



***FACTORS AFFECTING VISUAL ELECTRONIC WORD OF MOUTH
CREDIBILITY ON ONLINE PURCHASE INTENTION***

SHAMIM AHMED KHAN

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CREDIBILITY ON ONLINE PURCHASE INTENTION**

By

SHAMIM AHMED KHAN

**Thesis Submitted to the Putra Business School, in Fulfillment of the
Requirements for the Degree of Master of Science**

January 2019

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DEDICATION

To my beloved wife; Tabassum Hasan
and
My parents; Md Sayeedul Karim Khan & Shamima Karim



Abstract of thesis presented to the Senate of Universiti Putra Malaysia in fulfilment of the requirement for the degree of Master of Science

FACTORS AFFECTING VISUAL ELECTRONIC WORD OF MOUTH CREDIBILITY ON ONLINE PURCHASE INTENTION

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January 2019

Chairman : Madam Siti Rahayu Hussin, PhD
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Electronic word-of-mouth (eWOM) is an important tool for getting useful information about a product or service. eWOM can appear in different forms like text-based, visual-based, mixture of text and visual etc. One of the important issues regarding eWOM that needs addressing from researchers is the credibility of eWOM. There are several aspects of an eWOM message that can have impact on its credibility. Although source and message content are considered the most widely used determinants of eWOM credibility, certain other aspects also need to be taken into consideration such as receiver factor and vehicle factor. Using the Uncertainty Reduction Theory (URT), the present study assessed the impact of source credibility, argument quality, confirmation with prior belief of receiver, receiver susceptibility to interpersonal influence and platform reputation on the credibility assessment of visual eWOM. Moreover, the study also investigated the impact of visual eWOM credibility on online purchase intention among Malaysian consumers. Using quantitative research design, data for the present study was collected from 384 samples with a structured survey questionnaire. Combination of online and personally administered paper-based survey was used to collect the data. Active users of internet having familiarity with online reviews were selected as the sample of the study. Relevant analyses were done by applying structural equation modelling (SEM) technique using AMOS. Results indicate that source of the eWOM and platform reputation of eWOM have significant impact on credibility assessment of visual eWOM. Moreover, further analysis also reveals that visual eWOM credibility has significant positive impact on online purchase intention. The results imply that individuals in Malaysia put greater importance on the credibility of the person giving the visual-based eWOM. Moreover, visual eWOM available on reputed websites are perceived as credible by the receivers. Finally, visual eWOM found on social media platforms can motivate Malaysian consumers in developing online purchase intention. Therefore, while making any marketing strategy related to visual eWOM and online purchase, marketing practitioners in Malaysia should take the result of this study into consideration.

Keywords: *Electronic word-of-mouth (eWOM), eWOM Credibility, Online Purchase Intention, Source Credibility, Argument Quality, Uncertainty Reduction Theory.*



Abstrak tesis yang dikemukakan kepada Senat Universiti Putra Malaysia sebagai memenuhi keperluan untuk ijazah Master Sains

**FAKTOR-FAKTOR MEMPENGARUHI KREDIBILITI PERCAKAPAN
MULUT ELETRONIK BERVISUAL TERHADAP NIAT PEMBELIAN ATAS
TALIAN**

Oleh

SHAMIM AHMED KHAN

Januari 2019

Pengerusi : Puan Siti Rahayu Hussin, PhD
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Komunikasi dari mulut ke mulut secara elektronik (eWOM) adalah satu alat yang penting untuk mendapatkan maklumat yang berguna mengenai produk atau perkhidmatan. eWOM boleh didapati dalam pelbagai bentuk seperti berasaskan teks, berasaskan visual, campuran teks dan visual, dan lain-lain. Salah satu isu penting mengenai eWOM yang perlu ditangani oleh para penyelidik adalah berkenaan kebolehpercayaan eWOM. Beberapa aspek dikenalpasti memberi kesan kepada kebolehpercayaan eWOM. Walaupun kandungan sumber dan pesanan adalah paling banyak digunakan sebagai penentu kebolehpercayaan eWOM, namun beberapa aspek lain juga perlu dipertimbangkan seperti faktor penerima dan faktor pembawa. Teori Pengurangan Ketidakpastian (URT) digunakan di dalam kajian ini untuk menilai impak kebolehpercayaan sumber, kualiti hujah, pengesahan kepercayaan terdahulu penerima, kecenderungan penerima terhadap pengaruh interpersonal dan reputasi platform dalam penilaian kebolehpercayaan eWOM berasaskan visual. Selain itu, kajian ini juga menyiasat mengenai kesan kebolehpercayaan eWOM berasaskan visual terhadap tujuan pembelian dalam talian di kalangan pengguna di Malaysia. Kajian ini menggunakan reka bentuk penyelidikan kuantitatif dan data untuk kajian ini didapati dari 384 sampel dengan menggunakan soal selidik secara berstruktur. Data dikumpulkan menggunakan gabungan kaji selidik bercetak dan kaji selidik secara dalam talian. Sampel kajian dipilih daripada pengguna internet yang aktif serta mempunyai pengetahuan mengenai ulasan dalam talian. Analisis yang perlu telah dilakukan dengan menggunakan teknik Pemodelan Persamaan Struktur (SEM) menggunakan AMOS. Keputusan analisis menunjukkan bahawa sumber eWOM dan reputasi platform eWOM mempunyai kesan yang signifikan terhadap penilaian kebolehpercayaan eWOM visual. Selain itu, analisis lanjutan juga memperlihatkan bahawa kredibiliti eWOM berasaskan visual mempunyai kesan positif yang signifikan terhadap tujuan pembelian dalam talian. Keputusan kajian menunjukkan bahawa individu di Malaysia lebih mementingkan kredibiliti seseorang yang memberikan

eWOM berasaskan visual. Selain itu, eWOM berasaskan visual yang terdapat di laman web bereputasi dilihat sebagai dipercayai oleh penerima. Akhir sekali, eWOM berasaskan visual yang terdapat di platform media sosial boleh memberi motivasi kepada pengguna Malaysia dalam mewujudkan tujuan pembelian dalam talian. Oleh itu, pengurus pemasaran di Malaysia harus mempertimbangkan keputusan kajian ini ketika membuat sebarang strategi pemasaran yang berkaitan dengan eWOM berasaskan visual serta pembelian dalam talian.

Kata kunci: *Komunikasi dari mulut ke mulut secara elektronik (eWOM), Kebolehpercayaan eWOM, Tujuan Pembelian Atas Talian, Kebolehpercayaan Sumber, Kualiti Hujah, Teori Pengurangan Ketidakpastian*



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I certify that a Thesis Examination Committee has met on 30 January 2019 to conduct the final examination of Shamim Ahmed Khan on his thesis entitled “Factors Affecting Visual Electronic Word of Mouth Credibility on Online Purchase Intention” in accordance with the Universities and University College Act 1971 and the Constitution of the Universiti Putra Malaysia [P. U. (A) 106] 15 March 1998. The Committee recommends that the student be awarded the Master of Science.

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TABLE OF CONTENTS

	Page
ABSTRACT	i
ABSTRAK	iii
ACKNOWLEDGEMENTS	v
APPROVAL	vi
DECLARATION	viii
LIST OF TABLES	xiii
LIST OF FIGURES	xiv
LIST OF ABBREVIATIONS	xv
 CHAPTER	
1 INTRODUCTION	1
1.1 Introduction	1
1.2 Background of the Study	1
1.3 Gaps Identified in eWOM Literature	4
1.4 Problem Statement	6
1.5 Research Objectives and Research Questions	9
1.5.1 Research Objectives	9
1.5.2 Research Question	9
1.6 Scope of the Study	10
1.7 Significance of Study	11
1.8 Operational Definition	12
1.8.1 Visual eWOM Credibility	12
1.8.2 Source Credibility	12
1.8.3 Argument Quality	13
1.8.4 Confirmation with Prior Belief of Receiver	13
1.8.5 Receiver Susceptibility to Interpersonal Influence	13
1.8.6 Platform Reputation	13
1.8.7 Online Purchase Intention	13
1.9 Organization of Thesis	14
 2 LITERATURE REVIEW	15
2.1 Introduction	15
2.2 Evolution of WOM and eWOM literature	15
2.3 The Overarching Theory	18
2.3.1 Uncertainty Reduction Theory (URT)	18
2.3.2 URT theory in Framework Formation of this Study	19
2.4 Electronic Word of Mouth (eWOM) and its Characteristics	21
2.5 Visual eWOM Credibility	22
2.6 Factors Influencing Credibility of eWOM	22
2.7 Source Credibility	23
2.7.1 Expertise	25
2.7.2 Trustworthiness	25
2.7.3 Perceived Similarity	26
2.8 Argument Quality	26

2.9	Receiver Factors	27
2.9.1	Confirmation with Prior Belief of Receiver	28
2.9.2	Receiver Susceptibility to Interpersonal Influence	29
2.10	Platform Reputation	30
2.11	Tie Strength	31
2.12	Aggregated Review Rating	32
2.13	Online Purchase Intention	32
2.14	Hypothesis Development	33
2.14.1	Source Credibility and Visual eWOM Credibility	34
2.14.2	Argument Quality and Visual eWOM Credibility	35
2.14.3	Confirmation with Prior Belief and Visual eWOM Credibility	35
2.14.4	Susceptibility to Interpersonal Influence and Visual eWOM Credibility	36
2.14.5	Platform reputation and Visual eWOM Credibility	37
2.14.6	Visual eWOM Credibility and Online Purchase Intention	37
2.15	Research Framework	38
2.16	Summary of the Chapter	40
3	METHODOLOGY	41
3.1	Introduction	41
3.2	Research Design	41
3.3	Source of Data	42
3.3.1	Population	42
3.3.2	Population Size	42
3.3.3	Sampling	42
3.3.4	Sample Size	43
3.3.5	Sampling Method	43
3.4	Collection of Data	44
3.4.1	Primary Data	44
3.4.2	Secondary Sources	45
3.5	Data Collection Procedure	45
3.6	Questionnaire Design	46
3.7	Measurement of Variables	47
3.8	Data Analysis	49
3.8.1	Reliability and Validity Analysis	49
3.8.2	Descriptive Statistics	50
3.8.3	Inferential Statistics	50
3.8.4	Structural Equation Modeling (SEM)	50
3.9	Pre-Testing	52
3.10	Pilot Study	52
3.11	Summary of the Chapter	53
4	DATA ANALYSIS & RESULTS	54
4.1	Introduction	54
4.2	Data Cleaning and Preparation	54
4.2.1	Handling Blank Responses	54
4.2.2	Data Coding	55

4.2.3	Checking for Input Error	55
4.2.4	Checking for Outliers	55
4.2.5	Checking for Normality	56
4.3	Demographic Profile	56
4.4	Descriptive Statistics	59
4.5	Reliability Analysis	61
4.6	Structural Equation Modeling	62
4.7	Measurement Model	63
4.8	Goodness-of-fit of the Measurement Model	63
4.9	Construct Validity	67
4.9.1	Convergent Validity	67
4.9.1.1	Factor Loading	68
4.9.1.2	Average Variance Extracted (AVE)	68
4.9.1.3	Composite Reliability (CR)	68
4.9.2	Discriminant Validity	69
4.10	Structural Model	70
4.11	Multicollinearity Analysis	71
4.12	Squared Multiple Correlations (R^2)	72
4.13	Hypothesis Testing	73
4.14	Summary of the Chapter	74
5	DISCUSSION & CONCLUSION	75
5.1	Introduction	75
5.2	Summary of Research Findings	75
5.3	Discussion on the Results of the Study	76
5.3.1	Source Credibility and Visual eWOM Credibility	77
5.3.2	Argument Quality and Visual eWOM Credibility	78
5.3.3	Confirmation with Prior Belief of Receiver and Visual eWOM Credibility	79
5.3.4	Receiver Susceptibility to Interpersonal Influence and Visual eWOM credibility	80
5.3.5	Platform Reputation and Visual eWOM Credibility	82
5.3.6	Visual eWOM Credibility and Online Purchase Intention	82
5.4	Research Contributions	83
5.4.1	Theoretical	84
5.4.2	Practical	85
5.5	Limitations and Directions for Future Research	87
5.6	Conclusion	89
	REFERENCES	91
	APPENDICES	106
	BIODATA OF STUDENT	111
	LIST OF PUBLICATION	112

LIST OF TABLES

Table	Page
3.1 List of Measures	48
3.2 Difference between CBSEM and PLS-SEM	51
3.3 Cronbach's Alpha of Pilot Study Data	53
4.1 Skewness and Kurtosis	56
4.2 Demographic Profile	57
4.3 Mean and Standard Deviation of the Variables	60
4.4 Reliability Analysis	62
4.5 Goodness-of-Fit Indices for Initial Model	65
4.6 Goodness-of-Fit Indices for Refined Model	67
4.7 Convergent Validity (Factor Loadings, AVE and CR)	69
4.8 Discriminant Validity	70
4.9 Goodness of Fit for Structural Model	70
4.10 Correlation Estimate Between Exogenous Constructs	72
4.11 The Squared Multiple Correlations (R^2)	72
4.12 Hypothesis Testing Based on Regression Coefficient	73

LIST OF FIGURES

Figure	Page
2.1 Visual Representation of Uncertainty Reduction Theory	20
2.2 Research Framework	39
4.1 Initial Measurement Model using Confirmatory Factor Analysis	64
4.2 Final Measurement Model using Confirmatory Factor Analysis	66
4.3 Structural Model	71



LIST OF ABBREVIATIONS

AMOS	Analysis of Moments Structure
CBSEM	Covariance-based Structural Equation Modeling
CFA	Confirmatory Factor Analysis
CFI	Comparative fit index
eWOM	Electronic Word-of-Mouth
GFI	Goodness of fit indexes
MCMC	Malaysian Communications and Multimedia Commission
PLS	Partial Least Squares
RMSEA	Root Mean Square of Error Approximation
SEM	Structural Equation Modeling
SPSS	Statistical Package for Social Sciences
TLI	Tucker Lewis index

CHAPTER 1

INTRODUCTION

1.1 Introduction

The chapter begins with a background of the study highlighting different aspects of Electronic Word-of-Mouth (eWOM) and the issue of credibility associated with it. The discussion under the background of the study reveals the importance of visual based eWOM as well as the widespread use of fake eWOM around the globe which calls for an investigation of the credibility assessment of visual eWOM. The chapter further proceeds by highlighting relevant gaps identified in eWOM literature which leads to the problem statement of the study. Moving further, research objectives and research questions for the current study are derived from the problem statement. These sections are followed by scope and significance of the study as well as the operational definition of the constructs. Finally, the chapter concludes by giving an organization plan for rest of the study.

1.2 Background of the Study

In today's world, before purchasing a mobile phone or visiting a hotel or travelling in an airline, a customer can go to the internet and look for prior consumer or expert opinions which helps in making a better purchase decision. These opinions and experiences shared by other consumers or experts through the online media is known as Electronic Word-of-Mouth (eWOM). It is the electronic form of the traditional Word-of-Mouth (WOM) communication where traditionally the word of mouth messages was shared on a face to face basis.

According to Nielsen's (2015b) Global Trust in Advertising report, almost 66% of the respondents said that they trust online consumer opinions which made online consumer opinions as the third-most-trusted format of advertisement. Not only globally, but also across the Southeast Asia region, online reviews or Electronic Word-of-Mouth (eWOM) communication happens to be the most trustworthy form of advertisement where 86% Malaysian consumers trust Word-of-Mouth communication more than any other forms of advertisement (Nielsen, 2015a). Before making any purchase, majority of the Malaysian consumers go online to get product/service reviews as well as to see how the products look like (Nielsen, 2014b). These statistics provide a glimpse of the importance of eWOM from both marketer's and the consumer's perspective.

Gradually, with the advancement in technology, the traditional face-to-face Word-of-Mouth started to shift towards online setting. The online form of Word-of-Mouth is known as Electronic Word-of-Mouth (eWOM). A literature analysis by Cheung and Thadani (2012) showed that majority of the studies regarding eWOM focuses on

online based consumer reviews. According to Jiménez and Mendoza (2013), online reviews are a form of eWOM and it is also the most important type of eWOM. Online reviews are the source of eWOM across different platforms (Yeap, Ignatius, & Ramayah, 2014). Based on these reasonings and explanations, the term eWOM and online reviews are used interchangeably in this paper.

The initial eWOM format was mainly text-based. As time passed by, different technological breakthrough happened and gradually it became possible to share the online opinion not only through texts but also through pictures, videos and even through the mixture of different methods which constitutes visual reviews. Among the different forms of review, visual reviews are very popular nowadays because of its visibility attribute. The visibility attribute of visual reviews made it possible for people to actually see the product and its benefits (Yu & Natalia, 2013). Visual reviews make a person able to see the virtual representation of the product which is expected to have significant impact on consumer perception (Xu, Chen, & Santhanam, 2015).

Even in terms of service, visual representation of a hotel room or a tourist place makes the customer more confident in making decisions because the expected outcome of the decision can be understood in a much better way. This has even been communicated by prior researchers as well where Erkan and Evans (2016a) told that eWOM becomes more enjoyable if it has visual elements. For example: the “unboxing” video reviews on YouTube have gained huge popularity (King, Racherla, & Bush, 2014). The reason behind gaining this popularity is because customers can see the physical product in action and how it performs and so on. Today, different types of visual reviews can be found in almost every type of online platform. Starting from retailer websites like Amazon.com up to social networking sites like Facebook, Instagram etc. all have picture and video message sharing functions. Apart from these, there are image sharing and video sharing sites like YouTube, Vimeo etc. where people can also post visual product reviews.

Despite the fact that online reviews and ratings are an important tool in decision making of a customer, people find it difficult to assess whether a review is credible or forged (Jiménez & Mendoza, 2013; Shan, 2016). The most common and widely cited reason behind this is the anonymous nature of the reviewer in an eWOM setting (Cheung, Luo, Sia, & Chen, 2009; Kusumasondjaja, Shanka, & Marchegiani, 2012; Park & Lee, 2009b). Jiménez and Mendoza (2013) identified some other reasons like huge number of available reviews, hiring associates by the company to post positive review etc. which makes it difficult to measure the credibility of a review irrespective of the presentation format.

The practice of counterfeit online review has become a global issue. The past few years saw several issues regarding the credibility issue of online reviews. Online review is something that happens via internet and thus, the reach of online review is beyond the boundary of a specific country. In Malaysia, a couple of years back one online shoe retailer named ShoeHouze received a lot of negative comments from their customers because of selling counterfeit products (Equivocal, 2015b). One of the

reasons of why the company ShoeHouze could sell so many shoes by deceiving the customers is the number of fake online reviews posted on their Facebook page (Equivocal, 2015a; Leong, 2015). There were a lot of good “five stars” reviews about ShoeHouze in their page. When people wanted to check the authenticity of the shoes before making the purchase, they went through these reviews and found out good feedbacks about the products and services (Equivocal, 2015a). However, it is only after the actual purchase the customers realized that they are the victims of a fraud. Further analysis on the posted online reviews also indicated that the reviews which were good, came from people with fake profile (Equivocal, 2015a; Leong, 2015). This is one of the examples of how fake reviews can cause serious harm to the consumers.

In 2015, Amazon.com, one of the world’s top online retailers filed lawsuits against more than a thousand people for posting fake reviews in exchange of cash (Gani, 2015) and Amazon is still fighting to minimize the fake reviews by planning to sue more entities who are associated with it. The Australian Competition and Consumer Commission (ACCC) took legal actions against a company because the company was engaged in activities that prevented customers to post negative reviews about the company (McLeish, 2016). In 2013, the giant mobile phone company Samsung was fined by Fair Trade Commission (FTC) of Taiwan because it was found that Samsung paid one of the companies in Taiwan to write negative reviews about one of Samsung’s competitors; HTC (“Samsung fined for fake comments”, 2013). All of these issues highlight the importance of measuring credibility of online reviews.

From the customer’s point of view, encountering a fake review might result in a dissatisfactory decision making where it might happen that after purchasing the product or buying the service, the customer is not getting the desired result. Such issues may not only make the customer dissatisfied, but also impact the trust and loyalty of that customer. On the other hand, from the company’s point of view, the fake or non-credible reviews may deteriorate the goodwill of the company. This is why some global big companies like Amazon is trying to initiate steps that will reduce this practice. Moreover, the fake review practice might also hamper the business in the long run because a customer who suffer from a fake review will probably not buy from that company again in future.

Credibility assessment of an online review is very essential because it can impact the attitude and the behavior of the consumers (Shan, 2016). With growing number of online platforms and ecommerce activities, assessing the credibility of an online review is very crucial. For marketers, it is very important to ensure dissemination of credible eWOM because it can impact the trust and loyalty formations of a customer (Gruen, Osmonbekov, & Czaplewski, 2006; Ha, 2004). Moreover, credibility of a review also impacts the purchase intention of a consumer positively (Jiménez & Mendoza, 2013). In light of this importance of credibility of online reviews, current study was undertaken to examine the determinant factors of visual eWOM credibility.

In today's technology-driven world, online purchase intention is considered an important marketing concept since it can predict online purchase behavior of a customer. Day by day Malaysian consumers are focusing more on online based purchasing of both products and services. According to a report by Nielsen (2014b), 6 out of 10 Malaysian consumers plan to purchase the flight ticket and hotel reservations online. There are several factors that influences Malaysian consumers to shop online but out of those factors, online reviews influence 69% of Malaysian online buyers (MCMC, 2016). Out of all the online shoppers, 80% emphasized the importance of availability of online reviews and recommendations on commercial websites (MCMC, 2016). These statistics show the popularity of online purchase phenomena in Malaysian context as well as the power and importance of eWOM among Malaysian consumers while purchasing from online marketplace.

No matter what the form of eWOM is (text-based or visual-based), it is equally important to address the credibility matter for all forms of eWOM. Considering this, using the Uncertainty Reduction Theory (URT) (Berger & Calabrese, 1975), the current study was conducted to examine the factors that are responsible for the determination of credibility of visual eWOM. After investigating the factors of visual eWOM credibility, the study was extended further to see whether a credible visual eWOM message has significant impact on online purchase intention of Malaysian consumers. More specifically, the effect of **Source, Message, Receiver and Vehicle** factors were investigated to check their impact on visual eWOM credibility. This was done by adapting a framework developed by Moran and Muzellec (2014). They developed a comprehensive framework to measure the credibility of eWOM in social networking sites. The framework of Moran and Muzellec (2014) was extended in the present study by adding new variables based on appropriate research gap and theoretical justification.

1.3 Gaps Identified in eWOM Literature

Despite being one of the very popular areas of research for the past decade, there are certain theoretical as well as managerial aspects of eWOM which have remained unexplored (King et al., 2014). Literature analysis on eWOM done by King et al. (2014) and Cheung and Thadani (2012) showed that works on eWOM are fragmented in nature because of the wide variety of platforms and eWOM types. Moreover, different methods to study these different platforms and eWOM type made the eWOM literature fragmented in nature (King et al., 2014).

One of the comprehensive literature reviews in the field of eWOM was done by King et al. (2014). By conducting a review of 190 studies, King et al. (2014) identified several areas in eWOM literature like how firms can ensure higher quality reviews, what are the potentials of visual eWOM, how cultural factor impacts eWOM etc. that needs further investigation. The 190 studies that they used are related to the current study because according to their methodology of selecting articles, they selected those articles where the study's focus was on different types of eWOM. Also, the selected studies by King et al. (2014) addressed eWOM either at individual customer level or

market level. Since all of their reviewed articles explored the eWOM domain, the subject literature review article of King et al. (2014) is also related to the present study.

One of the issues identified by King et al. (2014) through their literature review is that visual eWOM has received minimum attention from the researchers despite being an emerging area of interest. So far, some works have been done on credibility of eWOM in general which focuses mostly text based reviews like how system and self-generated cues are used to evaluate credibility of reviews (Shan, 2016), how travellers perceive credibility of review based on identity of reviewer and review valence (Kusumasondjaja et al., 2012), how profile characteristics of reviewer has impact on eWOM credibility (Xu, 2014), impact of social influence on eWOM usefulness (Cheng & Ho, 2015). Based on the literature review, most of the studies regarding eWOM credibility focused on the text-based eWOM. However, there are lack of studies focusing on how to assess the credibility of visual eWOM.

Credibility of eWOM is a multidimensional construct where different researchers used different measures of eWOM credibility. A comprehensive framework to measure the credibility of eWOM was missing. Realizing this gap, Moran and Muzellec (2014) came up with a framework that can measure credibility of eWOM on social networking site. Their goal was to come up with a comprehensive framework that would capture all the key elements required to assess the eWOM credibility. They identified some key indicators of eWOM credibility and developed their framework accordingly. However, Moran and Muzellec (2014) did not empirically validate their developed framework. Validation of their framework was suggested as a scope of future research. Moreover, apart from source and message, role of the vehicle of the message also need to be considered while investigating credibility of eWOM (Park & Lee, 2009b). In Moran and Muzellec (2014) framework, the vehicle factor was not considered. Vehicle of the message refers to the platform or website through which eWOM gets disseminated.

On the other hand, the impact of a credible eWOM message in forming online purchase intention is another less explored area. Purchase intention is one of the widely researched outcomes of eWOM (Cheung & Thadani, 2012). However, purchases can be made through both online and offline mediums and studies focusing specifically online purchase intention in the domain of eWOM are very few in number (Erkan & Evans, 2016b). More specifically, there are lack of studies highlighting the impact of credible eWOM communication on online purchase intention. Very few studies have looked into the effect of credible eWOM on online purchase intention. Therefore, the study of online purchase intention in the context of eWOM credibility is an under researched area.

There are a few studies which focused on offline purchase intention regarding eWOM credibility. Bataineh (2015) found out that eWOM credibility has positive impact on purchase intention but the context of the study was service; selection of universities by potential students based on reviews. Study by Jiménez and Mendoza (2013) came out with the findings that the credibility of review has positive relation with purchase

intention. However, their study focused only on the “level of detail” and “level of reviewer agreement” aspects of the online reviews to determine the role of credibility on purchase intentions. There are a lot of other dimensions of an online review, inclusion of which might bring different level of effect on credibility and purchase intention. This fact was highlighted by Jiménez and Mendoza (2013) for future research purposes.

The above discussion highlights the fact that the study of online purchase intention as a result of eWOM credibility is not investigated thoroughly. More specifically, the impact of visual eWOM credibility on online purchase intention is a less explored area on which the current study aims to capitalize on. Moreover, to best of my knowledge, no study has been conducted on Malaysian context regarding the impact of visual eWOM credibility on online purchase intention. Considering all these gaps, current study was undertaken to identify the factors that can determine the credibility of visual eWOM and its effect on online purchase intention among Malaysian consumers.

Uncertainty Reduction Theory (URT) developed by Berger and Calabrese (1975) can be used to explain an individual’s information seeking behavior under the condition of uncertainty. The theory postulates that, at the time of initial interaction, people try to collect information about the other party so that uncertainty about the other party gets reduced and predictability improves. In terms of interpersonal communication, uncertainty is something that is present in both offline and online domain. As a result, people also seek information not only from offline, but also from online sources as well. URT theory explained the role of information seeking based on uncertainty between two parties. However, this information seeking behavior can also be extended to other circumstances. For example: when people are uncertain about the performance of a product, they try to collect information about that product from different sources so that the uncertainty associated with the product acquisition gets minimized. In terms of online domain, one of the ways of collecting information is through eWOM.

So far, some studies regarding online reviews have used URT theory as their fundamental theories. For example: Racherla, Mandviwalla and Connolly (2012) have used URT theory to predict the precursors of trust in online reviews. Lee & Ma (2012) used the URT to measure perception of consumers regarding online reviews and the subsequent effect on attitude and behavior. However, to best of my knowledge, none of these studies have considered the uncertainties regarding the credibility of a visual eWOM message using URT. Present study capitalized on this gap and used URT theory to explain the relationship between uncertainty and eWOM credibility.

1.4 Problem Statement

As identified earlier, the issue of fake review is growing day by day throughout the world and it is affecting both the customers as well as the companies. Consumers now tend to possess higher degree of disbelief regarding online product reviews despite the

fact that product reviews are very important in impacting consumer decision-making process (Shan, 2016). As the internet is comparatively an anonymous platform and sellers might possess an incentive to deceive the consumers through fake opinions, importance should be attributed in assessing the quality of the eWOM (King et al., 2014; Mudambi & Schuff, 2010).

Similar to the commonly found text-based reviews, visual based reviews are also not free from the risk of fake reviews. It is possible that a paid reviewer might post a biased video or picture-based review highlighting only the positive sides and hiding the negative aspects of a product or service. According to the findings by (King et al., 2014) through literature review, the issue of credibility has never been researched on visual context. There is a high probability that visual reviews such as video-based reviews will increase in future and the different presentation style of video reviews compared to text reviews might affect consumer perceptions (Xu et al., 2015). Therefore, importance should be assigned in determining the credibility of visual-based eWOM.

Studying credibility of visual based eWOM is also important because the results from the text-based studies might not be replicable in case of visual context considering the difference in the presentation format. Compared to traditional text-based eWOM, visual-based eWOM is thought to be more interesting because of the presence of visual element in it. The presence of a visual element can enhance a message's persuasiveness (Lin, Lu, & Wu, 2012). According to Andreoli and Worchel (1978), the degree of credibility of the message communicator determines the effectiveness of a visual information on persuasion where visual information can produce better outcome if the communicator is considered as credible and vice versa.

To understand the eWOM literature in an enhanced manner, it is important not only to focus on the written reviews but also the reviews which are created as visual-based reviews. Understanding visual aspect of eWOM is important because it is assumed that visual eWOM has significant role in influencing consumer perception and purchase decision (Lin et al., 2012). Moreover, it is also important to study visual eWOM because the practice of visual eWOM is continuously growing across different platforms.

Considering the above facts, this study was designed to investigate the determinant factors of visual eWOM credibility by adapting a framework developed by Moran and Muzellec (2014). The framework developed by Moran and Muzellec (2014) can give an initial idea about the major indicators of eWOM credibility in social networking sites. That is why, considering the focus of this study, framework of Moran and Muzellec (2014) was adapted. Based on the literature review by Moran and Muzellec (2014), it was found that source credibility and message quality of eWOM are the two most influential variables which are associated with eWOM credibility assessment. However, it is not sufficient to incorporate only source and message related factors while determining eWOM credibility. Due to the anonymous nature of eWOM, it is required to put a comprehensive concentration by incorporating source, message as

well as the vehicle of the message (website) to determine eWOM credibility (Park & Lee, 2009b). On the other hand, according to Wathen and Burkell (2002), information credibility is dependent on three factors; which are source, message and the receiver. Different people have different level of prior belief/knowledge and based on that their evaluation of an information credibility is directed as a receiver. Therefore, characteristics of the receiver also need to be considered while measuring eWOM credibility.

From the above discussion it is evident that source and message are the most common factors for determining eWOM credibility. However, studies outlined above also highlighted two other factors i.e. vehicle factors and receiver factors that are also important for credibility assessment of an information. Based on these justifications and considering the comprehensiveness, the current study focused on all four factors i.e. *source, message, receiver and vehicle* to determine visual eWOM credibility. Source factor was covered by the variable “**Source Credibility**”, message factor was covered by the variable “**Argument Quality**”, receiver factor was covered by two variables “**Confirmation with prior belief of receiver**” and “**Receiver susceptibility to interpersonal influence**”, and finally vehicle factor was covered by “**Platform reputation**”. Current study was concerned with development and validation of a comprehensive framework of visual eWOM credibility where several dimensions of eWOM credibility were checked to see whether the dimensions have significant impact on visual eWOM credibility.

Minimum focus on online purchase intention in eWOM literature warrants for a further investigation to form a better understanding about this concept as well as to improve the eWOM literature. The lesser amount of works coupled with the fact that prior researchers mostly focused on offline purchase intention and investigated impact of text-based review on purchase intention (as outlined in the eWOM literature gap section 1.3) make it imperative to look into these issues further. Moreover, the practice of online purchase is growing significantly around the globe. According to a report by Nielsen (2014a), the ratio of online purchase intention became almost double within a timeframe of only three years (from 2011 to 2014).

Remaining in line with the global practice, online purchase phenomena have become extremely popular in Malaysia. Malaysian consumers are second highest in number in the entire world in terms of making hotel reservations and tour reservations online (Nielsen, 2014b). At present, 35.3% of the total internet users are purchasing products and services from online and 10.2% of the total internet users are considered as potential online shoppers who are currently playing the role of window shoppers online (MCMC, 2016). According to experts from Nielsen Malaysia (2014b), the trend of online shopping will become widespread in future. Considering the fact that online purchase intention is a very important concept of ecommerce and marketing, initiatives to ensure better understanding of this concepts in light of eWOM should be undertaken. As a result, this study investigated whether visual eWOM credibility significantly affects online purchase intention of Malaysian consumers.

eWOM can be used as an information source to minimize uncertainty about product or service. However, eWOM itself can become a source of uncertainty as well. This can happen when people are uncertain about the authenticity or credibility of an online review. In such situation, they try look for different information cues to develop their perception about the credibility of the online review. This is how the role of information seeking can be explained by URT theory (Berger & Calabrese, 1975) in the context of eWOM credibility. Individuals engage in a variety of information-seeking behaviors in computer- mediated contexts. By applying the Uncertainty Reduction Theory, present study investigated the determinant factors of visual eWOM credibility and its subsequent impact on online purchase intention. Outcome of the present study would further enhance the understanding and applicability of the URT theory in the field of eWOM. Using the URT theory, present study would help to understand the consumer behavior associated with visual eWOM credibility assessment and online purchase intention.

1.5 Research Objectives and Research Questions

1.5.1 Research Objectives

In line with the previous discussion, the general objective of the research is to explore the factors that are essential in assessing the credibility of visual eWOM and also investigating the relationship between visual eWOM credibility and online purchase intention to see if visual eWOM has any impact on online purchase intention. The specific objectives are-

- To investigate the impact of source credibility, argument quality, confirmation with prior belief of receiver, receiver susceptibility to interpersonal influence and platform reputation on visual eWOM credibility
- To investigate if visual eWOM credibility leads to online purchase intention

1.5.2 Research Question

In line with the objectives, the study is designed to answer the following research questions. The research questions are-

RQ1: What is the impact of source credibility of eWOM on visual eWOM credibility?

RQ2: What is the impact of argument quality of eWOM on visual eWOM credibility?

RQ3: How does confirmation with prior belief of receiver impact the visual eWOM credibility?

RQ4: How does receiver susceptibility to interpersonal influence impact visual eWOM credibility?

RQ5: What is the impact of platform reputation on visual eWOM credibility?

RQ6: How does visual eWOM credibility impact online purchase intention?

1.6 Scope of the Study

The study deals with eWOM which has great implication in the area of online marketing and e-commerce. Current study is expected to contribute in understanding the significant factors responsible for improving the credibility assessment of visual eWOM. By adapting the credibility framework developed by Moran and Muzellec (2014) and also using Uncertainty Reduction Theory (URT) (Berger & Calabrese, 1975) as the basis for framework, this study investigated the factors which are influential in determining the credibility of visual eWOM. Moreover, the study also checked the relationship between visual eWOM credibility and online purchase intention.

King et al. (2014) identified that targeting a platform for measurement purpose is very difficult in eWOM context. For eWOM, the platform refers to the different types of websites available online. For this study, social media websites were selected as the desired platform. Example of social media sites include Facebook, Twitter, Instagram, YouTube etc. Since the focus of the current study is to assess the credibility of visual eWOM, the choice of social media sites as the desired platform seemed appropriate since social media sites can cover different types of visual reviews (picture-based, video-based etc.). Although there are other eWOM website types available like shopping websites, retailer websites, blogging websites etc. but those website types were excluded from the current study considering the context of the study and feasibility of the study. Future researchers can incorporate those other platforms in their study.

In terms of highlighting a specific product category, previous studies on eWOM can be divided into two groups. One stream of research focused on a specific product or service category (Racherla et al., 2012; Shan, 2016; Wu & Wang, 2011). On the other hand, another stream of research did not focus on any specific product category for their study (Cheung et al., 2009; Erkan & Evans, 2016a; Park & Lee, 2009a). Following the second stream of research, no specific product category was selected for the present study. Respondents of the study were asked to recall a visual-based product review irrespective of any specific product category. In the beginning of the questionnaire, two examples of online product reviews (one text-based and one visual-based review) were presented with the help of two illustrations. This was done so that the respondents can understand the difference between text-based and visual-based reviews. Later on, at the beginning of the part-c of the questionnaire, the respondents were asked to recall their experience with picture or video-based online product reviews. They were asked to provide their level of agreement based on their experience with a visual-based online review.

The context of the study is Malaysia. Anyone using internet and familiar with online review phenomena in Malaysia falls under the desired population of the study. Regarding the demographic profile of the respondents, no specific age group, gender or income level was targeted for this study. Respondents of all ages, gender, education level and income level were considered so that result of the study becomes

generalizable across all demographics. No specific race group was targeted for this study. Selection of a race group becomes vital if the purpose of a study is to make comparison among different race groups. Since purpose of this study is not to make any comparison among race groups, any Malaysian individual who is using internet through different social media platforms and familiar with online review phenomena was considered as the subject of this study.

1.7 Significance of Study

The outcome of the research helps to have a better understanding of visual eWOM credibility and ultimately contributes in the growing body of online marketing and eWOM literature. The study has significant implications for researchers as well as practitioners. As stated earlier, the visual based eWOM is an under researched area in the eWOM literature which actually outlined the significance of the study. The study is among the very few studies which focused on the visual based eWOM domain. The results of this study help to understand which are some of the essential factors in measuring the credibility of visual based eWOM. This credibility study is considered important because credibility is an essential element to preserve the integrity of word of mouth (WOM) communication (Moran & Muzelle, 2014).

The role of information is very important while making decision by the customers. Consumers rely on online consumer reviews generated by other users to assist them in making a comfortable purchase decision for experience products (Bae & Lee, 2011). According to Katz (1960) knowledge function, which is one of the functions of attitude, recognizes that people are driven by the need to gain information to organize and understand their environment (Daugherty, Eastin, & Bright, 2008). Since information is extremely vital, the credibility of the information is also important. Online review helps to gather information and thus ensuring credibility of these reviews is also very important which the current study covered.

Since the study extended the framework developed by Moran and Muzelle (2014), future researchers can get valuable insight regarding the factors incorporated in the framework and can get an idea about the significant factors for visual eWOM credibility measurement. The extension of the framework by adding the online purchase intention construct will assist the future researchers and practitioners in understanding the impact of a credible visual eWOM message on online purchase intention. Therefore, this study is also beneficial for the marketers and managers because they can design mechanisms that will ensure appropriate visual eWOM message to facilitate the online purchase phenomena.

Use of Uncertainty reduction theory (Berger & Calabrese, 1975) as the underpinning theory of the study also adds value to the eWOM literature. URT is primarily an interpersonal communication theory which makes it suitable to use it in the context of the present study because eWOM is a concept that deals with interpersonal communication. Moreover, according to research by Knobloch (2015), the URT

theory is also applicable in computer-mediated contexts. In computer-mediated context online reviews are valuable source of information which can help customers to make comfortable purchase decision. However, customers sometime feel uncertain about the credibility of an online review. Previous studies using URT theory in eWOM literature mostly focused on trust and perception building mechanism of customers regarding online reviews. However, to best of my knowledge, the theory was not used so far to delineate the uncertainty associated with counterfeit or fake online reviews. By taking the uncertainties into account, present study investigated the determinant factors of visual eWOM credibility by using the URT theory. Outcome of the present study adds value to the eWOM literature by expanding the applicability of URT to eWOM credibility investigation. Moreover, by applying the URT theory, the study also adds value to the consumer behavior literature by investigating the role of credibility on online purchase intention.

Findings of the study can be used by the marketers and policy makers to have an understanding about the credibility of reviews and to ensure better quality product reviews across different platforms that possesses the characteristics of social media sites. This is because the findings of the current study can also be generalizable in terms of websites which has similar characteristics of a social media site.

1.8 Operational Definition

1.8.1 Visual eWOM Credibility

The extent to which an eWOM message is considered true, believable and factual is known as eWOM credibility (Cheung et al., 2009). For this study, visual eWOM credibility refers to the extent to which an individual perceives an online review with pictures/videos found on social media sites to be credible. Determinant factors of visual eWOM credibility were investigated through five variables which are *source credibility, argument quality, confirmation with prior belief of receiver, receiver susceptibility to interpersonal influence and platform reputation* (Moran & Muzellec, 2014; Park & Lee, 2009b; Wathen & Burkell, 2002).

1.8.2 Source Credibility

Source credibility is the extent to which the source possesses the expertise, trustworthiness and attractiveness to share the opinions (Hovland, Janis, & Kelley, 1953; Ohanian, 1990). For this study, source credibility refers to an individual's perception of credibility about visual review provider from *Expertise, Trustworthiness, and Perceived similarity* perspectives (Hovland et al., 1953; Lis, 2013; Moran & Muzellec, 2014).

1.8.3 Argument Quality

Argument quality refers to the extent to which an information content has the persuasive power embedded in it (Bhattacharjee & Sanford, 2006). In the current study, argument quality is the extent to which receiver of visual eWOM perceives the visual eWOM message as good quality argument. Visual reviews which are objective, clear, understandable and provide reasons for supporting an opinion were considered as good quality eWOM argument in this study (Cheung, Lee, & Rabjohn, 2008; Lee & Xia, 2011; Park, Lee, & Han, 2007).

1.8.4 Confirmation with Prior Belief of Receiver

Confirmation with prior belief is an individual's evaluation of a review message based on prior experiences which impacts eWOM credibility (Cheung et al., 2009). For the present study, confirmation with prior belief of receiver is defined as the extent to which a visual eWOM message about any product matches an individual's preconception about that product.

1.8.5 Receiver Susceptibility to Interpersonal Influence

Susceptibility to interpersonal influence can be defined as the extent to which a customer depends on other people to develop knowledge about products or services (Bearden, Netemeyer, & Teel, 1989). For this study, receiver susceptibility to interpersonal influence is defined as the extent to which an individual is dependent on the opinions of visual eWOM provider in terms of decision making.

1.8.6 Platform Reputation

In terms of visual eWOM, platforms are the different websites through which eWOM gets circulated. A reputed website has good quality contents and is trusted more by the information receivers (Chih, Wang, Hsu, & Huang, 2013). Websites are considered as vehicles of eWOM where eWOM gets circulated (Park & Lee, 2009b). For this study, vehicle factor is covered by platform reputation which is defined as the extent to which an individual perceives social media site as a reputed source of visual-based eWOM.

1.8.7 Online Purchase Intention

An individual's intention of buying something in future from online is known as online purchase intention (Koo & Ju, 2010). For this study, online purchase intention is defined as Malaysian internet users' intention of buying something from online.

1.9 Organization of Thesis

The thesis includes five chapters which are Introduction, Literature Review, Methodology, Data Analysis and Results and finally, Discussion. Chapter 1 has presented a detailed discussion about the background of the study where issue of eWOM, visual eWOM, credibility of eWOM and online purchase intention is being highlighted. Chapter 1 has also provided relevant literature gap prevailing in eWOM literature based on which the research problem is also highlighted. The research problem helped to identify the research objectives and research questions of the study which are also included in Chapter 1. Finally, the chapter is concluded by highlighting the scope and significance of the study as well as outlining the operational definition of the major variables of the study.

Following on, Chapter 2 is termed as Literature review. A detailed discussion about word of mouth and eWOM literature is presented in this chapter. The literature review helps to have an understanding about the overall eWOM credibility phenomena and the necessary variables that can measure eWOM credibility. The chapter also includes a detailed description about the overarching theory of the study as well as its applicability in the current research context. Relevant hypotheses are also outlined in chapter-2 along with supporting literature. Finally, the chapter concludes with the conceptual framework of the study. Thereafter, Chapter 3 discusses about the overall methodology of conducting the research. The appropriate research design for this study is discussed in this chapter. This chapter talks about the target population and sample as well as their size. Furthermore, the measurement items to measure the variables of the study is also discussed in this chapter. Finally, the chapter concludes by focusing on the discussion about intended data collection method and data analysis procedure.

Afterwards, Chapter 4 of the study presents the result of data analysis. As outlined in the methodology section, all the relevant data analysis results are presented with necessary explanation and justification. The chapter discusses about the steps taken for data cleaning as well as preparing the data for analysis. Results related to descriptive statistics of the study are outlined. Furthermore, results of reliability analysis, confirmatory factor analysis, convergent and discriminant validity analysis are presented with detailed explanation. Finally, the chapter concludes with results of hypothesis testing.

Finally, Chapter 5 of the thesis presents detailed discussion on the outcome of the study. The chapter presents discussion on the outcome of each of the hypothesis. Based on the outcome of the hypothesis (accepted or rejected), justifications are given by referring to the relevant literature. The theoretical and practical contributions of the study are discussed. Finally, the chapter concludes by recognizing the limitations of the study along with highlighting some avenues for future research.

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