

Investigating the relationship between perceived risk resulted from the credit of electronic word-of-mouth (EWOM) advertising source and information adoption by the customers of the insurance industry by the mediation of the argument quality and information usefulness

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ABSTRACT

This research was conducted to investigate the relationship between the perceived risk obtained from the credit of Electronic Word-of-mouth (EWOM) advertising source and information adoption by the customers of the insurance industry by the mediation of the argument quality and information usefulness. This research is applied in terms of purpose, it is descriptive-survey in terms of approach, and it is of causal studies type. The statistical population of this research was the customers of the insurance industry in Tehran, the number of whom was unlimited. Therefore, according to the table of Kerjesi and Morgan, this research required at least 384 statistical samples. In this research, a simple random sampling method was used to select the subjects included in the research statistical sample. The main tool used in this research to measure the variables was the standard closed questionnaire derived from the research of Hussain et al. (2017), which totally included 31 items. In this questionnaire, the answers were designed based on the Likert's five-point spectrum (from "I completely disagree" to "I completely agree"). The validity of this questionnaire was investigated and confirmed by face validity method and confirmatory factor analysis, and its reliability was also investigated and confirmed by calculating Cronbach's alpha coefficient. After distributing and collecting questionnaires and extracting data, descriptive and inferential analyses through SPSS and LISREL software were put into the agenda. In this process, analyses such as Cronbach's alpha coefficient calculation, descriptive statistics about research variables, KMO test, Kolmogorov-Smirnov test, confirmatory factor analysis and path analysis were performed. Finally, the research results showed that in the population under study the validity of the source has a significant effect

on the perceived risk, and the perceived risk can also directly and through the two variables of argument quality and information usefulness affect the information adoption.

Keywords: Source Credit, Perceived Risk, Argument Quality, Information Usefulness, Information Adoption, Electronic Word-of-Mouth (EWOM) Advertising

Introduction

Statement of the Problem

Consumer behavior has been one of the most important topics considered by marketing researchers in recent decades. Variety and diversity of consumer behavior because of diversity in factors affects a person's behavior and motivation to purchase. The existence of different consumer groups for the markets of one product indicates wide differences. Today, the consumer is considered as the major key of a company's success or failure. Therefore, understanding consumer behavior is very important. The consumer's decision in the buying process can be influenced by various factors that are either internal or external. Factors such as cultural, economic, political and legal factors, and factors that are within the company's power domain can be considered as external factors. Motivation, perception, personality, and the like, factors that are unique and are originated from a person's innate are classified as influential internal factors (Karami, 2016).

One of the important service areas is the insurance industry, which is facing increasing competition. For this reason, activists in this field must inevitably take a serious look at the advertising and promotion methods of their business, so that they can make a share of the market for themselves in the midst of competition. Among the low-cost and fast methods for introducing a brand and services in such industries, the use of electronic word-of-mouth advertising can be mentioned, that in such spaces, friends, acquaintances and members of the society discuss and talk about various topics and exchange views.

Word-of-mouth marketing is a communication about products and services between people who do not seem to be dependent on a company that produces a product or service. These communications may be two-way conversations that take place face-to-face or by telephone, email, mobile phone, or other communication channels. With the advent of e-marketing, marketers realized that word-of-mouth marketing can also be done through internet. In this way, electronic word-of-mouth marketing came into the existence. Among the most important advantages of electronic word-of-mouth marketing, in addition to the high speed of message transmission, are its cost-effectiveness and the capability to quickly change its content. Its greatest disadvantage is the greater willingness of customers to share their dissatisfaction with others, and for this reason, negative electronic word-of-mouth communication may get faster than positive communication (Maheri and Hussaini, 2014).

In the field of electronic word-of-mouth advertising at international level, very credible researches have been conducted. Accordingly, Hussain et al. (2017) showed that the variables of expertness, trustworthiness, objectivity, homophilily affect the perceived risk. These researchers also showed that the perceived risk itself affects the argument quality and information usefulness too, and these two variables could themselves affect information adoption by customers in the electronic word-of-mouth advertising. In this regard, and in another research, Hussain et al. (2018) proved the effect of the argument quality on the information usefulness. Tseng and Wang (2016) also showed that in the field of electronic word-of-mouth advertising, the perceived risk can affect information adoption by customers. Also, Filieri and McLeay (2013) showed that the information quantity and product ranking can also affect the information adoption by customers in the electronic word-of-mouth advertising.

As it is obvious, the information adoption in the electronic word-of-mouth advertising is one of the worrying topics of marketing managers in the field of word-of-mouth advertising. With these interpretations and considering the study gap in the field of electronic word-of-mouth advertising in the country's insurance industry, the present research will seek to answer the following main question: "What impact does the perceived risk resulted from the credit of electronic word-of-mouth (EWOM) advertising source, argument quality, information usefulness have on information adoption by the customers of the insurance industry?".

Important Definitions

- **Expertness:** The meaning of this variable is the ratio of expertise and helpfulness of information, business, knowledge, and beliefs that are virtually shared among the users (Hussain et al., 2017).
- **Trustworthiness:** The meaning of this variable is the ratio of trust and confidence that cyberspace users have towards messages, shared by others (Hussain et al., 2017).
- **Objectivity:** The meaning of this variable is the ratio of knowing the messages shared by virtual users real (Hussain et al., 2017).
- **Homophily:** The meaning of this variable is the similarity ratio that the cyberspace user feels between him/herself and the other person present in the cyberspace (who shares a message); that this feeling of resemblance can be rooted in having the same gender, age, interest and so on (Hussain et al., 2017).
- **Perceived Risk:** The meaning of this variable is the ratio of the lack of transparency and risks, and the doubts that can be reduced by investigating the virtual messages of other customers (Hussain et al., 2017).
- **Argument Quality:** The meaning of this variable is the ratio of accuracy, reliability, timeliness, comprehensiveness and being up-to-date of the messages published in the cyberspace (Hussain et al., 2017).
- **Information Usefulness:** The meaning of this variable is the ratio of messages being valuable, helpful and informative published in cyberspace (Hussain et al., 2017).
- **Information Adoption:** The meaning of this variable is to adopt and believe the information existing in the messages shared in the cyberspace by users (Filiari and McLeay, 2013).

Experimental History

Rohbakhsh and Fadaei (2017) conducted a research entitled "Explaining the customers' tendency to use the services of the Bank Melli of Gilan Province with emphasis on electronic word-of-mouth advertising". The result of this research showed that electronic word-of-mouth advertising can improve the willingness of customers to use the services of the Bank Melli of Gilan Province.

Ferdowsi and Azarpeyma (2016) conducted a research entitled "The effect of electronic word-of-mouth advertising on the purchase intention through trust and the image of the company among social network users". The research findings showed that electronic word-of-mouth advertising has a positive and significant effect on customers' purchase intention. It has also been proven that the company's image affects the relationship between the factors affecting electronic word-of-mouth advertising and purchase intention.

Khodaverdizadeh and Nouri (2016) conducted a research entitled "Investigating the effect of brand equity on electronic word-of-mouth advertising in the mobile phone industry". The results obtained from data analysis showed that the dimensions of brand equity (including: brand awareness, brand association, perceived quality, and brand loyalty) had a positive and significant effect on electronic word-of-mouth advertising of mobile phone among students.

Khalilzadeh and Asgari Sabzkoohi (2015) conducted a research entitled "Investigating the relationships between electronic word-of-mouth advertising and deciding to buy a mobile (case study: Huawei Mobile Products)". The results of this research showed that electronic word-of-mouth advertising has a positive and significant effect on consumers' purchase intention.

Seyedan and Khoon Siavash (2015) conducted a research entitled "A review on the factors affecting electronic word-of-mouth marketing in social networks". The results of this study showed that factors such as brand equity, customers' perceptual value, customers' positive experience, other competitors' activities, and the content of the message can affect electronic word-of-mouth marketing in social networks.

Ghahghahaei (2011) conducted a research entitled "Factors affecting people's participation in electronic word-of-mouth advertising in social networks sites" in the form of a master thesis. The findings of this research show that in Iranian and non-Iranian societies, bridging social capital, trust, extroversion and self-efficacy affect the presentation of opinions and have a positive relationship with it. On the other hand, in Iranian society, there is a negative relationship between connecting social capital and presentation of opinions in social network sites. In addition, regarding the other dimension of electronic word-of-mouth advertising, that is the search for the opinions of the factors of bridging social capital, interpersonal effects, and self-efficacy have been recognized as effective.

Hussein et al. (2018) conducted a research entitled "Behavior of online information adoption by consumers: motivators and factors affecting electronic word-of-mouth communication". The results of this research showed that electronic word-of-mouth advertising, and advertising credit affect the argument quality and comment and the perceived risk; also, the argument quality and comment affect the information usefulness and ultimately the information usefulness affects the information adoption by consumers.

Hussein et al. (2017) conducted a research entitled "Validity of the word-of-mouth advertising source, perceived risk, and information adoption by the customers of food products". The results of this research showed that the variables of expertness, trustworthiness, objectivity, homophily affect the perceived risk. These researchers also showed that the perceived risk also affects the argument quality and information useful, and these two variables could themselves affect the information adoption by customers in electronic word-of-mouth advertising.

Tseng and Wang (2016) conducted a research entitled "The impact of perceived risk on the dual processes of information adoption in travel and tourism websites". The results of this research showed that in the field of electronic word-of-mouth advertising, the perceived risk can affect the information adoption by customers.

Filieri and McLeay (2013) conducted a research entitled "Word-of-mouth advertising and residential location: an analysis of factors affecting the information adoption presented in online discussions and conversations by passengers". The results of this research showed that the amount of information and product ranking can affect the information adoption by customers in electronic word-of-mouth advertising.

Research Conceptual Model and Hypotheses

According to the research conducted by Hussain et al. (2017), the research conceptual model was designed as follows:

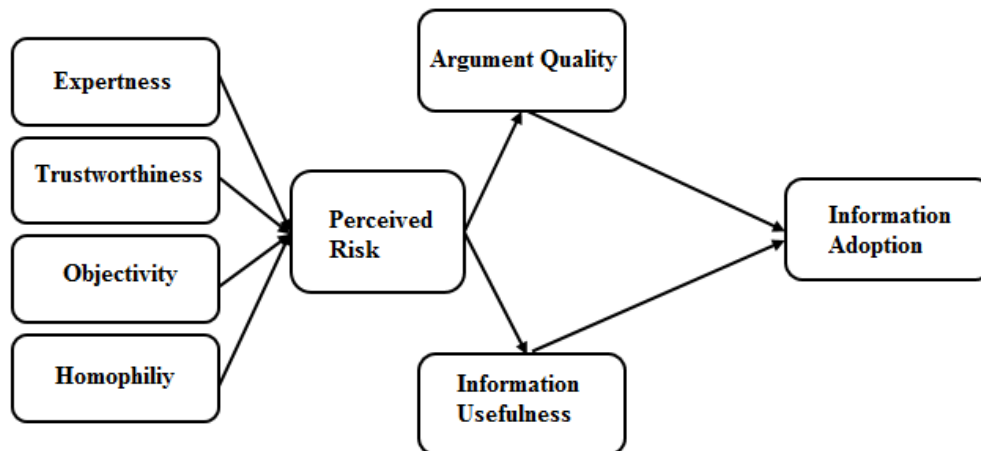


Figure 1: Research Conceptual Model (Hussain et al., 2017)

On this basis, the research hypotheses were compiled as follows:

- Expertness has a significant effect on the perceived risk.
- Trustworthiness has a significant effect on the perceived risk.
- Objectivity has a significant effect on the perceived risk.
- Homophily has a significant effect on the perceived risk.
- The perceived risk has a significant effect on the argument quality.
- The perceived risk has a significant effect on the information usefulness.
- The perceived risk has a significant effect on the information adoption.
- The argument quality has a significant effect on the information adoption.
- The information usefulness has a significant effect on the information adoption.
- In the impact of perceived risk on information adoption, the argument quality plays a mediating role.

- In the impact of perceived risk on information adoption, the information usefulness plays a mediating role.

Research Methodology

The present research is applied in terms of purpose, it is descriptive-survey in terms of approach, and it is of causal studies type. The statistical population of this research was the customers of the insurance industry in Tehran, the number of whom was unlimited. Therefore, according to the table of Kerjesi and Morgan, this research required at least 384 statistical samples. In this research, a simple random sampling method was used to select the subjects included in the statistical sample of research. The main tool used in this research to measure the variables was the standard closed questionnaire derived from the research of Hussain et al. (2017), which totally included 31 items. It should be stated that in the mentioned questionnaire, the Likert's five-point spectrum was used for the audiences' responding, and its total structure is as the following Table.

Table 1: Research Questionnaire Structure

Variable	Items	Abbreviation Signs	Source
Expertness	1 to 4	EX	Hussain et al. (2017)
Trustworthiness	5 to 8	TW	
Objectivity	9 to 12	OB	
Homophily	13 to 15	HO	
Perceived Risk	16 to 18	PR	
Argument Quality	19 to 25	AQ	
Information Usefulness	26 to 28	IU	
Information Adoption	29 to 31	IA	

In this research, in order to investigate the validity of the tool, the "Formal Validity Review" method has first been used. Also, in the data analysis process and based on the quantitative approach, the validity of the questionnaire was also accurately investigated by "Confirmatory Factor Analysis" method. Also, in the present research, the Cronbach's alpha method was used to evaluate the reliability of the questionnaires. After collecting the questionnaires and performing the necessary calculations to implement the aforementioned method, it was specified that the reliability related to all variables is higher than 0.7, and therefore the reliability of the questionnaire was confirmed in this respect. In this research, according to the type of research and the type of variables, to analyze the statistical data and to investigate research questions using SPSS and Lisrel statistical software, descriptive statistics and inferential tests appropriate to the type of data and variables were used.

Data Analysis Results

- **Demographic Characteristics of the Research Statistical Sample:**

In the following table and diagrams the descriptive (frequency) statistics regarding 384 statistical samples included in the research has been presented:

Table 2: Demographic Characteristics of Respondents

Variable		Frequency	Percentage
Gender	Female	267	69.53
	Male	117	30.46
	Total	384	100
Age	Lower than 30 years	141	36.71
	30 to 45 years	123	32.03
	45 to 60 years	92	23.95
	Higher than 60 years	28	7.29
	Total	384	100
Education Level	Associate or Less	67	17.44
	Bachelor	189	49.21
	Master	109	28.38
	Ph.D.	19	4.94
	Total	384	100

• **Testing Direct Hypotheses Using Linear Structured Relationships:**

After determining the measurement models in order to evaluate the research conceptual model and also to ensure the existence or absence of causal relationship between the research variables and to examine the appropriateness of the observed data with the research conceptual model, research hypotheses were also tested using structural equation model. The test results of the hypotheses are reflected in the following figures:

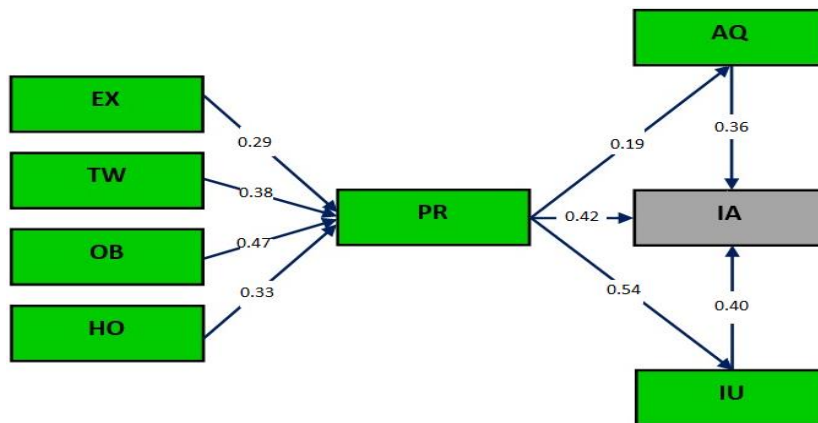


Figure 2: Measuring the Research Conceptual Model in the Standard Mode

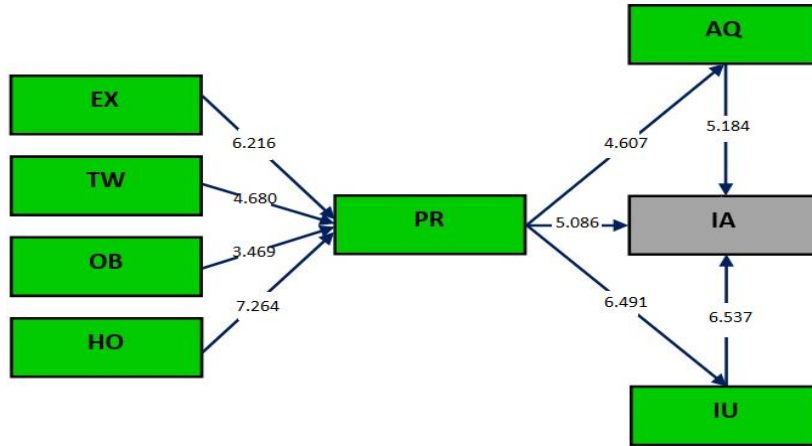


Figure 3: Measuring the Research Conceptual Model in the Significance Mode

Table 3: Fitness Indicators of the Research Conceptual Model

X ² /df	RMSEA	RMR	GFI	CFI	NNFI	IFI
1.50	0.078	0.018	0.97	0.94	0.92	0.93

On this basis, the coefficients of standard, significance and test results of hypotheses 1 to 9 were obtained as the following Table:

Table 4: The Result of Direct Hypothesis Testing

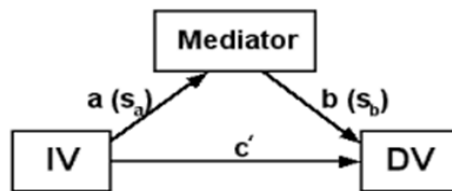
Hypotheses 1 to 9	Standard	Significance	Result
Expertness has a significant effect on the perceived risk.	0.29	6.216	Confirmed
Trustworthiness has a significant effect on the perceived risk.	0.38	4.680	Confirmed
Objectivity has a significant effect on the perceived risk.	0.47	3.469	Confirmed
Homophily has a significant effect on the perceived risk.	0.33	7.264	Confirmed
The perceived risk has a significant effect on the argument quality.	0.19	4.607	Confirmed
The perceived risk has a significant effect on the information usefulness.	0.54	6.491	Confirmed
The perceived risk has a significant effect on the information adoption.	0.42	5.086	Confirmed
The argument quality has a significant effect on the information adoption.	0.36	5.184	Confirmed
The information usefulness has a significant effect on the information adoption.	0.40	6.537	Confirmed

Regarding that the significance slope of all hypotheses was obtained higher than (+1.96), all of them were confirmed.

• **Mediating Hypotheses Test Using Sobel Test:**

In the Sobel test, a Z-value is obtained through the following formula, which, if this value becomes higher than 1.96, the mediating effect of a variable can be confirmed at 95% significance level.

$$z - value = \frac{a \times b}{\sqrt{(b^2 \times sa^2) + (a^2 \times sb^2) + (sa^2 \times sb^2)}}$$



In the above figure and formula:

a: The value of the path coefficient between the independent variable and the mediator

b: The value of the path coefficient between the mediator and dependent variables

sa: Standard error related to the path between the independent and the mediator variables

sb: Standard error related to the path between the mediator and dependent variables.

In the table below the results of the Sobel test for hypotheses 10 and 11 have been presented:

Table 5: The Result of the Mediator Hypotheses Test

Hypotheses 10 and 11	Z-Value	Result
In the impact of perceived risk on information adoption, the argument quality plays a mediating role.	2.634	Confirmed
In the impact of perceived risk on information adoption, the information usefulness plays a mediating role.	3.067	Confirmed

Based on the calculations performed in the Sobel test process for mediator hypotheses, the Z-value for both hypotheses was calculated higher than 1.96. Therefore, hypotheses 10 and 11 were also confirmed.

Conclusion

In the first hypothesis of the research, it was claimed that expertness has a significant effect on the perceived risk that statistical analysis between these two showed that the significance number of the path between the two variables is equal to (6.216), and as this value is higher than (+1.96), so this hypothesis was confirmed. On the other hand, since the standard coefficient of this causal relationship was positive (+0.29), this effect was recognized to be direct. This means that in the electronic word-of-mouth advertising atmosphere among the customers of the insurance industry, the expertness and specialization of the media have a significant impact on the perceived risk. This result is completely in line with the result of the research taken from the research of Hussain et al. (2017). In the second hypothesis of the research it was claimed that the trustworthiness has a significant effect on the perceived risk that statistical analysis between these two showed that the significance number of the path between the two variables is equal to (4.680), and as this value is higher than (+1.96), so this hypothesis was confirmed. On the other hand, since the standard coefficient of this causal relationship was positive (+0.38), this effect was recognized to be direct. This means that in the electronic word-of-mouth advertising atmosphere among the customers of the insurance industry, the trustworthiness of the media has a significant impact on the perceived risk. This result is completely in line with the result of the research taken from the research of Hussain et al. (2017). In the third hypothesis of the research it was claimed that objectivity has a significant effect on the perceived risk that statistical analysis between these two showed that the significance number of the path between the two variables is equal to (3.469) and as this value is higher than (+1.96), so this hypothesis was confirmed. On the other hand, since the standard coefficient of this causal relationship was positive (+0.47), this effect was recognized to be direct. This means that in the electronic word-of-mouth advertising atmosphere among the customers of the insurance industry, the objectivity of the media and the people present in it has a significant impact on the perceived risk. This result is completely in line with the result of the research taken from the research of Hussain et al. (2017). In the fourth hypothesis of the research, it was claimed that the homopily has a significant effect on the perceived risk that statistical analysis between these two showed that the significance number of the path between the two variables is equal to (7.264), and as this value is higher than (+1.96), so this hypothesis was confirmed. On the other hand, since the standard

coefficient of this causal relationship was positive (+0.33), this effect was recognized to be direct. This means that in the electronic word-of-mouth advertising atmosphere among the customers of the insurance industry, the perception of a person from his/her homophily ratio with the people present in the media has a significant effect on the perceived risk. This result is completely in line with the result of the research taken from the research of Hussain et al. (2017). In the fifth hypothesis of the research, it was claimed that the perceived risk has a significant effect on the argument quality that statistical analysis between these two showed that the significance number of the path between the two variables is equal to (4.607), and as this value is higher than (+1.96), so this hypothesis was confirmed. On the other hand, since the standard coefficient of this causal relationship was positive (+0.19), this effect was recognized to be direct. This means that in the electronic word-of-mouth advertising atmosphere among the customers of the insurance industry, a person's perception of the perceived risk has a significant effect on the argument quality and the exchange of views. This result is completely in line with the result of the research taken from the research of Hussain et al. (2017). In the sixth hypothesis of the research, it was claimed that the perceived risk has a significant effect on the information usefulness that statistical analysis between these two showed that the significance number of the path between the two variables is equal to (6.491), and as this value is higher than (+1.96), so this hypothesis was confirmed. On the other hand, since the standard coefficient of this causal relationship was positive (+0.54), this effect was recognized to be direct. This means that in the electronic word-of-mouth advertising atmosphere among the customers of the insurance industry, a person's perception of the perceived risk has a significant effect on the ratio of exchanged information usefulness. This result is completely in line with the result of the research taken from the research of Hussain et al. (2017). In the seventh hypothesis of the research, it was claimed that the perceived risk has a significant effect on the information adoption that statistical analysis between these two showed that the significance number of the path between the two variables is equal to (5.086), and as this value is higher than (+1.96), so this hypothesis was confirmed. On the other hand, since the standard coefficient of this causal relationship was positive (+0.42), this effect was recognized to be direct. This means that in the electronic word-of-mouth advertising atmosphere among the customers of the insurance industry, a person's perception of the perceived risk has a significant effect on the information adoption ratio. This result is completely in line with the result of the research taken from the research of Hussain et al. (2017). In the eighth hypothesis of the research, it was claimed that the argument quality has a significant effect on the information adoption that statistical analysis between these two showed that the significance number of the path between the two variables is equal to (5.184), and as this value is higher than (+1.96), so this hypothesis was confirmed. On the other hand, since the standard coefficient of this causal relationship was positive (+0.36), this effect was recognized to be direct. This means that in the electronic word-of-mouth advertising atmosphere among the customers of the insurance industry, the argument quality and the exchange of views among people present in the media has a significant effect on the information adoption ratio. This result is completely in line with the result of the research taken from the research of Hussain et al. (2017). In the ninth hypothesis of the research, it was claimed that the information usefulness has a significant effect on the information adoption that statistical analysis between these two showed that the significance number of the path between the two variables is equal to (6.537), and as this value is higher than (+1.96), so this hypothesis was confirmed. On the other hand, since the standard coefficient of this causal relationship was positive (+0.40), this effect was recognized to be direct. This means that in the electronic word-of-mouth advertising atmosphere among the customers of the insurance industry, the information usefulness exchanged among people present in the media has a significant effect on the ratio of information adoption. This result is completely in line with the result of the research taken from the research of Hussain et al. (2017). In the tenth hypothesis of the research, it was claimed that the in impact of perceived risk on the information adoption, the argument quality plays a mediating role, and the results obtained from data analysis showed that this hypothesis is confirmed. This means that in the electronic word-of-mouth advertising atmosphere among the customers of the insurance industry, the perceived risk by people can impact firstly on the argument quality and the exchange of views among people present in the media, and then through this path impacts on the ratio of information adoption by people. This result is completely in line with the result of the research taken from the research of Hussain et al. (2017). In the eleventh

hypothesis of the research, it was claimed that in the impact of perceived risk on information adoption, information usefulness plays a mediating role, that the results obtained from data analysis showed that this hypothesis is confirmed. This means that in the word-of-mouth advertising atmosphere among the customers of the insurance industry, the perceived risk by people can first affect the information usefulness exchanged among the people present in the media and then through this path, affects the ratio of information adoption by people. This result is completely in line with the result of the research taken from the research of Hussain et al. (2017).

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