

THE ROLE OF PERCEIVED RISK ON ARGUMENT QUALITY, PERCEIVED
USEFULNESS AND E-WOM SOURCE CREDIBILITY ON INFORMATION
ADOPTION IN SOCIAL MEDIA

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DEDICATION

To my God, Allah ‘azza wa jalla’ Then to my beloved late grandfather, late father,
mother, wife and all family members

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ABSTRACT

Social media has exposed consumers to considerable amount of information and misinformation. Different factors such as perceived risk, trust inclination, argument quality and information usefulness tend to impact the information adoption process. Therefore, it remains pertinent to examine how information is adopted by the consumers before opting for an actual purchase. The study focuses on how electronic word of mouth (eWOM) source credibility effects perceived risk and information adoption. Furthermore, perceived risk effects on argument quality and information usefulness are also examined. Trust inclination has been introduced as a factor which would have a positive effect in the information adoption process. Additionally, sequential mediation effects of perceived risk, argument quality, information usefulness and trust inclination have been estimated among eWOM and information adoption. Positivist research doctrine has been deployed in the study using deductive approach. Survey research design was used, and the data was collected from 377 Pakistani respondents who had undertaken online purchase. Model estimation was conducted using Structural Equation Modelling (SEM). The findings of this research demonstrated there is a strong causal relationship between eWOM and perceived risk. The findings also revealed that perceived risk positively influenced argument quality and information usefulness. Moreover, sequential path between eWOM source credibility and information adoption with the mediation role of perceived risk, argument quality, information usefulness and trust inclination have been accepted too. The study contributes to the theory by integrating eWOM with information adoption, while practical implication of the study is helping organization in designing their digital marketing strategies accordingly. Future studies are recommended to extend the framework in different manufacturing or service sectors.

ABSTRAK

Media sosial telah mendedahkan pengguna kepada lebih banyak maklumat dan juga maklumat yang salah. Faktor yang berbeza seperti tanggapan risiko, kecenderungan kepercayaan, kualiti hujah dan kegunaan maklumat cenderung untuk memberi kesan kepada proses penerimaan maklumat. Oleh itu, adalah penting untuk mengkaji bagaimana maklumat diterima oleh pengguna sebelum memilih untuk melakukan pembelian sebenar. Kajian ini memfokuskan kepada bagaimana kredibiliti sumber elektronik dari mulut ke mulut (eWOM) memberi kesan kepada tanggapan risiko dan penerimaan maklumat. Selanjutnya, kesan tanggapan risiko terhadap kualiti hujah dan kegunaan maklumat juga dikaji. Kecenderungan kepercayaan telah diperkenalkan sebagai faktor yang akan memberi kesan positif dalam proses penerimaan maklumat. Selain itu, kesan mediasi berurutan tanggapan risiko, kualiti hujah, kegunaan maklumat dan kecenderungan kepercayaan telah diramalkan di antara eWOM dan penggunaan maklumat. Doktrin kajian positivis telah digunakan dalam kajian ini mengikut pendekatan deduktif. Reka bentuk kajian tinjauan telah digunakan, dan data dikumpulkan dari 377 responden di Pakistan yang telah melakukan pembelian dalam talian. Penganggaran model dilakukan dengan menggunakan pendekatan Permodelan Persamaan Berstruktur (SEM). Hasil kajian menunjukkan bahawa terdapat hubungan sebab-akibat yang kuat antara eWOM dan tanggapan risiko. Hasil kajian juga menunjukkan bahawa tanggapan mempengaruhi kualiti hujah dan kegunaan maklumat secara positif. Selain itu, laluan berurutan antara kredibiliti sumber eWOM dan penggunaan maklumat dengan peranan pengantara tanggapan risiko, kualiti hujah, kegunaan maklumat dan kecenderungan kepercayaan juga diterima. Kajian ini menyumbang kepada teori dengan mengintegrasikan eWOM dengan penggunaan maklumat, sementara implikasi praktikal dari kajian ini ialah membantu organisasi merekabentuk strategi pemasaran digital mereka dengan sewajarnya. Adalah disarankan kerangka kerja diperluaskan di sektor pembuatan atau perkhidmatan yang berbeza dalam kajian masa hadapan.

TABLE OF CONTENTS

	TITLE	PAGE
	DECLARATION	iii
	DEDICATION	iv
	ACKNOWLEDGEMENT	v
	ABSTRACT	vi
	ABSTRAK	vii
	TABLE OF CONTENTS	viii
	LIST OF TABLES	xii
	LIST OF FIGURES	xxiii
	LIST OF ABBREVIATIONS	xv
	LIST OF APPENDICES	xvii
CHAPTER 1	INTRODUCTION	1
1.1	Background of the Study	1
1.2	Problem Statement	5
1.3	Objectives of the Study	9
1.4	Research Questions	9
1.5	Theoretical Research Gaps	10
1.6	Significance of the Study	11
	1.6.1 Theoretical Significance	12
	1.6.2 Practical Significance	113
1.7	Operational Definitions	113
	1.7.1 Expertness	14
	1.7.2 Trustworthiness	14
	1.7.3 Objectivity	14
	1.7.4 Homophily	14
	1.7.5 Perceived Risk	15
	1.7.6 Argument Quality	15

1.7.7	Information Usefulness	15
1.7.8	Trust Inclination	15
1.7.9	Information Adoption	16
1.8	Organization of Thesis	16
CHAPTER 2	LITERATURE REVIEW	19
2.1	Introduction	19
2.2	Electronic Word of Mouth (eWOM)	19
2.2.1	Conceptualizing Electronic Word of Mouth (eWOM)	21
2.2.2	eWOM Source Credibility	27
2.2.2.1	Homophily	30
2.2.2.2	Trustworthiness	31
2.2.2.3	Objectivity	333
2.2.2.4	Expertness	344
2.2.3	Advantages and Disadvantages of eWOM	355
2.2.4	Importance of eWOM	388
2.2.5	Social Media and Electronic Word of Mouth (eWOM)	45
2.3	Perceived Risk	49
2.4	Trust Inclination	51
2.5	Information Adoption	54
2.6	Underpinning Theory	58
2.7	Research Gap	60
2.8	Conceptual Development	663
2.9	Conceptual Framework	66
2.10	Research Hypotheses	66
2.11	Chapter Summary	67
CHAPTER 3	RESEARCH METHODOLOGY	69
3.1	Introduction	69
3.2	Research Philosophy	69
3.3	Research Design	70

3.4	Research Approach	71
3.5	Research Choices	71
3.6	Time Horizons	72
3.7	Population Frame	73
3.8	Sampling Methods	74
3.9	Sampling Procedure	75
3.10	Unit of Analysis	76
3.11	Research Instrument	77
3.12	Pre-Testing	78
3.13	Pilot Testing	80
3.14	Data Collection Techniques and Procedures	82
	3.14.1 Structural Equation Modelling (SEM)	83
	3.14.2 Mediation Analysis	86
3.15	Research Ethics	87
3.16	Chapter Summary	87
CHAPTER 4	DATA ANALYSIS AND FINDINGS	89
4.1	Introduction	89
4.2	Data Filtration	91
4.3	Univariate Normality	91
4.4	Assumptions of Multivariate Analysis	92
	4.4.1 Multivariate Normality	93
	4.4.2 Linearity	94
	4.4.3 Homoscedasticity	95
	4.4.4 Detection of Outliers	100
4.5	Demographics Profile of Respondents	101
4.6	Common Method Bias	102
4.7	Exploratory Factor Analysis (EFA) for Multidimensional Variables	104
4.8	Confirmatory Factor Analysis (CFA)	107
4.9	Assessment of Measurement Model	111
	4.9.1 Convergent Validity	112
	4.9.2 Discriminant Validity	11113

4.9.3	Measurement Model Fit	114
4.9.4	Second Order Measurement Model	117
4.10	Structural Model and Hypotheses Testing (Direct and Indirect Effects)	121
4.11	Path-wise Hypotheses Results	126
4.12	Sequential Mediation Path Outcomes	127
4.13	Summary of the Key Findings	130
4.14	Chapter Summary	131
CHAPTER 5	DISCUSSION AND CONCLUSION	13133
5.1	Introduction	13133
5.2	Research Overview	133
5.3	Implications of the Study	145
5.3.1	Theoretical Implications	145
5.3.2	Practical Implications	147
5.4	Limitations of the Study	148
5.5	Future Directions and Recommendations	149
5.6	Conclusion	150
REFERENCES		151
List of Appendices (A-I)		172-215

LIST OF TABLES

TABLE NO.	TITLE	PAGE
Table 3.1	Constructs Items	78
Table 3.2	Summary of Pre-testing	79
Table 3.3	Pilot data Cronbach's alpha reliability analysis results	81
Table 3.4	Construct Validity of the Constructs	81
Table 3.5	Structural Equation Modelling Threshold Values	84
Table 4.1	Data Filtration of Missing Items	90
Table 4.2	Assessment of Univariate Normality	91
Table 4.3	Results of the Mahalanobis Distance (Farthest observations from Centroid)	100
Table 4.4	Demographics Outcomes	102
Table 4.5	Harmon's One Factor Test	103
Table 4.6	Principal Components Analysis and KMO & Bartlett's Test	105
Table 4.7	Exploratory Factor Analysis (EFA)	106
Table 4.8	EFA/CFA, Composite Reliability and Average Variance Extracted outcomes	110
Table 4.9	Convergent Validity	112
Table 4.10	Discriminant Validity Outcomes	114
Table 4.11	Measurement Model Fitness	117
Table 4.12	Structural Equation Model Fit Measures	120
Table 4.13	Results of Hypotheses (Direct effects)	125
Table 4.14	Hypothesized Direct Path Results	127
Table 4.15	Direct & Indirect Effects Assessment	130
Table 4.16	Key Findings Summary	130

LIST OF FIGURES

FIGURE NO.	TITLE	PAGE
Figure 1.1	Thesis Structure	17
Figure 2.1	eWOM's Diversification	23
Figure 2.2	Consumers Online Listening Trends	29
Figure 2.3	Consumers Online Buying Journey	32
Figure 2.4	Consumer spending due to eWOM	39
Figure 2.5	Nielsen Global eCommerce Survey	41
Figure 2.6	Consumers Online Buying in Pakistan	42
Figure 2.7	Different Types of eWOM Platforms	44
Figure 2.8	Digital in 2019: Pakistan Overview	47
Figure 2.9	Information Adoption Model	56
Figure 2.10	Theory of Reasoned Action	59
Figure 2.11	Conceptual Framework	66
Figure 4.1	Regression Standardized Residual of Independent and Dependent Variables	93
Figure 4.2	Normality P-P Plots of Regression Standardized Residual	94
Figure 4.3	Scatter Plots of Information Adoption (InfoAdp)	95
Figure 4.4	Scatter Plot of Standardized Residual between Trust and Information Adoption	96
Figure 4.5	Scatter Plot of Standardized Residual between Objectivity and Information Adoption	96
Figure 4.6	Scatter Plot of Standardized Residual between Expertness and Information Adoption	97
Figure 4.7	Scatter Plot of Standardized Residual between and Information Adoption	97
Figure 4.8	Scatter Plot of Standardized Residual between Perceived Risk and Information Adoption	98
Figure 4.9	Scatter Plot of Standardized Residual between Argument Quality and Information Adoption	98
Figure 4.10	Scatter Plot of Standardized Residual between Information Usefulness and Information Adoption	99
Figure 4.11	Scatter Plot of Standardized Residual between Trust Inclination and Information Adoption	99

Figure 4.12	Confirmatory Factor Analysis	108
Figure 4.13	Measurement Model	116
Figure 4.14	Second-order Measurement Model	119
Figure 4.15	AMOS Structural Model Output	123
Figure 4.16	Structural Model (Path Modelling-direct & indirect effects)	124
Figure 4.17	Sequential Mediated Computed Path Outcomes	129

LIST OF ABBREVIATIONS

AQ	-	Argument Quality
AVE	-	Average Variance Extracted
C.R	-	Composite Reliability
CFA	-	Confirmatory Factor Analysis
CFI	-	Comparative Fit Index
CMIN	-	Minimum Chi-square
DF	-	Degrees of Freedom
EFA	-	Exploratory Factor Analysis
eWOM	-	Electronic word-of-mouth
Exp	-	Expertness
GFI	-	Goodness of Fit Index
Homo	-	Homophily
InAdp	-	Information Adoption
InUse	-	Information Usefulness
NFI	-	Normed Fit Index
Obj	-	Objectivity
PR	-	Perceived Risk
RMR	-	Root Mean Square Residual
RMSEA	-	Root Mean Square Error of Approximation
SEM	-	Structure Equation Modelling
SRMR	-	Standardized root mean square residual
TRA	-	Theory of Reasoned Action
Trt	-	Trust Inclination
TW	-	Trustworthiness
VIF	-	Variance Inflated Factor
χ^2/DF	-	Chi-square/ degree of freedom

LIST OF APPENDICES

APPENDIX	TITLE	PAGE
Appendix A	Survey Questionnaire	172
Appendix B	Composite Normality Histograms	177
Appendix C	Demographics percentage pie-charts	182
Appendix D	Accumulative Factor Analysis of the items	184
Appendix E	Pattern Matrix Extraction	186
Appendix F	Unstandardized Confirmatory Factor Analysis Outcomes	201
Appendix G	Common Latent Factor with items	206
Appendix H	Second-order Unstandardized Confirmatory Factor Analysis Outcomes	208
Appendix I	List of Publications	215

CHAPTER 1

INTRODUCTION

1.1 Background of the Study

Through the inception of mass media, customers have been extensively exposed to different kinds of advertisements. This exposure was deemed to be fruitful for the consumers as they were attaining significant amount of information about different products and services of the firms. But, contrarily, the information bombardment has made decision making difficult for the customers. Due to extensive information attainment from numerous sources, decision making process became critical for the consumers, hence consumers started exchanging their experiences and opinions with each other. This entire phenomenon is called word of mouth (WOM) (Arndt, 1967). Different researchers like Feldman & Lynch (1988); Engel *et al.*, (1969) and Bone (1995) considered WOM to be of significant importance for the research studies since it emerged to be influential on the consumers purchase intentions and decision making (Herr *et al.*, 1991; Brown & Reingen, 1987).

The studies of Richins, (1983) and Arndt, (1967) further unfolded that in the new product purchases, consumers often rely on WOM, since WOM communications are not intended for the advertisement of products & services (Sen & Lerman, 2007; Schlosser, 2011). In summation, prior and contemporary studies have found WOM to be influential as compared to traditional advertisement techniques (Engel *et al.*, 1969; Tsiotsou & Alexandris, 2009).

With the advent of internet and new technologies, WOM has expanded into new-fangled standpoint. The occurrence of WOM in the past was confined to personal

conversations among the consumers (Babic, *et al.*, 2016; Qu, *et al.*, 2017), But due to the inception of internet, consumers have been exchanging their experiences and opinions online with a larger audience. These online conversations among consumers about different products and services is known as electronic word of mouth (eWOM) (Hennig-Thurau *et al.*, 2004). The internet has been one of the biggest facilitators of the WOM communications.

Several researchers pointed out that WOM executed on the internet has the propensity to spread extensively to wider audience in a minimal amount of time (Cheung *et al.*, 2018). In the recent times, ample online search ventures are executed before buying, in which comments being posted by prior customers are given utmost importance. Erkan & Evans (2016) explained that customers consider rational decision-making once they ensure that they have searched for the respective product/service online. Henceforth, researchers like Hussain *et al.*, (2018) and Cheung & Thadani (2012) have conducted studies to support the notion of positive eWOM development which has been helping the customers in precise decision making.

Electronic word of mouth (eWOM) has emerged to be a powerful marketing tool by the researchers (Mariani, *et al.*, 2016; Leung, *et al.*, 2015; Jarvinen, *et al.*, 2015). Cheung & Thadani (2012) explained that the numerous eWOM platforms available on the internet are review websites, blogs, social media, shopping websites and discussion forums. The domain of eWOM on social media is relatively new field of investigation (Erkan & Evans, 2016; Hussain *et al.*, 2017), as prior studies measured eWOM effect on consumer review websites (Qu, *et al.*, 2017), shopping websites (Park *et al.*, 2007; Li & Zhan, 2011) and blogs (Lin *et al.*, 2012; Chu & Kamal, 2008).

The determination of purchase intentions of the consumers remain an integral component in configuring how the notion of eWOM revolves (Lee & Youn, 2009). As compared to other eWOM platforms, social media platform for eWOM is considered relatively new; hence limited number of studies have been executed on this platform with confined scopes (Ek Styven & Foster, 2018; Hussain *et al.*, 2017).

Within the past two decades, there has been substantial shift of studies from WOM to eWOM (Buhler, *et al.*, 2017; Matute, *et al.*, 2016; Tsiotsou & Alexandris, 2009; Wu & Lin, 2017; Hussain *et al.*, 2018; Lever, *et al.*, 2017). The concept of perceived risk was first coined by Bauer (1960), and since then numerous studies have adopted it and determined its relationship with consumer behaviours (Mitchell, 1992; Taylor, 1974; Cox & Rich, 1964). These studies have highlighted that perceived risk influences consumer behaviors and is also indulged in the customers decision making process.

The studies of O'Conner (2008) and Smith *et al.*, (2007) directed that for the reduction of risk during purchase decision, consumers opt for information search strategy. Erkans (2016) revealed that personal independent sources are considered to be trustworthy and credible information sources. Studies of Cheung *et al.*, (2012), Zhang, *et al.*, (2017) and Wu, (2013) have concluded eWOM a useful technique for reducing perceived risk in the decision-making process.

Kaplan and Haenlein (2010) explained social media as a platform where user-generated content is manufactured and shared. The creation of content on the social media platforms can be of numerous types. Pictures and videos on the social media are widely reckoned to be an effective tool for spread eWOM message. The content created by users can be of personal and commercial natures. Researchers like Dessart *et al.*, (2015) and Canhoto & Clark, (2013) elaborated that the socially extensive environment on the social media provides excellent opportunity to post opinions and experiences of products.

Social media accounts in Pakistan are almost forty-four million (Geo News, 2017). According to Pakistan Telecom Authority (PTA), there are more than 30 million Facebook accounts in Pakistan, LiINE has 7.1 million users, while Twitter and Snapchat have 3.1 million users and 0.4 million users respectively. According to Hafeez (2019), there are thirty-seven million active social media users in Pakistan. Molla (2017) reported that 36% of the Pakistani adults own a smartphone.

Nearly, 22% of the Pakistani population use the internet (Farooq, 2018), meanwhile, the same study illustrated that nearly 32 million Pakistanis (16%) are active social media users. As per January 2018, the report of International Telecommunication Union (ITU), Pakistan has 30.8 million active mobile users. Interestingly, the social media users in Pakistan as per the respective study stated to be 35 million (18%) of the Pakistani population.

Contemporary trends and studies in eWOM reveal that for acquiring information and knowledge about unfamiliar products, the utility of social media has been increased substantially (Westerman *et al.*, 2014; Ek Styven & Foster, 2018). Considering the underpinning notion of the contemporary research studies, it can be clearly argued that social media networks are indispensable eWOM platforms.

The pioneering perspective provided by social media remains is the two-way communication by different users with each other. Furthermore, a novel horizon of communicating within the network is essential for determining worth of eWOM communication. Unlike other eWOM platforms where the information was being posted by anonymous users, social media networks ensure that the information is shared by the people with their identification (Zhang *et al.*, 2017; Chu & Kim, 2011). Hussain *et al.*, (2017) and Ek Styven & Foster (2018) argued that recent trends have identified that people consider social media platforms to be precise for the eWOM communications, consequently, the usage of social media has been growing exceptionally.

Due to the increasing interest of consumers on the social media, it remains necessary to examine eWOM's source credibility and its information adoption by the consumers (Hussain *et al.*, 2017, 2018). Marketers and users have been providing extensive information about products and services on the social media networks but it remains critical for the consumers to confine which information is the correct one. Because of these reasons, the current study would be determining eWOM's source credibility on the social networking sites.

By incorporating all the literary and contextual gaps, the current study would be determining the effects of eWOM in the social media platforms. Prior studies have comprehensively explained eWOM's effect on other eWOM platforms and there is literature available on eWOM's effect determination in social media; but the eWOM's source credibility determination on information adoption in the social media context has been pointed out by a limited number of studies. Literature also highlights that the studies conducted have been measuring effects of eWOM on purchase intentions directly.

However, there has been an immense need of measuring how the information is being adopted by the consumers through eWOM. Hence, the study has been incorporating this very critical need of addressing eWOM effects on information adoption. Furthermore, as per the gap suggested in the study of Hussain *et al.*, (2017), trust has been using as mediator among eWOM source credibility and information adoption. Moreover, prior studies did not focus on the entire framework estimation as step-wise path configurations were tested. One of the unique features of this study is to estimate the entire research framework at once and configure its conceptual and statistical fitness.

1.2 Problem Statement

The core persistence of this study is to determine the association between eWOM source credibility, perceived risk, trust, argument quality, information usefulness and information adoption in the social media context. Prior studies have focused on other eWOM platforms like discussion forums, review websites, company websites, blogs etc, but there are fewer studies addressing eWOM source credibility on social media. The components of argument quality, information usefulness and information adoption are taken from the information adoption model. Prior research conducted on eWOM remained strictly confined on configuring purchase intentions of customers (Gunawan & Huarng, 2015; Matute, 2016; Bhandari & Rodgers, 2018),

henceforth limited research studies have investigated information adoption as an outcome by determining it along eWOM source credibility (Hussain *et al.*, 2017).

eWOM source credibility comprises of trustworthiness, homophily, objectivity and expertness (Ismagilova, *et al.*, 2019). The configuration of all the dimensions remains necessary as trustworthiness, homophily, objectivity and expertness have distinct characteristics. Similarly, the theorizing and effect of each dimension is novel too. Perceived risk on the other hand is deemed to be of profound significance while considering online buying. It was theorized that perceived risk would be reduced when eWOM source credibility dimensions are precisely examined (Hussain *et al.*, 2017; Bhandari & Rodgers, 2018). Henceforth, the scrutiny of all these factors not only information adoption, but also on perceived risk would be a new scope of investigation.

Argument quality and information usefulness are extracted from the information adoption model. Model emphasizes on determining the effects of argument quality on information usefulness, meanwhile, the study theorized to take both constructs simultaneously; and configure the effect of perceived risk upon them. The determination of perceived risk effects on argument quality and information usefulness is a critical area of investigation as such phenomenon has been studied in a limited context (Tseng & Wang, 2016; Yu *et al.*, 2018; Gumussoy *et al.*, 2018). Thus, further exploring the causality among constructs remained eminent.

By building on the prevalent literary gaps, it was integral to explore eWOM source credibility dimensional impact on the information adoption domain. Studies have also incorporated technology acceptance model in the mediating phases while determining purchase intentions but for the respective study, only the construct of perceived usefulness is taken into consideration.

Trust inclination is basically the degree to which an individual/customer perceives that the social media platform is trustworthy, will not harm him/her in any way, will not take any advantage in return of the information and the available information on social media can be trusted to form the buying decisions. It remains

significant to notify that trust has been previously examined among eWOM and purchase intentions by the researchers (Bhandari & Rodgers, 2018; Qu, Kim & Choi, 2017; Ladhari & Michaud, 2015; See-To, & Ho, 2014; Sparks & Browning, 2011; Lee, Park & Han, 2011). However, the phenomenon of trust inclination has not been taken into consideration yet. As discussed earlier, the conceptualization of trust inclination differs from trust; hence, it is pertinent to note that the mediating effect of trust inclination between eWOM source credibility and information adoption has not been measured yet. Furthermore, Hussain *et al.*, (2017) pointed out that trust inclination may strengthen relationship between eWOM and information adoption.

The literary direction provided by Bhandari & Rodgers, (2018) and Hussain *et al.*, (2017) manifestly suggests that trust has a critical role among eWOM and information adoption. Trust inclination is anticipated to fortify the entire relationship among the constructs; hence in the respective study, trust inclination has been included as a mediator among eWOM and information adoption.

Numerous studies have urged the need of examining eWOM impacts on purchase intentions (Behrens, 2014; Matute, *et al.*, 2016; Wu, & Lin, 2017). The studies have investigated the effects of eWOM on purchase intentions in diverse manners but an appropriate association of eWOM source credibility with perceived risk, and information adoption model was found missing (Hussain *et al.*, 2017).

Research studies have measured direct associations of eWOM with purchase intentions, but there remains a need of measuring eWOM effects on information adoption. Literature suggests that information adoption aspect has to be investigated before jumping to purchase intentions and purchase behaviors (Hussain *et al.*, 2017; 2018). By considering these directions, it is therefore mandatory to examine how eWOM source credibility would be impacting on the information adoption with the mediating role of perceived risk and trust.

The studies on eWOM in the social media of Pakistani context are only confined to the sphere of purchase intention (Saleem & Ellahi, 2017; Tariq, *et al.*,

2017; Mazhar, *et al.*, 2012; Sharif, *et al.*, 2016; Khan, 2017; Husnain & Toor, 2017; Islam & Sajjad, 2016). The core goal of these studies remained to investigate purchase intentions of the consumers due to eWOM; however, jumping to conclusions swiftly (purchase intentions) is not an appropriate method.

As there have been online shopping scams also prevailing in the Pakistani ecommerce industry (Pakistan Observer, 2018), it remains eminent to determine how information adoption process prevails on the online platforms. The exploration of mechanisms of how eWOM information is being perceived by the users, what are the risk elements involved in the acceptance of eWOM information, how consumers can trust the respective information and in what ways the information would be adopted are significant elements to be explored. After the information is being adopted, the notion of purchase intentions and purchase behaviours needs to be explored. The study is hence directed to examine the eWOM source credibility on information adoption in the context of Pakistan.

The study focuses on the determination of eWOM source credibility effects on perceived risk, and subsequently perceived risk influence on argument quality and information usefulness. Trust inclination has been also deployed as a mediating variable among eWOM source credibility and information adoption. Prior studies have not been determining the sequential mediation among the constructs. The respective study would be ensuring sequential mediation effects in a scientific and logical manner, in which the entire framework would be tested at once. The study has also taken social media networks as the core platform for the collection of eWOM information. Previous studies have been deploying other eWOM platforms. As per the contemporary needs, the framework is established by considering the relevance of it in the social media context.

1.3 Objectives of the Study

The aim of this study is threefold: first, the study aims to examine electronic word of mouth (eWOM) source credibility dimensions effects on perceived risk. Secondly, to configure perceived risk effects on argument quality and information usefulness. Thirdly, to estimate the relationship between trust inclination and information adoption. The outcome variable or dependent variable remains information adoption as determination of sequential mediation effect is also the focus of this study.

Based on the respective aims, the study seeks to achieve the following specific objectives:

- i. To examine the impacts of electronic-word-of-mouth (eWOM) antecedents on perceived risk.
- ii. To examine the influence of perceived risk on argument quality and information usefulness.
- iii. To measure the relationship of trust inclination and information adoption.
- iv. To determine the sequential mediating role of perceived risk, argument quality, perceived usefulness and trust among eWOM source credibility on information adoption.

1.4 Research Questions

Research questions have arisen from the research objectives. Considering the threefold research aims and information adoption as the outcome variable, following are the research questions of this study:

- i. What are the impacts of electronic-word-of-mouth (eWOM) antecedents on perceived risk?

- ii. What is the influence of perceived risk on argument quality and information usefulness?
- iii. What is the relationship of trust and information adoption?
- iv. What is the sequential mediating role of perceived risk, argument quality, perceived usefulness and trust among eWOM source credibility on information adoption?

1.5 Theoretical Research Gaps

The relationship between WOM and purchase intentions has been examined in the considerable amount of research studies (Engel *et al.*, 1969; Herr *et al.*, 1991; Trusov *et al.*, 2009; Erkan and Evans, 2016; Ismagilova, *et al.*, 2019). Researchers like Babic *et al.*, (2016); Cheung & Thadani (2012) restricted their studies on configuring purchase intentions only while making use of eWOM. The outcomes of majority of these studies emerged eWOM have considerable impacts on the consumers intentional part. Broadly, various platforms have been used for determining the effects of eWOM. The effects of eWOM on shopping websites (Shin, *et al.*, 2014; Gu *et al.*, 2012), discussion forums (Yan, *et al.*, 2018; Huang and Chen, 2006) on blogs (Kulmala *et al.*, 2013; Wei, & Ke, 2012) and on consumer review websites (Park & Lee, 2009; Wang *et al.*, 2015) have been thoroughly investigated by the researchers.

Nonetheless, eWOM on social media networks have been used in a very limited sphere, and it is argued that considerably less attention has been given to the respective platform (Erkan & Evans, 2018; Tien, *et al.*, 2019; Hussain *et al.*, 2017; Cheung and Thadani, 2012). Meanwhile, recent studies have shown an inclination towards social media utility and eWOM execution (Mahmood *et al.*, 2019; Gurney, *et al.*, 2019) but less emphasis has been given on exploring eWOM source credibility antecedents, and determining their impacts separately on information adoption (Hussain *et al.*, 2018; Khwaja *et al.*, 2019). Accordingly, the initial focus remained to estimate electronic word-of-mouth (eWOM) antecedents on information adoption and fulfill the prevalent literary gap.

More specifically, prior studies have been focusing on eWOM characteristics, platforms and consumer behaviours towards eWOM (Cheung *et al.*, 2009; Reichelt *et al.*, 2014; Shu and Scott, 2014; Wang *et al.*, 2012). However, Hussain *et al.*, 2017, 2018 have argued about determining the dimensions of eWOM source credibility and motives of eWOM on the adoption of information. The research gap identified by Hussain *et al.*, (2017) manifestly highlighted to measure trust among eWOM source credibility and information adoption in order to reduce customers perceived risk.

The theoretical model of the study has been developed by considered all the aforementioned theoretical gaps, however, predominantly, the research study of Hussain *et al.*, (2017) was taken into consideration. The suggested research gap emphasized to deploy trust inclination as a mediator in the framework. Furthermore, the study provided the path to configure sequential mediation effects which have not been estimated before.

The theoretical model developed for the current study hence incorporates the role of trust in the information adoption process. eWOM's source credibility dimensions certainly effect perceived risk which leads to argument quality and information usefulness consecutively. The gap identified incorporating trust inclination before the adoption of information (Hussain *et al.*, 2017, 2018). Prior studies have been focusing on the food sector but the current study is focused on measuring eWOM's effects on social media in the online retailing industry of Pakistan.

1.6 Significance of the Study

As per the objectives of this study, the significance of the study is aligned. The research study is an attempt to bridge the eminent theoretical, contextual and empirical gaps associated with the literature on eWOM and Information adoption. There are managerial and theoretical significance of this study which would contribute to the

body of knowledge. It is further unfolded in theoretical and practical significance sections, which are comprehended below:

1.6.1 Theoretical Significance

In terms of theoretical contributions, the study will extensively explore the contemporary eWOM source credibility dimensions. The determination of dimensional effects of eWOM on the information adoption process has been studied in few studies. Electronic word of mouth (eWOM) source credibility spheres therefore needs to be explored in a precise manner. Various antecedents that facilitate in the smooth transition of information adoption have been elaborated in this study.

Aforementioned studies have identified to incorporate trust as one of the foremost aspects in the adoption of information. The established theoretical framework has ensured that trust would be the last and critical factor which would be boosting the levels of information adoption. Furthermore, the study provides strong foundations to enlighten that how information adoption is critical before making purchase intentions and purchase decisions. Majority of the research studies conducted on this subject matter directly lead eWOM towards purchase intentions. The current study has provided foundations of the entire cyclic process of purchase intentions and purchase behaviors.

The information adoption by the consumers after the execution of eWOM is a critical factor which needed to be measured and examined. The eWOM platforms has been also revamped in this study as prior studies focused mainly on eWOM platforms like blogs, discussion forums, review websites etc. The current study is inclined to measure eWOM on social media specifically. The study is hence significant since it has touched contemporary marketing issues in the online context. One of the important significances of this study is contribution in the methodology section. Sequential

mediation role of all the constructs will be determined at once by using chi-square differentiation method. The entire framework will be statistically estimated at once.

1.6.2 Practical Significance

In terms of practical significance, the study would be providing basis to the marketers and business practitioners of how the eWOM mantra revolves around. eWOM has the propensity to turn the tables over as its spread and canvas is quite wide. The information adoption process is the core stage where marketers can make an impact.

In the recent times, there has been extensive boom of online marketing on the social media platforms as it is deemed to be one of the most fruitful marketing platforms. The attention and inclination of customers on social media ads is certainly more than that of other platforms. Therefore, marketers can get insights of how perceived risk, information usefulness, argument quality and trust can ensure information adoption. The study would be hence significant in practical and academic terms.

1.7 Operational Definitions

Following are the operational definitions of the all the constructs deployed in the study:

1.7.1 Expertness

Expertness is operationalized as the extent to which an individual perceives that expert members of social media are credible, reliable and helpful in providing information related to products, brands and services.

1.7.2 Trustworthiness

Trustworthiness is operationalized as the degree to which a person perceives that the products and services review by others on social media is verifiable, real, based on experience, honesty, and demonstrates the true efforts while giving the review.

1.7.3 Objectivity

As per the study's context, objectivity is conceptualized as the level to which the individual/customer perceives that the review of the products, brands or services provided on social media by the other members or by the admin of the page demonstrates their emotional input that enhances the quality of the review and objectivity.

1.7.4 Homophily

Homophily is conceptualized as the extent to which an individual/customer perceives that a review by people of the same age group, gender, same interest and people of similar purchase patterns will be considered reliable and credible.

1.7.5 Perceived Risk

Perceived risk refers to the enormity to which an individual/customer perceives that the products, brands, or service reviews available on social media reduce his / her uncertainty and unpleasant experience and increase confidence in buying a product or service online.

1.7.6 Argument Quality

Argument quality is conceptualized as the degree to which an individual / customer perceives that the information and reviews available on social media that customers argue about products and services are relevant, appropriate, applicable, up-to-date, reliable, value-based, and have sufficient information to meet their needs.

1.7.7 Information Usefulness

Information usefulness is operationalized as the extent to which an individual/customer perceives that the information related to products and services available on the social media platform is useful, informative, and valuable.

1.7.8 Trust Inclination

In the current study's context, trust inclination is referred as when individual/customer perceives that the social media platform is trustworthy, will not harm him/her in any way, will not take any advantage in return of the information and the available information on social media can be trusted to form the buying decisions.

1.7.9 Information Adoption

Information adoption is conceived is conceptualized in the current study as the degree to which an individual perceives that information about products and services provided by others on social media are useful to adopt to purchase products and services online.

1.8 Organization of Thesis

The thesis has been divided into five chapters. Chapter 1 provides the introduction and background of the study explaining problem statement, research objectives, research questions, gaps in literature, significance of the study and operational definitions of the terms. Chapter 2 is an extensive review of the literature. The theoretical backgrounds of Electronic Word of Mouth (eWOM) along with Perceived Risk, Information Adoption Model and Trust have been explained. The possible theoretical associations among the constructs have been also discussed. The underpinning theories of the study have been precisely elaborated in this chapter so that the foundations of the study would be well understood.

Chapter 3 explains the research methodology which has been adopted in this thesis. The research methodology section is of critical nature as it defines the path of how the data was collected and from whom it was collected. The possible statistical modeling methods and techniques have been also discussed in this chapter. Chapter 4 is the results and findings chapter which represent what outcomes have emerged after the statistical modeling of primary data. The discussions in chapter 4 have been addressing data screening and cleansing, descriptive statistics, measurement model and structural model. Chapter 5 is the discussions on the findings of the study. The theoretically established foundations are empirically tested in chapter four and its outcomes discussion have been carried out in the respective chapter. The chapter has

also explained limitations of the study and contribution to the body of knowledge & practice. Figure 1.1 presents the graphical depiction of thesis organisation.

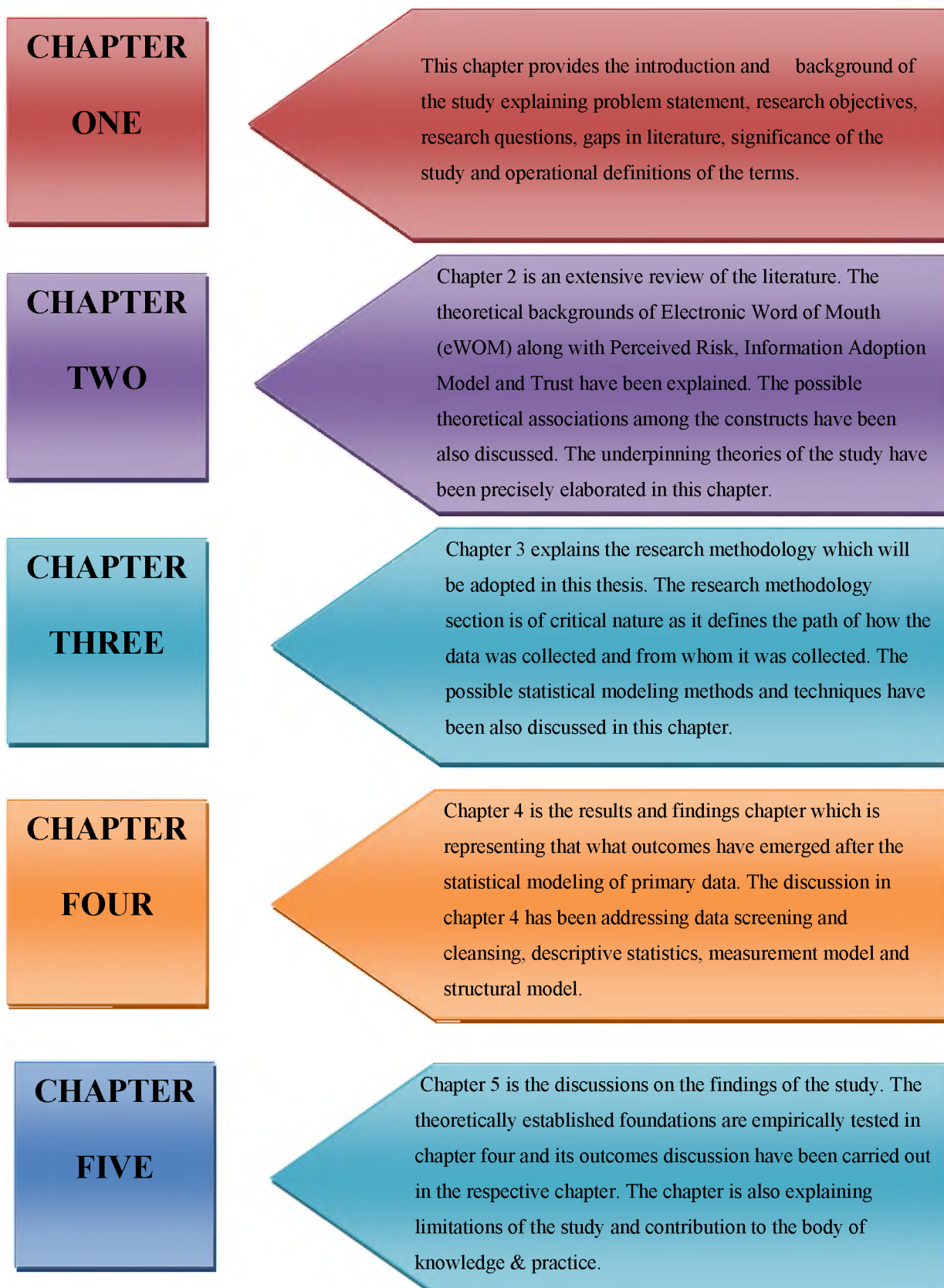


Figure 1.1 Thesis Structure

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APPENDIX-I

LIST OF PUBLICATIONS

1. Khwaja, M. G., Jusoh, A., & Nor, K. M. (2019). Does online social presence lead to purchase intentions? *International Journal of Economic Policy in Emerging Economies*, 12(2), 198-206.
2. Khwaja, M. G., Jusoh, A., & Nor, K. M. (2019). Does Electronic word-of-mouth (eWOM) on Social Media leads to Information Adoption? Empirical Evidence from the Emerging Markets! *International Journal of Recent Technology and Engineering*. 8(4), 3281-3288