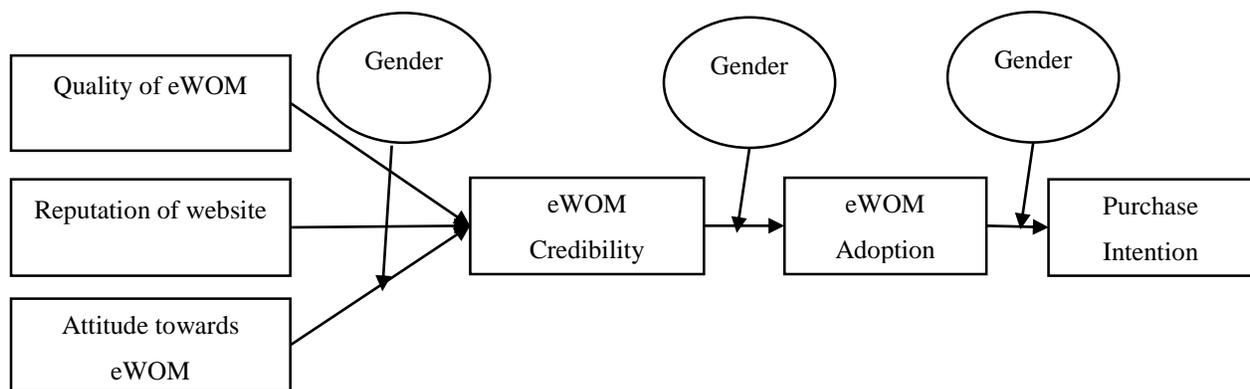
H4: EWC has a positive impact on EWA.

### eWOM Adoption and Purchase Intention

Purchase intention is the independent variable in this model. PI refers to the extent to which the review reader is likely to purchase a product or recommend a product to others (Park et al., 2007).

Customers who shop online are exposed to a vast range of eWOM on shopping websites existing literature indicates that eWOM has a significant effect on consumers' PI (Wang et al., 2012). However, eWOM or online reviews affect the consumers' PI on a varying level (Yang, 2012). This study intends to examine the link between EWA and PI. This link is based on a combination of IAM and TRA. It is predicted that EWA can predict PI.

H5: EWA has a positive impact on the PI.



**Figure 4 Conceptual Framework Source: this study**

### Methodology

This study has utilized quantitative mono-method research to assess the relationship between the independent and dependent variables. Cross-sectional primary data is collected through an online questionnaire that has been used to test the hypothesis-driven through literature. The survey questionnaire was adapted from previous studies (Park et al., 2007; Prendergast et al., 2010; Thomas, Wirtz & Weyerer, 2019; Coyle & Thorson, 2001). For statistical analysis, several demographic questions were asked at the beginning of the questionnaire: age, gender, education level, internet usage, and online shopping frequency. Moreover, 20 construct-related items are

measured on a five-point unipolar Likert scale ranging from 1 to 5 (1 means the least level of agreement while 5 means the highest level of agreement). The web-based questionnaire was distributed through a google form link. All the questions in the original studies were in the native English language. The questions were rewritten and adapted in simple language for better comprehension of the respondents. The respondent filed the first ten questionnaires in the presence of the researcher, and minor adjustments in the questionnaire wordings were made. Later, a link to the online questionnaire was sent to the respondents through email and WhatsApp.

**Table 1 Constructs and items**

Construct	Instruments
Quality of Information (Park et al., 2007)	RQ 1 Do you believe that reviews that you generally read on shopping websites are convincing?
	RQ 2 Do you believe that reviews that you generally read on shopping websites have strong reasoning?
	RQ 3 You believe that review that you generally read on shopping websites are persuasive/
	RQ 4 Do you believe that reviews that you generally read on shopping websites are good?
Website reputation (Thomas, Wirtz & Weyerer, 2019).	WR1 The websites where you read the reviews are very popular.
	WR2 The website where you read the reviews has a good reputation.
	WR3 The website where you read the reviews is known for its good reputation.
	WR4 In your opinion, the website where you read the reviews is trustworthy.
Attitude towards eWOM (Park et al., 2007)	A 1 You always read the reviews when buying a product.
	AEW 2 The reviews help you in making a decision when you buy a product.
	AEW 3 The reviews make you confident about purchasing a product.
	EWA1 The information from the review contributed to my knowledge of discussed product/service.
eWOM adoption (Cheung et al., 2009)	EWA 2 The reviews made it easier for me to make a purchase decision.
	EWA 3 The review has enhanced my effectiveness in making a purchase decision.
	EWA 4 The review motivated me to make purchase action.
	EWC1 You believe that the online reviews are convincing.
eWOM credibility (Thomas, Wirtz & Weyerer, 2019).	EWC 2 You believe that the online reviews are strong.
	EWC 3 You believe that the online reviews are credible.
	RWC 4 You believe that the online reviews are accurate.
	Purchase intention (Coyle & Thorson, 2001)
PI2 After reading good reviews, you usually purchase the product when you need it.	
PI3 After reading good reviews, you surely try the product.	
PI4 After reading good reviews, you recommend the product to your friends.	

This study's population is young people of Karachi who use the internet and read online reviews on online shopping websites or other platforms. As of July 1, 2019, the population of Karachi is 11,624,219 (Pakistan Population (LIVEE), n.d.). Approximately thirty percent of Pakistan's population is aged between 15 and 30 years. The young urban population of Pakistan is mostly tech-savvy, hence the population for this study. For this size of the population, the *sample size calculator*. (2004.) suggest a sample of 264 at a 95% confidence level and 6% margin of error. Results are generalizable only with large sample size. According to Tabachnick and Fidell (2007), the sample size should be more than  $50 + 8iv$  (iv stands for the number of independent variables). There are three independent variables in our research: RQ, WR, and AEW. Although the sample size is 65 respondents as per the required condition, we have included 284 young Karachi residents selected through the purposive sampling technique for this study. *Table 2 Demographics* shows the demographics of the sample.

**Table 2 Demographics**

		Frequency	Percent
Gender	Male	163	57.4
	Female	121	42.6
	Total	284	100.0
Age	15 - 20 years	153	53.9
	21 - 25 years	110	38.7
	26 - 30 years	21	7.4
	Total	284	100.0
Education	Secondary School Certificate	1	.4
	Higher Secondary School Certificate	66	23.2
	Bachelor's	193	68.0
	Master's	24	8.5
	Total	284	100.0
Internet usage	Several times a day	264	93.0
	Once a day	9	3.2
	4-5 times per week	3	1.1
	Once or twice a week	5	1.8
	Very rarely	3	1.1
	Total	284	100.0
Shopping Frequency	More than once a month	33	11.6
	Once a month	61	21.5
	Very rarely	157	55.3
	Never	33	11.6
	Total	284	100.0

## Results

### Common Method Bias

Since data was collected through a single administration, self-report questionnaire, there is a hazard of standard method bias creeping into the data (Jordan & Troth, 2020). Therefore, Herman's test was conducted, which showed that the first five factors contributed to 52.95% variations. Moreover, since only 32.5 percent were associated with the first factor, the prevalence of common method variance can be ruled out as the reading is well below the benchmark of 51.1% (Podsakoff et al., 2003). In addition to Herman's test, the full colinearity test revealed that the

variance inflation factor (VIF) of all the latent variables regressed on a random variable is less than 3.3, assuring that the data is free of common method bias (Kock, 2015).

### Normality

	Mean	Std. Deviation	Skewness	Kurtosis		
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
RQ	3.4665	.70662	-.100	.145	-.250	.288
WR	3.5833	.77080	-.311	.145	.228	.288
AEW	4.0669	.86451	-.780	.145	-.061	.288
EWC	3.3627	.74369	-.300	.145	.446	.288
EWA	3.8028	.80569	-.415	.145	-.339	.288
PI	3.2843	.84245	-.195	.145	-.136	.288

Although all the skewness coefficients are negative, all the variables show the skewness within the range -1 and 1. Moreover, the skewness for all the variables lies within one standard deviation range. Kurtosis is also within the range -1 and +1, which is within the range -0.339 to +0.446. Because of the large sample size, normality is assumed. However, the statistics in the Table support normality of all the variables.

### Reliability

For acceptable reliability, Cronbach alpha for a construct should be above 0.7 (Fornell and Larcker, 1981). All constructs have Cronbach alpha above 0.7. Some of the constructs, i.e. EWC and EWA, have the statistic above 0.8. These results support the reliability of the scales.

### Correlation

**Table 3: Correlation**

	RQ	WR	AEW	EWC	EWA	PI
RQ	1	.350**	.351**	.337**	.351**	.207**
WR	.350**	1	.325**	.469**	.405**	.287**
AEW	.351**	.325**	1	.433**	.704**	.394**
EWC	.337**	.469**	.433**	1	.606**	.535**
EWA	.351**	.405**	.704**	.606**	1	.497**
PI	.207**	.287**	.394**	.535**	.497**	1

The table shows that all the variables included have a positive correlation among them above 0.3. Hence, an increase in one variable will increase the other variables. Correlation among the variables ranges between 0.287 and 0.704. The correlation is significant at the 0.01 level.

### Factors of EWC

Table 4 shows the overall regression model for EWC (dependent variable) with RQ, WR, and AEW as predictors. The null hypothesis that R=0 for the multiple regression is rejected since the regression model is statistically significant as Sig. value is 0.000 ( $p < 0.0005$ ).  $R^2$  value in the model is 0.320, which means that model (which includes RQ, WR, and AEW) explains 32 percent of the variance in EWC. The variables are making a significant unique contribution to the prediction of the dependent variable

**Table 4 Factors of eWOM - Overall**

		Standardized Coefficients Beta	A unique contribution to R2	t	Sig.	R Square	F	Sig.
	(Constant)			3.300	.001			
EWC	RQ	.121	1%	2.215	.028	.320	43.936	.000b
	WR	.335	9%	6.194	.000			
	AEW	.282	7%	5.215	.000			

Dependent Variable: EWC

Standardized Coefficient (B) for RQ, WR, and AEW are 0.121, 0.335, and 0.282, respectively. All the factors are making a statistically significant positive impact on the variation of EWC. Moreover, WR makes the most substantial unique contribution to R2, i.e. 9%, although AEW and RQ

Table 5 shows that both –Male and Female respondents – regression models show a statistically significant relationship. R square is higher for male respondents (0.326) as compared to females (0.317). However, RQ is statistically insignificant in predicting EWC for males respondents (Sig. 0.311). Although RQ shows the lowest contribution to R square in the female regression model, it is statistically significant (Sig. 0.019). WR shows the highest unique contribution (11%) to R square in the regression model for males, whereas both WR (Sig. 0.002) and AEW (Sig. 0.002) make a similar level of unique contribution (6%) to R square in the female regression model. Hence, the hypothesis that RQ has a positive impact on EWC among males is not supported by the results. However, the results support that WR and AEW are statistically significant predictors of EWC among males. On the other hand, all the factors – RQ, WR, and AEW – are statistically significant predictors of EWC among female respondents.

Also, make a statistically significant contribution (beta 0.282 and 0.121 respectively).

**Table 5: Factors of eWOM Credibility – Gender wise**

EWC		Standardized Coefficients Beta	A unique contribution to R2	t	Sig.	R Square	F	Sig.
	(Constant)			2.701	0.008			
Male	RQ	0.073	0%	1.017	0.311	.326	25.589	.000
	WR	0.358	11%	5.122	0.000			
	AEW	0.302	7%	4.164	0.000			
	(Constant)			1.803	0.074			
Female	RQ	0.204	3%	2.380	0.019	.317	18.098	.000
	WR	0.275	6%	3.131	0.002			
	AEW	0.264	6%	3.197	0.002			

Dependent Variable: EWC

### Multicollinearity

The correlation of RQ, WR, and AEW with EWC is above 0.3, i.e. 0.339, 0.469, and 0.433. Moreover, the correlation among these factors is in the range of 0.325 and 0.351. The tolerance coefficient of all the above mentioned factors above 0.8 (well above 0.10) means multicollinearity and singularity do not exist among the independent variables. Likewise, VIF values are below 10, i.e. 1.227, 1.203, and 1.204, respectively, reinforcing the absence of multicollinearity and singularity. Table 6 shows the highest order unconditional interaction of Gender with RQ, WR, and AEW. Interestingly, the effect of gender as a moderator is statistically insignificant,  $p > 0.05$ . Interaction gender contribution is almost zero to the variation in the EWC.

**Table 6 Factors of eWOM credibility – moderator gender**

	R2	F	df1	df2	P
RQ x Gender	0.0022	0.8871	1.000	278	0.3471
WR x Gender	0.0003	0.1197	1.000	278	0.7297
AEW x Gender	0.0000	0.0053	1.000	278	0.9422

Dependent Variable: EWC

### Impact of EWC on PI mediated by EWA

Impact of EWC on PI with mediating effect of EWA is also significant  $F(2, 281) = 70.41, p < 0.05$ . EWC explains 33.38 percent variation in PI with the mediation of EWA.

**Table 7 Impact of eWOM credibility on Purchase Intention mediated by eWOM adoption**

	R	R2	SE of the Estimate	F Change	P
EWC, EWA <sup>1</sup>	.5778	.3338	.4762	70.406	.0000

1 Dependent Variable: PI

Table 8 shows SPSS Process Macro results of the assessment of the direct, indirect, and total effect of EWC on PI through Preacher and Hayes (2008) bootstrap procedure.

The results show that the indirect effect of EWC on PI is significant through the mediating path of EWA ( $B = 0.1877, p < 0.001$ ). It can be noted that the bootstrap lower limit (0.0965) and upper limit (0.2702) range does not contain zero. This establishes the significance of EWA mediation. Therefore, the null hypothesis that EWA does not mediate the relationship between EWC and PI is rejected.

**Table 8 Direct, Indirect and Total effect of eWOM Credibility on Purchase intention**

	$\beta$	SE	t-statistic	P-value	LLCI	ULCI
Total effect of EWC on PI	.6063	.0570	10.6407	.0000	.4942	.7185
Direct effect of EWC on PI	.4186	.0693	6.0372	.0000	.2821	.5551
Indirect effect of EWC on PI through EWA	0.1877	0.0435			0.0965	0.2702

### Impact of EWC on PI mediated by EWA moderated by Gender

SPSS process macro model 59 is utilized assess moderated mediation in the regression model. Table 9 shows Tests of highest order unconditional interactions. First, the interaction of Gender with EWC does not result in statistically significant variation in EWA  $F(1, 280) = 0.2052, p > 0.05$ .

Moreover, the interaction of gender with EWA does not result in statistically significant variation in PI,  $F(1, 278) = 0.2006, p > 0.05$ . Hence, results reject the proposition of gender moderating the indirect effect of EWC on PI. Similarly, in terms of direct effect, the interaction of Gender with EWC does not result in statistically significant variation in PI,  $F(1, 278) = 2.2101, p > 0.05$ . The results show that gender does not moderate the direct effect of EWC on PI. Lastly, the index of moderated mediation from the SPSS matrix from Table 9 shows the interaction of gender with the overall model. Bootstrap lower limit (-0.1909) and upper limit (0.1514) range contains zero. Hence, the results retain the null hypothesis that gender does not moderate the effect of EWC on PI mediated by EWA.

**Table 9 Effect of eWOM on purchase intention moderated by gender**

	R2	F	df1	df2	P
EWC x Gender <sup>2</sup>	0.0052	2.2101	1	278	0.1382
EWC x Gender <sup>1</sup>	0.0005	0.2052	1	280	0.6509
EWA x Gender <sup>2</sup>	0.0005	0.2006	1	278	0.6546

Indirect of Moderated Mediation of Gender					
EWC -> EWA -> PI	Index	BootSE	BootLLCI	BootULCI	
	-0.0257	0.0889	-0.1909	0.1514	

1 Dependent Variable: EWA

2 Dependent Variable: PI

**a. Hypotheses assessment summary**

**Table 10: Hypotheses assessment summary I**

Hyp	Statement	Sig.	Decision
H1	RQ has a positive impact on EWC.	0.028	Supported
H1a	RQ has a positive impact on EWC among male respondents.	0.311	Not Supported
H1b	RQ has a positive impact on EWC among female respondents.	0.000	Supported
H2	WR has a positive impact on EWC.	0.000	Supported
H2a	WR has a positive impact on EWC among male respondents.	0.000	Supported
H2b	WR has a positive impact on EWC among female respondents.	0.002	Supported
H3	AEW has a positive impact on EWC.	0.000	Supported
H3a	AEW has a positive impact on EWC among male respondents.	0.000	Supported
H3b	AEW has a positive impact on EWC among female respondents.	0.002	Supported

**Table 11 Hypotheses assessment summary II**

Hyp	Statement	P-val	Decision
H4	EWC has a positive impact on EWA.	.0000	Supported



H4a	EWC has a positive impact on EWA which is moderated by gender.	0.6509	Not Supported
H5	EWC has a positive impact on PI.	.0000	Supported
H5a	EWC has a positive impact on PI moderated by gender.	0.1101	Not Supported
H6	EWA Has A Positive Impact On PI.	.0000	Supported
H6a	EWA Has A Positive Impact On PI moderated by gender.	0.5611	Not Supported
H7	EWC has a positive impact on PI mediated by EWA.	.0000	Supported
H7a	EWC has a positive impact on PI mediated by EWA moderated by gender.		Not Supported

### Discussion

In this study, SPSS is utilized to assess linear regression between EWC and the factors - RQ WR and AEW. Moreover, the SPSS process macro is used to analyze the effect of EWC on PI mediated by EWA and moderated by gender. The conceptual model results reflect validity and explanatory ability since the factors - RQ WR and AEW – explain 32 percent of the variation in EWC. Besides, EWC mediated by EWA explains 34.5 percent of variations in PI.

The tested factors are found to make a significant effect on the EWC. This study suggests that WR made the highest unique contribution in the variation brought about in EWC overall. Our study's regression slope ( $B = 0.335$ ) is a little higher than to study conducted in China  $B = 0.264$  (Cheung et al., 2009). People are affected by the reputation of the website when it to trusting the reviews made online. Hence, we can say that people's trust in communication is made through the reputed source. A study conducted on factors of EWC in Germany found WR to be the strongest predictor of online review credibility (Thomas, Wirtz, & Weyerer, 2019).

The second leg of the model that proposed the positive influence of EWC on PI was analyzed on SPSS process macro model 59. The results retain the H4, H5, H6, H6, and H7. This shows that reliable online reviews are utilized by online shoppers and affect their PI too. These results align with the previous studies (Cheung et al., 2009, Ismagilova et al., 2019, Akyüz, 2013).

Fan and Miao (2012) show that the effect of EWC on EWA and the effect of EWA on PI is higher. However, due to the small sample size, Fan and Miao (2012) do not assess the moderation of gender. This study has utilized a decent sample size and assessed gender moderation to be statistically insignificant. For this assessment, SPSS process macro model 1 and model 59 was deployed EWC factors moderation.

### Conclusion, limitations, and recommendations

#### Conclusion

This study reveals productive results. Review quality, website reputation, and attitude towards online reviews have been found to have a positive relationship with the level of trust that people place in online reviews. However, website reputation and trust in online reviews show a stronger relationship. These people trust the reviews shared on the well-reputed websites and platforms more.

Besides, once people trust a review, they tend to use it productively and it influences their purchase decisions too. Moreover, there is no significant difference across the gender in terms of the factors



that affect their trust in online reviews or their trust in online reviews affects their purchase intentions.

### **Limitations and Future research directions.**

This study was conducted on people under 30 years of age in Karachi, although the young people make up a bulge in the Pakistani population. Future research with a more diverse age group should be conducted. A google form is used to collect the data. This might have led to missing out on people who do not have a positive attitude towards information and communication mediated by technology. Moreover, respondents were asked to respond to the general questions about online reviews, not any specific online reviews. This might have led to the difference in the point of reference. Further studies can incorporate a specific online platform as a reference point. The study assessed only three factors as predictors of EWC. Future studies can include more factors for assessments. Some of the differences in the results might be because of the cultural difference of the respondents. A future cross-cultural study can explore the difference caused purely by the culture. Moreover, because of the personality-related difference, people might react to eWOM differently, so the later studies should test personality traits as moderators. Qualitative research on exploring underlying factors affecting EWC should be conducted.

### **Theoretical and practical implications**

The findings of this study support the underpinning theory of reasoned action, Information adoption model, and theory of reasoned action. The theory about eWOM is enriched by the findings as the differential impact of gender has been refuted. Moreover, this study has established the indirect effect of eWOM credibility on purchase intention through attitude towards eWOM. Online sellers should create a better reputation for their website where online reviews are posted to improve reviews' credibility. Better management of online reviews are the responses to these reviews is also highly recommended as this study, like many others conducted in other countries affirms the positive impact of eWOM on the PI.

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